



Quarterly Newsletter

Summer 2012

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PRESIDENT'S MESSAGE

Our LA RIMS chapter has enjoyed a terrific first half of the 2012 year, and I am excited about what lies ahead in the second half of the year. Our luncheon attendance has increased substantially, with an average attendance of 100 risk professionals. Of course the highlight of the first half of 2012 was our blowout LA RIMS Golf Tournament which sold out early. We reached our maximum capacity of 160 golfers on May 23rd at the Brookside Golf Course in Pasadena where the almost unbelievable happened... Chris Simons of Marsh won the Hole-In-One prize and collected \$25,000! Fear not, we practiced excellent risk management and transferred that risk to a Hole-In-One insurance company prior to the tournament. Please visit www.larims.org/photoGallery.php and view the photos. I would also like to thank each and every sponsor of this event. We could not have pulled this off without your generous support and enthusiasm. I would also like to thank board members Chad Smith of Fresh and Easy Neighborhood Market and Dennis Healy of Poms & Associates for working very hard on this event.

Get ready for an exciting second half of 2012. We are starting off with our traditional Risk Manager Summer Mixer event which will be held at the Playboy Mansion on July 25th from 6:00 p.m. to 10:00 p.m. We were limited to 200 guests and we sold out quickly. This event will include a tour of the Mansion grounds and private zoo. This is a very unique opportunity to see this iconic landmark and I look forward to seeing you at this professional networking event. The appropriate dress code for this event is cocktail/casual attire.

In the month of September, we will try something a little different for our monthly luncheon. We are planning a "Lunch and Learn" event, to be hosted by Susan Welch and Armando Beltran of Guess?, Inc. risk management. This event will be for primary and secondary deputy members (risk management personnel) only, and will be in a roundtable format. The topic will be announced at a later date. We hope that risk managers will take advantage of this unique opportunity to visit another risk management department, and learn about the challenges and opportunities they face. This lunch will include a tour of the Guess facility.

As is customary, we will hold our Education Day again this October. Board member Scott Ritto of Westfield, LLC and Dr. Liu of Cal State Fullerton have been working hard on bringing us an outstanding program, and we hope to file for CE credit with the Department of Insurance. There will be more to follow on this in the coming weeks.

Since the Holiday Party was a hit last year and was very well attended by risk managers, we will be holding this event again this year at the Woodland Hills Country Club. We will send out the formal announcement in a few months. And last, but not least, have you visited our chapter website lately? I encourage you to visit www.larims.org/careerCenter.php. If you would like to post an open position, or wish to review job opportunities, please visit our website. While you're there, why not like us on Facebook too.

Ross Pebley - LA RIMS Chapter President

LA RIMS GOLF TOURNAMENT 2012

Ross Pebley summarized the 2012 LA RIMS Golf Tournament best in his President's Message (<http://www.larims.org/presidentMessage.php>); the tournament was a blowout! How else can we describe a tournament that sold each of the player spots and sponsorship opportunities months in advance? It quickly became obvious that pairing a sold out field of 160 players (40 foursomes = waiting time) along with a sponsor on every tee box allowed for a terrific conference type atmosphere with countless networking opportunities. In addition to sponsors on every tee box, all of the par three holes had greenside sponsors, each of whom underwrote a \$25,000 cash prize. The highlight of the day (certainly for one person) was a Hole-In-One, knocked in by Chris Simons of Marsh on the 135 yard 15th hole, witnessed by Mary Healy with Poms & Associates.



No doubt the other big winners of the day were the three groups from American Technologies, Inc. The ATI groups swept 1st, 2nd and 3rd place, with each player winning a \$100, \$50, and \$25 Golfsmith gift card respectively. Congratulations to the following players:

1st Place

Don Gibson
Blake Bergman
Greg Church

2nd Place

Bucky Buchanan
Kevin Reilly
Steve Parks
John Parker

3rd Place

Ryan Moore
Noah Vidal
Bill Kirker
Ryan Miller

Our long drive winners were Brandon Avery & Meg Simpson, each winning a \$50 Golfsmith gift card. The putting contest winners were Ryan Miller & Sharon Martinez, each winning a \$25 Golfsmith gift card. There were also numerous closest to the Pin winners on the par-3 holes.

The winner of perhaps the most treasured award; the 3rd annual Best Hole (Decoration) Sponsorship went to Chartis (AIG) again, who regained the top spot after winning the inaugural contest back in 2010. The law offices of Adelson, Testan, Brundo & Jimenez, who won in 2011, have declared their intention to win again!

We were also very fortunate and thankful to have a corporate sponsor this year, Zurich, with special thanks to Howard Bush and his team. Zurich went all out with their decorations on holes #1 & #18, and even brought special flags for each hole straight from the Zurich Classic PGA Tour event, which was played just a month earlier in New Orleans.



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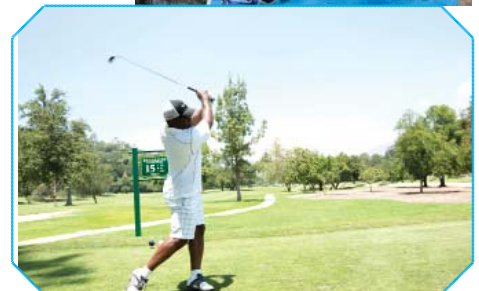
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GOLF TOURNAMENT PICTURES



WELCOME NEW MEMBERS

*Dawn Alvarado - LA City
John Bollard - UCLA Student Health Center
Joanna Canlapan - UCLA Student Health Center
Candace Coleman - Barkley Court Reporters
Jane DaVall - MPG Office Trust
Alexander Eddy- AEIFS, Inc.
Hector Gomez - Builder Safety Solutions, Inc.
Nancy Holt - UCLA Student Health Center
Rosy Ku - The Gores Group
John Musitano - Cox Castle & Nicholson
Matthew O'Connor - Dempsey Partners
Marina Petrossian - AEG
James Pingle - Reiter Affiliated Companies
Jay Smith - Horsemen Investigations
Richard Smith - Frasco Investigative Services
Cassandra Tan - International Rectifier Corp.
Denise Umali-Do - Murphy Pearson Bradley & Feeney LLP
Kimberly Wiswell - CompPartners, Inc.
Michael Wofford - Entertainment Partners*

Upcoming Events

Playboy Mansions Grounds/Zoo Tour - July 25, 2012
Luncheon Meeting - Speaker: John Riggs/Disney - August 15, 2012
"Lunch and Learn" at Guess? - September 19, 2012
(open to Risk Managers and their Staff only)
Education Day "Earthquake Related Challenges" - October 17, 2012
Luncheon Meeting - Speaker: Anthony Joseph/Lloyds
- November 14, 2012
Holiday Party/Woodland Hills Country Club - December 6, 2012

Medical/Workers' Comp Corner

by Coast2Coast Diagnostics

What is the role of imaging in the evaluation of injury in the workers comp arena? What are the trends in diagnostic imaging and what should Risk Managers know about imaging?

In order to answer the first question posed, there are important factors which must be considered....

1. Can the clinician who evaluates the patient make a determination without any imaging?
2. Is time saved by doing imaging sooner vs. later? How is this evaluated (or is it?) in terms of a cost/benefit analysis?
3. If the clinician determines that diagnostics are appropriate, should it be x-ray, CT, MRI, EMG?

As you might discern by now, there's not a stock answer when it comes to the decision of ordering or not ordering diagnostics. Let's take some time to evaluate how the Risk Manager/Examiner/Nurse Case Manager might reach a decision.

Most orthopaedic problems can be diagnosed by an orthopaedic surgeon without MRI. Usually, plain x-rays, history, and physical exam are all that is necessary to make an accurate diagnosis. That being said, one of the best reasons to get an MRI is that the surgeon may use it as a kind of map for surgery. For example, an MRI may show that a tumor is wrapped around an important nerve or blood vessel, which would be important information for the surgeon.

Another reason the clinician might order an MRI/CT is to confirm his/her diagnosis, as well as for protection in the event of litigation (aka "defensive medicine").

(Note: x-rays are relatively inexpensive when compared to MRI. However, if a part of the body doesn't contain bone or something with calcium in it, you won't see it very well on x-ray. Soft tissue parts, like muscle and skin show up as a gray shadow on x-ray).

Turning to the cost/benefit analysis of doing diagnostic imaging early-on...if a patient presents with a knee injury or, say, chronic back pain, physical therapy is often used as an early option. However, depending on the severity of the injury and the subjective pain that only the injured person experiences, physical therapy could possibly delay proper treatment, therein inviting the potential of additional time away from the job. This is where it is crucial to have an honest relationship with the evaluating physician to determine #1) what's in the best interest of the patient, and #2) what's cost effective.

If the physician makes the determination that an imaging study would be of benefit, what study(ies) should the Risk Manager/Examiner/NCM accede to? To that end, attached is a brief guideline for ordering MRI versus CT (x-ray is not included in this analysis due to the relatively low cost of x-ray).

Everything is crystal clear now, right? No...that would be far too easy. What about EMG's? In a nutshell, imaging modalities (x-ray, MRI, CT) look at structure whereas EMG evaluates function. The distinction is critical for the Risk Manager/Examiner/NCM to fully understand and evaluate the proper course of treatment. When imaging studies come back negative and the injured worker states that pain is still present, the scenario may become one of ruling out instead of being able to directly pinpoint the malady.

So, what's on the horizon for diagnostic imaging? Utilization is on the rise. It is this writer's opinion that this will continue unless the threat of malpractice is substantially lessened. MRI continues to be the gold standard in imaging. In the financial aspect of diagnosis, confirmation, and treatment, the cost of MRI is relatively minor while providing a wealth of information (even if the study is negative). It's important to establish relationships with vendors who provide quality studies and treatment, who don't over-utilize, and whose fees are fair.

Norm Kaufman
President & CEO
Coast2Coast Diagnostics
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GUIDELINES FOR ORDERING MRI versus CT

	MRI More Sensitive OR Indicated In Lieu of CT	MRI Equivalent OR Complementary to CT	CT More Sensitive OR Indicated In Lieu of MRI
Head and Neck	<ul style="list-style-type: none"> Acute Stroke AIDS Patients Brain Tumor - Primary and Metastases Chronic Headaches Congenital Abnormalities Dementia Dementia - Rule out Mass Hydrocephalus Inflammatory Disease Internal Auditory Canal Multiple Sclerosis & White Matter Disease Parkinson's Disease Pituitary & Parasellar Pathology Posterior Fossa & Brain Stem Pathology Progressive Neurological Deficit Salivary Gland Mass Seizures Vascular Malformations Vertigo/Ataxia Visual or Hearing Loss 	<ul style="list-style-type: none"> Laryngeal Tumors Lymphadenopathy Neck, Tumor Staging Salivary Glands - Calcifications Sinuses 	<ul style="list-style-type: none"> Acute Onset of Severe Headaches Acute Subarachnoid Hemorrhage Acute Trauma Chronic Sinusitis Evaluation of Bony Detail Small Calcified Lesions Temporal Bone Pathology <ul style="list-style-type: none"> Ossicles, Cholesteatoma
Spine and Spinal Cord	<ul style="list-style-type: none"> C1-C2 Subluxation & Basilar Invagination - <ul style="list-style-type: none"> Especially in Rheumatoid Arthritis Congenital Abnormalities of Spinal Cord Disc Pathology - Degenerative <ul style="list-style-type: none"> Inflammatory Disc Herniation Post Operative Diseases of the Spinal Cord <ul style="list-style-type: none"> Multiple Sclerosis Hydromyelia/Syringomyelia Spinal Cord and Spine Trauma Spinal Cord and Spine Tumors 	<ul style="list-style-type: none"> Spinal Stenosis 	<ul style="list-style-type: none"> Acute Trauma - Rule out Fracture Bony Abnormalities Congenital Anomalies of Bone Degenerative Arthritic Disease of the Spine
Thorax	<ul style="list-style-type: none"> Aortic Aneurysm Follow Up Cardiac Masses Congenital Heart Disease 	<ul style="list-style-type: none"> Mediastinal Masses Pericardial Disease Thoracic Outlet Syndrome 	<ul style="list-style-type: none"> Aortic Aneurysm - Initial Diagnosis Aortic Dissection Evaluation of Lung Pathology (Nodes, Masses, Etc.) Hilar Masses Parenchymal Changes (Pulmonary Fibrosis) Pleural Disease
Abdomen	<ul style="list-style-type: none"> Diaphragmatic & Subdiaphragmatic Pathology IVC - Thrombosis or Tumor Liver - Metastases <ul style="list-style-type: none"> Hemangiomas Thrombosis of Hepatic Vein, Portal Vein Renal Tumor - Staging Status of Renal Transplant 	<ul style="list-style-type: none"> Adrenal Mass Disease Aortic Aneurysm Aortic Dissection Liver Pathology Oncology Patient for Evaluation of Residual Disease Versus Fibrosis Pancreatic Pathology Renal Pathology Splenic Pathology 	<ul style="list-style-type: none"> Abscess Acute Intra-Abdominal Bleeding Clinically Suspected Abdominal Mass Gallbladder Tumor - Staging Retroperitoneum of Lymphadenopathy
Pelvis	<ul style="list-style-type: none"> Cervical Carcinoma - Staging Endometrial Carcinoma - Staging Endometriosis Pelvic Floor Dysfunction Prostate Carcinoma - Staging 	<ul style="list-style-type: none"> Bladder Carcinoma - Staging Presacral Tumor Rectal Carcinoma - Staging 	<ul style="list-style-type: none"> Appendicitis Diverticulitis Pelvic Lymphadenopathy
Musculo-skeletal system	<ul style="list-style-type: none"> Aseptic Necrosis of Any Bone Bone - Neoplasm Staging <ul style="list-style-type: none"> Metastatic Disease Osteomyelitis Bone Marrow Disorders Knee-Menisal, Cartilaginous, Ligamentous Injuries <ul style="list-style-type: none"> Baker's Cyst or Other Pathology Shoulder - Rotator Cuff Tears (Arthrogram) <ul style="list-style-type: none"> Joint Effusion & Other Pathology Soft Tissue - Tumors/Injury Soft Tissue Injury Around Any Joint TMJ - Internal Derangements 	<ul style="list-style-type: none"> Acute Bony Injury Especially Pelvic and Spine Fractures Osseous Coalitions 	<ul style="list-style-type: none"> Calcific Matrix of Bone Lesions Initial Evaluation of Fractures <ul style="list-style-type: none"> Carpal-Metacarpal Joint Tarsal-Metatarsal Joint

Education Corner

Spencer Educational Foundation: Funding the future, helping risk managers

Since 1979, the Spencer Educational Foundation has provided students as well as professionals with opportunities to learn and further develop their risk management and insurance skills. The Los Angeles Chapter has been an active supporter of those efforts, contributing more than \$70,000 over the past 10 years.

“We greatly appreciate the support that the Los Angeles RIMS Chapter has provided,” said Spencer Educational Foundation chairwoman Peggy Accordino. “Your continued generosity has enabled the foundation to continue funding the education of tomorrow’s risk management and insurance leaders through scholarships, internship grants, Risk Manager in Residence and other programs.”

Benefits of RIMS membership

While Spencer’s core activity is providing scholarships – to date more than \$4.7 million has been awarded since 1979 – there are three foundation programs that may be of interest to Los Angeles RIMS members.

- **Internship program** – RIMS members can apply to receive up to a \$3,000 grant from the foundation to offset the costs of a summer risk management intern. Applications are available on the Spencer Educational Foundation’s website, www.spencered.org. It is recommended that risk managers submit applications in January as there has been increased demand for these grants. In 2012, 25 grants were awarded to risk managers around the country.
- **Part-time MBA Scholarship** – RIMS members can apply to be considered for one of several scholarships awarded (up to \$10,000) to risk managers pursuing an MBA degree. Applications are due by May 1 and are available on the foundation’s website. In 2012, six scholarships totaling more than \$50,000 were awarded.
- **Risk Manager in Residence** – Now in its 15th year, this program has been praised by both risk managers and universities as a rewarding educational experience and as a chance to give back to the profession.

The Foundation awards grants of up to \$3,500 to college and universities to cover transportation, housing and incidental costs for a lecturing risk manager. RIMS members can volunteer to meet with and speak to risk management and insurance students at universities around the country. The foundation’s Risk Manager in Residence (RMIR) Committee screens all participating risk managers to ensure that they meet the criteria to lecture at universities. The participating universities select speakers from that talent pool.

“The RMIR program greatly benefits our students in the following ways,” said Dr. Weili Lu of California State University at Fullerton. “First, it helps to raise the awareness of risk management and risk manager as a career. The number of students involved in the program is not just one or two classes. There were multi-classes involved in three days. Second, the risk managers are high quality speakers who are not only knowledgeable, with rich experience but also very passionate for this profession. Their speech is inspiring and the cases they used are fascinating. Third, all the speakers we had demonstrated high social responsibilities. They share their own experience with personal advice and give students opportunity to talk to them personally. Some of them share their vision on the community and society with students even allows students to contact them in the future.”

History

Spencer Educational Foundation, Inc. was established in 1979 by the RIMS Atlanta Chapter to honor the late Robert S. Spencer, a former president of RIMS. Spencer was a talented and innovative leader for RIMS and an outspoken advocate of risk management education. His commitment to youth and education was exemplified by establishing the RIMS Student Involvement Program (later renamed the Anita Benedetti Student Involvement Program).

From the start, the Foundation's mission has been to stimulate, promote and encourage promising undergraduate, graduate, doctoral and part-time students of risk management and insurance disciplines. Today, the Foundation is the leading organization for awarding scholarships to students and risk professionals. Students also benefit from the Foundation's Risk Manager in Residence program, student internship program and grants.

Recent initiatives

In March, the first RISC Challenge was held at Virginia Commonwealth University. "It was exciting to see risk management and insurance students tackling issues that we face on a daily basis," said Accordino. "Among other things, this program further helps to increase students' awareness and understanding of the unique role of risk management in the economy and promote greater interest in risk management as a subject for undergraduate and post-graduate study."

In 2008, FM Global donated \$525,000 to fund two named scholarships and develop a grant program directed at universities and colleges to create a loss prevention module within the risk management course curriculum. The Loss Prevention Education Grant program is intended for academic institutions with risk management programs that are interested in creating either undergraduate course curricula or a graduate course to provide future risk managers with a greater understanding of the value of engineering in loss prevention. This year, California State University at Fullerton and Old Dominion University each received a \$50,000 grant.

Since 1978, RIMS has sponsored funding for students to attend its annual conference, attend educational sessions and afford risk management networking opportunities. In 2012, the Foundation awarded a \$30,000 grant to the Anita Benedetti Student Involvement Program in support of sending more than 30 students to the 2012 RIMS Annual Conference in Philadelphia.

Coming to NYC in September?

Spencer's annual gala dinner will be held at the Waldorf-Astoria in New York City on Tuesday, September 12. During the event, the foundation will honor Seraina Maag, chief executive -- North America property and casualty for XL Insurance, and David Zuercher, retired head of insurance for Wells Fargo and Company, for their contributions to the advancement of risk management and insurance educational opportunities. For more information about the dinner, please visit www.spencered.org or send an e-mail to GalaDinner@spencered.org.

If you have any questions or wish to get more involved with Spencer Educational Foundation, please contact Andrew Miller, development director, at amiller@spencered.org or Angela Sabatino, program director, at asabatino@spencered.org.