



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

**RIMS NEWS  
JUNE  
2004**

## **THE AWARD WINNING HOUSTON CHAPTER**

**Advancing the Risk Management Profession**

# **Broker Appreciation Month & What's Up At Society**

**Guest Speaker - Nick Kapatos, VP &  
Enterprise Risk Manager - Sterling Bank**

Ever wonder what's going on at the RIMS National Society? Why do they make so many changes? How are they serving the local Chapters? Who from the Houston Chapter keeps up with those folks? Well, you are going to have a unique opportunity to hear about the current activities first-hand from our own Nick Kapatos who has been a member of the Board of Directors of RIMS since 2002 and has served in various positions for the Society since 1997.

Nick has over twenty years of risk management and banking experience. Prior to joining Sterling Bank in 2003, Nick held various risk management and financial positions at two international banks in New York City. He has an M.B.A. in Finance and Corporate Accounting from the University of Rochester, having previously received his B.A. in Sociology with a minor in Economics from the same institution.

Prior to his move to Houston, Nick served as President of the New York Chapter of RIMS in 2002. He is currently a member of the Board of Directors of the Houston Chapter with responsibility for public relations and the newsletter.

## **Texas Workers' Compensation Commission Plain Language Notices - Rule 124.2**

TWCC Rule 124.2 requires the use of Plain Language Notices (PLNs) to provide information to the injured employee about claim administration actions taken on his/her claim, and in certain instances, to provide the Commission with additional information that is not available via electronic data interchange (EDI).

The Commission, with input and assistance from external customers, has finalized the Plain Language Notices and releases them for use through this Advisory. Each PLN has instructions for its use. The PLNs are designed to match the event triggers identified in Rule 124.2 and will replace form TWCC-21, Payment of Compensation or Notice of Refused or Disputed Claim. Several of the notices may be used for multiple events. The applicable rule cites are indicated by each notice below. The new PLNs are:

- PLN1: Notice of Denial of Compensability/Liability and Refusal to Pay (124.2(d))
- PLN2: Notification of First Temporary Income Benefit Payment (124.2(e)(1))
- PLN3: Notification of Maximum Medical Improvement/First Impairment Income Benefit Payment (124.2(e)(1)(4)&(5))
- PLN4: Notification of First Lifetime Income Benefit Payment (124.2(e)(1))
- PLN5: Notification of First Death Benefit Payment (124.2(e)(1))
- PLN6: Notification of Employer Full Salary Payment (124.2(e)(7))
- PLN7: Notification of Change of Indemnity Benefit Type (124.2(e)(4))
- PLN8: Notification of Change in Amount of Indemnity Benefit Payment (124.2(e)(2)&(3))
- PLN9: Notification of Suspension of Indemnity Benefit Payment (124.2(e)(6))
- PLN10: Notification of Reinstatement of Indemnity Benefit Payment (124.2(e)(5))
- PLN11: Notice of Disputed Issues(s) and Refusal to Pay Benefits (124.2(h))

In order for insurance carriers to incorporate these notices into their business processes, the notices may be automated and generated

*Continued on page 5*

**Officers & Directors**

**President**  
**COLLEEN CUMMINGS, ARM**  
 The Hanover Company  
 713.580.1209  
 ccummings@hanoverco.com

**First Vice President**  
**JULIA KOVACH, ARM**  
 Houston Chronicle Publishing Co.  
 713.362.7607  
 Julia.Kovach@chron.com

**Treasurer**  
**THOMAS M. MACE**  
 Nabors Industries, Inc.  
 281.775.8116  
 tom.mace@mail.nabors.com

**Vice President/Secretary**  
**SUSAN SANDERS**  
 Philip Services, Corp.  
 713.625.7015  
 ssanders@contactpsc.com

**Vice President/Assistant Secretary**  
**JIM LYON, CPCU**  
 Philip Services, Corp.  
 713.625.7174  
 jlyon@contactpsc.com

**Chapter Liaison**  
**GINNY PENZELL, ARM**  
 El Paso Corporation  
 713.420.4814  
 ginny.penzell@elpaso.com

**Education**  
**VIRGIL MEAD, ARM**  
 Nabors Industries, Inc.  
 281.775.8168  
 virgil.mead@nabors.com

**Legislation**  
**DAVID A. OVERBECK, ARM**  
 Kinder Morgan, Inc.  
 713.369.8920  
 david\_overbeck@kindermorgan.com

**Job Placement**  
**MARSHA PHILLIPS**  
 Jacobs Engineering  
 832.351.7149  
 marsha.d.phillips@jacobs.com

**Membership/Attendance**  
**VICTOR PIVETTA, ARM**  
 Houston ISD  
 713.871.9365  
 vpivetta@houstonisd.org

**Public Relations/Newsletter**  
**NIKOLAS KAPATOS**  
 Sterling Bancshares, Inc.  
 713.507.2474  
 Nick.Kapatos@banksterling.com

**RIMS Delegate**  
**CONNIE FOLAND, ARM, CPCU**  
 Gulf Coast Regional Blood Center  
 713.791.6348  
 cfoland@giveblood.org

**Past President**  
**PAM CHAVEZ, ARM, CIC, CRM**  
 Jacobs Engineering Group  
 832.351.7144  
 pam.chavez@jacobs.com

**Associate Directors**  
**Education**  
**CYNTHIA VICKERS**  
 El Paso Corp.  
 713.420.5078  
 cynthia.vickers@elpaso.com

**Legislation**  
**PAUL A. REMSON**  
 BJ Services Company, USA  
 713.895.6019  
 premson@bjservices.com

**Membership/Attendance**  
**ROBERT COVINGTON, AIC**  
 Jacobs Engineering Group  
 832.351.7153  
 robert.covington@jacobs.com

**Webmaster**  
**SONDRA K FAUL, CIC**  
 The University of TX HSC-H  
 713.500.8127  
 Sondra.K.Faul@uth.tmc.edu

# From the President's Desk

Hello everyone,

Well, the first half of the year has just flown by; it's already half over! So many things to cover and so little time....

June is our "Broker Appreciation Month". We honor the brokerage community at our luncheon and say a big THANK-YOU for all you do. Without you, The Houston Chapter of Risk and Insurance Management Society would not be able to exist as a "not-for-profit" organization nor would we be able to operate in the capacity in which we do.

We have always been able to count on our local brokerage community for financial support; but more importantly, we have been able to enlist them to speak at our luncheons and special events, share their time and allow their employees time to volunteer at various events throughout the year. In addition, I'm probably the worst offender at calling one in a pinch and volunteering them. You know how it goes, "There's a struggling RIMS chapter in Austin that needs some help and I know you can do it." OR "Hey, I've got a friend that's really stuck – do you know anything about \_?\_; he needs info so he can argue with his grown-ups."

I am sure you have several other reasons you'd like to say thank-you to your broker for so please be sure and invite them to join you for lunch on June 16th. At least thank them for their support of our chapter over the past year.

Take care,

*Colleen*

## New Members

*We are very pleased to announce our new members that joined in May 2004:*

Charles Dale - Jansen International

Lee Williams - Grocers Supply Company



Your Houston Rims Chapter is endeavoring to reach out to the Houston Community with your help. At our monthly lunch meetings, we will be collecting soaps & shampoos (unused); especially those you've been collecting from hotels over the years! These items will be donated to the Houston Area Women's Center Ending Domestic & Sexual Violence.

## **RIM's June 16th Luncheon**

# **Support Your Community**

Call or e-mail Sondra Faul (713) 500-8127 [Sondra.K.Faul@uth.tmc.edu](mailto:Sondra.K.Faul@uth.tmc.edu) for questions.

Summer is coming up, so they will also be in need of children's bug spray & sunscreen. Regular size soap & shampoo is a bonus.



**Women's Center**  
Ending Domestic & Sexual Violence

Houston Area  
1010 Waugh  
Houston, Texas 77019

phone 713-528-6798  
fax 713-535-6363

## Education Corner



***Virgil Mead presents Lindsay Havlick, our second RIMS Member Children's Scholarship recipient, with her \$1,000 award!***

**Meeting Notices, Newsletters and other chapter correspondence are now sent out by e-mail.**

If you are a deputy member and are not receiving yours please let us know by contacting Victor Pivetta, Membership Director. Deputies can update/correct information by logging on to the Society web site: [www.rims.org](http://www.rims.org).

Associates & Non-Members, contact Ginny Penzell.

### Houston Area Job Links for June 2004

Company: Dean Foods  
Location: Dallas, Texas  
Position: Claims Specialist

Company: Veolia Water  
Location: Houston, Texas  
Position: Director, Risk Management

Company: H.E. Butt Grocery Company  
Location: San Antonio, Texas  
Position: Director, Risk Management

Listing descriptions and contact information can be found at The Houston RIMS website:

<http://houston.rims.org/ChapterWebsite/RIMSChapter.cfm?CID=328>

For further information regarding positions or to place a job opening for your company in our newsletter, contact Marsha Phillips, Director - Job Placement (832)351-7149

[email:marsha.d.phillips@jacobs.com](mailto:marsha.d.phillips@jacobs.com)

For information regarding RIMS Society listings, contact Jennifer Berman in New York at (212) 286-9292

[email: jberman@rims.org](mailto:jberman@rims.org)

Also, look online at the Houston Chronicle's classified web site under employment. Do a key word search for Safety or Risk Management at:

<http://www.houstonchronicle.com/classified>

or look online at the Houston Press's classified web site:

<http://www.houstonpress.com/classifieds>

*TWCC Rule 124.2 - Continued from page 1*

electronically or copied and used in paper form. The notices should be on insurance carrier/carrier representative company letterhead and must contain the adjuster's contact information. The language contained on the notices is prescribed by the Commission and may not be altered or modified except by the Commission. As changes to the PLNs are made due to changes in the Workers' Compensation Act or rules, the amended notices will be made available on the Commission website.

Insurance carriers may start using these notices immediately. Use of these notices will be mandatory effective August 1, 2004. The notices are available from the Commission's Publications section, and are also available for downloading from the Commission's website [www.twcc.state.tx.us](http://www.twcc.state.tx.us).



## **RIMS Society News**

### ***Schedule of RIMS June Workshops and Courses Update Your Knowledge - Keep Competitive. REGISTER NOW!***

<b>DATE</b>	<b>COURSE</b>	<b>LOCATION</b>
<b>June 17 -18, 2004*</b>	<b><i>Developing and Implementing A Captive Insurance Co.</i></b>	<b><i>Houston, TX</i></b>
<b>June 17 - 18, 2004</b>	<b><i>Fundamentals of Insurance</i></b>	<b><i>Orlando, FL</i></b>
<b>June 21 -22, 2004*</b>	<b><i>Corporate Governance and Risk Management</i></b>	<b><i>Orlando, FL</i></b>
<b>June 24 - 25, 2004*</b>	<b><i>Workers' Compensation Management</i></b>	<b><i>Charlotte, NC</i></b>
<b>June 28 - 29, 2004*</b>	<b><i>Alternative Risk Financing Techniques</i></b>	<b><i>Philadelphia, PA</i></b>

\* Credit towards the RIMS Fellow designation

For details about any of the above workshop or courses, visit:

<http://www.rims.org/education>

For details about the RIMS Fellow designation, visit:

<http://www.rims.org/aboutrf>

For Information about the On-line Crisis Readiness Courses, visit:

<http://www.rims.org/onlinecourses>

For additional info contact the Professional Development Dept. at 212.655.6212 or e-mail [pd@rims.org](mailto:pd@rims.org)



