

RIMSAIL

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

Vol. 14 No. 6

June 2010

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Have you checked out the new Chapter website?

www.sandiegorims.org

A Monthly Publication

SUBMIT ARTICLES BY E-MAIL TO:

Teri Sowul
tsowul@cox.net

or mail it to:

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

PRESIDENT'S MESSAGE

Summer is here and for many of us that means time for vacations and travel! So to continue on a train of thought I raised in last month's issue of *RIMSail* – applying risk management principles to our personal lives – I thought I would offer some humble words of advice for the summer.

I started by compiling a list of safe traveling tips, as if I'm an expert on topic. Really, we've all heard the standard lines of advice before, particularly with most of us being in the risk management field. But in the frantic pace of our daily lives sometimes the little details get lost, and it's the little details that can often make the biggest difference.

But it occurred to me that all of the advice can be boiled down to a few simple concepts:

- Be vigilant. Know your surroundings and have the courage and smarts to say or do something when it counts.
- Be prepared. It's not just a motto for us Boy Scouts!
- Be smart. Many accidents are caused by smart people overcome by momentary bouts of stupidity.
- Most of all, slow down. If you're in a hurry then you're not really taking a vacation, are you?! Many of life's mishaps are caused by simply moving too fast – literally (*i.e.*, speeding) or figuratively as you fail to pay attention to the details.

Perhaps I'm oversimplifying. But it seems to me that a few basic concepts might go a long way in steering clear of accidents. So if we heed the advice that we as risk managers give to others every day, perhaps the summer of 2010 will be a memorable one for all of the right reasons.

Cheers!

Rich Johanson

San Diego RIMS President

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.

2010 BOARD OF DIRECTORS

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Qualcomm, Inc.

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

Elizabeth Zepeda..... (858)481-8500

*New Board Member for 2010

NEW MEMBER WELCOME

Welcome to our newest members!

Rajan Chaudhry CareFusion
Dr. T.L. Mancuso..... Hemi-Group

We look forward to your future participation in the chapter!



SUMMER TIME SAFETY: Heat Related Illnesses



Summer is here and your company's employees will need training or a refresher course on heat related illnesses. More information and training materials are available on the [Cal/OSHA website](http://www.dir.ca.gov/DOSH/HeatIllnessInfo.html).

<http://www.dir.ca.gov/DOSH/HeatIllnessInfo.html>

SUMMARY OF ASSESSMENT FORMS

June 2010 Half Day Seminar

QUESTION/AREA	NUMBER OF RESPONSES					AVERAGE SCORE
	1	2	3	4	5	
1. Overall Assessment of the Meeting			1	17	21	4.475
2. Relevance or Usefulness of the Topic		1	4	16	19	4.325
3. Overall Quality of the Presentation			3	19	18	4.375
4. Speaker Presentation Skills and Quality of Handouts			4	12	24	4.500
5. Quality of the Food	1	4	1	13	8	2.888

COMMENTS

Room was too cold-great 1/2 day!
Well run seminar; I left before I tried food
Great topic, excellent info wish it was longer.
Would be willing to attend a full day. Nice balance of levity & topic material
Tyson & Mendes are always great. Judy Lemm was fantastic.
The healthcare bill discussion was very timely & interesting.
Enjoyed all topics and they were well presented. Full session on ADA suggested.
Very dynamic speakers with timely topics.
Good seminar. Thank you for keeping the speakers on time.
One of the best RIMS events ever. I liked the format with vendors.

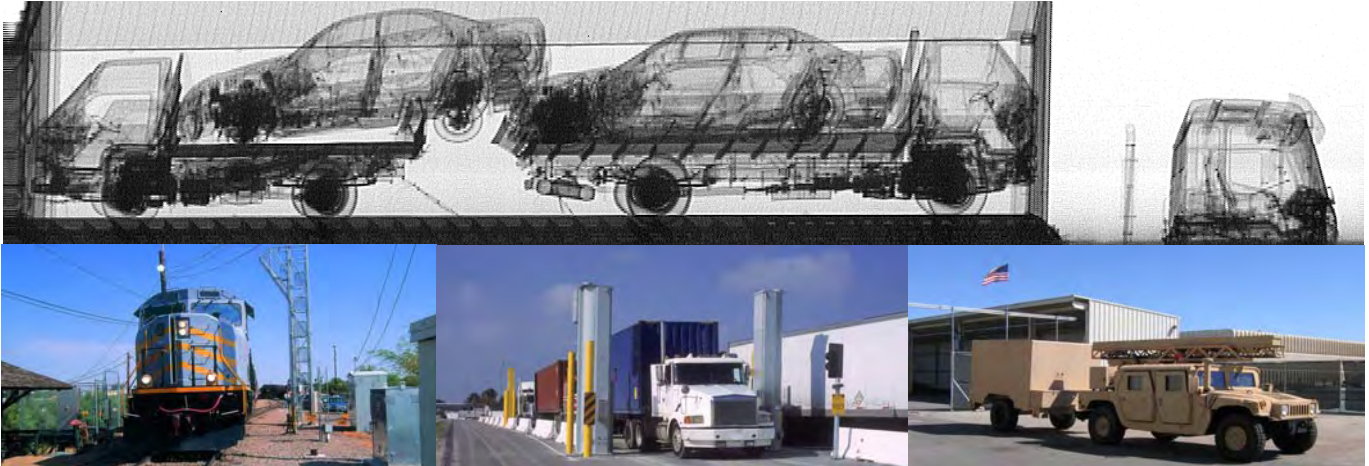


Risk & Insurance Management Society
San Diego Chapter

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

JULY MEETING NOTICE

SITE TOUR FOR DEPUTY MEMBERS



It is time for the Annual San Diego RIMS Chapter Deputy Site Tour and this should be a very interesting one. Come join us for a tour of SAIC's Vista production facility for its VACIS (Vehicle And Cargo Inspection System) and related systems. These systems can scan vehicles and cargo containers from bumper to bumper — some including occupants — in the flow of checkpoint traffic and are designed to reveal weapons, nuclear material and other contraband concealed in railcars, semi-trailers or passenger vehicles. Technological features include:

- **High-energy X-ray imaging.** The system can reveal threats and contraband through more than a foot of steel. And its low radiation dose increases safety and reduces space requirements.
- **Material discrimination.** The system distinguishes light, organic material from dense, inorganic material.
- **Radiation detection.** The system can detect, locate and identify even heavily shielded special nuclear material (SNM) with a false alarm rate of less than 1 in 10,000 — meeting or exceeding the challenging ANSI N42.38-2006 standard.
- **OCR container identification.** The system's Optical Character Recognition (OCR) component automatically identifies containers as they are scanned.

Join other Deputy Members for this behind the scenes tour of tools used in the enforcement of national security efforts. Attendance is limited so register today!

Please note that all attendees must be citizens of the United States or have permanent work visas. WHO SHOULD ATTEND? All Deputy members.

MEETING DETAILS

WHEN: THURSDAY, JULY 29, 2010 11:15 am – 11:45 am Registration/Check-In/Networking 11:45 am – 1:30 pm Site Tour	WHERE: SAIC: VACIS CARGO-INSPECTION SYSTEM 2985 Scott Street, Vista, CA 92081 (General area is NE of Palomar Airport Rd and Melrose Dr) Rich Johanson (858) 826-7489
------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

COST: \$35 for Deputy Members • \$10 Additional for Late RSVP and walk-ins

RSVP ONLINE

Click here to [RSVP online](#) **NO LATER THAN FRIDAY, JULY 23, 2010**

=OR= Go to the RIMS Home Page (www.rims.org) > Resources > Calendar of Events > Thursday, July 29, 2010 > Click on Register Now

=OR= E-mail Joe Mazza at the email address below with the full names of attendee(s) and guest(s).

QUESTIONS?

Contact Joe Mazza at (760)795-6866 or send an email to jmazza@miracosta.edu.

CALENDAR OF EVENTS

DATE	LOCATION	TOPIC & SPEAKER	NOTES
July 29, 2010	SAIC Facility Vista, CA	SITE TOUR ~ Deputy Members Only ~	RSVP Now!
Aug. 27, 2010	Coronado Municipal Golf Course	ANNUAL SAN DIEGO RIMS GOLF TOURNAMENT <i>Save the Date!</i>	
Sept. 14-17, 2010	South Mountain Resort Bend, OR	WESTERN REGIONAL CONFERENCE	
Sept. 23, 2010	Hilton Garden Inn San Diego/Del Mar	WORKERS' COMPENSATION COMMITTEE Topic and Speaker TBD	
Sept. 30, 2010	San Diego Food Bank	COMMUNITY VOLUNTEER PROJECT	
Oct .28, 2010	Hilton Garden Inn San Diego/Del Mar	ROUNDTABLE MEETING Deputy Members Only	2011 Board of Director Elections
Nov. 18, 2010	Hilton Garden Inn San Diego/Del Mar	TBD	
Dec. 9, 2010	Kona Kai Hotel	HOLIDAY LUNCHEON	

UPCOMING COMMUNITY PROJECT OPPORTUNITY

Volunteer opportunity with the
SAN DIEGO FOOD BANK

Thursday, September 30, 2010
6-8 pm

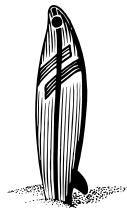
San Diego Food Bank Warehouse



2009 Volunteers from left to right: Liz Zepeda, Varie Chapnick, Kim Pinkerton, and Beth & Joe Mazza

Last year's hard-working volunteers boxed 224 boxes, 6,720 pounds of food and 3¼ quarter tons of food in less than two hours. This helped 224 senior families receive the much needed food.

Sign up today by emailing Kim Pinkerton at Kim.Pinkerton@gmail.com. Help the community in which you live with fellow chapter members, co-workers, friends, family and colleagues.



"Sometimes in the morning, when it's a good surf, I go out there, and I don't feel like it's a bad world." ~Kary Mullis

SAVE THE DATE

San Diego RIMS
Annual Golf Tournament

Friday, August 27, 2010
Coronado Municipal Golf Course

Mark your calendars!
Dust off those golf clubs!
Get to the golfing range!

Beneficiary Buzzzz



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

Don't let this happen to any of your employee's beneficiaries.....

One of the very large carriers we all know recently paid out a benefit on a death claim. The original "beneficiary" form was not on file with the carriers "record keeper." So, the carrier paid the benefit to the "first surviving class of the classes of beneficiaries." The surviving class of beneficiaries for life insurance carriers is spouse, children, parents, brothers or sisters. Sounds okay? Generally yes, however not really in this case. The beneficiary information (which the employer kept a copy of) was cut off by a fax when received by the carrier, and the beneficiary wasn't in the surviving class of beneficiaries.

The beneficiary is now in an appeals process with no guarantee of benefit. So, what does that mean to us as professionals? Who has responsibility for life insurance "record keeping?" Employer or life insurance carrier? Whoever it is, test the record keeper - have employees call and see if their beneficiary is on file.

I am aware of two large carriers who fall short in the area of life insurance record keeping. This is a serious risk for beneficiaries who should not have to face appeals or litigation when a loved one dies. I know we have all heard stories of the re-marriage and the life insurance policy isn't changed.

If your record keeping is at a carrier, require the carrier to send out beneficiary statements every year to employee. Or, if the employer has good record keeping ability, have the employer become the record keeper. This is an area we need to push the carriers or check our own record keeping. I'm really thinking carriers or employers need to provide employees (annually) a statement showing who their designated beneficiary is. It's time!

P.S. Have you checked your beneficiary lately? Make sure you get a copy in writing from the employer or carrier.



The thing always happens that you really believe in; and the belief in a thing makes it happen.

~ Frank Loyd Wright ~

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 2011 meeting for a fabulous prize (not yet determined);
4. You can get a drawing entry for every potential member you bring until December 2010.

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!



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.

HALF DAY SEMINAR RECAP

By Joe Mazza, Vice President
San Diego Chapter RIMS, Board of Directors

The Insurance Committee* of the San Diego RIMS Chapter, chaired by Felicia Amenta, coordinated a wonderful event for the June 3rd Half-Day Seminar. The program emphasized the importance of understanding recent developments in California law, ADA & FEHA changes, key elements of the health care reform, update on the insurance marketplace and a review of additional insured and self-insurance retentions. This event also had the support of vendors who participated with booths set up to give attendees that effective mini-conference feel too.

Starting the program with an update on California law cases were Bob Tyson, Esq. and Pat Mendes, Esq. of Tyson & Mendes. The handout binder produced by Varie Chapnick and the committee encompassed cases and laws from the Appellate Court, Employment Law and a sample of jury verdicts for 2009 with an entertaining presentation that is a hallmark of their communication style.

The second session featured Judy Lemm, RN., COHN-S with Judy Lemm Consulting who gave attendees background and valuable information on the 2008 ADA Amendment Act effective January 1, 2009, and the FEHA affect on your Return-to-Work Program. Judy's handout material furnished participants with a wealth of information including the importance of having an effective Interactive Process for both work and non-work related injuries in order to properly document the file and avoid possible legal actions from non-compliance. This session was very well received, and Judy's sense of humor incorporated throughout kept the topic lively and engaging.

Finally, session 3 featuring Pam Legge, Sr. VP of BB&T John Burnham Insurance Services provided excellent summary of the new Healthcare Reform known as the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act. Right up front, Pam noted that employers should not panic yet since this is the implementation stage, and there are several years of rule making and changes that will impact both individuals and private and public entities. She gave a timeline with Key Provisions effective dates to be marked.

Lindy Hardman of Crum & Forster discussed the current soft insurance market with background on some root causes and anticipated length of time before the market hardens. He mentioned that major claims have reduced and capacity in the market has expanded due to competition. Lindy also went through the various lines of insurance including property, umbrella, surplus lines and workers' compensation and commented on what he saw happening, though his expertise is in general liability.

Closing the session and the day was Al Haverkamp, Esq. with Lucas & Haverkamp Law Firm, APC. Al's handout material started with a review of Additional Insured Endorsements, what to include and traps to avoid in your contract and risk management administration. He then gave attendees a review of self-insured retentions (SIR) and his practical experience of how the interaction with deductibles and satisfaction of the SIR.

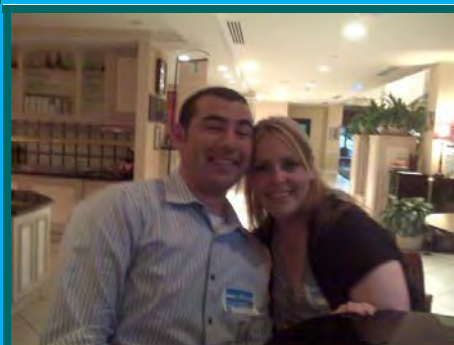
The event concluded with Happy Hour(s) and raffle prizes donated by our excellent vendors!

***Insurance Committee Members:** Chairperson Felicia Amenta, Octavio Aguirre, Julie Brown, Varie Chapnick, Etet Deguia, Hank Filar, Iris Gladney, Al Haverkamp, Gail King, Jennifer Knox, Bob Tyson, and Liz Zepeda.



photo gallery

from the Half Day Seminar - June 3, 2010



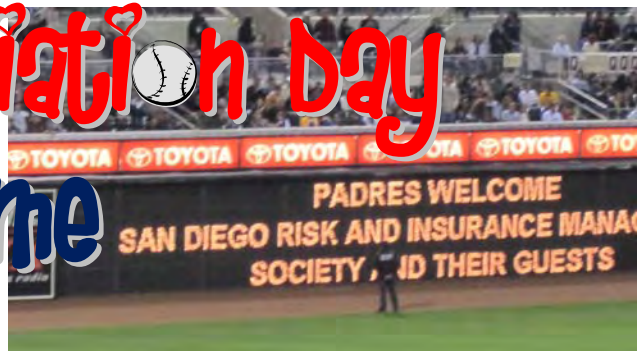
THANK YOU TO OUR SPONSORS



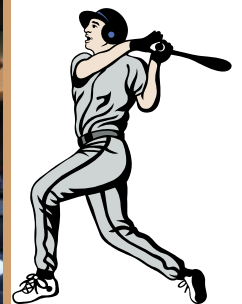
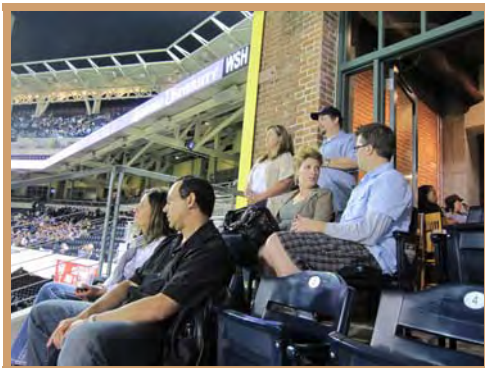
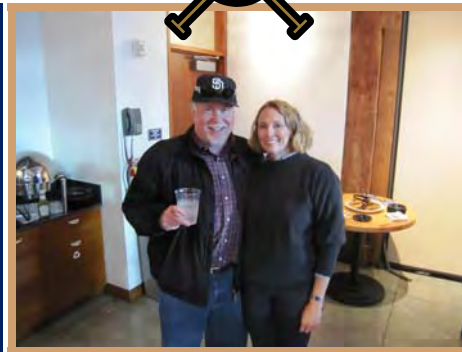
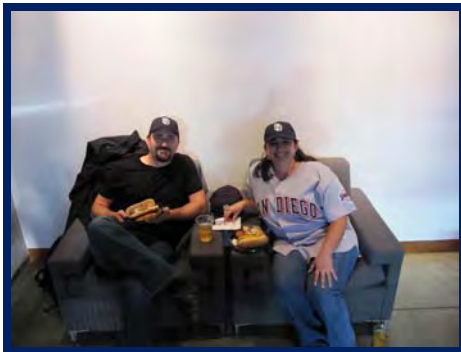
Lucas & Haverkamp | LAW FIRM, APC

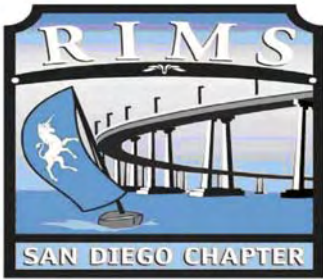


Associate Appreciation Day at the Padres Game



Final Score:
Padres 4, Mariners 3





NOMINATION FORM

2010

“RISK PROFESSIONAL OF THE YEAR”

MY NOMINEE IS: _____

WHO IS EMPLOYED BY: _____

JOB TITLE: _____

PLEASE ANSWER THE FOLLOWING QUESTION

Considering the criteria for Risk Professional of the Year, listed on the second page of this form, what information can you give to the Selection Committee regarding your nominee’s qualifications and accomplishments, which would qualify him/her to be considered for this prestigious honor? *(Use separate sheet if necessary)*

Nominated by (please print or type): _____

Company: _____

Telephone: _____

Signature: _____

Return completed form by September 1, 2010 to:

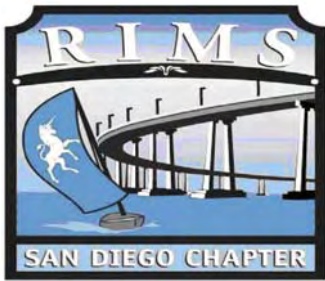
Risk Professional of the Year Committee

P.O. Box 81244

San Diego, CA 92186-1244

Fax to: (619) 231-5884 OR

Email to **Varie Chapnick** at VarieChapnick@yahoo.com



CRITERIA

2010 RISK PROFESSIONAL OF THE YEAR AWARD RIMS SAN DIEGO CHAPTER

The criteria for the Risk Professional of the Year Award are as follows:

1. Is a deputy member of RIMS, San Diego Chapter, and has attended at least six (6) meetings/events during 2009-2010 (will be verified by the Selection Committee).
2. Is nominated by a Chapter Member who is not a member of the Selection Committee.
3. Has either originated or enriched a risk management program that demonstrates a combination of creativity, effectiveness, and cost savings.
4. Is a full-time Risk Professional with responsibility for one or more of the following areas:
 - a) risk evaluation and analysis
 - b) risk avoidance or elimination
 - c) risk assumption
 - d) purchasing of insurance
 - e) claims handling
 - f) employee benefits funding, selection or administration.
5. Has identified and solved one or more major Risk Management problems.
6. Shows evidence of serving as an integral part of the company as a whole; for example, serves on strategy committees, has inter-departmental responsibilities.
7. Evidences organizational/management skills.
8. Has developed industry-specific expertise in any or all of the broad categories included within Risk Management.
9. Evidences personal growth through education.
10. Exhibits a positive attitude and performs activities fostering the advancement of the Risk Management Profession as evidenced by professional activities, speaking engagements, teaching and related activities.

Learn to Speak ERM. Earn a New Designation.



The Institutes and Risk and Insurance Management Society (RIMS) have teamed up to bring you a new course - ***Enterprise-Wide Risk Management: Developing and Implementing***. This course provides you with the practical technical skills you need to develop and implement an ERM program in your organization. Plus, as an ARM designee you have the opportunity to gain a new industry credential, ARM-E, from The Institutes, simply by passing the ERM 57 exam.

The ERM 57 course presents comprehensive, leading-edge ERM theory and practice. RIMS is offering a companion ERM workshop in **San Diego, California, June 28 to June 30**. This workshop is designed to improve your ability to apply ERM principles and practices by:

- Building ERM business cases to garner necessary support and resources essential to success
- Learning how ERM can improve decision making in your organization and improve the bottom line
- Preparing your organization to meet rating agency requirements
- Positioning your ERM program for success by learning how to coach risk owners regarding implementation responsibility and process

These workshops will prepare you for the ERM 57 exam offered by The Institutes. After you pass the ERM 57 examination you will earn the **Associate in Risk Management-ERM (ARM-E) designation**.

Register for the Workshop Today. For more information visit the [RIMS Web site](http://www.rimsweb.org). RIMS members receive discounts on RIMS workshops as well as ARM-E and other designation prep materials.

**[Enterprise-wide
Risk Management:
Developing and
Implementing Workshop](#)**

**Monday, June 28, 2010
thru
Wednesday, June 30, 2010**

San Diego, CA
University Club Atop
Symphony Towers

Register Today.

For more information,
visit the [RIMS Web site](http://www.rimsweb.org).

If you are interested only in the [self-study course](#), please visit the Institutes Web site at www.aicpcu.org/erm.

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www.aicpcu.org • customerservice@cpcuia.org
(800) 644-2101 (US/Canada) • (610) 644-2100 (outside US)

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RIMS 2010 WESTERN REGIONAL CONFERENCE

CASCADING TOWARD THE FUTURE

Taking Risk Management Around the Bend

September 14-17, 2010 • Seventh Mountain Resort, Bend Oregon

THE OREGON CHAPTER INVITES YOU TO THE 54TH WESTERN REGIONAL CONFERENCE



JOIN US IN BEAUTIFUL CENTRAL OREGON FOR THREE DAYS OF EDUCATION AND PROFESSIONAL NETWORKING

Registration and more information at <http://oregon.rims.org/RIMS>



REGISTRATION OPENS MAY 1ST - EARLY BIRD REGISTRATION ENDS AUGUST 6TH

Direct flights from several western cities to the Redmond/Bend (RDM) airport - shuttle available

Seventh Mountain Room Rates:
\$99 - \$139 plus tax
<http://www.seventhmountain.com>



Keynote Speaker comedian/author
Ross Shafer
www.rossshafer.com

Sponsored in Part By:



Oregon Chapter



Scheduled Events Include:

- Golf Tournament (\$50)
- Opening Reception and Dinner
- Tour and Dinner at Deschutes Mountain Brewery
- Thursday shuttle to Bend
- RIMS President Terry Fleming

Registration: (Early Bird/Regular)

RIMS Member	\$395 / \$445
Non Member Risk Mgr	\$495 / \$545
Associate Member	\$295 / \$345
(Tues – Wed)	

CONFERENCE TOPICS INCLUDE:

- Earthquake Early Detection
- Owner Controlled Insurance Programs
- Supply Chain Risk Analysis
- Managing Operational IT Risk
- Insuring Property to Value
- Managing Executive Risk
- Implementing an ERM Program
- Cutting Costs by Litigation Management
- Business Continuity in an Emergency
- Managing Pollution Liability Risk
- Breaking the Disability Cycle

AND MUCH MORE!

