

Quotes, Notes & Anecdotes

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Employee of the Month

BRIM's Robert Fisher Provides Balance to Claims Process

ROBERT FISHER, the deputy director and claims manager for the West Virginia Board of Risk and Insurance Management (BRIM), has been selected as the department's **Employee of the Month** for November.

An eight-year employee of state government, Robert oversees the administration of the Claims Department and also serves in a deputy role to the executive director of BRIM in handling administrative and personnel-related issues. Safety and risk reduction for state and non-state entities are vital to reducing insurance claims.

According to one of Robert's co-workers, "Not only does he work to reduce and prevent claims against the state by educating state employees, he sees the side of those who have legitimate claims. Balance makes Robert do his job well." Another coworker added, "Robert's quick wit and ready smile makes him a pleasure to work with."

In his spare time, Robert is actively involved with his children's activities. In addition to spending time with family and friends, he enjoys playing golf.

Please join Robert at a special ceremony in his honor on Thursday, November 3, at 11:45 a.m. on the first floor of the Capitol Rotunda.



ROBERT FISHER November Employee of the Month

Sneak Peek INSIDE...

- A Pictorial Look at the Fall Festival at the Capitol Grounds
- BRIM Promotes Use of Loss Control Program to Agencies to Reduce Claims
- Could You Be a Victim of Identity Theft?
- November 17 Marks the Great American Smokeout
- People Talk

Fall Festival Celebrates the Dome's Completion and the Release of the West Virginia Quarter



Gov. Manchin and the First Lady greet the crowd of thousands during the Fall Festival.

Friday, October 14 was a memorable day for all of West Virginia. ..a day that kicked off a fall festival celebrating the completion of restoring the State Capitol dome and the release of the commemorative West Virginia quarter.

In his opening remarks, Gov. Joe Manchin III stated his satisfaction of the completed dome project, which was finished over one year in advance of the contract schedule. "I believe Cass Gilbert is smiling down from heaven right now as he looks at this beautiful dome...What a glorious day to be a West Virginian. What a proud day to be a West Virginian."

A variety of activities began at 10 a.m. on the northside of the State Capitol with artisans from Tamarack demonstrating and selling their crafts. The Department of Agriculture coordinated with vendors of West Virginia-grown food to join in the celebration. At noon, a ceremony began, with State Treasurer John Perdue serving as master of ceremonies. David Lebryk,

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Approximately 5,000 people filled the Capitol grounds on October 14 to celebrate the completion of the Capitol dome and to witness the release of the West Virginia commemorative quarter.

FALL FESTIVAL

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Acting Director of the United States Mint participated in the presentation of the commemorative quarter which was designed by West Virginia native Jamie Lester, featuring the new River Gorge Bridge.

The George Washington High School Band, the Appalachian Children's Chorus and Alexandra Ayoob of Sacred Heart Catholic School performed music during

the ceremony.

State agency representatives offered interactive booths, exhibiting the programs and services they offer to state residents. Local civic organizations provided food for the crowd.

The festival also marked the beginning of a weekend of activities within the state with Bridge Day on the New River Gorge the following day. "This is a great day for West Virginia because not only are we celebrating the completion of the magnificent State Capitol dome, but we are introducing the State quarter as part of this fall festival," said Governor Manchin.

School children throughout the state were encouraged to attend the day's activities. After the ceremony ended, the children were given a free West Virginia quarter, compliments of the United States Mint.

The West Virginia State Capitol was designed by American architect Cass Gilbert and was first officially dedicated on June 20, 1932. The building is an extremely important cultural resource and historic landmark of national and international significance. Mr. Gilbert was well known as the architect for the Woolworth Building in New York City, the state capitols of Arkansas and Minnesota and the Supreme Court Building in Wash-

APPLAUSE PLEASE....

The key individuals on the dome project include:

Architect: Swanke Hayden Connell Architects (NYC): Rob Cole, Project Architect; Elizabeth Moss, Architectural Conservator.

Structural Engineer: Carol Stevens, Alum Creek; **General Contractor:** Wiseman Construction Company (Charleston) John Wiseman, President and Mark Pack, Superintendent;

Independent Inspection Company: KTA-Tator (Pittsburgh) Dick Hanlon, Senior Project Manager and Mark Hunt, Senior Inspector;

Sheet Metal Subcontractor: Harris Brothers (Charleston), Marshall Holcomb;

Painting Subcontractor: WQ Watters (Charleston), Bob Thaxton;

Gilding Subcontractor: John Canning Studios (Connecticut);

Marble Subcontractor (eagle eyes): Davis Marble Company (Pennsboro), Rick and Steve Davis;

General Services Division (Department of Administration): Jim Burgess, Acting Director and Frank Drobot, Architect. ington, DC. The design of West Virginia's capitol dome is based upon the dome of the Hotel National des Invalides in Paris France.

Like des Invalides, the West Virginia State Capitol dome originally was finished with gold leaf and an exposed lead-colored (gray) field. This two-tone color scheme was maintained until 1988 when the dome was covered entirely with gold leaf. The original gold and gray (lead-colored) design was deliberate and carefully thought out. The two-tone scheme of the dome itself serves to create a transition between the building's limestone neutral color and the gold-leafed lantern. It also draws the eye upward from the dome base to the lantern and allows the beautiful shields and medallions on the dome bays to stand out against the gray field.

In February of 2005, Governor Manchin solicited input from state residents on the appearance of the dome: the original Cass Gilbert two-tone design vs. all gold-leaf. Of more than 12,000 individuals participating, 80% selected the original design.

The dome restoration project consisted of various steps: **Phase I:** Removal of all old coatings; **Phase 2:** Replacement of rusted and damaged structural steel; **Phase 3:** Copper cladding repairs; **Phase 4:** Painting of the gold dome; **Phase 5:** Dome re-gilding; and **Phase 6:** Removal of containment and scaffolding.

A local bank made the West Virginia quarter available for purchase by individuals at the Capitol Complex during that day. Approximately 5,000 individuals participated in the event.



President Abraham Lincoln and his wife Mary Todd joined the day's festivities by reminding us of the inclusion of West Virginia as the 35th state of the Union.

Fall Festival — A Pictorial Look at the Day's Event

Crowds stood in line to get the first release of the West Virginia quarter.

"...What a glorious day to be a West Virginian. What a proud day to be a West Virginian."

Gov. Joe Manchin III

Children were able to get a free West Virginia quarter during the festivities.

> Adults could purchase the West Virginia quarter from a local bank.



The U.S. Mint proudly released the state quarter.

West Virginia was officially declared "Open for Business" during the Fall Festival.

Quotes, Notes & Anecdotes

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Joe Manchin III Governor

Robert W. Ferguson Jr. Cabinet Secretary

Diane Holley Public Information Officer/Editor

Special Thanks

Betsy Chapman Debbie Harrison Philip Morrison Marilyn Padon Kaye Parks Sandy Singleton Wally Schwartz

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Technology Learning Center EVENTS

The Technology Learning Center recently announced new classes offered:

GroupWise 6.5

Provides overview of new features, such as the checklist folder, personalized mail, address books and quick filtering.

Microsoft Publisher Level I

Offers basic skills in desktop publishing using a publication wizard and a design set wizard.

Crystal 10 Level 2 Provides an understanding of table relationships and linking, function formulas, conditional reporting, and parameter queries.

Classroom instructor-led classes and online anytime classes (I-Learning) are available. For other classes, contact the Office of Technology at 558-6384.

Less Claims Yield Reduced Premiums

BRIM Promotes the Use of Loss Control Program to Agencies to Reduce Claims

The West Virginia Board of Risk and Insurance Management (BRIM) provides general liability, auto liability and property insurance coverage for approximately 150 state agencies as well as about 1,300 quasi-agencies (such as boards of education and county commissions), not-forprofit organizations and other entities as authorized by the West Virginia State Legislature.

Dedicated to serving the people of the state, BRIM works to provide the best insurance product at the lowest possible cost. The premiums charged are calculated to cover the cost of expected claims; therefore, the amount charged to its customers in premiums in any given year is roughly equal to its projected annual claims, plus administrative costs. BRIM's overhead and administrative costs are typically about half those of commercial insurance companies.

Since premiums are directly tied to claims, logically there is only one way for BRIM to reduce premiums...by reducing claims. Reduction of claims may be realized by making use of risk management tools to control losses.

What is risk management? Risk management is a very straight-forward and logical undertaking. It is simply a planned and coordinated group of activities or steps directed at limiting the likelihood or severity of adverse consequences related to your activities. In its most basic form, risk management involves examining the activities your particular entity is engaged in, identifying the exposures (the potential negative outcomes or consequences), and developing and implementing strategies to limit negative outcomes.

Typical risk management strategies are paying for undesirable outcomes. When an entity continues to perform an activity or provide a service, it is essential that all reasonable steps are taken to either limit the likelihood of a negative occurrence, such as an injury or claim, or to at least limit the consequences of the event.

Specific loss control programs may be written policies for surveying your facility for uncontrolled hazards, preparing programs and policies that address the potential for employment claims, or training drivers on defensive driving techniques.

BRIM is pleased to assist its customers in reducing claims by implementing risk management initiatives. Some of the services it offers are as follows:

1. Identify customers who appear to have preventable claims. Schedule one-onone visits to review their claim history and work to develop effective loss control programs.

2. Provide training, when necessary, to assist individual customers gain expertise in technical areas, such as performing root-cause analysis of accidents. Cooperate in numerous outreach efforts, such as public presentations and meetings, to deliver its message.
 Have specialists in the particular field evaluate customers for uncontrolled general liability and property exposures.

Most recently, BRIM developed a new, ground-breaking initiative called the Standards of Participation Program. This initiative is an effort to encourage its customers to do the work necessary to develop and implement a credible risk management program that addresses each of their coverage.

In addition, the program is structured so the customers who comply may be entitled to a discount in their premiums. Adversely, customers without a credible risk management program, and thus who control to have uncontrolled exposures, will be subject to a potential premium surcharge.

BRIM officials state that if each customer does their part in developing and implementing into practice appropriate loss control recommendations, premiums for all customers will inevitably reduce.

By monitoring loss control initiatives throughout the state, BRIM continues to provide all of its customers with the very best insurance coverage at the lowest possible price. The key to this process is educating the entities on ways to reduce claims through loss control assistance.

Prosecuting Attorneys Institute's Website Assists Public in Preventing Identity Theft

According to the Federal Trade Commission (FTC), nearly 10 million people fell victim to identity theft last year. For this reason, the Prosecuting Attorney's Institute has added a new link to their website.

"What we've done is put information on our website to inform the public about identity theft," said Philip Morrison, Executive Director of the Institute. "We also put contact numbers online for people who wish to take advantage of services that can help protect them."

Identity theft occurs when a person uses your name, Social Security number, credit card number or some other piece of your personal information to apply for a credit card, make unauthorized purchases, gain access to your bank accounts or obtain loans under your name. Some types of identity theft consist of:

Social Security Number

Your Social Security number is the most valuable piece of your personal financial information because it is your primary identifying number for employment, tax reporting, and credit history tracking purposes. If your Social Security number falls in the hands of a thief, you could face serious problems as a result. A thief could use your Social Security number to obtain employment, open credit card accounts or obtain loans under your name. The best way to protect yourself is to guard your Social Security number, sharing it only when necessary.

Some businesses request your Social Security number for general record keeping. If they do, ask how your Social Security number will be used and whether you can use any other identifying number instead.

Credit Cards

There are numerous ways in which an identity thief can make unauthorized charges on your existing credit card accounts, or open up new accounts under your name. An ordinary thief might steal your wallet or purse and try to make use of your stolen cards and checks. The more sophisticated thief can fill out a change of address form from the post office to get all your bills sent to another address. He can also call your credit card issuer and, pretending to be you, change the mailing address on your credit accounts. The impostor may then begin making charges on your account. Since your bills are being sent to a new address, you may not immediately realize the problem. The thief may also open new accounts under your name by stealing and completing a preapproved credit card offer sent to you in the mail, using your name, date of birth and Social Security number, but a different address, on the application form. If this occurs, you may not discover that a new account has been opened under your name until the unpaid bills appear on your credit report.

Be cautious!...Identity thieves can also obtain your credit card information from purchases you make at stores, over the telephone or online.

Check Fraud

Identity thieves can drain your checking account by stealing your checks or your checking account number from your home or office, forging your signature or by making counterfeit checks in your name using a home computer. Some thieves even use cleaning solvent to remove what is already written on a check, making it payable to themselves.

Be aware that identity thieves can also open checking accounts in your name using personal information such as your Social Security number. When they write bad checks on that account, those debts appear on your credit report.

Cellular Telephone Service

Identity thieves can establish new cellular telephone service in your name or make unauthorized calls that seem to come from, and are billed to, your cellular phone. Others make unauthorized charges by using your calling card and PIN. If this occurs, contact your service provider to close your existing account, and establish another one with a new PIN.

The key is to be aware and cautious of identity theft predators who may be waiting to target you as a victim. If you believe that your identity may have been stolen, look for the tips to the right.



What do you do if you think your identity has been stolen?

• Contact the fraud departments of one of the following major credit bureau to place a fraud alert on your credit file: Equifax (800) 525-6285; Experian (800) 972-0322; or Trans Union (800) 888-4213. This alert requests creditors to contact you before opening any new accounts or making any changes to existing accounts. Once the credit bureau confirms your fraud alert, the other bureaus will be automatically notified and all three credit reports will be sent to you free of charge.

• Close the acounts that you believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.

File a police report and submit a copy to creditors and others that may require proof of the crime.
File your complaint with the FTC, which maintains a data base of identity cases used by law enforcement agencies for investigations. Filing a complaint also helps the FTC learn more about identity theft and the problems victims have so they may better assist you.

Visit the Prosecuting Attorneys Institute's website at www.wvpai.org/ identity.htm for details.

DMINISTRATIVE NOTES

November 17

The Great American Smokeout is a Good Start

More than two-

thirds of all smokers

say they would like to quit. Many succeed each year, but others either fail or don't even try.

The Great American Smokeout attracts millions of smokers who are quitting for a day. Here's how it works:

You quit smoking for the 24 hours of November 17. Even if you can't quit forever, doing it for just one day shows that it can be done. Your 24hour effort will teach you a few tactics that will help you to quit the next time you try it.

Cigarettes and cigarette smoke contain more than 4,000 chemicals, including 43 known to cause cancer. Many are added during farming and cigarette production.

It's not the nicotine that is dangerous, but it is very addictive. Even after you quit, you will have the urge to smoke. To stay smoke-free, you need a plan.

One plan can be to participate in the **Public Employees Insurance Agency's QUITLINE**. YNOTQUIT is a tobacco cessation program that provides one on one personal help for all West Virginia residents and PEIA members to quit tobacco. For more details, visit **http://www.ynotquit.com**.

Smoking's effect on health is disastrous. About half of all smokers will die because of the habit, some 435,000 every year. According to the West Virginia Bureau for Public Health, 27.4% of adults in West Virginia smoke. The average annual death rate in West Virginia related to smoking is approximately 4,229.

About one in every five American deaths is related to smoking. So, what are YOU waiting for? On November 17, take this small step. Welcome!...to the employees who recently joined our department: Kathy Moore, Jim Richards, Jennifer McCarty, Cynthia Smith (Office of Technology), Kevin Lawhon (Personnel, Andrew Guz (General Services), Diane Hudnall (Finance), and Rebecca Romans and James Keleman (PEIA).

Congratulations...to **Mary Bonham** and **Hilda Gravely**, both of CPRB, who recently retired from state government.

Best Wishes...to the following employees who recently resigned from the department: **Heather Connolly** (Secretary's Office), **Amy Langenbrunner** (CPRB), and **Stephanie King** (IS&C).

Capitol Flu Vaccine Clinics... The Kanawha-Charleston Health Department will conduct flu vaccine clinics at the Capitol Complex on November 15 in Buildings 1 and 4 and November 16 in Buildings 3 and 5 (rooms have not yet been determined). The cost of the injection is based on a sliding scale according to income. To speed the process, participants who can do so are asked to photocopy the front and back of their insurance cards for processing. The pneumonia vaccine also will be available.

Pathways to Wellness Health Screening... A free health screening has been scheduled on November 17 from 7 a.m. to 9 a.m. in Building 17 (first floor conference room). If interested, please contact Leasing's Shelia Gray at 558-4635 or e-mail at sgray@wvadmin.gov.

PEOPLE TALK

Here Comes the Bride...Personnel's Ada Lewis and her fiance Roger Kennedy will be married at 3 p.m. on November 12 at St. Andrews United Methodist Church in St. Albans. She welcomes all of her coworkers and friends in the Department of Administration to her joyous occasion.

HAPPY BIRTHDAY...in November

- 6 Kathy MooreIS&C Nancy SturmIS&C
- 9 Diane Connelly PEIA Melissa Hapney PEIA Ricky Morris Gen. Srvcs.
- 10 Karen Adkins..... Finance Tierra Gable..... Personnel Randy Hughes..... Purchasing
- II Bill Judy.....IS&C
- 14 Marvin CrawfordIS&C
- 16 Jennifer McCartyIS&C
- 17 Rob Ferguson Sec. Office Brian Ooten IS&C
- Debra Pendleberry IS&C Bill Ward IS&C 17 18 Sarah Tignor Aviation Lisa Worlledge Finance Frank Chambers Personnel 19 Laura Johnson IS&C Charles Schmidt IS&C 20 Charles Bradley IS&C Karen Byrd Purchasing 21 Carol Jarrett Purchasing Mark Sizer PEIĂ Waltt Vest Finance 22 Chuck Mozingo BRIM 24 Susan Lowe Finance Carleen Wilkerson Personnel 25 Bill Faber IS&C Charles Hager Gen. Srvcs. 26 Barbara Bowe Personnel 28 Chris Branham Finance 29 Robin Rose PEIA 30 Diane Gibson Personnel Stan Moss IS&C



