

4th ANNUAL

California Workers' Comp Forum

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OCTOBER 18-20, 2006 • HYATT REGENCY • HUNTINGTON BEACH, CA

Keynote Presentations:



John Garamendi
Insurance Commissioner
STATE OF CALIFORNIA
DEPARTMENT OF INSURANCE



Joseph M. Miller
Chairman
CALIFORNIA WORKERS' COMPENSATION APPEALS BOARD



Carrie Nevans, Deputy
Administrative Director
CALIFORNIA DIVISION OF WORKERS' COMPENSATION



Tim East
Director, Risk Management
THE WALT DISNEY COMPANY



Assembly Member
Rick Keene
R-Chico
CALIFORNIA STATE ASSEMBLY



Bill Zachry, VP,
Workers' Compensation
SAFETY
Chair, CALIFORNIA FRAUD ASSESSMENT COMMISSION



Senator **Richard Alarcon**
D-San Fernando Valley
CALIFORNIA STATE SENATE



Jeffrey Pettegrew
Executive Director
CALIFORNIA SELF-INSURERS' SECURITY FUND

Presentations by Leading Medical Experts:

Anne Searcy, MD, Medical Director
CALIFORNIA DIVISION OF WORKERS' COMPENSATION

Douglas Benner, MD, FACOEM, Coordinator
of Occupational Health, KAISER
PERMANENTE, NORTHERN CALIFORNIA

Bernyce Peplowski, MD, Medical Director
THE ZENITH INSURANCE COMPANY

Glenn B. Pfeffer, MD
Orthopaedic Surgeon and Director of the
Foot and Ankle Center, CEDARS-SINAI
MEDICAL CENTER, LOS ANGELES

Mark H. Hyman, MD, FACP, FAADEP
Associate Professor of Medicine, UCLA

Program Chairs:

Lori C. Kammerer, Principal
KAMMERER & COMPANY

Suzanne Guyan, Director of Legislative
Affairs and Employee Benefits, COSTCO
Chair, CALIFORNIA COALITION ON
WORKERS' COMPENSATION
Chair, CALIFORNIA WORKERS' COMP FORUM

Enlightening Keynote Presentations: Hear a status report on the SB 899 reform implementation, as well as new and proposed legislation to address the continuing challenges

Vital Case Law and Legislative Updates: Find out what significant 2006 workers' comp court decisions and proposed legislation will mean for the California stakeholders

Presentations by Leading Medical Experts: Learn how medical professionals in California are working with employers to address the most challenging workplace injuries and get employees back to work

Proven Strategies and Cost-Containment Solutions: Discover how other California organizations have implemented successful MPNs, innovative risk management best practices, as well as return to work, safety and wellness programs

Outstanding Networking Opportunities: Meet industry practitioners and leading experts from across the state to exchange ideas and workers' comp best practices

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COUNCIL
ON EDUCATION IN MANAGEMENT

5 Reasons Why You Will Not Want to Miss the California Workers' Comp Forum:

1. **Gain critical updates** on the results of the SB 899 implementation from the California Division of Workers' Comp, the State Legislature, the Department of Insurance, and the Workers' Comp Appeals Board
2. **Discover practical, real-world solutions** from leaders in California workers' comp including attorneys, experts in risk management, claims management, and workplace safety, as well as medical professionals and business executives
3. **Protect your bottom line** by implementing proven strategies to reduce workers' comp costs, prevent workplace injuries, and minimize your liability risks
4. **Choose from over 25 cutting-edge sessions** including case study success stories of California employers that have conquered the same issues that you are facing - 4 interactive workshops...and over 50 leading presenters - brought together in one location to provide answers to your biggest workers' comp challenges
5. **Meet leading workers' comp suppliers** who will showcase innovative solutions and provide practical advice on controlling your workers' comp costs

Featuring Multiple Networking Opportunities

Wednesday, October 18, 2006

5:30 pm - 8:00 pm



"Las Vegas Casino Night" Cocktail Reception in Exhibition Hall

Don't miss the excitement and entertainment of Vegas right here at the Huntington Hyatt Resort and Spa.

Join us Wednesday night in the Exhibition Hall from 5:30 pm - 8:00 pm for networking, casino prize giveaways, food, and drinks!

Thursday, October 19, 2006

4:30 pm - 5:15 pm

California Workers' Comp Open Mic - Don't Walk Away With Unanswered Questions

Join us for an open hour of questions and answers dedicated to addressing the concerns and issues of your choice. Get straightforward answers to all of your burning questions.

5:15 pm - 7:00 pm

Networking Cocktail Reception and Roundtables

In order to help you maximize your networking opportunities, we have organized networking roundtables by industry. Grab a drink and learn what your fellow professionals in similar industries are doing to keep their costs down. Roundtables will include manufacturing, healthcare, public sector, service providers, and many more.

Featuring Presentations From an Outstanding Speaker Lineup:

California Division of Workers' Compensation • California Department of Insurance • California State Assembly • California State Senate • California Workers' Compensation Appeals Board • California Self-Insurers' Security Fund • California Coalition on Workers' Compensation • Employer's Fraud Task Force • The Zenith Insurance Company • The Walt Disney Company • Costco • Safeway • Riverside Transit Authority • Westfield Corporation, Inc. • Southern California Edison • Kendall-Jackson Wineries • Limoneira Company • Pearlman, Borska & Wax • County of Orange • Comp West Insurance Company • Cedars-Sinai Medical Center, Los Angeles • Littler Mendelson • Kaiser Permanente, Northern California • County of Riverside • Seyfarth Shaw LLP • Future Industrial Technologies • TRISTAR Managed Care • UCLA School of Medicine • Workcompcentral • Healthfirst • Kauff, McClain & McGuire LLP • Gilbert Kelly Crowley & Jennett, LLP • Specialty Risk Services, Inc. • Risk Management Associates • Burns, White & Hickton, LLC • Argus West Investigative Services • Hinshaw & Culbertson LLP • University of California at Santa Barbara • Medcor • Murphy Austin Adams Schoenfeld LLP • Laughlin, Falbo, Levy & Moresi • Elliot Katzovitz Insurance Agency • Gordon, Edelstein, Krepack, Grant, Felton & Goldstein • Keck School of Medicine, USC • Lane & Kushner Medical Group • Law Offices of Anne J. Horelly, P.C. • Law Offices of Floyd, Skeren and Kelly • Myers & Black, LLP • Crawford Integrated Services • Risk Sciences Group • Commission on Health and Safety and Workers' Compensation • California Workers' Comp Defense Attorney's Association • California Workers' Comp Fraud Assessment Commission • RIMS Los Angeles • Cost Plus World Markets

Tuesday, October 17, 2006 - Conference Registration Open - 12:00 pm - 6:00 pm

See page 5 for details on optional morning workshops

Day One

7:00 am – 8:30 am
8:30 am – 11:45 am

9:30 am – 10:15 am

Wednesday, October 18, 2006 – Optional Workshops

Workshop Registration and Coffee in Exhibition Hall

- Workshop 1** Comprehensive Update on Recent Effects of the SB 899 Implementation, New Court Decisions, and Current Trends in California Workers' Comp
- Workshop 2** Surviving the California Workers' Comp Jungle: The Nuts and Bolts of Workers' Comp Law
- Workshop 3** Anatomy of a Workers' Comp Claim in California: Proven Claims Management Best Practices for Efficient and Cost-Effective Resolution
- Workshop 4** Working with Doctors to Facilitate Maximum Recovery and Reduce Over-Treatment, Lost Time, and Long-Term Costs

Break for Workshops with Continental Breakfast in Exhibition Hall

Day One

11:00 am – 1:00 pm
1:00 pm – 1:15 pm
1:15 pm – 2:15 pm
2:15 pm – 3:15 pm
3:15 pm – 3:45 pm
3:45 pm – 4:35 pm

NEW SESSION

4:45 pm – 5:30 pm

5:30 pm – 8:00 pm

Wednesday, October 18, 2006 – Main Conference

Main Conference Registration & Lunch in Exhibition Hall

Opening Remarks from the Chair

Opening Keynote Panel Discussion: The Status of Workers' Comp Reforms in California: The Real Impact on Costs, the Continuing Challenges, and Proposed Solutions

Keynote Session: New Developments: Update from the California Department of Insurance: Key Issues Impacting Employers

Refreshment Break in Exhibition Hall

(Choose 1 of 4)

- Ask the Doctor: Critical Questions Employers Should Ask Physicians to Identify the Illness Behaviors of Claimants and Help Avoid Delayed Recovery (7713C01)
- **CASE STUDY: SOUTHERN CALIFORNIA EDISON—MPN SUCCESS STORY:** Successful Implementation of Medical Provider Networks Under the SB 899 Reforms (7713C02)
- Medicare Set-Asides: Medicare in Workers' Comp Settlements: Critical Insights and Guidelines Regarding Medicare Set-Aside Allocations (7713C03)
- Technology Trends in Workers' Comp: Improving Outcomes and Reducing Claim Costs (7713C22)

(Choose 1 of 3)

- Workplace Accident Investigations: Best Practices for Conducting Workplace Accident Investigations to Keep Costs Down Later (7713C04)
- Health and Safety: Disaster Preparedness: Ensuring an Organized, Efficient Response to Pandemic Flu, Natural Disasters, and Other Workplace Emergencies (7713C05)
- What it Takes to Win a Conviction for Fraud: The Biggest Fraud Schemes and How to Stop Them Now (7713C06)

Las Vegas Casino Night - Reception in Exhibition Hall

Day Two

7:00 am – 8:15 am
8:15 am – 8:30 am
8:30 am – 9:15 am
9:15 am – 10:15 am
10:15 am – 10:45 am
10:45 am – 11:30 am

11:30 am – 12:15 pm

12:15 pm – 1:45 pm
1:45 pm – 2:45 pm

2:45 pm – 3:15 pm
3:15 pm – 4:15 pm

4:30 pm – 5:15 pm
5:15 pm – 7:00 pm

Thursday, October 19, 2006

Continental Breakfast in Exhibition Hall

Opening Remarks from the Chair

Keynote Session: Update from the California Division of Workers' Comp: Progress Report on the Implementation of the Reforms and Future Plans

Keynote Session: Legislative Update: The Gains and Shortfalls of SB 899 and Where Do We Go from Here?

Morning Break in Exhibition Hall

Keynote Session: Workers' Comp Appeals Board Update: Noteworthy 2006 WCAB Decisions Interpreting SB 899: The Impact on Employers and Others on the Frontlines of California Workers' Comp

(Choose 1 of 3)

- Compliance: Critical Documentation: Documenting Workers' Comp Claims: How Proper Documentation Can Protect Your Organization from Liability and Costly Penalties (7713C07)
- Panel Discussion: Medical Provider Networks: Reducing Medical Costs While Maintaining Quality Care: The State of MPNs in California – What's Working and What's Not? (7713C08)
- Improving Workers' Comp Results: Back to the Future: Steps to Take Today to Improve Tomorrow's Workers' Compensation Results (7713C09)

Networking Lunch in Exhibition Hall

(Choose 1 of 3)

- **CASE STUDY: KENDALL-JACKSON—PREVENTING WORKPLACE INJURIES:** Oh My Aching Back! Biomechanics™ Reverses the Financial Pain of Sprain/Strain Injuries: Learn How Kendall-Jackson Discovered an Ounce of Prevention Is Worth a Magnum of Cure (7713C10)
- Legal Compliance: ADA/FEHA: Lawfully Accommodating Disabilities Under the FEHA and ADA While Maintaining a Compliant Return-to-Work Program (7713C11)
- Panel Discussion: Return to Work: Return to Work Under the New California Regs: How the Employer, Adjuster, and Defense Attorney Can Work Together to Ensure Compliance (7713C12)

Refreshment Break in Exhibition Hall

(Choose 1 of 3)

- Panel Discussion: Chronic Conditions: Best Practices for Managing Medical Issues in Workers' Comp Claims Arising from Chronic Conditions (7713C13)
- Compliance: Overlapping Leave and Disability Laws: Workers' Comp, FEHA/ADA, and CFRA/FMLA Laws: Key Strategies to Untangle the Overlap, Control Costs, and Prevent Lawsuits (7713C14)
- Abating Workers' Comp Fraud: Cracking Down on Workers' Comp Fraud and Malingering: What You Can Do to Get Your Case Prosecuted (7713C15)

California Workers' Comp Open Mic—Don't Walk Away with Unanswered Questions!

Networking Cocktail Reception & Roundtables in Exhibition Hall

Day Three

7:30 am – 9:00 am
9:00 am – 10:00 am

NEW SESSION

10:00 am – 10:15 am
10:15 am – 11:15 am

11:30 am – 12:30 pm

12:30 pm

Friday, October 20, 2006

Continental Breakfast in Exhibition Hall

(Choose 1 of 3)

- Solutions to the Continuing Challenges Facing the California Workers' Comp System (7713C23)
- Preexisting Injuries and Apportionment: Legal Update on Preexisting Injuries and Apportionment of Workers' Comp Claims in California (7713C16)
- **CASE STUDY: UC SANTA BARBARA—WELLNESS INITIATIVES:** How Healthy Initiatives and Preventive Strategies Can Significantly Reduce Workers' Comp Costs (7713C17)

Morning Break

(Choose 1 of 2)

- Vendor Fraud and TPA Embezzlement: How to Protect Your Organization from Vendor Fraud and TPA Embezzlement (7713C18)
- Workers' Compensation Trends: National Trends in Workers' Compensation—We're Not in California Anymore, Toto (7713C19)

(Choose 1 of 2)

- **CASE STUDY: WESTFIELD CORPORATION, INC.—RISK MANAGEMENT SUCCESS STORY:** Innovative Strategies for Managing Your Workers' Compensation Risks (7713C20)
- Workers' Comp Insurance: Workers' Comp Insurance 101: What Employers Need to Know About Workers' Comp Insurance in Plain English to Effectively Contain Costs (7713C21)

Program Concludes

Rave Reviews for California Workers' Comp Forum:

"Excellent conference! Each session attended was very informative and provided an overwhelming wealth of information. The speakers were outstanding."

Sharon Van Sant, *Director Claims Management*
AMERISOURCEBERGEN CORPORATION

"The information was informative and right on point. I am looking forward to next year's conference. I will be implementing a lot of the things I learned when I get back to my office. Thank you for a job well done!"

Rhonda Haynes, *Workers' Comp*
CITY OF SAN BERNADINO

"Very informative and up-to-date on the issues we face daily. Thank you."

Jim Johnson, *Director of Risk Management*
ANDRONICO'S MARKET

"Addressed real issues with real solutions."

Susan Reynolds, *HR Manager*
GAF MATERIALS CORP.

"I liked the choices of workshops; we could pick the one that most appealed to us or our needs."

Karen Nash, *Workers' Comp Manager*
BIG 5 CORP.

Thank you to the distinguished members of the 2006 California Workers' Comp Advisory Board.

Lori C. Kammerer, *Principal, KAMMERER AND COMPANY, Chair, CALIFORNIA WORKERS' COMP FORUM*

Lori C. Kammerer is recognized nationally as a leading authority on policy issues affecting the California's Workers' Compensation System. Lori has represented the business community as Executive Director of the California Coalition on Workers' Compensation since 1987. More recently, she founded Kammerer & Company and serves as the Legislative and Workers' Compensation Policy Director for employers and trade associations across the state. In addition, she serves as an advisor to several boards, commissions, and task forces including the California Commission on Health & Safety & Workers' Compensation, the California Workers' Compensation Insurance Rating Bureau, the California State Council of Laborers, and numerous chambers of commerce.

Suzanne Guyan, *Director of Legislative Affairs and Employee Benefits, COSTCO WHOLESAL* *Chair, CALIFORNIA COALITION ON WORKERS' COMPENSATION* *Chair, CALIFORNIA WORKERS' COMP FORUM*

Suzanne Guyan has enjoyed several leadership roles with Costco Wholesale for the past 12 years. Her current role is serving as the legislative advocate for Costco Wholesale, and she specializes in workers' compensation and employment-related issues in the 37 states in which Costco operates. Suzanne also serves as Chairperson of the California Coalition on Workers' Compensation, a statewide coalition of over 200 private and public sector employers and numerous trade associations. Her 26 years of multi-state claims experience has been very useful in her efforts describing the potential outcomes of the proposed reforms. Ms. Guyan seeks balance in legislative and regulatory matters to improve the quality of care to injured workers while safeguarding the integrity of the system that ultimately reduces costs to employers.

Barry S. Pearlman, *Founding Partner, PEARLMAN, BORSKA & WAX*

Barry Pearlman specializes in subrogation, the defense of workers' compensation claims, labor law, serious and willful misconduct claims, and claimed violations of Labor Code §132a. He is an experienced litigator and has successfully tried various and complex issues before the Superior Court, the Workers' Compensation Appeals Board, and Appellate Courts. Mr. Pearlman represents employers, insurance carriers, and third-party administrators. He works closely with a number of special investigation units of various companies in connection with defending fraudulent claims, both through the employer and the insurance carrier, as well as in seeking reimbursement and restitution. Mr. Pearlman graduated from the University of California at Los Angeles in 1978 where he obtained a bachelor of science degree in political science. He obtained his Juris Doctorate degree in 1981 from Southwestern University School of Law in Los Angeles, California. He is past President of the California Workers' Compensation Defense Attorneys' Association and past President of the Southern California Workers' Compensation Defense Attorneys' Association.

Glenn Pfeffer, MD, *Orthopaedic Surgeon and Director of the Foot and Ankle Center* **CEDARS-SINAI MEDICAL CENTER, LOS ANGELES**

Glenn Pfeffer, MD, is an orthopaedic surgeon and Director of the Foot and Ankle Center at Cedars-Sinai Medical Center in Los Angeles. He is on the Board of Directors of the California Orthopaedic Association (COA) and past President of the American Orthopaedic Foot and Ankle Society. Dr. Pfeffer is a past member of the Board of the Directors of the American Academy of Orthopaedic Surgeons. He has lectured nationally on workers' comp issues, is on the workers' comp committee of the COA, and is an editor of the foot and ankle section of the upcoming edition of the *AMA Guidelines*. Dr. Pfeffer is on the editorial board of *Foot and Ankle International*, *Biomechanics Magazine*, and the *American Journal of Orthopaedics*, and has written numerous scientific articles and edited seven textbooks on orthopaedics. He is an active member of several select MPNs. Dr. Pfeffer received his bachelor's degree from Yale University and earned his medical degree from the University of Pennsylvania.

Ron A. Peters, *Partner, LITTLER MENDELSON, P.C.*

Mr. Peters currently focuses his law practice on workers' compensation defense, but also practices in all areas of labor and employment law. He has lectured extensively in the area of workers' compensation law and has taught many classes on the subject for both legal professionals and claims examiners. Before being recruited by and joining Littler Mendelson, P.C., Mr. Peters served as Associate General Counsel in the Safety Health & Claims Department of Pacific Gas & Electric Company, the nation's largest investor-owned public utility. He is an active member of the California Bar Association, the American Bar Association, and the San Francisco Bar Association. Mr. Peters earned his Bachelor of Arts degree from the University of Oregon and received his Juris Doctorate degree from Santa Clara University School of Law.

Workshop #1

8:30 am - 11:45 am

COMPREHENSIVE UPDATE ON RECENT EFFECTS OF THE SB 899 IMPLEMENTATION, NEW COURT DECISIONS, AND CURRENT TRENDS IN CALIFORNIA WORKERS' COMP

You will not want to miss this critical 3-hour update on the very latest workers' comp developments in California. Our esteemed panel of leading experts will address the most vital issues facing California employers including the recent effects of SB 899, significant court decisions, and new and proposed legislation. Find out how the reforms have impacted employers after 2 years of implementation. Hear how the courts are continuing to interpret the legislative changes and test the laws under the SB 899 reforms. You will leave this workshop armed with the latest information you need to ensure compliance and minimize your liability exposure. Highlights of the topics to be covered:

- Get up to date on the key workers' comp court decisions and how they impact employers

- Discover recent cases addressing the apportionment laws
- Get the inside scoop from a claimant's attorney on how to reduce disputes and decrease your litigation risks.
- Updates on new and proposed workers' comp legislation

Barry Pearlman, Partner, PEARLMAN, BORSKA & WAX

Dean S. Brown, Partner, PEARLMAN, BORSKA & WAX

Adam Dombchik, Partner GORDON, EDELSTEIN, KREPACK, GRANT, FELTON & GOLDSTEIN

Raymond Corrieo, Judge WORKERS' COMPENSATION APPEALS BOARD, Santa Monica

Workshop #2

8:30 am - 11:45 am

SURVIVING THE CALIFORNIA WORKERS' COMP JUNGLE: THE NUTS AND BOLTS OF WORKERS' COMP LAW

If you are looking for a comprehensive A to Z guide to workers' comp law in California, then you will not want to miss this workshop. This 3-hour session is specifically designed for those who want detailed knowledge of California workers' comp law, including those who are new to the field of workers' comp as well as those who desire an in-depth refresher on all aspects of workers' comp compliance. Our panel of workers' comp defense attorneys will equip you with the critical compliance strategies you need to survive the California workers' comp jungle.

- Before the claim happens: Drafting and implementing proactive policies to significantly reduce costs later
- Ensuring legal compliance by incorporating CFRA/FMLA and FEHA/ADA policies in your workers' compensation policies
- After the claim occurs: Taking critical steps in the first 24 hours following injury or illness to mitigate your potential liability
- Conducting an effective investigation immediately after the report of a workplace injury: Developing reporting procedures and preparing forms

- Defining compensability: Clarifying coverage and examining the exceptions
- Calculating workers' comp benefits: Assessing your exposure on workers' comp claims
- Discover how a medical impairment translates into actual disability
- Safeguarding your organization from workers' comp fraud: Identifying the red flags and knowing what action to take
- Key elements of the California adjudication process: What you can do to improve your chances of success in court
- Recent case law and legislative developments and what's on the horizon
- Analyze real-life case studies involving workers' comp

Cheryl Wilke, Partner, HINSHAW & CULBERTSON LLP

Jason Kim, Partner, HINSHAW & CULBERTSON LLP

Matthew Hurlimann, Attorney, LAUGHLIN, FALBO, LEVY & MORESI LLP

Workshop #3

8:30 am - 11:45 am

ANATOMY OF A WORKERS' COMP CLAIM IN CALIFORNIA: PROVEN CLAIMS MANAGEMENT BEST PRACTICES FOR EFFICIENT AND COST-EFFECTIVE RESOLUTION

As workers' comp costs continue to top their list of challenges, California employers are in search of effective strategies that will streamline the claims process while containing costs. This in-depth workshop will take you through every aspect of the claims process. Discover innovative techniques and industry best practices from our panel of experts. You will leave this session armed with the knowledge and tools to manage your claims efficiently and cost-effectively.

- Implementing claims management best practices that will keep your costs from spiraling out of control
- Cost-containment protocols for effective management of providers and vendors
- Facilitating communication between all parties in the claims process
- Identifying the holes in your claims process: How much are delays and unnecessary errors costing you?
- Finding and keeping the best providers to get injured workers back to work
- Using modified duty to reduce costs and keep injured workers at work

- How to handle the injured worker who is unable to return to the same job or the same employer
- Case study examples of successful coordination between the injured worker, employer, and provider

Vicky Currier, Workers' Compensation Officer, COUNTY OF RIVERSIDE

Jiles Smith, Risk Manager, RIVERSIDE TRANSIT AGENCY; Commissioner, CALIFORNIA WORKERS' COMPENSATION FRAUD ASSESSMENT COMMISSION Ambassador, EMPLOYERS' FRAUD TASK FORCE

Ronald Crowell, M.D., Medical Director, HEALTHFIRST

Anne J. Horelly, Attorney, LAW OFFICES OF ANNE J. HORELLY, P.C. President, CALIFORNIA WORKERS' COMPENSATION DEFENSE ATTORNEYS' ASSOCIATION

John B. Floyd, Attorney, LAW OFFICES OF FLOYD, SKEREN AND KELLY

Moderator: Laura Clifford, Executive Director, EMPLOYERS' FRAUD TASK FORCE

Workshop #4

8:30 am - 11:45 am

WORKING WITH DOCTORS TO FACILITATE MAXIMUM RECOVERY AND REDUCE OVER-TREATMENT, LOST TIME, AND LONG-TERM COSTS

Gain Insight into the Medical Perspective from a Panel of Leading Orthopaedic Experts!

Orthopaedic injuries account for the largest percentage of workers' comp claims. Back pain, carpal tunnel syndrome, and other musculo-skeletal injuries are having a major impact on California businesses in the form of time away from work, lost productivity, and costs associated with workers' comp claims. This workshop will focus on the most prevalent and persistent orthopaedic workplace injuries, and how employers can effectively work with doctors to achieve a win-win result, with better outcomes for both employers and employees. Discover how working with doctors can facilitate maximum recovery and successful return to work and ultimately reduce the long-term costs of your workers' comp claims. Find out why there is a growing movement in California to train doctors in critical psychological aspects of the physician-patient relationship that can facilitate maximum recovery. Join our panel of leading orthopaedic experts for an information-packed 3-hour session.

- Prevention: Identifying the key risk factors for orthopaedic injuries in the workplace and implementing strategies to significantly reduce the risks
- Diagnosis: Bad backs, knee injuries, carpal tunnel, and other hand and wrist disorders
- Causation: Evaluating the cause of the injury and the extent of the disability
- Treatment options: Identifying and implementing the most effective treatment

- Chronic pain: Avoiding the pitfalls of pain management
- Return to work and modified duty: Working with doctors to facilitate a successful transition back to work
- Communications: How employers can work more effectively with doctors
- Psychology of the doctor-patient relationship: Understanding the key role this plays in recovery and return to work

Glenn B. Pfeffer, MD, Orthopaedic Surgeon, Director of Foot and Ankle Center CEDARS-SINAI MEDICAL CENTER, LOS ANGELES

Theodore Goldstein, MD, Orthopaedic Spine Surgeon and Medical Director THE ZENITH INSURANCE COMPANY Clinical Professor of Orthopaedic Medicine, KECK SCHOOL OF MEDICINE, USC

Stuart Kuschner, MD, Orthopaedic Hand Surgeon LANE & KUSCHNER MEDICAL GROUP

Brian Solberg, MD, Director of Orthopaedic Trauma CEDARS-SINAI MEDICAL CENTER, LOS ANGELES

William W. Deardorff, PhD, ABPP, Assistant Clinical Professor UCLA SCHOOL OF MEDICINE

Wednesday, October 18, 2006 – Main Conference

11:00 am – 1:00 pm: **Main Conference Registration & Lunch in Exhibition Hall**

1:00 pm – 1:15 pm: **Opening Remarks from the Chair**
Lori C. Kammerer, *Principal, KAMMERER & COMPANY*

1:15 pm – 2:15 pm

OPENING KEYNOTE PANEL DISCUSSION

Report Card on the Status of Workers' Comp Reforms in California: The Real Impact on Costs, the Continuing Challenges, and Proposed Solutions

The California SB 899 reforms went into effect in January 2005 and the results are in. Hear candid feedback from the business community in the California workers' comp system and get a progress report on SB 899. Our panel of industry experts and practitioners will focus on the impact of the changes on insured and self-insured employers, insurance companies, and others on the frontlines of workers' comp. What is the impact on costs? What are the continuing challenges and potential solutions? You will not want to miss this lively discussion.

Moderator:

Suzanne Guyan, *Director of Legislative Affairs and Employee Benefits, COSTCO, Chair, CALIFORNIA COALITION ON WORKERS' COMPENSATION, Chair, CALIFORNIA WORKERS' COMP FORUM*

Panelists:

Jeffrey Pettegrew, *Executive Director CALIFORNIA SELF-INSURERS' SECURITY FUND*
Bill Zachry, *VP, Workers' Compensation, SAFEWAY Chair, CALIFORNIA FRAUD ASSESSMENT COMMISSION*
Tim East, *Director, Risk Management, THE WALT DISNEY COMPANY*

2:15 pm – 3:15 pm

KEYNOTE SESSION: NEW DEVELOPMENTS

Update from the California Department of Insurance: Key Issues Impacting Employers

Get a complete update from the Department of Insurance. Find out what progress has been made in the areas of workers' compensation insurance rates, fraud enforcement, and other issues impacting California employers.

John Garamendi, *Insurance Commissioner*
STATE OF CALIFORNIA DEPARTMENT OF INSURANCE

3:15 pm – 3:45 pm: **Refreshment Break in Exhibition Hall**

3:45 pm – 4:35 pm (Choose 1 of 4)

Ask the Doctor: Critical Questions Employers Should Ask Physicians to Identify the Illness Behaviors of Claimants and Help Avoid Delayed Recovery (7713C01)

Employers are often reluctant to ask doctors questions regarding their injured employees. This could be due to several factors, including simply not knowing which questions to ask. So, why is this a problem? The failure of employers to inquire about illness behaviors can, and often does, result

in a significant delay in recovery of the claimant. In this session, you will find out from our medical expert which vital questions you should be asking claimants' physicians, and how the answers can ultimately help avoid delayed recovery.

- What does a person's work history tell you?
- What are the early clues for illness behavior that leads to delayed recovery?
- What questions can you ask a physician to help the injured worker?
- What are some of the questionnaires from the medical literature that you can give your doctors to use?

Mark H. Hyman, MD, FACP, FAADEP, *Associate Professor of Medicine UCLA*

CASE STUDY: SOUTHERN CALIFORNIA EDISON—MPN SUCCESS STORY

Getting Your MPN to Work for You: Successful Implementation of Medical Provider Networks Under the SB 899 Reforms (7713C02)

Discover how Southern California Edison has successfully implemented their MPN, and how to work closely with your select doctors to achieve the highest quality and most cost-effective medical care!

Theresa Muir, Director of Workers' Compensation at SCE, will bring you first-hand experience in what it takes to achieve the results you want from your Medical Provider Network. Find out how to ensure that your MPN complies with the SB 899 regulations, and offers the quality of care and cost containment results that you are looking for. Dr. Glenn Pfeffer, a Director of Orthopaedic Surgery at Cedars-Sinai Medical Center in Los Angeles, and a member of the Workcomp committee of the California Orthopaedic Association, will address the doctor's role in this process. Discover how proactively working with your MPN doctors can significantly enhance your outcomes and dramatically decrease your costs.

Theresa Muir, *Director of Workers' Compensation SOUTHERN CALIFORNIA EDISON*

Glenn Pfeffer, MD, *Orthopaedic Surgeon and Director of the Foot and Ankle Center, CEDARS-SINAI MEDICAL CENTER, LOS ANGELES*

MEDICARE SET-ASIDES

Medicare in Workers' Comp Settlements: Critical Insights and Guidelines Regarding Medicare Set-Aside Allocations (7713C03)

In order to comply with the Medicare Secondary Payer Statute, parties must obtain approval from the Centers for Medicare and Medicaid Services prior to final settlement. Failure to consider Medicare's interests can expose employers to financial responsibility even after settlement. Determining whether a party to a workers' comp claim has properly satisfied its obligations is sometimes difficult or unclear. This valuable session will clarify the steps necessary to ensure that Medicare's interest has been adequately protected.

- Determining an appropriate monetary figure for the set-aside: What information is vital in estimating future medical costs?

- Managing complicated set-asides: The complexity of catastrophic claims and strategies to facilitate settlement
- Explaining when Medicare set-asides are necessary: Are they necessary for those already or almost Medicare-eligible?
- Hidden foes: Reasons Medicare might reject a proposal and how to avoid rejection

Michelle A. Allan, *Attorney, BURNS, WHITE & HICKTON, LLC*

* ALL NEW SESSION

Technology Trends in Workers' Comp: Improving Outcomes and Reducing Claim Costs (7713C22)

Are you up to date on the latest trends in technology? Are you utilizing technology to it's fullest benefit in your workers' comp program? As we all know, technology is changing on a daily basis and is very hard to keep up with. In this highly interactive session, you will discover how to take advantage of today's tools and the new tools that will be available soon, including real-time demonstrations of technology that will improve your workers' comp outcomes and significantly reduce claim costs. Moderated by Geoffrey Griffin, National Account Executive, Crawford Integrated Services, and Ken Ancona, Regional Managing Director, Risk Sciences Group, our blue chip panel of speakers will bring you exciting information and perspective on current technology as well as what is on the horizon.

Geoffrey Griffin, *National Account Executive*

Bob Kulbick, *President*

CRAWFORD INTEGRATED SERVICES

Ken Ancona, *Managing Director, RISK SCIENCES GROUP*

Rick Sumner, *Workers' Compensation & Safety Manager*

COST PLUS WORLD MARKETS

4:45 pm – 5:30 pm (Choose 1 of 3)

WORKPLACE ACCIDENT INVESTIGATIONS

Best Practices for Conducting Workplace Accident Investigations to Keep Costs Down Later (7713C04)

- Interviewing witnesses: Critical questions to ask immediately following the accident that will illicit the information you need
- What your accident report should say and other important documentation issues
- Clarifying what necessary evidence the Workers' Comp Commission will examine
- Preventing workers' compensation fraud: What employers can do through consistent policies and procedures to create an atmosphere of "zero tolerance"
- Analysis of the four primary areas for employers to examine in their claims

Robert E. Buch, *Partner, SEYFARTH SHAW LLP*

HEALTH AND SAFETY: DISASTER PREPAREDNESS

Ensuring an Organized, Efficient Response to Pandemic Flu, Natural Disasters, and Other Workplace Emergencies (7713C05)

Over-reacting to emergencies can drive claims costs up unnecessarily. Under-reacting can be

even worse. Proper planning helps ensure organized, efficient response to injuries and reduces the negative impact on workers' compensation. Curtis Smith, VP of Business Development at Medcor, has worked directly with dozens of companies to improve their emergency response procedures and coordinate with their workers' comp system. In this session, he will provide you with practical tips and cost-effective strategies.

- Understanding the link between emergency response, safety, and workers' comp
- Templates and checklists for reviewing and improving response procedures
- Applying risk management to response procedures
- Real life scenarios highlighting problems and solutions from many industries

Curtis Smith, VP Business Development, MEDCOR

FRAUD: WINNING CONVICTIONS

What it Takes to Win a Conviction for Fraud: The Biggest Fraud Schemes and How to Stop Them Now (7713C06)

Hear the firsthand experiences of two district attorneys and a workers' comp judge on how fraud cases play out in court, what it takes to successfully prosecute these cases. You will not want to miss this insightful session.

- Update from The Employers' Task Force
- Identifying the most prevalent fraud schemes in California and what the costs are
- Proactive strategies to prevent fraud from occurring in the first place
- Understanding what the prosecutor will need in order to get a conviction
- How the judge will evaluate the evidence to determine whether the burden of proof has been met

Tony Rackauckas, District Attorney
COUNTY OF ORANGE

Dennis Bauer, Deputy District Attorney
COUNTY OF ORANGE

The Honorable David O'Brien
Workers' Compensation Law Judge (Ret.)

Moderator: Laura Clifford, Executive Director
EMPLOYERS' FRAUD TASK FORCE

"Las Vegas Casino Night"

5:30 pm – 8:00 pm: Cocktail Reception in Exhibition Hall



Don't miss the excitement and entertainment of Las Vegas right here at the Huntington Hyatt Resort and Spa. Join us Wednesday night in the Exhibition Hall from 5:30 pm - 8:00 pm for networking, casino prize giveaways, food, and drinks!

Thursday, October 19, 2006

7:00 am – 8:15 am: Continental Breakfast in Exhibition Hall

8:15 am – 8:30 am: Opening Remarks from the Chair
Suzanne Guyan, Director of Legislative Affairs and Employee Benefits, COSTCO; Chair, CALIFORNIA COALITION ON WORKERS' COMPENSATION; Chair, CALIFORNIA WORKERS' COMP FORUM

8:30 am – 9:15 am:

KEYNOTE SESSION: DIVISION OF WORKERS' COMP

Update from the California Division of Workers' Comp: Progress Report on the Implementation of the Reforms and Future Plans

Carrie Nevans was appointed to the position of Deputy Administrative Director for the Division of Workers' Compensation in February 2006, and is serving as the Division's Acting Administrative Director (AD) while an AD is sought. Her focus has been to continue to carry out the mission of the DWC to ensure successful implementation of the workers' comp reforms and closely monitor the results. Hear an update on the Division's progress, and the find out what is on their agenda for next year.

Carrie Nevans, Deputy Administrative Director
CALIFORNIA DIVISION OF WORKERS' COMPENSATION

9:15 am – 10:15 am

KEYNOTE SESSION: LEGISLATIVE UPDATE

The Gains and Shortfalls of SB 899 and Where Do We Go from Here?

Have the reforms cured the ills of the California workers' comp system? What has been the actual cost savings? How has the quality of medical care been affected? Assembly Member Keene and Senator Alarcon will address their views on the gains and shortfalls of SB 899, as well as solutions to the continuing challenges.

Moderator:
Lori C. Kammerer, Principal, KAMMERER & COMPANY

Legislators:
Assembly Member Rick Keene, R-Chico
CALIFORNIA STATE ASSEMBLY
Senator Richard Alarcon, D-San Fernando Valley
CALIFORNIA STATE SENATE

10:15 am – 10:45 am: Morning Break in Exhibition Hall

10:45 am – 11:30 am

KEYNOTE SESSION: WORKERS' COMP APPEALS BOARD UPDATE

Noteworthy 2006 WCAB Decisions Interpreting SB 899: The Impact on Employers and Others on the Frontlines of California Workers' Comp

In this enlightening keynote session you will hear from Joseph M. Miller, Chairman of the California Workers' Compensation Appeals Board, who will provide you with valuable insights into key 2006 WCAB decisions. Discover

how this year's cases interpreting SB 899 have had a significant impact on the stakeholders in the workers' comp system. Chairman Miller will also explain how WCAB decisions are made, and how you can increase your chances of prevailing.

Joseph M. Miller, Chairman
CALIFORNIA WORKERS' COMPENSATION APPEALS BOARD

11:30 am – 12:15 pm (Choose 1 of 3)

COMPLIANCE: CRITICAL DOCUMENTATION

Documenting Workers' Comp Claims: How Proper Documentation Can Protect Your Organization from Liability and Costly Penalties (7713C07)

This session will provide you with successful strategies for not only getting your workers' comp documentation on the right track, but keeping it there, in order to ensure compliance and be prepared to successfully defend your organization in the event of future litigation.

- Ensuring your policies and procedures for documenting work-related injuries are compliant with California law
- Identifying information and documents necessary to assess the initial compensability of a claim
- Avoiding common documentation mistakes made by employers
- Recognizing red flags of problem comp claims and when to document them
- Understanding how effective documentation and record keeping will enhance your chances of success in litigation

Ronald A. Peters, Shareholder
LITTLER MENDELSON

PANEL DISCUSSION: MEDICAL PROVIDER NETWORKS

Reducing Medical Costs While Maintaining Quality Care: The State of Medical Provider Networks in California – What's Working and What's Not? (7713C08)

The goal of Medical Provider Networks is to provide medical treatment as economically as possible while ensuring that workers receive quality medical care. Why have some employers chosen to set up Medical Provider Networks while others are disbanding theirs? Get a complete update on how MPNs are playing out for employers and doctors. Find out what factors to take into consideration in deciding which way to go, and how to overcome the challenges of setting up an MPN. Our panel will share their front-line experience dealing with the successes and challenges of MPNs.

Glenn Pfeffer, MD, Orthopaedic Surgeon and Director of the Foot and Ankle Center, CEDARS-SINAI MEDICAL CENTER, LOS ANGELES

Anne J. Horelly, Attorney
LAW OFFICES OF ANNE J. HORELLY, P.C.

Jiles Smith, Risk Manager
RIVERSIDE TRANSIT AUTHORITY

IMPROVING WORKERS' COMP RESULTS**Back to the Future: Steps to Take Today to Improve Tomorrow's Workers' Compensation Results (7713C09)**

Given the current commonly held demographic, social, legislative, and medical trends forecasted for the future, what are some effective strategies employers should consider now in order to ensure optimal workers' compensation results tomorrow? This session will focus on forecasts from several large national studies, along with current national workers' compensation results. Discover forward-thinking action steps that smart employers and risk managers are taking in anticipation of these changes.

Joe Boures, *President, SPECIALTY RISK SERVICES, INC.*

Mike Cirillo, *Senior Vice President, SPECIALTY RISK SERVICES, INC.*

12:15 pm – 1:45 pm: **Networking Lunch in Exhibition Hall**

1:45 pm – 2:45 pm (Choose 1 of 3)

CASE STUDY: KENDALL-JACKSON—PREVENTING WORKPLACE INJURIES**Oh My Aching Back! Bionomics™ Reverses the Financial Pain of Sprain/Strain Injuries: Learn How Kendall-Jackson Discovered an Ounce of Prevention Is Worth a Magnum of Cure (7713C10)**

Sprain and strain injuries cost U.S. industries over \$20 billion per year, disrupt production, and alter lives forever. This session will introduce new technologies proven to curtail musculoskeletal disorders by 30% or more. The existing workers' comp paradigm is to control the costs of sprain and strain injuries after they have occurred. Bionomics provides a more economical and common sense option that prevents their occurrence in the first place. You will not only hear about Bionomics, you will practice techniques that guarantee you leave the session feeling better than when you arrived. Topics to be covered include:

- Clarifying the true cause of back and other sprain/strain injuries
- Changing employees' physical behavior: What are the correct steps to enable employees to manage their own musculoskeletal health?
- Methods to reduce costs related to workplace musculoskeletal disorders by at least 30%
- Personal techniques you can use to prevent physical discomfort during work

Dennis Downing, *President, FUTURE INDUSTRIAL TECHNOLOGIES*

Scott Stoner, *Director of Risk Management*
KENDALL-JACKSON WINERIES

LEGAL COMPLIANCE: ADA/FEHA**Lawfully Accommodating Disabilities Under the FEHA and ADA While Maintaining a Compliant Return-to-Work Program (7713C11)**

- Tailoring your return-to-work program to comply with the FEHA and ADA obligations

- The mandatory "interactive process": How to communicate with the injured worker who continues to suffer from a disabling condition, but is released to return to your workplace
- Distinguishing between a "reasonable accommodation" under the FEHA/ADA and "alternative or modified work" under the workers' compensation system
- Returning to work: What is the employer's obligation to modify the prior job v. identifying a new position for the injured employee
- Are managers exposing your organization to liability for failing to accommodate injured workers with disabilities?

Mary E. Farrell, *Attorney, MURPHY AUSTIN ADAMS SCHOENFELD LLP*

PANEL DISCUSSION: RETURN TO WORK**Coordinating Return to Work Under the New California Regs: How the Employer, Adjuster, and Defense Attorney Can Work Together to Ensure Compliance (7713C12)**

If you are one of the majority of employers in California continuing to face challenges in returning injured employees to work, you will not want to miss this enlightening presentation. Our panel of industry experts will provide you with proven strategies for implementing a successful return-to-work program that complies with the new SB 899 regulations, and will significantly reduce your costs. Learn how coordinating your efforts with all parties in the process will bring winning results

- Taking advantage of the new "step up" / "step down" changes of permanent disability benefits
- Handling the supplemental accident benefits which replaced vocational rehabilitation benefits
- Meeting specific deadlines and complying with notice provisions
- Coordinating information with defense counsel in litigated claims to enhance your chances of success: How can this all be done in a practical and effective way?

Don Dressler, *Attorney/Consultant*
RISK MANAGEMENT ASSOCIATES

Ron Field, *Chief Medical and Disability Officer*
COMP WEST INSURANCE COMPANY

Kathleen Thompson, *Human Resources Manager*
LIMONEIRA COMPANY

Jim Black, *Partner, MYERS & BLACK, LLP*

2:45 pm – 3:15 pm: **Refreshment Break in Exhibition Hall**

3:15 pm – 4:15 pm (Choose 1 of 3)

PANEL DISCUSSION: CHRONIC CONDITIONS**Best Practices for Managing Medical Issues in Workers' Comp Claims Arising from Chronic Conditions (7713C13)**

Our esteemed panel of medical experts will address the most challenging issues that arise in dealing

with workplace injuries involving fibromyalgia, carpal tunnel, and other chronic conditions.

- Focusing on achieving the goal of Full Functional Restoration, or as full as possible
- Minimizing absenteeism and facilitating return to work
- Communicating with all parties: Linking employee, provider, claims administrator, and employer/return-to-work coordinator
- Using the ACOEM Guidelines: How does ACOEM address chronic conditions, and what to do with conditions or treatment not mentioned in ACOEM
- Making timely decisions on Permanent and Stationary or Maximum Medical Improvement
- Determining apportionment of permanent disability and causation issues

Anne Searcy, *MD, Medical Director*

CALIFORNIA DIVISION OF WORKERS' COMPENSATION

Douglas Benner, *MD, FACOEM, Coordinator of Occupational Health*
KAISER PERMANENTE, NORTHERN CALIFORNIA

Bernyce Pepkowski, *MD, Medical Director*
THE ZENITH INSURANCE COMPANY

COMPLIANCE: OVERLAPPING LEAVE AND DISABILITY LAWS**Staying in Compliance with Workers' Comp, FEHA/ADA, and CFRA/FMLA Laws: Key Strategies to Untangle the Overlap, Control Costs, and Prevent Lawsuits (7713C14)**

Leading employment law attorney, Charles Thompson, will provide you with a road map for safely navigating through this jungle of California and federal leave and disability laws. Discover how you can avoid the legal snares!

Charles L. Thompson, *Partner*
KAUFF, MCCLAIN & MCGUIRE LLP

ABATING WORKERS' COMP FRAUD**Cracking Down on Workers' Comp Fraud and Malingering: What You Can Do to Get Your Case Prosecuted (7713C15)**

Workers' comp fraud continues to cost California employers millions of dollars each year. That is why there has never been a better time to put a comprehensive fraud abatement program in place that will expose these claims and lead to a conviction when fraud does occur. Discover how thorough investigations and proper documentation are vital to the successful prosecution of workers' comp fraud.

- Distinguishing between workers' comp fraud, abuse, and malingering
- Conducting AOE/COE investigations to determine compensability and potential subrogation early in the process
- Determining whether to utilize surveillance to determine the activity level of the claimant

- Making use of the latest technological advances to determine the activity level of the claimant
- Critical documentation: Meeting the requirements of the Department of Insurance
- Ensuring proper and thorough packaging of your case for the district attorney's office

Tina Bermudez, F.C.I.S., SIU Manager
ARGUS WEST INVESTIGATIVE SERVICES

4:30 pm – 5:15 pm

California Workers' Comp Open Mic—Don't Walk Away with Unanswered Questions!

Join us for an open hour to address the concerns and issues of your choice. Our panel of industry practitioners and leading experts will do their very best to answer all your outstanding questions.

5:15 pm – 7:00 pm

Networking Cocktail Reception & Roundtables in Exhibition Hall



Exchanging ideas with colleagues in similar industries is one of the most valuable benefits of the California Workers' Comp Forum. In order to help you maximize this opportunity, we have organized networking roundtables by industry! Grab a drink and chat about the day's events, and hear what your fellow professionals in similar industries are doing to keep their costs down!

Friday, October 20, 2006

7:30 am – 9:00 am: Continental Breakfast in Exhibition Hall

9:00 am – 10:00 am (Choose 1 of 3)

* NEW SESSION

Solutions to the Continuing Challenges Facing the California Workers' Comp System (7713C23)

The Commission on Health and Safety and Workers' Compensation will discuss the latest research that will help identify solutions to the continuing challenges facing the workers' compensation system.

- Has treatment quality improved with the medical guidelines?
- Are there more effective ways to manage quality of care for the dollars spent?
- How have changes to the medical system affected access to care?
- Have wage losses due to an industrial accident been reduced and return to work improved?
- Can we better coordinate the return-to-work program and the supplemental job displacement benefit?
- Are workers using other social systems to compensate for the changes in the workers' compensation system?
- Are we monitoring the system sufficiently in order to make appropriate changes without increasing the costs of the system?

Christine Baker, Executive Officer & Lachlan Taylor, Staff Judge
COMMISSION ON HEALTH & SAFETY & WORKERS' COMPENSATION

PREEXISTING INJURIES & APPORTIONMENT

Legal Update on Preexisting Injuries and Apportionment of Workers' Comp Claims in California (7713C16)

Recent court decisions on apportionment are changing the landscape once again. It is now more perplexing than ever to determine how preexisting conditions will be apportioned in a particular workers' comp claim. Our panel of leading workers' comp attorneys will help you analyze these new cases and decipher what it all means for California employers.

Frank Cannizzarro, Partner & Manuel Flores, Partner
GILBERT KELLY CROWLEY & JENNETT, LLP

CASE STUDY: UC SANTA BARBARA—WELLNESS INITIATIVES

The Culture of Wellness: How Healthy Initiatives and Preventive Strategies Can Significantly Reduce Workers' Comp Costs (7713C17)

Discover how the award-winning wellness program at UC Santa Barbara has resulted in a significant reduction in workers' comp costs with lost days decreased by over 58% and the cost of lower back injuries reduced by over 90%.

- Understanding the connection between risk factors and workplace illnesses and injuries
- Resources for employers: Promoting prevention and a healthy lifestyle
- Getting buy-in from management and staff

Eric Durak, Wellness Supervisor, Business Services / Facilities Management, UNIVERSITY OF CALIFORNIA AT SANTA BARBARA

10:00 am – 10:15 am: Morning Break

10:15 am – 11:15 am (Choose 1 of 2)

VENDOR FRAUD AND TPA EMBEZZLEMENT

How to Protect Your Organization from Vendor Fraud and TPA Embezzlement (7713C18)

Whether your organization self-administers claims, or hires a third-party claims administrator, you are exposed daily to the risk of vendor fraud and embezzlement. These successful fraud schemes cost California employers hundreds of millions of dollars each year. Fraud can account for as much as 10% of overall costs, and few claims payers have processes in place to reduce the risks. Learn the latest scams being perpetrated on payers of claims and how to protect your organization from becoming a victim.

- Identifying the red flags: Implementing processes to detect fraudulent schemes
- Getting clarification on the applicable laws and how to protect your organization: SAS 70 and the Sarbanes-Oxley Act

Tom Veale, President and Founder, TRISTAR MANAGED CARE

WORKERS' COMPENSATION TRENDS

National Trends in Workers' Compensation—We're Not in California Anymore, Toto (7713C19)

In 1993, California workers' compensation rates were deregulated and a reinsurance scandal, little noticed, was brewing. By 1998 California premiums

had fallen precipitously fast, the stock market was producing extraordinary gains, but the robust workers' compensation insurance industry in California had gone from 350 carriers to less than 150. By 2000, billions of dollars had been removed from the workers' comp system as the reinsurance scandal went bust, less scrupulous insurance executives engaged in funny money schemes, and employers got dizzy from premium increases as the system recapitalized, provoking a workers' comp revolt that led to a Governor recall election.

This session reviews the hypothesis that California was the product of a national workers' compensation crisis, and that the spawned reform had less to do with medical costs and utilization, and more to do with the confluence of a dubious reinsurance scheme, stock market losses, and blatant high-end financial cheating.

David J. DePaolo, President and CEO, WORKCOMP CENTRAL

11:30 am – 12:30 pm (Choose 1 of 2)

CASE STUDY: WESTFIELD CORP.—RISK MANAGEMENT SUCCESS STORY

Innovative Strategies for Managing Your Workers' Compensation Risks (7713C20)

Discover how Westfield Corporation's risk management team has designed and implemented a successful program that has had a positive impact on their bottom line. Find out how coordinators in each of Westfield's centers have worked to develop a communication network between centers that brings a higher level of interaction to the organization and a sharing of ideas and success stories.

- Implementing policies and procedures that promote prompt reporting of injuries and incidents, and immediate medical treatment that is appropriate and managed accordingly
- Partnering with your claims adjuster or TPA to increase communication
- Raising the level of safety and risk awareness of all employees
- Bringing a culture of safety to the Corporate office and the centers

Scott Ritto, ARM, Vice President Risk Management
WESTFIELD CORPORATION, INC.; President, RIMS LOS ANGELES

Molly Reilly, National Risk Management Coordinator
WESTFIELD CORPORATION, INC.

WORKERS' COMP INSURANCE

Workers' Comp Insurance 101: What Employers Need to Know About Workers' Comp Insurance in Plain English to Effectively Contain Costs (7713C21)

- Selecting an insurance broker that will meet your needs
- Understanding your rights as a policy holder
- Clarifying critical workers' comp coverage
- Calculating the experience modifier and understanding how it impacts your premiums
- Self insurance: How to qualify and how it works

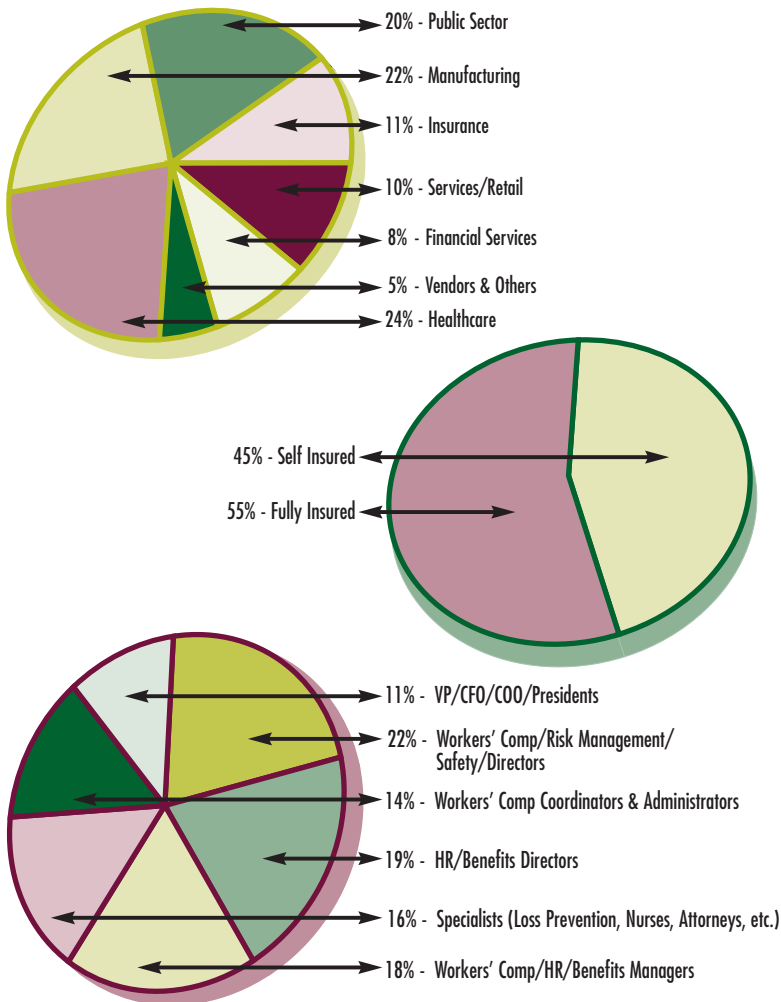
Elliot Katzovitz, President, ELLIOT KATZOVITZ INSURANCE AGENCY

12:30 pm: Conference Concludes

**Agenda subject to change*

Who Will You Meet in 2006?

The California Workers' Comp Forum has established itself as the meeting place for key decision-makers within the workers' comp industry!



Who Should Attend?

- Workers' Comp Directors/Managers/Specialists
- Risk Management Directors/Assoc. Directors
- Risk Managers
- Health & Safety Managers
- Claims Managers
- Benefits Managers
- Human Resource Directors/Managers
- Case Managers
- Nurse Case Managers
- Employee Health Directors/Managers
- Disability Managers
- Occupational Health Nurses
- Loss Control Managers
- Payroll/Finance Managers

And anyone else interested in controlling workers' comp costs in their organization!

Hyatt Regency Resort & Spa



Experience Southern California's premier oceanfront oasis, offering miles of uncrowded beaches and panoramic views. The Hyatt Regency Huntington Beach Resort & Spa offers the ultimate in luxury accommodations and conference facilities available on the West Coast. It brings together the best of all worlds to create a unique and memorable seaside experience.

Located in a community also known as "Surf City," this four-story resort is perched above the historic Pacific Coast Highway and is designed to simulate an Andalusian-style villa. The magnificent architecture, reminiscent of Spain's southern coast, and lush landscaping combine to create a sense of casual elegance and your own seaside retreat.

Hyatt Regency Huntington Beach features unique restaurants, including fine dining, a theme-based restaurant, and pool grille, an exclusive retail-shopping plaza, and the Pacific Waters Spa providing treatments indigenous to Pacific Island cultures. For the activity lover, the Hyatt Regency Huntington Beach Resort & Spa has a swimming pool, spa grottos, nearby championship golf courses and, of course, the beach.

Conveniently located in the city of Huntington Beach, the resort is 13 miles from John Wayne Orange County Airport; 35 miles from LA International Airport and 17 miles from Long Beach Airport.

Media Partner Sponsor**WorkersCompensation.com (Booth #40)**

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Ph. 941-366-3791
www.workerscompensation.com

WorkersCompensation.com is the only national resource serving the entire workers' compensation community with vital information and services. Drawing millions of visitors a year, we have been designated as a "Hot Site" by USA Today and recognized as one of the "Top Five Risk Management Sites" by the IIAA. Our Professional Directories are an excellent source for finding services and gaining new business, and our extensive line of informational and service products will simplify your life and save you money. Visit our site and see why we are "The Workers' Comp Service Center."

Registration Bag Sponsor**Actief Case Management (Booth #8)**

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Ph. 805-643-7822
www.actief-cm.com

We are the nurse case management consulting company who sponsored your bag for the California Workers' Compensation Forum in Huntington Beach in 2004 and 2005. If you were an attendee either year, you carried a bag with our old name. We hope you will return this year and carry a bag with our new name, Actief Case Management.

We are committed to providing timely and accurate communication. Our RNs offer excellent field and telephonic services. We believe that a return to an active life is in the best interest of the injured worker, their family, and their employer.

Executive Speaking Sponsor**Argus West Investigations Services (Booth #24)**

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Fountain Valley, CA 92708
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Serving all of California and beyond for over 22 years, Argus West offers a full range of investigative services to meet your workers' compensation, auto liability, USL&H, property, and general liability needs. Services include AOE/COE, surveillance, undercover, backgrounds, preemployment screening and more. Please visit our interactive website at www.arguswest.com or call 800-944-2748. When you are looking for professionalism and quality, look to Argus West, Inc.

Badge Sponsor**Frasco® Investigative Services (Booth #27)**

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Lanette Hanson, Sponsorship/Exhibition Marketing Director
Phone 704.561.0242 Fax 704.561.0262 Email lhanson@counciloned.com

Executive Speaking Sponsor**Future Industrial Technologies (Booth #7)**

4930 Cervato Way
Santa Barbara, CA 93111
Ph. 805-967-2485
www.backsafe.com

Future Industrial Technologies, based in Santa Barbara, has been helping North American companies significantly reduce injuries, thereby cutting workers' comp costs dramatically over the past 10 years. With over 1100 certified health care professionals providing nationwide, on-site customized workshops, F.I.T. is the leader in the Injury Prevention field.

Bionomics™ is a breakthrough in how to lower costly musculoskeletal disorders on and off the job. F.I.T. has helped all descriptions of industries including hospitals, public entities, office environments, utilities, transportation, hospitality, distributions, construction, and automotive, etc. control workers compensation losses. Clients have reduced injuries by as much as 75%. One client boasts a \$2.1 million reduction in workers comp costs over just 2 years.

Conference Materials Sponsor**Medcor (Booth #58)**

P.O. Box 550
McHenry, IL 60050
Ph. 815-759-5458
www.medcor.com

Medcor helps businesses reduce workers' compensation costs up to 30%. Medcor brings health care to the worksite and to the injured employee at the time of the incident. Services include: Telephone Injury Triage & Reporting, On-site Medical Staff, Systems & Software, Drug Testing & Employee Screening.

Medcor's innovative services are available 24/7 for worksites of any size. Patent-pending systems reduce unnecessary claims. Medcor's flexible services work with any insurance, broker, TPA, or provider network, instant reporting; secure data on-line, real-time language translation and outstanding customer service. Employers enjoy lower costs; client renewal is 99%. Workers report high satisfaction; patient agreement with treatment recommendations is 98%.

Media Partner Sponsor**National Safety Council (Booth #74)**

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Executive Speaking Sponsor

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Burns, White & Hickton, LLC (Booth #28)

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www.bwhllc.com

Burns, White & Hickton, LLC prepares Medicare Set-Asides throughout the United States. We lead the MSA industry in approval ratings and low fees. Our services include a two-week turnaround time, professional legal services, verifications, educational services, and strategic settlement consultations, which are geared toward cost containment. We assist clients from the start of a claim, throughout the various stages of settlement, to final approval. We are committed to assisting clients reach final settlement of claims.

Executive Speaking Sponsor**Specialty Risk Services (Booth #6)**

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Goodwin Square FL 16
Hartford, CT 06103
Ph. 888-236-4684
www.specialtyriskservices.com

Specialty Risk Services, Inc. (SRS) provides workers' compensation, auto and general liability claim administration, and risk management services nationwide. With the approval of over 18 Insurance Carriers, SRS offers services to both self-insured and insured clients, including many of the Fortune 500 companies.

Executive Speaking Sponsor**TRISTAR Managed Care (Booth #69)**

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Santa Ana, CA 92705
Ph. 888-55-TRISTAR
www.tristarmc.com

TRISTAR Managed Care provides cost-containment solutions for workers' compensation programs including Medical Bill Review, access to PPO Networks, Medical Provider Networks (MPN), and Medical Case Management (Utilization Review, Field and Telephonic Case Management, and Peer Review) services to self-insured employers, fully-insured organizations, and insurance companies.

Executive Speaking Sponsor**Workcompcentral (Booth #34)**

1320 Flynn Rd. Ste. 403
Camarillo, CA 93012
Ph. 805-484-0333
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WorkCompCentral provides current news daily, authoritative research, and continuing education to professionals in the workers' compensation industry across the country. Members of the insurance, legal, medical, employer, and regulatory constituencies rely on our team of journalists, and legal and insurance professionals to deliver unbiased, quality information every day because we are the best at what we do - keeping professionals informed since 1999.

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California Workers' Comp Resource Guide

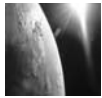


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CONTACT:

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California Workers' Comp Forum

October 18-20, 2006 • Huntington Beach, CA

1. My contact details are: (Please copy this form for additional delegates)

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 Last Name _____
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Would like to receive more information via email about California Workers' Comp Forum
 Would like to receive information from Council about future events via email

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2. Your Investment

	Register on or before September 8, 2006	Register after September 8, 2006
<input checked="" type="checkbox"/> 2-Day Conference Only	\$1,195 Save \$100!	\$1,295
<input type="checkbox"/> Complete Event* (Conf & 1 Wkshp)	\$1,495 Save \$100	\$1,595

*If you are registering for a workshop please indicate which one.

- Comprehensive Update on Recent Effects of the SB 899 Implementation, New Court Decisions, and Current Trends in California Workers' Comp 7713W1
 Surviving the California Workers' Comp Jungle: The Nuts and Bolts of Workers' Comp Law 7713W2
 Anatomy of a Workers' Comp Claim in California: Proven Claims Management Best Practices for Efficient and Cost-Effective Resolution 7713W3
 Working with Doctors to Facilitate Maximum Recovery, and Reduce Over-Treatment, Lost Time, and Long Term Costs 7713W4

3. Payment Information:

Payment Type: Credit Card Check Please Bill My Company

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 Card Holder Name: _____
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Group Discounts!

If you intend to register a group of 3 or more please call Ben Pritchard at 704-561-0221 for generous group discounts!

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HRCI: The two-day conference has been approved for 12 credit hours toward PHR and SPHR recertification through the Human Resource Certification Institute (HRCI). Each half-day workshop has been approved for 3 credit hours. For more information visit www.hrci.org.

ATTORNEYS: Continuing Legal Education credits applied for in California.

INSURANCE ADJUSTERS: CEUs applied for

QUESTIONS? Email continuingeducation@counciloned.com or call 704-561-0252.



Conference Registration

Please indicate which breakout sessions you will be attending:

Day One - Wednesday, October 18, 2006

3:45 pm - 4:35 pm (Choose 1 of 4)

- Ask the Doctor: Critical Questions Employers Should Ask Physicians to Help Avoid Delayed Recovery 7713C01
 CASE STUDY: Successful Implementation of Medical Provider Networks Under the SB 899 Reforms 7713C02
 Medicare in Workers' Comp Settlements: Critical Insights and Guidelines Regarding Medicare Set-Aside Allocations 7713C03
 ALL NEW SESSION: Technology Trends in Workers' Comp: Improving Outcomes and Reducing Claim Costs 7713C22

4:45 pm - 5:30 pm (Choose 1 of 3)

- Best Practices for Conducting Workplace Accident Investigations to Keep Costs Down Later 7713C04
 Health and Safety: Disaster Preparedness: Ensuring an Organized, Efficient Response to Pandemic Flu, Natural Disasters, and Other Workplace Emergencies 7713C05
 What it Takes to Win a Conviction for Fraud: The Biggest Fraud Schemes and How to Stop Them Now 7713C06

Day Two - Thursday, October 19, 2006

11:30 am - 12:15 pm (Choose 1 of 3)

- Documenting Workers' Comp Claims: How Proper Documentation Can Protect Your Organization from Liability and Costly Penalties 7713C07
 Panel Discussion: Medical Provider Networks - Reducing Medical Costs While Maintaining Quality Care: The State of MPNs in California - What's Working and What's Not? 7713C08
 Back to the Future: Steps to Take Today to Improve Tomorrow's Workers' Compensation Results 7713C09

1:45 pm - 2:45 pm (Choose 1 of 3)

- CASE STUDY: Oh My Aching Back! Bionomics™ Reverses the Financial Pain of Sprain/Strain Injuries: Learn How Kendall-Jackson Discovered an Ounce of Prevention Is Worth a Magnum of Cure 7713C10
 Lawfully Accommodating Disabilities Under the FEHA and ADA While Maintaining a Compliant Return-to-Work Program 7713C11
 Return to Work Under the New California Regs: How the Employer, Adjuster, and Defense Attorney Can Work Together to Ensure Compliance 7713C12

3:15 pm - 4:15 pm (Choose 1 of 3)

- Best Practices for Managing Medical Issues in Workers' Comp Claims Arising from Chronic Conditions 7713C13
 Overlapping Leave and Disability Laws: Workers' Comp, FEHA/ADA, and CFRA/FMLA Laws 7713C14
 Cracking Down on Workers' Comp Fraud and Malingering: What You Can Do to Get Your Case Prosecuted 7713C15

Day Three - Friday, October 20, 2006

9:00 am - 10:00 am (Choose 1 of 3)

- ALL NEW SESSION: Solutions to the Continuing Challenges Facing the California Workers' Comp System 7713C23
 Legal Update on Preexisting Injuries and Apportionment of Workers' Comp Claims in California 7713C16
 CASE STUDY: How Wellness Initiatives and Preventive Strategies Can Reduce Workers' Comp Costs 7713C17

10:15 am - 11:15 am (Choose 1 of 2)

- How to Protect Your Organization from Vendor Fraud and TPA Embezzlement 7713C18
 National Trends in Workers' Compensation - We're Not in California Anymore, Toto 7713C19

11:30 am - 12:30 pm (Choose 1 of 2)

- CASE STUDY: Innovative Strategies for Managing Your Workers' Compensation Risks 7713C20
 What Employers Need to Know About Workers' Comp Insurance to Effectively Contain Costs 7713C21

NOTE: These choices do not affect price

Hotel Information:

Hyatt Regency Huntington Beach Resort & Spa
 21500 Pacific Coast Highway
 Huntington Beach, California, USA 92648

**Book Early!
 Hotel will sell out.**

Special Room Rates:

To take advantage of the special room rates negotiated especially for California Workers' Comp Forum attendees, reservations must be made through Council's travel provider, the Global Executive, online at www.globalexec.com/cawc, by email at conf@globalexec.com or toll-free at 800-516-4265 in the US, or 203-431-8950 outside the U.S.

Cancellation Policy:

Should you be unable to attend, a substitute is always welcome at no extra charge. A full refund, less a service charge of 10%, is given for cancellations received in writing (letter, fax or email) four weeks prior to the event. A 50% refund will be sent for cancellations received between two and four weeks prior to the event. Regrettably, no refunds can be made for cancellations received less than two weeks prior to the event but we will accept a substitute delegate at no additional charge (first transfer is free - 2nd one and thereafter will have a \$250 fee per transfer).

On rare occasions, Council decides to cancel this event. In this circumstance, Council does not accept responsibility for covering air fare, hotel, or other costs incurred by registrants.

Special needs:

If you should have any special needs, please contact us at 800-942-4494 no less than 7 days before the event.

5 Easy Ways to Register

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CALL Toll Free (800) 942-4494
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