



SOCIETY OF PUBLIC INSURANCE ADMINISTRATORS OF ONTARIO

SPIO NEWSLETTER - FEBRUARY 2007

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Just a thought from the President



I would like to thank all those who attended the February workshop at the elegant Lionhead Golf and Country Club. Everyone who attended appeared to enjoy the topics and speakers who presented them.

Please mark your calendar for May 27-29th for the Extended Workshop once again held at scenic Briars located on Lake Simcoe. Registration information will be sent out in March since your executives are currently working on the speakers and topics.

On a personal note, I hope everyone is staying warm and safe this winter and just remember, the Extended workshop is a great catalyst for summer.

Dave

SPIO News

On Friday, February 16, 2007, SPIO held its first Workshop of the year at the Lionhead Golf & Country Club in Mississauga. Attendance was extremely good and there were a number of new faces at the workshop. There were two interesting and informative educational sessions. The topics discussed were:

1. "Automobile Insurance Changes - Rental Vehicle Liability" - presented by Kami Singh, National Manager - Insurance Division, Informco and D'Arcy McGoey - Cassels Brock, LLP
2. "Managing Certificates of Insurance" - presented by Stephen J. White - Somerset Insurance Consulting.

Pandemic Preparation

By David Beal, Risk Manager
Ontario School Boards' Insurance Exchange

We have been hearing regular media reports on the growing world concern about the H5N1 strain of Avian Flu that has now spread to western European countries. Presently, the disease is affecting bird populations, and the cases of humans contracting the disease have so far been restricted to people in direct contact with infected birds. The fear is that, as the disease naturally mutates to adapt to the changing environment, at some point, it will adapt to the human species, resulting in a rapid transmission of the disease from human to human, which could result in a world-wide epidemic, known as a pandemic.

Although it is still too early to be sure this will occur, world health organizations have conducted a risk assessment and have placed Avian Flu in a high risk category as being a source for a pandemic. If this were to occur, in Ontario alone, it is estimated that about 30% of the work force would be affected by the disease. Staff absenteeism, which would include those who are either stricken by the illness or those who must stay home to care for other family members, could run between 20% and 60%. The progression path of a pandemic would also take place in several "waves" lasting about 2 to 4 weeks each. This means that high absenteeism rates in all sectors of the economy could result in disruptions in the services many organizations provide or receive.

The intent here is not to promote fear or panic, but rather to present facts on which good decisions can be made to develop plans if a pandemic were to occur. A good business continuity plan will already include a provision for disruptions resulting from many different events including a widespread disease outbreak. In terms of fine tuning your business continuity plan, the following tips can be helpful in developing a "Pandemic Preparedness Plan" for your organization:

General Preparedness Questions:

- What are the anticipated risks to your organization?
- What services are critical to maintain, and what services could be deferred?
- Are employees cross-trained to perform other functions on short notice?
- Where would replacement staff come from?
- What communication plan is necessary for your employees, suppliers and customers of schedule changes or disruption of services?
- Can designated employees work from home? Is there a communication infrastructure to enable this to work?
- Promote an awareness of the importance of flu vaccinations.
- Promote an awareness of the need for basic sanitation hand washing in particular.
- Set a clear policy for staff on coming to work when they are sick "presenteeism" can infect other staff member.

Abuse by Volunteers Impossible to Eliminate

Recent news that a former London Big Brothers volunteer is facing sexual assault charges is a stark reminder that volunteer organizations cannot guarantee the safety of vulnerable clients.

At a time when it is standard practice to check references and run police record checks on volunteers London's Big Brothers association has to cope with queries about their involvement with a former volunteer Big Brother.

Criminal records checks are a commonly accepted prudent practice and one often demanded by the agency's insurer. These checks are just one of several screening and volunteer management tools practiced by volunteer-based organizations.

"While it's necessary to obtain criminal record checks on new volunteers a clear record is no guarantee that anyone has not, or will not, sexually abuse a vulnerable person," says Joy Jackson, author of *Volunteers: Asset or Liability?* "A clean record can only tell you that a person has not been caught, charged, tried and convicted. Some Police departments will say that they have information of concern it's then up to the organization to decide if it is reasonable to turn away a potential volunteer on incomplete information. And if they do turn someone away, it can be the basis for an accusation of discrimination."

There are a lot of benefits to using risk management techniques in public and non-profit management. Initial volunteer screening is just one valuable tool. Organizations who avoid problems in delivering client-focused services enhance service delivery and increase credibility among client families, donors and sponsors.

Joy Jackson, owner of Cunnart Associates, focuses on helping public and non-profit organizations achieve their goals through the use of risk management techniques. For more information, contact Joy Jackson, 451-7603 or visit www.cunnart.com

Send Us Your News

SPIAO members can send notice of significant events or articles to be published in the newsletter.

Please e-mail your submission to:
Bmcenhill@brantford.ca

Remember to include contact information with your submission.

Employers, Beware: Tech Addicts May be More Liability than Boon

By Mike Seganic

Taking your Blackberry on vacation with you? Or to the kids' soccer game? How about the business cell phone?

Technology keeps workers connected 24/7. If that sounds like an employer's dream come true, think again: according to a Rutgers–Camden researcher, employers who encourage non-stop work connections via technology may wind up with liability for encouraging addiction among their staff.

According to Gayle Porter, an associate professor of management at the Rutgers University School of Business at Camden, the fast and relentless pace of technology-enhanced work environments creates a source of stimulation that may become addictive. While addiction to work has been a widespread phenomenon for some time, the Rutgers–Camden scholar suggests that employers may face legal liability for these addictions.

"There are costs attached to excessive work due to technology," says Porter. "Information and communication technology (ICT) addiction has been treated by policy makers as a kind of elephant in the room—everyone sees it, but no one wants to acknowledge it directly. Owing to vested interests of the employers and the ICT industry, signs of possible addiction—excess use of ICT and related stress illnesses—are often ignored."

The results can be devastating for both the individual worker and the entire employing organization. "Employers rightfully provide programs to help workers with chemical or substance addictions," notes Porter. "Addiction to technology can be equally damaging to the mental health of the worker."

In a forthcoming study, co-authored by David Vance, an assistant professor of accounting at Rutgers–Camden, and Nada Kakabadse, a professor of management and business research at the University of Northampton in the United Kingdom, Porter offers some crucial perspective for employers and workers alike.

Courts have long recognized the special duty of employers to protect their employees. That's why employers will warn workers of dangers that they might not foresee, and enforce rules for employee conduct that promote a safe workplace. Porter suggests that the law may evolve to incorporate ICT into that mix.

"It may be unfeasible to regulate how much people use technology," says Porter. "However, it is reasonable to imagine a time when policy-makers recognize the powerful influence of employers that sometimes results in harmful excess among the workforce. The pressure for using technology to stay connected 24/7 may carry employer responsibility for detrimental outcomes to the employees."

The Rutgers–Camden researcher cites tobacco litigation in the United States as a model of how the law and legal strategies evolve over time to find harm. "Legal scholars describe tobacco litigation occurring in three waves, each of which moved plaintiffs closer to success," says Porter. "In the 1950s, the theories put forth laid the groundwork for the legal decisions in the 1990s onward."

The element of employer manipulation is important to determining liability. "If people work longer hours for personal enrichment, they assume the risk," says Porter. "However, if an employer manipulates an individual's propensity toward workaholism or technology addiction for the employer's benefit, the legal perspective shifts. When professional advancement (or even survival) seems to depend on 24/7 connectivity, it becomes increasingly difficult to distinguish between choice and manipulation."

While Porter is not aware of any current court cases examining the subject, she submits that employers concerned for the health of their workers and their bottom lines may wish to keep an eye on the matter ... and encourage employees to walk away from their Blackberries, email, and cell phones while on vacation.



Gayle Porter, an associate professor of management at the School of Business at Camden, suggests the fast and relentless pace of technology-enhanced work environments creates a source of stimulation that may become addictive.

**SPIAO EXTENDED
WORKSHOP 2007**



**SPIAO EXTENDED WORKSHOP
MAY 27 - 29, 2007**



The Briars
Another world on Lake Simcoe
<http://www.briars.ca>



Your executive will be planning this workshop in conjunction with the February workshop.

Watch for the registration material in early April.

"As you know each year we look to sponsors to assist us in putting on a great extended workshop. This year is no exception. If you have contacts you think the executive should solicit, please send them directly to David @ davidb@osbie.on.ca"