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May Meeting Recap

By Patrick Greene

The May closed meeting for deputies was attended by 20 members and as in past years focused on "The Best of the Best" from the recent RIMS Conference. Deputies that were able to attend the Conference shared with their peers the highlights of some of their favorite educational sessions.

Lucy Freeman started off the discussion, and noted that one of her take-aways from a Workplace Violence session was that you really need to have a comprehensive procedure in place for protecting your workplace. Requiring employee badges with an identification picture and having a secure entrance are good starts, but you also need to notify all the right people when you terminate an employee. For instance, say you terminate someone and take away their badge but don't tell the Security Guards or Receptionist? The terminated employee is likely to be able to gain reentry to the workplace and could create a dangerous environment.

Juvy Pitiquen shared how risk managers can use the Internet to communicate their company's risk to the insurance markets by creating a secure corporate website for all their underwriting submissions. Not only does this ultimately streamline the renewal process and allow you to provide extensive information to the underwriter community, but you also save a tree.

Pat Greene attended a course titled "Mapping the New D&O Landscape" and highlighted a few of the examples of key wording issues to look for in your D&O policy such as the definitions of "claims" and "wrongful act" and what to look for in the lead-in wording to a policy exclusion.

Pat also attended a "Business Continuity Plans for a Risk Management Department" session and shared that if your department needs to be up and running after a disaster has struck, it is imperative that you have electronically documented all of your policies and procedures and forms, and that they are accessible to everyone. In addition, you need to have a well thought out plan that is well documented and distributed to everyone that needs it, and is tested to see how it can be improved. Some of the lessons learned that the speaker passed on from their plan included 1) the first 72 hours you are on your own so you better plan on it; 2) having drinking water available is critical; 3) family needs may outweigh work needs so find ways to help address these so employees can tend to business needs; and 4) decide ahead of time how you are going to compensate people for all their efforts.

Deputies, if you weren't able to attend the Conference or our May meeting, you missed out on some good information! Hopefully next year we'll see you at the Conference and at our May Meeting!

A Monthly Publication:

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President's Message

RIMS San Diego 2006

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True to form, June gloom has arrived. In the evenings as I look out my windows at home, I can see the marine layer roll in and cloak the top floors of a high-rise condo building just down the street and feel the resultant cooling of the temperature. In the mornings, the fog can make driving along the coast a bit more challenging than normal, as it usually sticks around until late in the morning, sometimes later, before finally being burned away by the sun. Some days, as this past Saturday, we are treated to a beautiful sunny morning and a record setting hot day - as if Mother Nature is reminding us that she is still as unpredictable as ever and at the same time teasing us that summer is just right around the corner. Lucky for the 20,000+ Rock 'N' Roll marathoners that gathered near Balboa Park at 5:30 a.m. this past Sunday morning, a more typical June day greeted them as fog and cloud cover for much of the morning provided cooler temperatures perfect for such a long run. In fact, the fog was so thick that the helicopters which usually circle above the starting area and in year's past, historically wake me up at this dreadful hour for a Sunday were non-existent this year.

Like the fog and temperature changes from day to day in June, Mother Nature can also wield her control in other, more dramatic displays. For instance, the National Oceanic and Atmospheric Administration's 2006 outlook called for a very active hurricane season, which began on Thursday, May 29th. And, Monday, June 5th marked the official start of the fire season in 19 California counties, including San Diego County. Fire authorities have predicted that the biggest threat to Southern California could come in June - the driest month of the year for the region, when grassy fuels in valleys and deserts will be tinder-dry. The need for everyone, individuals and businesses and public safety agencies alike, to plan for disasters was highlighted as recently as the 9/11 terrorist attacks, San Diego County's devastating 2003 wildfires and last year's hurricanes along the Gulf Coast.

To help you be prepared for a natural disaster, both individually and professionally, the San Diego RIMS Chapter is pleased to be providing a series of lectures, meetings, and seminars focused on disaster preparedness. First, the Chapter is sponsoring at no charge a special half-day topical lecture on Wednesday, June 14th, to hear industry experts discuss seismic activity and earthquake preparedness in San Diego and lessons learned from the Great Earthquake of 1906 that rocked San Francisco. This promises to be an informative and eye-opening afternoon that you shouldn't miss! In case you missed your invitation by email, see the announcement in this edition for more details and registration information.

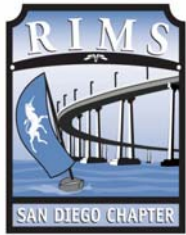
Then, our June Regular Meeting on the 22nd will follow up with a review of common personal insurance coverages, such as your homeowners/property insurance, auto insurance, and personal liability insurances and what to look for to make sure you are covered when you need it most. Attend our July 27th Meeting to learn the latest on the Avian Flu and potential pandemic it presents. And finally, our Education Seminar on August 24th will focus exclusively on disaster preparedness and provide practical tools to incorporate into your own plan.

With all the possible disaster scenarios we are confronted with these days, you can't afford to not take advantage of these tremendous opportunities to learn what you should be doing to make sure that you are prepared. I look forward to seeing you soon!

Respectfully,

P a t

Patrick Greene
Chapter President



2006 Year at a Glance

San Diego Chapter

Risk and Insurance Management Society (RIMS)

DATE	LOCATION	TOPIC & SPEAKER(S)	NOTES
6/14/2006	Hilton La Jolla Torrey Pines	Special Half Day Presentation on Earthquake Preparedness	There is no cost to attend this informative discussion featuring industry experts!
6/20 & 6/21	Washington, DC	RIMS on the Hill	Get Involved – Be Part of the Solution
6/22/2006	Handlery Hotel & Resort	Why Bad Things Happen to Good People: Evaluating Your Insurance Risks	This meeting is focused on personal insurance coverages!
7/27/2006	Handlery Hotel & Resort	Avian Flu News -Hosted by the Safety Committee	Learn the latest on this hot topic!
8/18/2006	Del Mar Thoroughbred Club	Associate Appreciation Day at Del Mar Race Track	A great afternoon at the track! 3:30 Post
8/24/2006	Marriott Del Mar (Interstate 5 & Hwy 56)	25 th Annual Professional Development Seminar The Silver Lining of Disaster Preparedness	Continuing Education Credits Available!!
9/15/2006	Carlton Oaks Country Club	RIMS Golf Classic	Guaranteed to be one of the best times you'll have all year!
9/28/2006	Sea World	Site Tour Hosted by Sea World!	Sure to be a fascinating visit!
10/1 thru 4	Park City, UT	Western Regional Conference	Open to Deputy Members Only
10/26/2006	Handlery Hotel & Resort	Risk Managers Roundtable Meeting Closed Meeting for Deputy Members Only	Election of 2007 Officers & Directors
11/16/2006	Handlery Hotel & Resort	TBD – However, we will talk Turkey!	ARM Recipient Recognitions
12/14/2006	Hyatt Islandia, Marine View Room	RIMS Holiday Luncheon	Register Early – You Don't Want to Miss This Party!

June 2006 Meeting Notice

Presented by the Insurance Committee

Why Bad Things Happen to Good People... **...Evaluating your Insurance Risks**

Ever ask yourself that question? Why do bad things happen to good people? Why is it that we all pay for insurance policies expecting them to be there for us when we need them, only to be hit with unexpected policy glitches!

In an effort to bring a topic of interest pertaining to everyone in the room, the Insurance Committee invites you to come get the latest, most important, possibly unknown facts about your Homeowners/Property insurance, Personal and Commercial Auto insurance and General Liability/Umbrella/Excess insurance.

We will have a panel of experts filling you in on everything they know and have learned, in some cases through client litigation suits that may surprise you! We encourage all of you to bring questions about your personal policies – we may just be able to stop “Bad things from happening to good people”.

WHEN: **Thursday, June 22, 2006**

11:15 – 11:45 Registration, Check-In, and Networking
11:45 – 1:30 Meeting

WHERE: The Handlery Resort & Hotel
950 Hotel Circle North
San Diego, CA 92108
Hotel Phone: (619) 298-0511
Note: Parking will be hosted by the Chapter

MENU: **Rosarito Fajitas**
Marinated Chicken Fajitas tossed with Peppers and Onions, served with Refried Beans, Spanish Rice, Salsa and Warm Tortillas
Dessert: White Chocolate Chambord Cheese Cake w/Raspberry Coulis
Brewed Coffee, Decaffeinated Coffee, Tea, and Iced Tea

COST: \$25 for Members / \$30 for Guests of a Member
\$10 Additional for Late RSVP and walk-ins

RSVP TO: San Diego Chapter of RIMS – Please use online RSVP if possible

E-mail: sandiegorims@gmail.com (PLS NOTE NEW ADDRESS)

On-Line: Click the “RSVP” button San Diego Chapter’s homepage <http://www.sandiegorims.org> & complete online form.

Call: (760) 839-4588 (Cindy Titgen)

RSVP BY NOON on MONDAY, June 19, 2006
or be subject to an additional \$10 late fee – really!

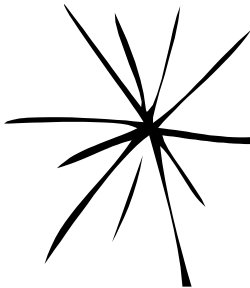
Remember: no shows may be billed for meals.

Board of Directors Meeting Summary -- June 2006

Submitted by Liz Zepeda, Secretary

The following are a few highlights from the June 1st Board of Directors meeting:

- A Member Survey will be coming out in the next few weeks regarding the chapter members' interest in: the use of credit cards (and potential related costs) to pay for meeting and seminar registration and thoughts on a change in meeting location.
- Once again the School Supplies Drive will be an integral part of our Educational Seminar day on August 24th. A central location for the seminar has been booked: The Del Mar Marriott, 11966 El Camino Real, San Diego.
- It was reported that plans for our primary fundraiser, the annual San Diego RIMS Golf Classic on September 15, 2006 are progressing. As the early bird discount deadline is approaching, all potential sponsors are being encouraged to submit their registration. This may be our last year at Carlton Oaks due to the course being sold.
- The Western Regional Conference will take place in Park City, Utah, this year October 1-4. Via the board liaison on the conference steering committee, Dave Dolnick, the chapter RIMS delegate has been asked to present two sessions along with speakers and topics of our choosing.



Mission statement

The mission of the San Diego Chapter of the Risk and Insurance Management Society, Inc. is to promote and improve Risk Management through education, networking, peer review and community service, in a dynamic environment, which furthers the growth and development of our members.

Update to CPR/AED/FA Training

June 2006

The American Red Cross has changed First Aid and CPR skills for the lay responder.

The changes include:

- External Bleeding: To control bleeding, it was determined that direct pressure alone was the only proven technique. Eliminate pressure points and elevation.
- Anaphylaxis and asthma: In some states, the responder may assist a person with a prescribed auto-injector if the person is having a severe allergic reaction and may help a person with a prescribed inhaler if he/she is having a severe asthma attack. I could not get a definitive answer from our local chapter on California's position. As soon as this is known, I'll pass along the information.
- Conscious choking skills (adult and child): Cycles of 5 back blows and 5 abdominal thrusts. Providing back blows, chest thrusts, and abdominal thrusts are equally effective for dislodging an object.
- Chest compression to ventilation ratio: The new ratio is 30 compressions to 2 breaths for adult, child, and infant CPR.
- Checking for "signs of life" (new term): It was determined that it was too difficult in finding a pulse, therefore taking the time to find or conducting a pulse check is being eliminated.
- Location for chest compressions: It's no longer necessary to trace up the rib cage, save time by compressing directly on the middle of the chest cavity.
- AED protocol: For anyone suffering from sudden cardiac arrest, hooking up the AED as soon as possible and performing CPR will make it easier to coordinate giving CPR and using the AED. One shock then perform CPR for 2 minutes, reanalyze.
- Burn care: Treat with cold running water, not ice, until pain is relieved.
- Rescue breathing is no longer being taught.

These changes are being implemented now. For more information, contact the San Diego American Red Cross chapter at www.sdarc.org.

Member Spotlight

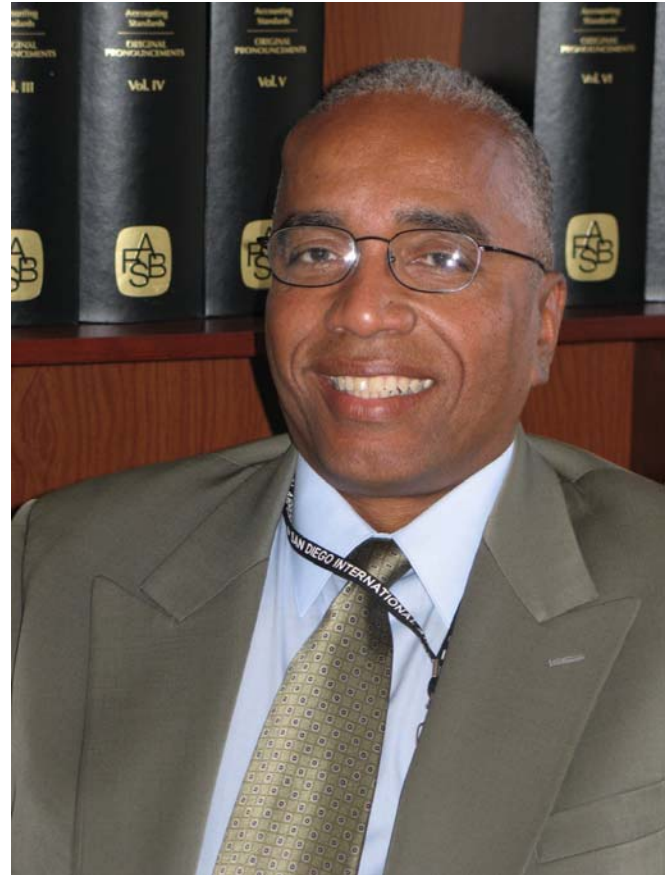
Errol Fitzpatrick San Diego International Airport Authority Risk Manager

By Patrick Greene

Errol Fitzpatrick is the San Diego International Airport Authority's Risk Manager, and I have to say, has a very exciting job! Did you know that the Airport is currently the largest single runway airport in the country, and that last year it served 17.4 million passengers? To help meet the region's growing needs until 2015, the Airport is planning to add 10 more gates to Terminal 2 West. But after that, experts say San Diego will simply outgrow its Airport. If nothing is done, you can expect significant delays, higher fares, and loss of economic opportunity to the region.

On a daily basis, Errol is actively involved in the SDIA's Capital and Airport Improvement Master Plans whose focus is the current expansion projects of the Airport. He spends most of his day in meetings, analyzing and evaluating all facets of the Plans, including environmental concerns, construction cost issues, scheduling issues, vendor-related issues, and various options to improve the efficiency of handling passenger traffic (including baggage). One consideration under study is common use gates by multiple airlines and common use check-in and baggage drop-off areas for departing travelers. There are a huge number of stakeholders involved, and Errol is excited about the opportunity to integrate Risk Management into SDIA's overall business processes. He is also involved in the Airport's site selection plans for a new airport that will be needed post 2015. While voters will have an opportunity to voice their opinion at the polls in November, Errol has already begun gearing up for this several billion-dollar project.

Lucky for Errol, his 28 years of experience have well prepared him for the many challenges he faces today. He started his career in 1979 at Aetna Life & Casualty, then moving to Aetna Insurance/Connecticut General Insurance where he gained underwriting and marketing experience, and then moved over to the Risk Management side after the CG/Aetna merger with INA. He was Risk Manager at United Press, International in Nashville, TN for several years, before becoming the Risk Manager for the City of San Jose and then the Risk Manager for the City & County of San Francisco, which had over 30,000 employees and encompassed such operations as the airport, port, police, and



the muni-bus/trolley and light rail systems. These last two jobs were particularly exciting for Errol and provided him with a wealth of experience that made him an excellent fit for his current job. Of particular value, was his involvement with large construction projects, such as a library, light rail system, art museums, public utility programs, and hospital projects. One of things Errol likes most about his current and past jobs is being involved in all the different aspects of large construction projects and then ultimately seeing it completed. He obviously is getting his share of that in now!

Errol believes in the importance of continuing education (he has his ARM and is looking into obtaining a couple of construction certifications) and networking with peers, which is why he joined the SD RIMS Chapter approximately 2 years ago. He also enjoys chess, and fresh water bass fishing, both of which he confessed to not doing as much as he'd like to lately. The next time you see him, take a moment to introduce yourself – and ask him to tell you the story about a fishing experience he had one afternoon while in Minnesota on a business trip several years ago. I'm sure you'll find Errol to be quite interesting, and his fishing story, to be a once-in-a-lifetime experience!

San Diego RIMS CHAPTER WEBSITE

Can't find your meeting notice?

Want to RSVP online?

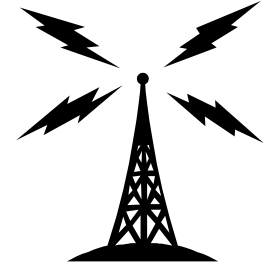
Checking on upcoming events and meeting topics?

Searching for back issues of RIMSail?

Looking for information on Risk Management Designations?

Looking for a new job?

Want to know what's going on at the San Diego Chapter RIMS in general?



www.sandiegorims.org



• SCHOOL SUPPLY DRIVE •

ONCE AGAIN THIS YEAR PLEASE

**BRING ALL YOUR DONATIONS TO THE
ANNUAL PROFESSIONAL DEVELOPMENT DAY ON AUGUST 24, 2006 .**

San Diego Chapter of RIMS

Wednesday, June 14, 2006

Hilton La Jolla – Torrey Pines
10950 North Torrey Pines Rd, La Jolla, CA 92037

Special Half-Day Event: 1:00pm – 5:00pm



Peace of Mind in Earthquake Country 100 years after the Great Earthquake of 1906

Are we prepared for a major earthquake? Can a disaster comparable to Katrina happen here? To commemorate the 100-year anniversary of the 1906 earthquake, we have organized a series of presentations from – and a panel discussion with – representatives from Emergency Preparedness, Business Continuity, Property Loss Engineering, and Catastrophe Modeling. The focus of this seminar will be on Corporate Risk Mitigation and Preparedness.

Panel Moderator: Linda Wikstrom, Risk Management Administrator, San Diego Unified Port District

Seismicity in San Diego: What has happened and what can we expect in the future? Keith Kelson, Principal Geologist, William Lettis & Associates, Inc. Walnut Creek, CA

Infrastructure Performance: How will power, communications, dams, and other lifelines perform? Peter Yanev, Co-Founder and former President, EQE International

Government Agencies: What is being done to address disaster preparedness and emergency response? Fred Turner, Structural Engineer, California Seismic Safety Commission

Economics of Mitigation: What's new in the practice of estimating the costs, methods, and benefits of risk mitigation? Dr. Keith Porter, PhD, PE, GW Housner Senior Researcher, CalTechUniversity

Catastrophe Models: What are the benefits and limitations of using catastrophe models? Rob Philbrick, Principal, Miyamoto International; former Vice President, EQE/EQECAT/ABS Consulting

Disaster Preparedness and Business Continuity: Are we doing enough to prepare? Debra Keeney, Emergency Services Coordinator, County of San Diego Office of Emergency Services

Presentations from 1:30 – 4:00pm
Moderated Panel Discussion from 4:00 – 5:00pm
Cocktail Hour Follows

REGISTRATION INFORMATION: Please RSVP online if possible.

On-Line: Click on the "RSVP" button below & complete the online form.

E-mail: sandiegorims@gmail.com (PLEASE NOTE NEW E-MAIL ADDRESS)

Call: (760) 939-4588 (Cindy Titgen)

There is no charge to RIMS Members to attend this seminar. One of our Chapter's primary goals this year is to offer a series of in-depth half-day seminars as another way of advancing the Risk Management profession. This is just another benefit of your membership in RIMS.

2006 RIMS GOLF CLASSIC

Great news! You still have until June 15 to commit as a sponsor at the discounted rate. We would like to thank the following companies that have confirmed to being a Co-Host, Event Sponsor, Event Supporter or Hole Sponsor. Most of you should have received the sponsor registration letter in the mail. If you have not and would like to become a sponsor, please contact Cheryl Berman at 619-224-4120 or email cberman@dixieline.com.



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Qualcomm Incorporated

Susson & Parrett

Tyson & Mendes

Plan 2006

Please Review the Entire Calendar on page 3 – more events are scheduled and added to this year!

- * June 14, 2006 ½ Day Seminar: Peace of Mind in Earthquake Country:
100 Years After the Great Earthquake of 1906
- * June 22, 2006 Evaluating Your Insurance Risks – focus on personal insurance coverages.
- * August 18, 2006 Associate Appreciation Day at the Del Mar Race Track!
- * August 24, 2006 25th Annual Professional Development Seminar!
- * September 15, 2006 RIMS Golf Classic At Carlton Oaks Country Club!

Address Changes - Please send all changes to the attention of:

Membership Director
San Diego RIMS
P. O. Box 81244
San Diego, CA 92138-1244

(Or submit it via the website: www.sandiegorims.org Click on “Update Your Info” on the Home Page)

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