

## 2020 PRIMA Keynote Lunch and Learn

### Catastrophic Claims: Are You Prepared?

In the increasingly complex world of risk management, are you equipped with the proper tools to manage a catastrophic claim? Learn the critical items needed to develop an effective process for managing even the most convoluted workers' compensation claims.

Gain a keen understanding of strategies necessary to prevent, identify, and respond to cyber-attacks; hear best practices for cyber claims management; and discover how one small incidental defect can create multi-million dollar property damage, resulting in a shift in an organization's culture and overall functionality.

Leave PRIMA 2020 on a high note with this closing session!

#### Panelists:



**Fernando Branco, MD**  
**Chief Medical Officer, Midwest Employers Casualty a Berkley Company**

Fernando is board certified in physical medicine and rehabilitation, pain, and addiction medicine with 30 years of clinical practice. Dr. Branco was formerly the medical director of a multidisciplinary rehabilitation pain center, one of the centers of excellence for the treatment of chronic pain cases recognized by the American Pain Society. He has decades of experience on worker's compensation cases and now, as the medical director of an excessive carrier (MWECC), he deals with difficult catastrophic (spinal cord injuries, traumatic brain injuries, amputees, and burns) and chronic pain patients.

#### Panel Topic:

#### How to Deconstruct a Catastrophic Pain Case: Mr. Martin's Story

Managing catastrophic workers' comp claims is a task many risk managers will face. Through a real-life case about an injured worker's catastrophic incident, which resulted in a complex pain case, you'll discover how to work with your providers to evaluate and determine the best treatment options to accomplish the best outcome for the injured worker. As well as understand the key items needed to develop an effective process for managing the most convoluted workers' compensation claims.



**Richard Spiers**  
**Claim Consultant, Spiers Consulting, LLC**

Richard Spiers has been in the insurance industry since 1980 and was a claim executive in the reinsurance and excess marketplace starting in 1985. He was with Genesis Management and Insurance Services for over 20 twenty years. He is currently doing independent claim consulting work and marketing for Lexipol. Rick has extensive experience handling the vast array of claims faced by public entities, K-12 school districts, the higher education sector, and most other lines of business. Based in Chicago, he has also worked for Transamerica Insurance Group, Northbrook Excess and Surplus Insurance, CNA, and Allstate Reinsurance. He is a graduate of Northern Illinois University, a member of the Society of CPCU, and holds associate designations in risk

management, claims, and reinsurance. Mr. Spiers has been developing and presenting insurance industry-related training sessions to a variety of client and industry groups for over 25 years.

**Panel Topic:**

**Prevent, Detect, and Recover from Cyber Attacks and Ransomware**

Every year cyber-attacks, and the variety of attacks, increase. Towns, counties, and school systems can be hacked, and on-line information abused. Finances, personal records, and plans for the future can be destroyed. More recently, cyber-attacks are going after an entity's infrastructure. Another growing form of cyber-attacks is ransomware, where they demand money in order to give you back your data. During our discussion, we will talk about claims related to various types of cyber-attacks, discuss ways to protect your organization from attacks better, and help you determine if every ransomware demand is always worth paying.



**Marilyn Rivers**

**Director of Risk and Safety and Safety Compliance Officer, City of Saratoga Springs, NY**

Marilyn is the director of risk and safety, and the safety and compliance officer for the City of Saratoga Springs, NY. She possesses a Bachelor of Science in chemistry with a minor in physics and a Master of Education degree. Marilyn currently chairs and facilitates her City Safety Committee and the Saratoga County Local Emergency Planning Committee composed of representatives from the federal, state, and local government who serve alongside area business leaders. She is a Director-at-Large for the National Safety Council's Government and Public Sector and hosts three interns per semester from local colleges hoping to inspire future risk professionals. You may also hear Marilyn on PRIMA podcasts and webinars speaking on a variety of risk and safety management basics. Marilyn is active within her local community as a member of Lions International and is a recipient of their Melvin Jones, Robert J. Uplinger, and Knights of the Blind awards for community service.

**Panel Topic:**

**Lightning Strikes Historic City Hall**

Is your risk program up to the challenge of the unknown? Risk management protocols are standard within the public sector, but lightning strikes when we least expect it, which can involve hidden defects that affect overall risk. We'll discuss how one small incidental defect can create millions of dollars in property damage and change the culture of how your organization functions. Thinking outside the box offers unprecedented challenges to improve your existence and re-create your risk profile. Let's embrace that challenge, shall we?

**Moderator:**



**Dean Coughenour**  
**Risk Manager, City of Flagstaff, National PRIMA Past President**

Dean Coughenour is the risk manager for the City of Flagstaff and directs the Risk Management department. His responsibilities include managing a comprehensive risk and safety program comprised of reducing risk factors, grass-root integration of the risk management decision matrix, safety, insurance, litigation management, workers' compensation, training, and facility inspection programs. Dean has nearly 30 years' experience in proactive risk management and has served on various boards and associations, including the Arizona Municipal Risk Retention board and the City of Scottsdale Loss Trust Fund board. He is also a past national board member of PERI (Public Entity Risk and Insurance), past loss trust fund board chair for the City of Scottsdale, past president of national PRIMA, and other various community leadership positions. Dean is a frequent speaker on risk management topics both at national and local conferences, serves on the national PRIMA speaker bureau, and is a champion for risk management and the

employment of the risk management decision matrix in day-to-day operations of public sector entities.