



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

RIMS NEWS
October 2005

THE AWARD WINNING HOUSTON CHAPTER
Advancing the Risk Management Profession



**Fall
Conference
October 21st**

**2005 Houston Chapter RIMS
Fall Conference
Program of Events**

SIGN UP NOW!

Time is running out to sign up for the RIMS Houston 2005 Fall Conference. Conference and optional golf outing will take place this Friday, October 21st at the Woodlands Resort and Conference Center. The theme of the conference is “Sharpen Your Risk Management Tools”.

We have a great program starting with Conference Keynote Speaker, Jackie Hair, RIMS National Chapter Board member and Risk Manager for Ingram Micro. Jackie will update us on RIMS National initiatives, share her personal risk management career story, as well as share some helpful hints on improving the RFP process.

A quick Program Guide is in the next column and full session details are contained within this newsletter. **Most importantly, the Registration Form is attached - sign up Today. CEU Credits approved for all 3 educational sessions**

7:45 – 8:15 **Registration and Breakfast**

8:15 – 8:45 **Opening Remarks and Keynote Speakers:** Julia Kovach *Chapter President*, Jackie Hair *Corporate Director, WW Risk Management, Ingram Micro Inc.*

9:00 – 12:00 **Morning Sessions (select one):**

Session 1: “Do you have coverage for your commitments?” Contractual Risk Transfer, ISO changes and Recent Anti-Indemnification Actions

Session 2: “MCM, RTW, HB7...Hut...Hike” Strategies for Medical Case Management, Return to Work Supervisor Training, and Texas WC Reform

12:00 – 1:00 **Lunch**

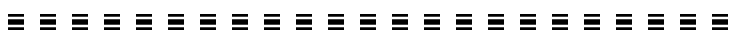
1:00 – 5:00 **Afternoon Sessions (select one):**

Session 3: Golf Tournament

Session 4: “Risk Identification and Assessment” Site visit: Gulf States Toyota Vehicle Processing Center

5:00 – 6:00 **Evening Reception**

6:00 – 9:00 **Conference Dinner**



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From the President's Desk

Hello Everyone!

No luncheon meeting this month – but we have something even better...the annual Fall Conference!

This is our one fund raising event of the year. Funds raised are not only used to support our chapter activities but also to fund many worthwhile activities such as the Spencer Educational Foundation, award scholarships for insurance and risk management students, support the Houston area community through charitable activities such as the Wellspring Children's Holiday Party, host free educational seminars for our membership as well as other needs that are presented to us throughout the year.

As you know, we are back at The Woodlands Conference Center. The day is filled with opportunities for you to learn, network, and to have a great time.

There are two morning sessions as well as an educational session for the afternoon. Need CEU's? Well, all three educational sessions have been approved. So check out the registration form included again with this month's newsletter – it's not too late to sign up!

We are looking forward to seeing you there!

Julia

New Members

We are pleased to announce the following new members who joined our chapter last month:

**Linda Gragg - McGriff, Seibels & Williams - Assoc.
 Robert Hu - Westlake Chemical
 Pam Chavez—Weingarten Realty**

2005 Houston Chapter of RIMS Fall Conference - October 21, 2005
“Sharpen Your Risk Management Tools”
Program of Events,

7:45 – 8:15 Registration and Breakfast

8:15 – 8:45 Opening Remarks and Keynote Speaker

Julia Kovach Chapter President

Jackie Hair Corporate Director, WW Risk Management, Ingram Micro Inc.

9:00 – 12:00 Morning Sessions (attendees select one session):

Session 1: “Do you have coverage for your commitments?”

Contractual Risk Transfer, ISO changes and Recent Anti-Indemnification Actions

David M. O’Connor Attorney, O’Connor & Associates

Mary Gardner VP Enterprise Risk Management, Zurich North America

Brian Garner Attorney, Fee, Smith, Sharp & Vitullo

Session 2: “MCM, RTW, HB7...Hut...Hike”

Strategies for Medical Case Management, Return to Work Supervisor Training, and Texas WC Reform

Anne Ritter Senior Vice President, AON

*Robert McKinley Director Integrated Medical Mgmt Services, US Airways***

Brian Miller Compensation and Benefits Manager, Nokia Corporation

Lori Adams Technical Consultant – Occupational Health, Liberty Mutual

Lee Ann Alexander Assistant Vice President, Legislative Counsel, Liberty Mutual

12:00 – 1:00 Lunch

1:00 – 5:00 Afternoon Sessions (attendees select one session):

Session 3: Golf Tournament

Session 4: “Risk Identification and Assessment”

Site visit: Gulf States Toyota Vehicle Processing Center

Mack Rogers Managing Director, John L. Wortham & Son, LLP

5:00 – 6:00 Evening Reception

6:00 – 9:00 Conference Dinner

** Mr. McKinley is a contributing, non-presenting session resource.

SESSION DETAILS

Session 1: Do you have coverage for your commitments?

Contractual risk transfer, ISO changes and recent anti-indemnification actions

Our panel includes Mary Gardner, Zurich's Vice President of Enterprise Risk Management, David O'Connor, an attorney in Boston with O'Connor & Associates and Brian Garner, an attorney in Dallas with Fee, Smith, Sharp & Vitullo. Together they will describe and analyze the indemnity and coverage consequences posed by the ISO 2004 edition amendments to the 27 standardized "additional insured" endorsements.

What ISO has done is delete the broadly interpreted "arising out of" precondition, creating a disconnect between the customary pledge of indemnity and the insurance coverage obtained to support it. ISO's revised coverage trigger restricts AI status to liability "caused, in whole or in part, by... [the Named Insured or those acting on its behalf]." The amendment is reportedly intended to eliminate coverage for additional insureds deemed solely at fault. Whether these changes accomplish that or go beyond this objective will be much debated.

Even before these ISO amendments, the risk transfer process was complicated by statutory restrictions, inconsistent judicial interpretations, and the "battle of forms" among parties and their carriers. The first part of our session will (1) identify traps for the unwary; (2) propose a risk manager's "wish list" for use by company deal-makers; and (3) offer suggestions for navigating the effects of the amended "additional insured" ISO endorsements.

The session will also consider defensive maneuvers for indemnitees, including (1) amendments as to substantive contract provisions; (2) the imposition of standard terms as a condition of doing business with the indemnitee; and (3) policy adjustments that can be made on a manuscript basis to better insulate the indemnitee's coverage from unintended funding of transferred risks.

Brian Garner will supplement the latter part of the program with a Texas-specific presentation on the most recent indemnity and coverage developments affecting risk allocation.

We invite your specific questions in advance so that the issues of greatest concern to you can be incorporated into our presentation. Feel free to reply to David O'Connor at doconnor@oconnorandassociates.com.

Session 2: MCM, RTW, HB7...Hut...Hike

Strategies for Medical Case Management, Return to Work Supervisor Training, and Texas WC Reform

The session panel includes:

Anne Ritter *Senior Vice President, AON*

Robert McKinley *Director Integrated Medical Mgmt Services, US Airways***

Brian Miller *Compensation and Benefits Manager, Nokia Corporation*

Lori Adams *Technical Consultant – Occupational Health, Liberty Mutual*

Lee Ann Alexander *Assistant Vice President, Legislative Counsel, Liberty Mutual*

Ms. Ritter will present an overview of Lost-Time management and then show how US Airways radically altered its workers' compensation management program and turned it into an integrated medical management model. Come discover how US Airways is faring with this new approach and the lessons learned in the process. (Note: Mr. McKinley is a contributing, non-presenting session resource.)

Ms. Adams and Mr. Miller will present information on Return to Work Supervisor Training programs. The way in which supervisors interact with injured employees has a clear link to the number and duration of occupational injuries. High-level study findings, basic tools that supervisors can employ to effect change, and how an organization can learn from customers about the results of applying training concepts will be discussed

Ms. Alexander will discuss recent Texas WC reform. The presentation will briefly take us back in time and discuss the reasons why Texas was in need of WC reform. Information on reforms that were sought and what actually passed will be presented. The role of networks, administrative changes and other notable items of the law will also be discussed.

** Mr. McKinley is a contributing, non-presenting session resource

Session 4: Risk Identification and Assessment

Site visit: Gulf States Toyota Vehicle Processing Center (VPC)

Attendees will arrive at the VPC where they will receive a briefing regarding the overall operation of the facility and the emphasis that management places on safety and loss control. A walking tour of the various divisions within the VPC will then be conducted where safety information provided by the facility Safety Manager as well as the John L. Wortham & Son, L.P. loss control representative will be presented. Emphasis will be directed toward preventing injury to employees/visitors, avoiding physical damage to the facility through natural or manmade causes as well as measures taken to prevent product liability claims. Following the tour of the VPC, a tour will be conducted by the Safety Manager of GST Transport Systems (GSTTS) facility, a trucking company that specializes in the delivery of vehicles to dealerships. Further discussions will include the type of claims that arise from the trucking industry as well as safety measures to reduce or avoid workers compensation, cargo and auto liability losses.

At the conclusion of the tour, the attendees will reassemble for a discussion of their observations and a chance to ask questions as well as offer suggestions related to the facilities safety and loss prevention program.



**The Houston Chapter of RIMS Fall Conference
 “Sharpen Your Risk Management Tools”
 Friday, October 21, 2005
 The Woodlands Resort & Conference Ctr.
 2301 North Millbend Dr., The Woodlands, TX 77380
 281-367-1100**

Name _____

(Please complete separate form for each participant)

Company _____

Address _____

City/St/Zip _____

Telephone _____

E-Mail _____

Membership Type (circle one)

Deputy, Associate, Student or Non-Member

Make Checks to: RIMS Houston Chapter

Mail Checks to:

Thomas M. Mace c/o Nabors Industries
 515 West Greens Road, Suite 1200
 Houston, TX 77067
 Tax ID: 74-606-1088

For further information contact:

Virgil Mead 713-647-5754; vmead@group1auto.com

Registration and Breakfast 7:45-8:15am

Opening Remarks 8:15-8:45am

Julia Kovach, Chapter President

Break Out Sessions-CIRCLE ONE MORNING & ONE AFTERNOON SESSION

***Session #1: 9:00-12:00am**

“Do You Have Coverage For Your Commitments?”
 Contractual Risk Transfer, ISO changes and Recent
 Anti-Indemnification Actions

***Session #2: 9:00-12:00am**

“MCM,RTW,HB7...Hut...Hike”
 Strategies for Medical Case Management, Return to Work
 Supervisor Training, and Texas WC Reform

Session#3: 1:00-5:00pm

Golf Tournament-Complete Golf entry information

***Session #4: 1:00-5:00pm**

“Risk Identification and Assessment”
 Site visit to Gulf States Toyota Vehicle Processing Center

*CEU Credit Requested

While every attempt will be made to accommodate your requests, availability of golf or tour cannot be guaranteed for late registrants. No refunds will be made for cancellations after 10/14/05, 12pm. {(cancellation notice must be given via email to Tom Mace (tom.mace@nabors.com) or Virgil Mead (vmead@group1auto.com)}. Conference will occur, rain or shine. Golf will only be rescheduled one additional time, after that your fees will be considered a donation.

Early Bird Registration Fees

(All fees increase by \$25 after 10/7/05)

Half Day (Morning Session—Breakfast/Lunch)

___ \$100 Deputy**/Associate***

___ \$150 Non-Member

___ \$ 0 Student

Full Day (Morning & Afternoon Session—Breakfast/Lunch/
 Evening Reception/Dinner)

___ \$150 Deputy**/Associate***

___ \$200 Non-Member

___ \$ 50 Student

Please indicate if you will be staying for :

Lunch Yes___ No___

Evening Reception Yes___ No___

Dinner Yes___ No___

Extra Dinner Guest (s) Yes___ No___

(There is an extra \$40 charge for each guest)

(name)_____

Golf only Yes___ No___

Golf Handicap_____

Team Name_____

(Afternoon only session or Golf only constitutes a full day)

Total Amount Enclosed \$_____

**Deputy of a Houston Chapter Corporate Member

***The individual that is the Houston Chapter Associate