



# RESTAURANT RISK ADVISOR

*Keeping An Eye On Protecting Your Business Interests*

-Sponsored by BayRisk Svcs., Alameda, CA-

70+ years in CA, specializing in Employment Practices, Work. Comp. and Business Liability



## **Monthly Alert:** May, 2010

The challenging economy has created the risk of a more litigious and unstable business and political environment. Below is a summary of recent, news worthy events. For links to the entire News Flashes or other areas of inquiry, visit [www.restaurantriskadvisor.com](http://www.restaurantriskadvisor.com) or call me at 510-523-3435-Denny Christner, CIC, Account Executive

**Announcement:** BayRisk Insurance is proud to partner with the **Golden Gate Restaurant Association!** We are offering an introductory sponsored annual membership for new clients, up to a **\$525 value.\***

### Membership Benefits

- GGRA Group Purchasing Discount Program
- Customized Employee Manual
- Educational Programs & Certifications
- Government Relations & Industry Advocacy
- Marketing

### Welcome New BayRisk Clients

- Commonwealth Mission, SF
- Rick & Ann's Restaurant, Berkeley
- Ann's Catering, Berkeley
- Thermidor, SF
- Wescafé, Alameda



**Preferred Partner**

\*This offer is for a one-time annual membership to GGRA. Please contact our office for specifics.

## **WORKERS COMP FLASH REPORTS!**

**Mid-Year Rate Filing Unlikely** (<http://www.wcexec.com/Mid-Year-Rate-Filing-Unlikely.aspx>)

Barring an extraordinary decision by the Workers' Compensation Insurance Rating Bureau's governing committee to go against its own guidelines there will be no mid-year pure premium rate filing this year. This does not mean that some, perhaps many, carriers will not raise rates, just that the Bureau will not be making a new filing.

**Restaurant Supervisor Safety Training Program** (<http://www.dir.ca.gov/CHSWC/SBMRMaterials.htm>)

A small business safety training program is currently available for owners and managers of small restaurants in California. The materials include: a training guide to engage workers in identifying and controlling health and safety hazards; a Safety Orientation Checklist to prepare new workers; & Tips on preventing burns, cuts, slips and falls.

## **EMPLOYMENT PRACTICE LIABILITY FLASH REPORTS!**

**Doing the Right Thing When It Comes to Downsizing** (<http://www.bayrisk.com/restaurant/pdf/downsizing.pdf>)

Downsizing has become necessary for many Bay Area restaurants due to recent tough economic conditions. There are many legal, procedural and administrative guidelines that should be followed, so that employer practice liabilities are avoided. A review of the attached checklist will provide you with a good foundation.

**10 ways to trigger a lawsuit-** At *HR Daily Advisor*, Attorney Barbara Meister Cummins ([http://hrdailyadvisor.blr.com/archive/2010/04/14/Training\\_Supervisor\\_Manager\\_Avoid\\_Lawsuit.aspx](http://hrdailyadvisor.blr.com/archive/2010/04/14/Training_Supervisor_Manager_Avoid_Lawsuit.aspx))

**EPLI (Employers Professional Liability Insurance)...Critical** (<http://www.bayrisk.com/restaurant/pdf/EPLI.pdf>)

The past decade has witnessed an alarming surge in the number of employment related lawsuits lodged against American businesses. Almost 75% of all lawsuits brought against companies today involve employment disputes.

### **-IMPORTANT CA RESTAURANT RESOURCES-**

CA Work Comp Insurance Rating Bureau	888-229-2472	<a href="http://www.wcirbonline.org">www.wcirbonline.org</a>
Golden Gate Restaurant Association	415-781-5348	<a href="http://www.ggra.org/">http://www.ggra.org/</a>
US Food & Drug Administration	888-463-6332	<a href="http://www.fda.gov">www.fda.gov</a>
Occupational Safety & Health Administration	800-321-OSHA	<a href="http://www.OSHA.gov">www.OSHA.gov</a>