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Personal Internet Use Becoming Part of Employee Record insurancejournal.com – December 9, 2010

By Andrew G. Simpson

Those photos on Facebook showing you palling around with drunks, the raunchy joke you posted on Twitter, and those links to politically incorrect groups on your personal Web site—all of this information can now become part of your job application and employment record.

The practice of employers checking employment, criminal and credit histories of job candidates is apparently no longer sufficient. A California company is helping employers collect information about job candidates and employees from Facebook, MySpace, Twitter and wherever else on the Internet the person may have posted information.

"We not only review the social networks; it's the two-thirds of user-generated content that doesn't fall into the category of Facebook, Twitter, and MySpace," said Max Drucker, co-founder and CEO of Social Intelligence Corp., in an interview with Insurance Journal. "We review blogs. We review bulletin boards. We review the microblogs. We review comments in forums. We really are looking for anything out there, personal web pages, anything out there that a person can create themselves and has posted publicly, into the public domain, online."

Drucker sees his service as a risk management tool for employers, helping them avoid liability for negligently hiring someone who later turns out to be a real mismatch, or worse. Post-hiring, it helps keep employees in line with a company's media policy.

Arms-Length

Companies are already scouring the Internet for information on job candidates and employees, but they may not be doing so efficiently or thoroughly, according to Drucker. What's more, they may be exposing themselves to liability by identifying information they shouldn't consider in hiring, such as age, race or religion. Social Intelligence acts as an "arms-length third party" to do the web searching for employers.

"[T]oday essentially all companies in the Fortune 500 do some form of a criminal background check. I don't see this as any different," says Drucker. "You have an obligation to your existing workforce and your customers to not make negligent hires, and this gives you the opportunity to do this, without the risk that goes into doing that thing yourself."

After Social Intelligence's computers comb the Internet for the information, at least three people at the firm review the results, according to Drucker. They customize their reports, giving employers the information they want while blacking out anything that is irrelevant to the job under consideration or that is illegal for employers to use in hiring such as if someone is pregnant or has a medical condition. If there is an objectionable photo, they describe it to the employer without actually including the photo in the report since that could disclose a person's race, age or other irrelevant characteristics.

FACEBOOK – Continued on page 4

THE ADJUSTER - SAN DIEGO INSURANCE ADJUSTERS ASSOCIATION

Dear Membership,

It is with deep sadness and regret that we inform you that our faithful and loyal President, Leah Miller, has resigned from the SDIAA Board of Governors.

However, it is with pleasure that we, as a Board, have nominated Chris Terrance, Jr. of Crawford and Company and he has accepted the position for the remainder of our terms.

The Board of Governors continues to promise to devote our time to making this the best organization that we can. With the help of our newest addition, Chris, and the experience and passion of the rest of the Board, we are confident that we can do so.

As always, we are constantly looking for opportunities to improve and for feedback from you, our members. Please keep us informed as to thoughts, comments, concerns and questions. We want what is best for the organization as a whole and rely on everyone to make it a wonderful experience that everyone is proud to be a part of.

As the holidays draw near, we wish you all the peace, joy and happiness in celebrating with your families, friends and loved ones. Remember to be grateful for your health, family, friendships and relationships, your job and living in America's Finest City. Enjoy it!

Sincerely,
The Board of Directors

Happy Holidays from SDIAA



SAVE THE DATES 2011 Calendar of Events

January 2011

Education Seminar- TBD

February 2011

Education Seminar- TBD

March 18, 2011

Vendor Night

April 2011

Education Seminar- TBD

May 17, 2011

Elections/Mixer

June 2011

Education Seminar- TBD

July 2011

Golf Tournament

August 2011

Day at the Races

September 2011

Education Seminar- TBD

October 2011

Education Seminar- TBD

November 2011

Education Seminar- TBD

December 2011

Holiday Party - TBD

NEW WEBSITE

Have you seen our new website?
Hopefully you've stopped by and
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today!

www.sdiaa.org



Stop by and check out our Facebook profile!
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pictures, and connect with others in the
industry!

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FACEBOOK continued...

Protecting Applicants

By blocking certain information, his service benefits job candidates as much as it does employers, Drucker contends.

"We only provide solutions that are about protecting the job applicants from discrimination and, in turn, by doing that, you're protecting the employers of allegations of discrimination. You're giving them a fair hiring practice," he told Insurance Journal.

"And we are coming from the approach of protecting that job applicant from potential discrimination or being evaluated based on things that are online that either, A, they have no control over, or B, simply are not relevant to the job."

He says Social Intelligence functions as a consumer reporting agency under the Fair Credit Reporting Act. Thus, he said, anyone who has suffered "adverse actioning"—been fired or not been hired—has a right to a copy of the report and an opportunity to correct any misinformation.

Drucker is surprised at what some people will post to the Internet.

"It's ridiculous. I mean, we see this stuff all day, every day. People that are applying for jobs, people that have even posted their resumes online, that have these alter egos, doing things that represent them very poorly, and could, in turn, create a lot of risk for that company," he said.

Social Intelligence is not just interested in embarrassing or negative information. "There's looking for the objectionable material, but we're also looking for positive attributes," he says, citing such things as participation in industry-leading blogs or charitable organizations, or if someone has a lot of Linked-In contacts.

Drucker's social media monitoring service can be continued post-hiring, too. Bosses may request email alerts if something questionable about the company or a worker appears on the Internet.

Social Intelligence will also monitor employees' use of the Internet and social networks—to see if they are posting derogatory comments about the company or fellow employees..

"It's critical that their employees adhere to what their media policy is, which is, of course, don't give company secrets, and don't talk about the company in this forum or that forum. Don't have pictures of you doing a thing like shooting or drinking while wearing a company logos," Drucker said.

Additional Applications

Drucker is no stranger to insurance. He previously co-founded an insurance web application company named Steel Card that ChoicePoint acquired a few years ago. While he thinks insurance firms are prime candidates for use of his services in their hiring, extending the use of Internet monitoring beyond hiring and into underwriting is probably not doable now, although it could happen in the future.

Right now, however, what does look promising in the insurance space is using social network and Web monitoring for fraud detection, following people who file disability, workers' compensation and other insurance claims.

"[T]hat's one of our areas that we are exploring," he said.

Just as his firm promises to protect employers from being sued, he is well aware his own firm is exposing itself to privacy critics, if not to potential lawsuits, by poking around in individuals' web spaces.

"Look, all companies need to worry about being sued, at some level, for whatever the reason and we certainly understand that we're going into a new space that may be treated as controversial," he said. He hopes that by "making every effort, in every single way, to adhere to all the laws" and by focusing on protecting job applicants, his firm should be in a safe place.

"But, of course, I have no idea of what may happen in the future," he said.

Nearly 20% of Drivers in Fatal Crashes Test Positive for Drugs: Report

insurancejournal.com – December 1, 2010

By Ken Thomas

About 1 in 5 drivers who were killed last year in car crashes tested positive for drugs, raising concerns about the impact of drugs on auto safety, according to a new government report.

Researchers with the National Highway Traffic Safety Administration said the new data underscored a growing problem of people driving with drugs in their systems. But they cautioned that it was not clear that drugs caused the crashes and more research was needed to determine how certain drugs can hinder a person's ability to drive safely.

Drugs were reported in nearly 4,000 drivers who were killed in 2009, or 18 percent of the nearly 22,000 drivers killed last year. In 2005, drugs were found in the systems of 13 percent of the more than 27,000 drivers killed in car accidents.

Researchers said the numbers could be higher because only about 3 in 5 drivers who were killed in car crashes were tested for drugs after the crash and testing varied from state to state. Among all the drivers who were killed in 2009 and later tested by authorities for drugs, about one-third had drugs in their systems.

The tests took into account both legal and illegal drugs, including heroin, methadone, morphine, cocaine, methamphetamine, marijuana, LSD, prescription drugs and inhalants. The amount of time the drug could linger in the body varied by drug type, the researchers said, so it was unclear when the drivers had used the drugs prior to the fatal crashes.

Aspirin, nicotine, alcohol and drugs administered after the crash were excluded from the tests.

White House Drug Policy Director Gil Kerlikowske said the research was a "good first attempt" to understand the role that drug use plays in automobile fatalities.

Many drugs can affect a driver's judgment and reaction time but researchers are still trying to determine the level of drug use that can impair a driver's ability to drive safely. A blood alcohol level of 0.08 is the legal limit for all 50 states but a similar level of impairment is uncertain for many drugs.

"It's very clear that we've got a significant problem," Kerlikowske said. "We've made great progress on alcohol-impaired driving through education and enforcement. There's just no reason we won't be able to make progress in this area once we start bringing it to people's attention and we start doing the enforcement that's needed."

Some recent high-profile crashes have involved drug use by drivers.

In July 2009, a New York mother sped the wrong way for more than a mile with a minivan full of children, leading to a crash that killed her and seven others. The woman had a blood-alcohol level 2 1/2 times the legal limit and had smoked marijuana within an hour of the crash.

In Phoenix, the driver of a dump truck struck a group of motorcycle riders in March, killing four people and injuring five others. Initial tests found the driver had methamphetamine in his system.

Kerlikowske said efforts against drugged driving could be helped by improved testing procedures and standards for detecting drug use by drivers, along with more police officers trained to detect drug use by motorists.

CLASSIFIED

Are you or someone you know looking for a claims job? Or a recruiter trying to help someone find a job in the claims industry? Contact Karen Pretzel to run your information in our quarterly newsletter!

Job Seekers:

Jennifer Field
858.248.0202

dolphinph@hotmail.com

12 years of P&C insurance experience with last 6 years focused on serious injury claims, fatalities & litigation. Seeking work in serious injury claims or open to new positions within work comp, homeowners, commercial or general liability.

Recruiters:

Cyndie Ursillo, HR/Recruiter
Dimont & Associates
1333 E. Madison Ave, Suite 200
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- Distributed to all SDIAA members
- All newsletters are archived on the SDIAA website
- Circulation is approximately 400 and growing



Why should you advertise in the SDIAA newsletter?

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- Newsletters with your info are archived on the website for anyone to see at anytime
- The SDIAA is growing – get in while the rates are low!

Advertising Rates:

<u>Ad Size</u>	<u>Cost (per quarter)</u>
Small ad	\$36
Half Page	\$100
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Publication Schedule

<u>Issue</u>	<u>Ad Deadline</u>
Winter (January)	December 15
Spring (March)	February 15
Summer (June)	May 15
Fall (October)	September 15

To see a copy of archived newsletters, go to www.sdiaa.org.

Questions or want to advertise? Contact Karen Pretzel, Marketing Chair at

kpretzel@apex411.com or call 619.255.3022.

**Know someone that would benefit from membership with the SDIAA?
Questions? Contact membership@sdiaa.org or marketing@sdiaa.org.**



San Diego Insurance Adjusters Association

P.O. Box 504480, San Diego, CA, 92150-4880

MEMBERSHIP APPLICATION

I hereby apply for membership in the SDIAA as (please check one)

- New Membership Renewal

Name _____

Home Address _____

City, State, Zip _____

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Position _____

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Check type of membership:

- Regular Members (claims personnel).....\$20
I certify I am a claims adjuster, examiner, supervisor, manager of an insurance company or I am a CA Licensed Insurance Adjuster.
- Associate Members (non-claims personnel).....\$65
I certify I am affiliated with or retained by the insurance claims industry.

If my application is accepted, I agree to abide by the constitution and by-laws of the San Diego Insurance Adjusters Association.

Signature _____ Date _____

**Pay online at sdiaa.org and send the application to SDIAA
-OR-**

**RETURN APPLICATION ALONG WITH A CHECK PAYABLE TO SDIAA TO:
SDIAA, P.O. Box 504480, San Diego, CA, 92150-4880**