



The Newsletter for Risk and Insurance Management Professionals

January 2006

### President's Message

#### Scott Ritto

L.A. RIMS Chapter President

As the year 2005 came to a close, we were able to celebrate the season at the annual holiday party and really reflect on the year that we had experienced. I want to thank all of the generous sponsors of the event and those that provided gifts for the raffle. Your support of the L.A. Chapter over the years is greatly appreciated. This event had one of the highest levels of attendance that I can remember, and I hope everyone had an enjoyable experience.

As the year 2006 begins, we will face new challenges and new opportunities to improve our chapter. Last year was filled with challenges, but I feel these challenges were overshadowed by the successes achieved by the L.A. Chapter under the leadership of our outgoing President, Dennis Healy. I would like to take this opportunity to thank Dennis for all of the hard work and time he put into guiding the Board of Directors for our chapter and the leadership he demonstrated this past year. Anyone that has spent any amount of time with Dennis can testify to the quality of the individual he is and the strength of his character. We were in great hands, and it is clearly a benefit that Dennis will remain on the Board. I look forward to working closely with Dennis as we work to develop long-term plans.

The Board of Directors is committed to continued improvement of the L.A. Chapter and a goal of building the membership. We are determined to further the understanding that risk professionals and members of the community hold regarding the added value that membership in RIMS brings to an organization and an individual. It is much more than a discount to the National Conference, but you must become an active participant to realize the full value.

#### Calendar of Events

# ~ ~ MARK YOUR CALENDARS FOR 2006! ~ ~

<u>January 18</u> ~ Luncheon Meeting at The New Otani

<u>February 15</u> ~ Luncheon Meeting at The New Otani

<u>March 22</u> ~ Luncheon Meeting at The New Otani

April 19 ~ Luncheon Meeting at The New Otani

<u>April 23-27</u> ~ RIMS Conference in Honolulu, Hawaii

May 22~ L.A. Chapter's Annual Golf Tournament

June 21 ~ Luncheon Meeting at The New Otani

<u>July 19</u> ~ Luncheon Meeting at The New Otani

August 16 ~ Luncheon Meeting at The New Otani

<u>September 20</u> ~ Luncheon Meeting at The New Otani

<u>October 1-4</u> ~ RIMS Western Regional Conference in Park City, Utah

October 18 ~ L.A. Chapter's Education Day

<u>November 15</u> ~ Luncheon Meeting at The New Otani

<u>December 6</u> ~ L.A. Chapter's Holiday Event & Installation at the Jonathan Club

Dates and locations are subject to change. Advance notice will be provided. Check our website at <a href="http://losangeles.rims.org">http://losangeles.rims.org</a> for the most current information.

I hope the enhancements to the L.A. Chapter's website and the newsletter will assist individuals in gaining a greater understanding of these benefits, but please do not hesitate to contact myself or any other Board Member with any questions that you may have. Los Angeles is one of the largest metropolitan areas in the United States, so it is time that we demonstrate to National RIMS that we have a membership that represents this fact.

We are committed to continually improving the quality of information delivered to the membership at the monthly luncheons and events such as Education Day.

The Board continues to support professional development and educational advancement, and we are continuing to support Dr. Weili Lu at the Center for Insurance Studies at Cal State Fullerton in their program development. The West Coast needs some institutions that provide higher learning opportunities specializing in the discipline of risk management. Please join with us in the promotion of our profession and tell a friend or two about what RIMS membership has meant to you. Maybe we can create an epidemic and see our membership grow even greater than the 7.32% increase that National has experienced in 2005.

I will close for now, but I would just like to thank everyone for the opportunity to serve as Chapter President as we move forward. I have some big shoes to fill and I look forward to the challenge. I would like to wish everyone a Happy and Healthy New Year, and I cannot wait to get started.

All the best, Scott Ritto L.A. RIMS Chapter President

## **Chapter Clips**



#### DO NOT CALL LIST

<u>JUST A REMINDER</u>....not very many days left to list your cell phone number on the Do Not Call List. All cell phone numbers are now allowed to be released to telemarketing companies and you will start to receive sale calls. ... **YOU WILL BE CHARGED FOR THESE CALLS AND/OR YOUR MINUTES WILL BE USED.** 

To prevent this, call the following number <u>from your cell phone</u>: 888-382-1222. It is the National DO NOT CALL list. It will only take a minute of your time. It blocks your number for five (5) years.

#### **Recycling Your Christmas Tree**



The recycling program offers two ways to dispose of trees.



Those unable to use their green bins can bring their tree to one of 16 tree drop off locations all over the city on **January 7,8, 14, and 15 from 9:00 a.m. through 4:00 p.m.** Employees from Bureau of Sanitation, Department of Recreation and Parks, and youth volunteers from LA Conservation Corps' Clean and Green Program will staff the sites.

For more Details please call (800) 773-2489 or visit <a href="www.lacity.org/san">www.lacity.org/san</a>
For questions about the City of Los Angeles Department of Public Works call (213) 978-0333, email pao@bpw.lacity.org or visit <a href="www.lacity.org/DPW/dpwhome.htm">www.lacity.org/DPW/dpwhome.htm</a>.





#### 16 Locations



Arleta - Branford Park, 1220 Branford St.

Boyle Heights – Hollenbeck Recreational Center, 415 South St. Louis St.

Chatsworth - Chatsworth Park South, 22360 Devonshire St.

<u>Crenshaw</u> – Rancho Cienega Recreation Center, 5001 Rodeo St.

Encino – Balboa Sports Center, 17015 Burbank Blvd.

Harbor City – Harbor Regional Park, 25820 Vermont Ave.

Highland Park – Highland Park Senior Citizen Center, 6200 York Blvd.

Hollywood - Hollywood Bowl, 2301 N. Highland Blvd.

Los Angeles Zoo – Griffith Park, Junction of Golden State (5) and Ventura (134) Freeways

Rancho Park - Cheviot Hills Recreation Center, 2551 Motor Ave.

South Los Angeles – South Park, 345 East 51st.

South Los Angeles – Algin Sutton Recreation Center, 8800 S. Hoover St.

Sunland - Sunland Park, 8651 Foothill Blvd.

Sylmar - Sylmar Park, 13109 Borden Ave.

Venice – Oakwood Recreation Center, 767 California Ave.

Westchester – Westchester Municipal Building, 7166 W. Manchester Ave.







## The U.S. Department of Labor to Help Preserve Health Benefits

The U.S. Department of Labor's (DOL) Employee Benefits Security Administration (EBSA) in conjunction with the Internal Revenue Service announced the extension of a number of deadlines for workers and employers affected by **Hurricane Katrina**.



These extensions are intended to give those involved additional time to make critical decisions regarding health plan coverage. Labor Secretary Elaine Chao says the effort is part of the administration's attempt to cut through red tape to help those affected by deadly storm resume their lives. The relief provides additional time to comply with COBRA- and HIPAA- related deadlines.

Without the extension, DOL says, workers could lose eligibility for continuation of their health benefits or could be cancelled for missed premium payments. Workers could also become subject to preexisting condition exclusions. For more information, contact EBSA at 866-444-3272. Validated – per Bru Shin◆

# Latest ailment – "Blackberry Thumb"

People who use hand-held computer devices with miniature keyboards are coming down with this painful disorder, "Blackberry Thumb."



But there's good news: Doctors recommend sending shorter e-mails, taking frequent breaks from thumbing the keyboard, and even using an external keyboard.

### Safe Driving in Winter



#### Plan ahead for winter driving by making sure your vehicle is in good repair. You should:

- Protect your fuel lines from freeze-ups by keeping your tank more than half full at all times.
- Make sure that your vehicle has adequate antifreeze.
- Check your tires for proper inflation and plenty of tread so that you will have good traction when you need it.
- Check the battery if it's more than 3 years old make sure it can carry a full charge.
- Make sure your heater and defroster work.
- Be sure lights are working and keep them clean.

Company vehicles should of course be similarly readied for winter, and supervisors will want to provide workers with reminders of safe rules of the road. For example:

- In areas where it snows, completely clear snow off your vehicle.
- In the vehicle, adjust mirrors and fasten seat belt..
- Use the defroster and windshield wipers as needed.
- Take it slower than usual and keep extra distance between you and the vehicle ahead of you – one car length for each 10 mph.
- Be especially careful on hills; you want to be able to see what's coming as you go up, and to prepare for loss of traction going down.
- Look out for icy patches, which are likely on bridges and in shady spots. If you start to skid, take your foot off the gas and turn in the direction you want the vehicle to go. Don't brake.
- If conditions seem too hazardous to proceed, pull off the road at the first safe place and wait until conditions improve.

A sensible driver will be sure certain items are in the vehicle such as jumper cables, a good ice scraper and snow brush, a shovel, sand (or kitty litter) or a mat you can use for traction if the vehicle gets stuck, a flashlight with spare batteries, and flares.

## **Resources for Keeping** Younger Workers Safe

Younger, inexperienced workers are the riskiest employees on the job. That's why OSHA has formed an alliance designed to give younger workers access to the training resources they'll need to operate safety in the

workplace.









The federal agency will work with SkillsUSA on developing info on the recognition and prevention of workplace hazards, and how to communicate that information. For more: www.skillusa.org or

www.osha.gov





## **Workplace Fires**

Unfortunately, there are dozens of ways for workplace fires to start - chemicals, electricity, flammable liquids, combustible materials, compressed gases, smoking, even poor housekeeping. We need to protect against all these potential fire hazards all the time to make sure we're not one of the 200 U.S. workplaces that go up in smoke today.

# These Loss Control Measures Can Help to Prevent Workplace Fires:

- **Store chemicals properly** in tightly closed containers.
- Read labels and MSDS's for the fire hazards related to the chemicals you use.
- **Keep flammable and combustible materials away from ignition sources.**
- Keep incompatible chemicals away from each
- **Check containers regularly** for damage or leaks.
- Make sure cords and plugs are in good condition before using electrical equipment.
- **L** Don't overload electrical circuits.
- Keep hot equipment away from combustible materials.
- **Shut down electrical equipment** that smokes or sparks.
- **Obey smoking rules** and "No Smoking" signs.
- **Extinguish cigarettes and matches completely** in designated containers.

- **Handle compressed gas cylinders carefully** and keep them away from heat.
- **Keep your work area free of trash,** combustible scrap materials, and other debris.
- Places oily rags in metal containers with lids.
- Keep machines free of dust and grease.
- **Report fire hazards** you can't correct yourself.

Important Information about Flammable and Combustible Liquids:

# Q. What is the difference between flammable and combustible liquids?

**A.** Flammable liquids have a flash point of less than 100F. Combustible liquids have a

Flash point above 100F. A flash point is the minimum temperature at which a liquid forms a vapor above its surface in sufficient concentration that it can be ignited.

- Q. Why are flammable and combustible liquids more hazardous at high temperatures than at room temperature?
- **A.** The vapors burn, not the liquid itself. The rate at which a liquid produces flammable vapors depends on its vapor pressure. The vaporization rate increases as the temperature increases.
- Q. Why is it dangerous that vapors from nearly all flammable and combustible liquids are heavier than air?
- A. If ventilation is inadequate, these vapors can settle and collect in low areas and can spread far from the liquid itself. If this vapor trail contacts an ignition source, the fire produced can flash back into the liquid, causing a conflagration.

#### **LEGISLATION**

# **Government Notices on Workplace Safety**

Here's SCA's digest of key notices that appeared recently in the Federal Register (FR) or on OSHA's Web site concerning workplace safety issues. Contacts, dates of publication and page numbers are included for your quick reference.

#### **CONFINED SPACES**

The National Institute for Occupational Safety and Health (NIOSH) has drafted interim guidelines for working in confined spaces in areas affected by the hurricanes. The guidance is posted on the web and is also good general guidance for employees who have to work in confined spaces. Info:

www.cdc.gov/niosh/topeics/flood/confined.html

Info: FR, 10/4/05, p. 57, 808 ◆