



**Risk and
Insurance
Management
Society, Inc.**

L.A. RIMS NEWS

Los Angeles Chapter

The Newsletter for Risk and Insurance Management Professionals April 2003

PRESIDENT'S MESSAGE

Are you going to the 41st RIMS Annual Conference & Exhibition in Chicago? It is the best risk management education you can get in a week. The latest risk management trends and topics will be presented. If you are seeking answers, this is the place to be.

Our Chapter is sponsoring the session entitled, "Insurance Check-Up" which will be held on Monday at 1:45 p.m. Kathryn Furr of James Econn & Co., will be speaking along with Jack P. Gibson, the Editor-In-Chief of IRMI.COM. All risk managers, seasoned and unseasoned, will benefit from this session.

Also, make sure you are scheduled for the Senior Risk Manager Forum, which will be held on Tuesday, 9:00 - 11:45 a.m. Steve Wilder from The Walt Disney Company will be presenting with Roger Andrews of E.D. Bullard Company and Ronald W. Stasch of Federal-Mogul Corporation. Here's your opportunity to ask questions from those in-the-know about the current market conditions.

Something to keep in mind for 2004...is there a topic you, or someone you know, would like to present at the 42nd RIMS Annual Conference & Exhibition? It's a wonderful opportunity to share your knowledge and have a far-reaching effect. And, be sure to let us know if you would like the Los Angeles Chapter to sponsor your session. Our Chapter is always seeking programs that are deserving of recognition and our support.

See you in Chicago,

Kathy Merkovsky
President, RIMS L.A. Chapter

FRIENDS OF RIMS CORNER

The following article was submitted compliments of Willis The Risk Practice - Safety Web



Based on the continued coverage by the mass media, mold and its impact to health and property is still a major concern across North America. The good news is that even though mold remains a major health and liability issue, environmental insurance carriers have, over the past several months, come to understand the mold issue and are now offering a wide range of both coverage and limit options for mold-related losses.

Coverage forms being offered included Environmental Impairment Liability/Pollution Legal Liability (EIL or PLL) for buildings and facilities; Contractors Pollution Liability (CPL) for Abatement Contractors and General Contractors; and Combined Professional and Contractors Pollution Liability (COPS) for Consultants and Abatement Contractors.

Additional underwriting information required may include: project lists, loss information (including water damage claims), mold response plans and evidence of mold awareness training. The only caveat for coverage is that the insured must demonstrate that they have the established training programs and protocols to address mold awareness, prevention, and reaction. The risk identification and prevention measures most commonly requested are: protocols for training, inspection, identification, and abatement of mold in buildings for building owners and managers; protocols for training, identification, and remediation as well as resumes showing experience for mold abatement contractors; and protocols for mold training, identification, and prevention for general contractors.

There are a number of highly qualified consultants and mold remediation contractors available to assist in all phases of development and implementation of a mold program. Mold coverage is still in a state of flux with coverage and limits changing almost daily.

WELCOME NEW MEMBERS

WELCOME NEW MEMBERS OF RIMS L.A. CHAPTER

Steve Abram - **Acordia, Inc.**
Dwain Bender - **CIBA Insurance Services**
Mary King - **Fox Entertainment Group, Inc.**
Michael Marino - **CIBA Insurance Services**
Robert Merrill - **Unocal Corporation**
Tony Prudhomn - **Dole Foods**
David Rice - **The Salvation Army**
Vince Rudinica - **Oakwood Worldwide**
David Samuels - **Michelman & Robinson LLP**
Larry Selditz - **Road Safety International, Inc.**

CHAPTER CLIPS

Have you taken
The Allianz Daily Poll?



While at the 41st Annual RIMS Conference & Exhibition in Chicago April 6-10, 2003, remember to participate in The Allianz Daily Poll. The poll will focus on a different industry hot topic each day such as terrorism, corporate governance and directors & officers liability insurance.

The survey technique enables real-time capture of opinions for immediate dissemination each day of the conference via Enterprise Risk, a new industry publication. Enterprise Risk will publish a daily paper including industry news, feature stories and The Allianz Daily Poll results.

Pollsters will be located at the Enterprise Risk booth and in all three key hotels: the Hilton Chicago, the Hyatt Regency Chicago and the Sheraton Chicago Hotel & Towers.

LEGISLATIVE UPDATES

EMPLOYER HELD LIABLE FOR MEDICATION-RELATED DEATH

Consider offering workers a ride to medical visits periodically. That gives you a chance to meet the doctor face-to-face and express any questions or concerns you may have about the prescribed course of treatment. **What happened:** An employee suffered from deep-vein thrombosis related to injuries he sustained at work. His doctor prescribed anticoagulant medication. The man

LEGISLATIVE UPDATES

later died from a cerebral hemorrhage caused by the anticoagulant. His widow filed for comp, claiming that her husband's death was the result of his work injury.

Company's reaction: The company denied the claim, arguing the worker's death was caused solely by the prescription medication.

Decision: The company lost. The court ruled that the worker wouldn't have been prescribed an anticoagulant if he hadn't been suffering from the work injury.

Cite: Leroux v. Stone & Webster, etal., New York Supreme Court, Appellate Div., No. 91209, 1/9/03.

SAFETY TIPS FOR REFUELING VEHICLES

Mobile Phone Safety

The Shell Oil Company recently issued a warning after three incidents in which mobile phones (cell phones) ignited fumes during fueling operations. In the first case, the phone was placed on the car's trunk lid during fueling; it rang and the ensuing fire destroyed the car and the gasoline pump. In the second, an individual suffered severe burns to their face when fumes ignited as they answered a call while refueling their car. And in the third, an individual suffered burns to the thigh and groin as fumes ignited when the phone, which was in their pocket, rang while they were fueling their car.

You should know that:

- Mobile Phones can ignite fuel or fumes
- Mobile phones that light up when switched on or when they ring release enough energy to provide a spark for ignition
- Mobile phones should not be used in filling stations, or when fueling lawn mowers, boat! , etc.
- Mobile phones should not be used, or should be turned off, around other materials that generate flammable or explosive fumes or dust, i.e. solvents, chemicals gases, grain dust, etc.)

Now there's another safety warning you should know about concerning static electricity. To sum it up, here are the Four Rules for Safe Refueling:

- 1) Turn off engine
- 2) Don't smoke
- 3) Don't use your cell phone - leave it inside the vehicle or turn it off
- 4) Don't re-enter your vehicle during fueling

According to a recent survey,

- 1) Out of 150 cases, almost all of them were women.
- 2) Almost all cases involved the person getting back in their vehicle while the nozzle was still pumping gas, when finished and they went back to pull the nozzle out the fire started, as a result of static.

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LEGISLATIVE UPDATES CONTINUED

- 3) Most had on rubber-soled shoes.
- 4) Most men never get back in their vehicle until completely finished. This is why they are seldom involved in these types of fires.
- 5) Don't ever use cell phones when pumping gas.
- 6) It is the vapors that come out of the gas that cause the fire, when connected with static charges.
- 7) There were 29 fires where the vehicle was reentered and the nozzle was touched during refueling from a variety of makes and models. Some resulting in extensive damage to the vehicle, to the station, and to the customer.
- 8) Seventeen fires that occurred before, during or immediately after the gas cap was removed and before fueling began.

If you absolutely HAVE to get in your vehicle while the gas is pumping, make sure you get out, close the door **TOUCHING THE METAL**, before you ever pull the nozzle out. This way the static from your body will be discharged before you ever remove the nozzle.

The Petroleum Equipment Institute, along with several other companies now, are really trying to make the public aware of this danger.

For additional information, please contact the Petroleum Equipment Institute, who did a study on Potential Static Electricity Discharge while pumping gas. You can find out more information by going to <http://www.pei.org>. Once here, click in the center of the screen where it says "Stop Static".

JOB OPPORTUNITIES

Manager, Workers Compensation

Located at the Disneyland Resort in Anaheim, you will be responsible for all workers compensation activities in the Walt Disney Company business units located in California. Responsibilities will include:

- * Monitoring compliance with all state Workers Compensation regulations
- * Developing and implementing strategies for claim cost reduction
- * Managing selection and performance of vendor services, including medical providers, case management, attorney panel, investigative services, bill review, etc.
- * Managing the activities of a hearing representative.

JOB OPPORTUNITIES

- * Managing expense and litigation costs aggressively
- * Implementing appropriate checks and balances including claim file audits

Required qualifications include a related Bachelor's degree and 10+ years of experience successfully managing a workers compensation function for a large corporation. Must also have an Insurance Educational Association Certificate and a Self-Insurance Plans Certificate to Administer Claims.

For prompt consideration, please send a Word document resume to: l.recruiter06@disney.com

CALENDAR OF EVENTS

All monthly meetings are held at the New Otani Hotel, unless otherwise noted

April 6-10, 2003
RIMS National Conference
Chicago, IL

No Monthly Luncheon

May 21, 2003
Monthly Luncheon

June 2, 2003
RIMS L.A. Annual Golf Tournament
Brookside Golf Course, Pasadena, CA

July 16, 2003
Monthly Luncheon

August 20, 2003
Monthly Luncheon

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