



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: November, 2009

The challenging economy has created the risk of a more litigious and unstable business and political environment. As a complimentary and value-added service for my existing and prospective clients, I monitor relevant events in the Restaurant Marketplace as it pertains to protecting your business assets. I've included a summary of recent, worthy news items below. For complete information on these or other areas of importance, please go to www.restaurantriskadvisor.com or feel free to call me any time at 510-523-3435.

FLASH REPORT! [Commissioner Poizner Eyes Broader Role For WCIRB](#)

Sticking with his earlier assertion that carriers are not making the most of the savings offered by the workers' comp reforms, Insurance Commissioner Steve Poizner and California Department of Insurance representatives yesterday posed tough questions to the Workers' Compensation Insurance Rating Bureau of California as to its justification for a 22.8% increase in the workers' comp cost claims benchmark. In the last rate hearing, Poizner rejected out of hand a proposed increase of 23.7% citing the continued inefficiencies in the system.

FLASH REPORT! [A Quiet Columbus Day but Grievances Are on the Horizon](#)

Despite some heated rhetoric and warnings issued by the Service Employees International Union, Local 1000, most state workers represented by the union showed up at work on Columbus Day, according to the Department of Personnel Administration. But despite the fact that the state didn't come to a standstill, the administration might still have a fight on its hands over the question of overtime pay. SEIU Local 1000 spokesman Jim Zamora says hundreds of employees are filing grievances to get time and a half "because they were forced to work on a holiday."

FLASH REPORT! EPLI (Employment Practices Liability Insurance)

A critical concern for your California business...The past decade has witnessed an **alarming surge in the number of employment related lawsuits** lodged against American businesses. In the past year, the Equal Employment Opportunity Commission received a shocking 50,000 charges of alleged sexual and raced-based discrimination, comprising 72% of the agency's private sector caseload. Almost three-quarters of all lawsuits brought against companies today involve employment disputes.

-IMPORTANT CA RESTAURANT RESOURCES-

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| CA Secretary of State | 916-653-6814 | www.sos.ca.gov |
| CA Work Comp Insurance Rating Bureau | 888-229-2472 | www.wcirbonline.org |
| CA Dept. of Alcoholic and Beverage Control | 916-419-2500 | www.abc.ca.gov |
| CA Uniform Food Facility Retail Law | | www.foodserviceresource.com/State/CA/CURFFL.pdf |
| CA Restaurant Association | 800-447-5793 | www.calrest.org |
| US Dept. of Labor Standards for New Business | 866-487-2365 | www.dol.gov |
| US Food & Drug Administration | 888-463-6332 | www.fda.gov |
| Occupational Safety & Health Administration | 800-321-OSHA | www.OSHA.gov |
| Government Food Safety Information | | www.foodsafety.gov |

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