



RIMS AIL

E-Newsletter – San Diego Chapter Risk & Insurance Management Society

Vol. 14 No. 11

November 2010



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PRESIDENT'S MESSAGE

Our Chapter board of directors for 2011 was elected at the October chapter meeting at Qualcomm. I would like to thank the returning board members for continuing their service to the Chapter for another year. I would also like to thank and welcome our two newest board members, Melissa Losasso and Felicia Amenta. I'm looking forward to working with them both and hearing the fresh ideas and perspectives that I'm sure they will bring to the table.

I am honored to be serving the San Diego Chapter for another year as president. What makes my role so rewarding is the privilege of working with all of the people whose names you see below, as well as the countless other volunteers who have contributed to the success of the Chapter through their work on committees and other chapter activities. Those of you who have enjoyed our meetings, educational opportunities and other networking opportunities, as well as the special events such as our golf tournament and Christmas party (soon to come – see below!) have all of these great people to thank. Please join me in doing just that next time you see or talk to these folks.

Respectfully,
Rich Johanson
 San Diego RIMS President

ANNOUNCING THE 2011 BOARD OF DIRECTORS FOR YOUR SAN DIEGO RIMS CHAPTER

PRESIDENT

Rich Johanson, Science Applications International Corp.

VICE PRESIDENT

Joseph Mazza, MiraCosta Community College District

TREASURER

George Ward, AMYLIN Pharmaceuticals

SECRETARY

Lyn Hall, Qualcomm Incorporated

PAST PRESIDENT/DIRECTOR AT LARGE

Kim Pinkerton, CareFusion

DIRECTORS AT LARGE

**Felicia Amenta*, San Diego Co. Schools Risk Mgmt JPA
Varie Chapnick, Yellow Cab
**Melissa Losasso*, Qwest Communications Int'l Inc.
Rob Meader, General Dynamics NASSCO
Liz Zepeda, Chelsea Investment Corporations

RIMS CHAPTER DELEGATE

Cheryl Berman, ProBuild West

*New Board Member for 2011

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.

A Monthly Publication

SUBMIT ARTICLES BY E-MAIL TO:

rimsail@cox.net

or mail it to:

San Diego RIMS
 P.O. Box 85307
 San Diego, CA 92186

BOARD MEETING RECAP

This month's Board meeting for the RIMS San Diego Chapter was called to order at 11:45 AM by President Rich Johanson at the offices of Qualcomm. Other Board members in attendance were Joe Mazza, Kim Pinkerton, Varie Chapnick and Lyn Hall. Also attending were incoming Board members Melissa Losasso and Felicia Amenta. The Treasurer's report was presented by George Ward via email. The October minutes were approved.

The Chapter Awards Committee will meet on 11/18/10 to continue work on our awards submission for 2010. Awards are distributed at the annual conference.

The November meeting will also be our food drive! The topic is the Health Care Reform.

Welcome to all new members who were approved this month:

- Virginia Price, KLINEDINST PC
- Michael Edwards, Byron & Edwards, APC
- Lionel Smith, 24 Hour Fitness
- William Taylor, 24 Hour Fitness
- Liz Zepeda, Chelsea Investment Corporation
- Charles Schmid, Chelsea Investment Corporation
- Ruth Joselyn Solano, Sierra Nevada Corporation
- Steven Fisher, SAIC
- Amy Chiu, Sempra Energy
- Julie Osborn, Impairment Resources, LLC

The Board retreat will be January 8, 2011.

The next Board meeting will be December 1, 2010. The meeting adjourned at 1:00 PM.

2010 BOARD OF DIRECTORS

OFFICERS

PRESIDENT

Rich Johanson (858)826-7489
Science Applications International Corp.

VICE PRESIDENT

Joseph Mazza (760)795-6866
MiraCosta Community College

TREASURER

George Ward (858)754-4146
Amylin Pharmaceuticals

SECRETARY

Lyn Hall (858)658-3121
Qualcomm, Inc.

DIRECTORS

PAST PRESIDENT/DIRECTOR AT LARGE:

Kim Pinkerton (858)617-4587
CareFusion

RIMS CHAPTER DELEGATE:

Cheryl Berman (619)224-4120
Probuild West

DIRECTORS AT LARGE:

Varie Chapnick (619)239-8061 x1330
Yellow Cab of San Diego

Robert Meader* (619)544-8888 x2203
GD Nassco

Elizabeth Zepeda (760)456-6000 x137
Chelsea Investment Corporation

*New Board Member for 2010

RIMS Annual Conference

**May 1-5, 2011
Vancouver, BC**

[Session Schedule](#) is now available online!
Registration to open soon!

Scheduled Keynote Speakers include:

- Apolo Ohno, Five-time Olympic Gold Medalist
- Stephen Dubner, Author, Freakonomics and Superfreakonomics
- Ron Holton, Vancouver Organizing Committee for the 2010 Olympic and Paralympic Winter Games, VP, Risk Management & Assurance Services

The [RIMS 2011 Annual Conference website](#) is continuously being updated, so be sure to check back for further details.

*Autumn is a second
spring where every leaf
is a flower.*

Albert Camus

OCTOBER CHAPTER MEETING RECAP

Submitted by Joe Mazza, San Diego RIMS Board of Directors and Chapter Vice President

Director Lyn Hall hosted the October Deputy Roundtable Meeting at her Qualcomm office in Carmel Valley. After general introductions, a wonderful catered lunch was served to our members. Rich Johanson, Chapter President, presented the new 2011 Board of Directors slate for election. The Board in 2011 will be lead by: Rich Johanson, President; Joe Mazza, Vice President; George Ward, Treasurer; Lyn Hall, Secretary; Directors at Large – Varie Chapnick, Rob Meader and new Directors Felicia Amenta and Melissa Losasso who will also serve as the next Membership Director. Cheryl Berman will continue in her role as Chapter Delegate, and Kim Pinkerton continues her position of Past President/Director at Large. Congratulations to all and thank you for your service to our Chapter!!

A brief summary of the San Diego Food Bank drive will be occurring at the November 18th Joint Meeting with PARMA and CPCU, and Pamela Legge will speak on Healthcare Reform. A reminder to bring food and/or cash for an opportunity win one of two raffle prizes was noted by me.

Rich opened the general discussion of specific topics of our attending deputy members, such as Computer System Security, Surety Bonds and ERM 31000 ISO. The Board obtained many good ideas for future Chapter Meetings and Half Day presentations as well as new ways to encourage greater deputy member attendance. These topics will be added to the January Board Retreat agenda for consideration.



SAN DIEGO CHAPTER

SAN DIEGO CHAPTER CPCU
HOLIDAY GOOD WORKS LUNCHEON
WED., DECEMBER 8, 2010

The San Diego Chapter of the CPCU Society invites you to join us for our annual Good Works Luncheon benefiting Challenged Athletes Foundation. The Challenged Athletes Foundation raises money to help people with physical disabilities pursue an active lifestyle through physical fitness and competitive athletics. Raffle tickets will be on sale with all donations benefiting the CAF. Come support this special organization!!

SPEAKERS: Tara Butcher & Erica Davis

Tara was struck by an oncoming car at 72 mph in a catastrophic pedestrian auto accident which resulted in a severe spinal cord injury and the amputation of her left leg below the knee. As a lifelong athlete, Tara was determined to live an active life. With CAF's support and a grant for a running prosthesis, she has been able to continue her passion despite her challenges. Tara has completed several triathlons, marathons, and recently climbed Mt. Kilimanjaro in Africa.

On December 27, 2005, Erica had a microscopic bleed in her spinal cord which left her paralyzed from the chest down. 24 days in the hospital made Erica wonder if she would ever play sports again. If you asked anyone who knew her, sports were her life. It has been almost 5 years since Erica's injury and, with the help of CAF, she has competed in 7 triathlons, over ten cycling races, and a few half and full marathons – in which she has won most of. She hopes to officially be on the USA Paralympic team in 2012.

WHERE: Bahia Resort Hotel
988 West Mission Bay Dr., San Diego, CA 92109

WHEN: Wednesday, December 8, 2010
11:30 AM to 1:30 PM PST

MENU: Mixed Spring Greens, Roasted Turkey with Stuffing, Whipped Sweet Potatoes, Green Beans & Glazed Baby Carrots, Pumpkin Pie, Coffee, Herbal Tea & Iced Tea
Vegetarian Entree Available

Click here to [Register Now!](#)

Benefits Buzz... for us buzzards

*Submitted by Cindy Titgen, Benefits & Workers'
Comp Manager for the City of Escondido*

The Congressional Budget Office (CBO) has released [data](#) showing long-term projections of the sustainability of the Social Security system. In calendar year 2010, Social Security's outlays will exceed tax revenues (that is, the trust funds' receipts excluding interest) for the first time since the enactment of the Social Security Amendments of 1983. Over the next few years, the CBO projects the program's tax revenues will be approximately equal to its outlays. However, as more of the baby-boom generation (that is, people born between 1946 and 1964) enters retirement, outlays will increase relative to the size of the economy, whereas tax revenues will remain at an almost constant share of the economy. Starting in 2016, CBO projects, outlays as scheduled under current law will regularly exceed tax revenues.

CBO projects that the Disability Insurance (DI) trust fund will be exhausted in fiscal year 2018 and that the Old-Age and Survivors Insurance (OASI) trust fund will be exhausted in 2042. Once a trust fund's balance has fallen to zero and current revenues are insufficient to cover the benefits that are specified in law, a program will be unable to pay full benefits without changes in law. The DI trust fund came close to exhaustion in 1994, but that outcome was prevented by legislation that redirected revenue from the OASI trust fund to the DI trust fund. If legislation shifts resources from the OASI trust fund to the DI trust fund, the combined OASDI trust funds would be exhausted in 2039.

The moral? A little preventative risk management in our own portfolio's will go a long way so we aren't expecting anything from social security.





Risk & Insurance Management Society
San Diego Chapter
November Monthly Meeting Notice

Make Checks Payable to:
San Diego Chapter
P. O. Box 81244
San Diego, CA 92138

TOPIC – Health Care Reform: Where Do We Go From Here?

As the Patient Protection and Affordable Care Act becomes law, many employers are still trying to digest, interpret, and understand the colossal changes they face. Many are taking a wait-and-see approach: hoping for the best but perhaps preparing for the worst. There remains more questions than answers and employers are rightly concerned about effectively communicating the provisions of the Patient Protection and Affordable Care Act to their employees. More changes are likely to be made through additional legislation and companies will continue to look for guidance to determine how to best move forward with this reform.

SPEAKER: Pamela Legge RHU, CPIW, DAE
Sr. Vice President, Employee Benefits
BB&T-John Burnham Insurance, San Diego, CA



ANNUAL HOLIDAY FOOD DRIVE

The November Chapter Meeting will also include a food drive benefitting the San Diego Food Bank. Please see the following pages for more information.

- WHEN:** [Thursday, November 18, 2010](#)
11:15 am – 11:45 am Registration, Check-In, and Networking
11:45 am – 1:30 pm Meeting
- WHERE:** Hilton Garden Inn, 3939 Ocean Bluff Avenue, San Diego, CA 92130
Hotel Phone: (858) 720-9500
- MENU:** Thinly sliced Tri Tip with mushroom sauce. Served with rolls and butter, tossed field greens salad. Chef's choice of accompaniments and dessert.
NOTE: Please email vegetarian lunch requests to the contact below.
- COST:** \$35 for Members / \$40 for Guests of a Member / \$50 for Non Members
\$10 Additional for Late RSVP and walk-ins
- RSVP:** Two ways for RIMS Members and other attendees to register
1. RIMS DEPUTY and ASSOCIATE MEMBERS: [Click here to RSVP online](#)
OR
 2. Send an e-mail to Joe Mazza at jmazza@miracosta.edu and advise the full name of the attendee and guest(s).
- QUESTIONS?** Contact: Joe Mazza at (760) 795-6866

PLEASE RSVP NO LATER THAN NOVEMBER 12, 2010

Remember: No shows may be billed for meals.



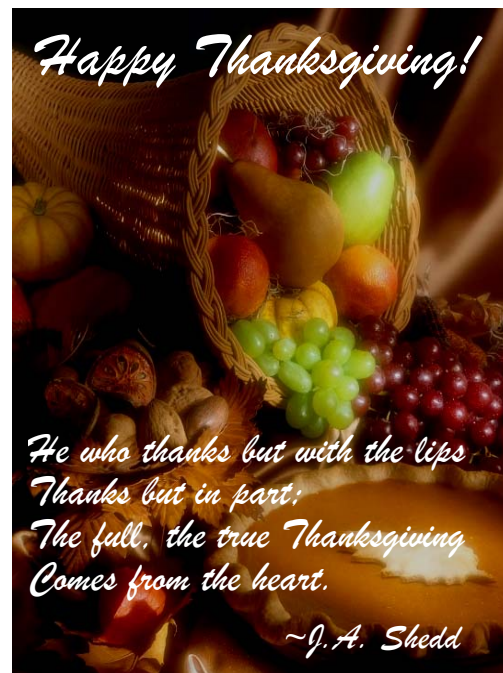
2010 CALENDAR OF EVENTS

DATE	LOCATION	TOPIC(S)	NOTES
Nov. 18, 2010	Hilton Garden Inn San Diego/Del Mar	HEALTH CARE REFORM: WHERE DO WE GO FROM HERE? Presented by Pamela Legge, RHU, CPIW, DAE Sr. VP, Employee Benefits with BB&T-John Burnham Insurance	Annual Food Drive
Dec. 9, 2010	Kona Kai Hotel	HOLIDAY LUNCHEON	

COVeRaGe QUiz

By Al Haverkamp, Esq., with Lucas & Haverkamp

Food Pro is a consulting engineering firm that prepares and implements plans for food processing & distribution. Mariani Packing hired Food Pro to assist in relocating operations from San Jose to a new Vacaville Plant. One of Food Pro's duties was to coordinate contractor activities, but Food Pro was not required to protect workers from injury or ensure the safety of the site. During the work a Food Pro employee noticed an uncovered hole and asked Mariani's employees to cover it - which they did but the hole cover was not bolted down. The following week a subcontractor's employee fell through the hole (the covering had been dislodged) and was seriously injured. The injured employee sued Food Pro and others. Food Pro tendered its defense to its CGL carrier, Farmers, but Farmers denied coverage based on the following exclusion: "Exclusion Engineers, Architects or Surveyors Professional Liability - This insurance does not apply to bodily injury arising out of the rendering of professional services including supervisory, inspection or engineering services." Is there coverage for Food Pro under the Farmers CGL policy?



MEMBER SPOTLIGHT

The San Diego Chapter would like to spotlight Kathleen (Kathy) McKenna, Vice President Marsh client manager. Kathy is rounding her third decade in the insurance industry and if the care and follow through with her clients is anything like what she provides to our chapter her clients are in good hands.

Kathy's participation on the golf committee has been invaluable. Her attention to detail and vision for organization paired with her historical knowledge of how the committee works (and what doesn't work) helps keep the committee on track and I for one am grateful.

Kathy is not all work and no play. She loves to travel both domestic and abroad, coming from a family with seven children she has no problem finding someone in her family that is just an excuse away from traveling half way across the globe to visit. She is spending Thanksgiving with her nephew and a half dozen other relatives in England just to give you an example.

Among Kathy's other interests: cooking - not baking, which has too many rules, but cooking. Kathy is even taking on the endeavor of making a cookbook of the family's recipes. With the size of her family that is going to be one big book!

Hopefully the publication is available to the general public; I would be very interested in a copy. Rounding out her interests are golf, reading (anything but science fiction), country music and concerts. There is nothing like live music, I don't care how good your sound system is.

I want to thank Kathy for always being there for the chapter. It is her participation and others like her that makes the Chapter the success that it is.



MEMBERSHIP MESSAGES

MEMBERSHIP DRIVE

Here's how it works:

1. Bring a potential deputy member (risk manager, safety manager, etc.) to a monthly meeting;
2. The chapter will pay the cost of that lunch for the potential member (one time only);
3. Your name will be entered for a special drawing at the January 2010 meeting for a fabulous prize (not yet determined);
4. You can get a drawing entry for every potential member you bring until December 2009.

This may sound familiar since this will be the fifth year we have been running the program. It is a great opportunity so see you at the next meeting with a guest!



ANSWER TO

COVERAGE QUIZ

YES. The Court noted Food Pro's professional services to Mariani did not extend to the creation of the hole or the safety of the site. In other words, Food Pro was not providing supervisory or engineering services, or any other specialized skill, in relation to the accident. Thus, Food Pro was potentially liable for a breach of ordinary negligence as opposed to breach of its professional duties, creating a duty to defend.

See, *Food Pro v Farmers* (2008) 169 Cal App 4th 976.

Note: This is another example of a Court narrowly construing a policy exclusion which is the rule under California law.

A QUIZ - Oh, Deer!

Deer migration and mating season generally runs from _____. During this period, more deer-vehicle collisions occur than any other time of year.

- August through November
- October through February
- September through January
- October through December



From the Insurance Committee

D. October through December

NEW MEMBER WELCOME

Welcome to our newest deputy members!

DEPUTY MEMBERS

- Charles SchmidChelsea Investment Corporation
- Elizabeth ZepedaChelsea Investment Corporation
- Taylor William.....24 Hour Fitness

ASSOCIATES

- Virginia Price.....KLINEDINST PC
- Michael EdwardsByron & Edwards, APC

We look forward to our future participation in the chapter!



CALLING ALL SPEAKERS!



Have you recently participated in a seminar, conference, or industry meeting as a speaker? Will you be in the near future? If so, please let us know! We would like to acknowledge your efforts to Advance the Risk Management profession! Mail a copy of the event announcement to the Chapter's P.O. Box or e-mail it to any of the Board Members!

UPDATING YOUR MAILING ADDRESS AND CONTACT INFORMATION

Submit changes at www.sandiegorims.org, the Chapter's website (click on "Update Your Info" on the Home Page), or mail changes to the attention of:

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



If you have not received meeting notices or your copy of RIMSail via e-mail, please update your e-mail address.

RIMS 2010

Holiday Celebration Luncheon

Thursday, December 9, 2010

Check-In: 11:15 am

Networking: 11:15 - 11:45 am

Celebration Begins: 11:45 am

Please bring a raffle prize!



Kona Kai Resort
1551 Shelter Island Drive
San Diego, CA 92019



Luncheon Menu

California Field Greens

With Your Choice Of:

Prime Rib of Beef
w/Au jus & Horseradish

OR

Grilled Filet of Salmon
w/Balsamic Glaze and Chive Oil

White Chocolate Mousse
w/ Amaretto Sauce

Please specify your choice below

Vegetarian and gluten-free dishes available upon request

Please mail the attached reservation form along with your check. Due to limited space, reservations MUST be PRE-PAID.



PLEASE RESERVE SEATS FOR THE FOLLOWING:

Name: _____

Menu Selection: Beef Salmon Member @ \$45 Guest @ \$60

Name: _____

Menu Selection: Beef Salmon Member @ \$45 Guest @ \$60

Name: _____

Menu Selection: Beef Salmon Member @ \$45 Guest @ \$60

Name: _____

Menu Selection: Beef Salmon Member @ \$45 Guest @ \$60

Total Enclosed: \$ _____

Mail Reservations to: RIMS, P.O. Box 81244, San Diego, CA 92138

Please make checks payable to RIMS

(Must be received by Friday, December 3, 2010)

A special thanks to **CHARTIS** 
for sponsoring the Holiday Luncheon.

OPERATION: ROLL OUT THE RED BARREL FOOD DRIVE



RIMS San Diego is collecting food items for the San Diego Food Bank at the Chapter Meeting on

November 18, 2010
11:30 am - 1:30 pm
Hilton Garden Inn

3939 Ocean Bluff Ave., San Diego, CA 92130

Here's what you can bring to help feed our hungry neighbors in San Diego County!! The San Diego Food Bank needs food that will provide nutritious meals for people in need. Our *most needed items* include:

- Canned meat & tuna
- Canned soups
- Canned fruits and vegetables
- Peanut butter in *plastic* jars!
- Canned beans
- Spaghetti
- Dry cereal
- Rice
- Mac & cheese



Important Note: We cannot accept perishable items or items in glass jars due to food safety regulations.

We will provide a raffle ticket for each grocery bag of food you bring. Or, bring your checkbook and for each \$10.00 you donate we will provide a raffle ticket. We'll raffle off a nice gift certificate to the lucky winner.

So, if you *like* to shop, please bring a grocery bag of food items from the above list.

OR

If you do not like to shop and wish to help the Food Bank, bring your "Cash for Hunger" and we will pass it on!!



OPERATION: ROLL OUT THE RED BARREL FOOD DRIVE

The San Diego Food Bank's mission is to provide food to people in need, advocate for the hungry and educate the public about hunger-related issues.



The San Diego Food Bank (SDFB) was founded in 1977, making it one of the oldest food banks in the U.S and it became a 501(c)(3) entity in 2007. Within a population of 3 million in San Diego County, 483,000 live in poverty and too often miss meals and experience hunger. Of those 483,000, 185,000 are children under 12. Tens of thousands of working families and seniors live slightly better at income rates that are still labeled low-income. It is these people living in poverty and just above the federal poverty level who receive emergency supplemental food from the SDFB. Presently, in San Diego County, over 342,000 people per month turn to the SDFB and our 375 community partners for the food they need to survive.

Although the San Diego Food Bank receives much of its food as donated product, supplemental purchases must be made to ensure balanced, nutritional foods are available for all programs and agencies. Even purchases made on the wholesale food markets have increased as food prices have gone up dramatically.

The San Diego Food Bank is an efficient charity. **Ninety-four cents of every dollar donated is allocated directly to food purchase and program support.**

The SDFB operates the following programs to feed the hungry in San Diego County:

FOOD ASSISTANCE PROGRAM - The Food Assistance Program provides monthly food packages to individuals and families who meet income guidelines set by the federal government.

SENIOR FOOD PROGRAM - The Senior Food Program provides a monthly food box to seniors over the age of 60 who meet income guidelines set by the federal government.

MOMS & CHILDREN FOOD PROGRAM - The Moms & Children Food Program provides a monthly food box to eligible low-income pregnant women, women 12 months postpartum, breast-feeding mothers and children under 6 years of age. Income guidelines apply.

NEIGHBORHOOD DISTRIBUTION PROGRAM - The Neighborhood Distribution Program distributes food once a month at ten sites throughout the county. Around 90% of the food distributed consists of fresh fruits and vegetables. There are no income or asset restrictions for this program.

COMMUNITY CARES PROGRAM - This program combines the Food Bank's food distributions with a recession resource fair that helps families sign up for a range of health and human service programs. Over 30 partner organizations are members of the program and host information tables at Food Bank distributions.

FOOD 4 KIDS BACKPACK PROGRAM - The Food 4 Kids Backpack Program provides food to elementary school children who receive free school meals during the week, but risk hunger during weekends when school meals are unavailable.

FOOD TO NONPROFITS PROGRAM - This program is open to registered 501(c)(3) nonprofit organizations with feeding programs in San Diego County. Eligible organizations can receive food from the San Diego Food Bank to distribute in their local communities.

FOOD STAMP OUTREACH PROGRAM - Food Bank staff and volunteers help clients pre-screen for Food Stamps at the Food Bank's food distributions. If eligible, volunteers help clients fill out the Food Stamp application. The Food Bank's staff tracks applications that have been submitted to the County Office of Health and Human Services and advocates on behalf of our clients throughout the application process.

FOOD RESCUE PROGRAM - The SDFB's Food Rescue Program "rescues" soon-to-expire fresh and prepared foods from a range of food retailers and delivers the food to local nonprofits who distribute the food immediately to people in need.

www.SanDiegoFoodBank.org

MATCHING GIFTS & PAYROLL GIVING

Many employers offer a Matching Gift program in which they will match their employees' contributions to the Food Bank. It may be possible to double or even triple your contribution.

1. Find out if your company has a matching gift program (the Human Resources Department usually handles matching gifts).
2. Make sure the San Diego Food Bank is eligible to receive matching gifts from your company.
3. Apply online through your company. The company will send a notification to the Food Bank. We will verify your original gift and the company will send the match.
4. If your company uses a physical form, fill it out and send it with your contribution to: San Diego Food Bank, 9850 Distribution Avenue, San Diego, CA 92121

We will verify that your gift has been received and return the form to your employer. Your employer then sends the matching gift directly to the San Diego Food Bank. It's that easy to make double the difference!

PAYROLL GIVING

Donating directly from your paycheck is a great way to support the San Diego Food Bank and the fight against hunger all year round. Contact your Human Resources Department today for more information on payroll giving.