

## Introducing PIA-SC Insurance Services' New Leadership & New "Risk Management Tips from the Insiders" Column

About eight years ago Nora Wolkoff, the new VP of Commercial Insurance at PIA's commercial insurance division, got a call from her parents, who live in Las Vegas and like to go to one of the smaller local casinos there. This casino had a lottery drawing, and her parents each obtained a lottery ticket. When they scratched it off, they were quite surprised to discover that each of them had won the top prize of \$5,000. What are the chances?

Well, as it turns out, the chances were better than they should have been. When Nora's parents went to collect their winnings, the casino's response was, "Sorry, there was a misprint. The printer printed 10 winning tickets instead of just one, so we won't honor it."

When her parents shared this story with her, Nora immediately called the Gaming Commission, which said the casino would have to honor these tickets. Then she called the casino's risk manager and explained that they needed to pay up. "But don't worry," she told him, "you're not on the hook for \$50,000 in prize money. You can sue the printer, because coverage for this will be in their Errors & Omissions insurance policy. You should be able to get all your money back and then some."

Of course, if that printer didn't actually have an Errors and Omissions (E&O) policy, they'd be liable for these damages anyway. As this story and risk management tip illustrates, E&O coverage is a must for printers.

Working with a commercial insurance provider that truly understands your business' unique risk management needs is also vitally important – and PIA-SC Insurance Services has a great team of professionals who really know their stuff!

### Introducing Nora Wolkoff and Justin Bourg

We are very excited to welcome Nora to her new position as VP of Commercial Insurance. With over 35 years in the commercial insurance field, Nora has seen countless examples of the importance of having the right insurance coverages in place. In fact, Nora brings extensive expertise to her new position. Her broad experience includes running the commercial insurance division of another agency as well as working on both the account management and producer sides of the business.

Also joining PIA-SC Insurance Services' leadership is Justin Bourg, who is now serving as the Director of Commercial Insurance Operations. In this role Justin is responsible for running all of the division's "back office" operations. Justin's unique background includes 20 years of experience at commercial insurance agencies as well as over a decade of experience as the co-owner of a printing shop. He truly understands the challenges that PIA's members face!

Between the two of them, Nora and Justin will be managing the department's 12-person team.

### A strong customer service philosophy

"Our goal," Justin shares, "is to ensure that our clients are always well taken care of. To this end, we've got things in the works that will streamline operations for a more seamless customer experience."

"We are here for our clients 24/7," Nora declares, "because we understand that things happen outside of the standard '9 to 5' business hours. Someone on your second shift gets injured. Your delivery driver is in an auto accident on his way to an early morning delivery. You get a call at 7:00

pm informing you that the lottery tickets you printed for the local casino had a major flaw. Whatever it may be, and whenever it may happen, we'll be here for you."

"I always keep my phone next to me," Nora adds, "and Justin does as well. That's the customer service philosophy we have each always had, and that's the philosophy that we are bringing to PIA's commercial insurance division now. Our day doesn't end at 5:00 pm!"

### Have questions about your commercial insurance needs?

You can reach PIA-SC Insurance at 323-400-6705; Nora is at ext. 222 and Justin is at ext. 284.



## TECHNOLOGY

## How to Spot a Phishing E-Mail

A phishing e-mail is a bogus e-mail that is carefully designed to look like a legitimate request (or attached file) from a site you trust in an effort to get you to willingly give up your login information to a particular website or to click and download a virus.

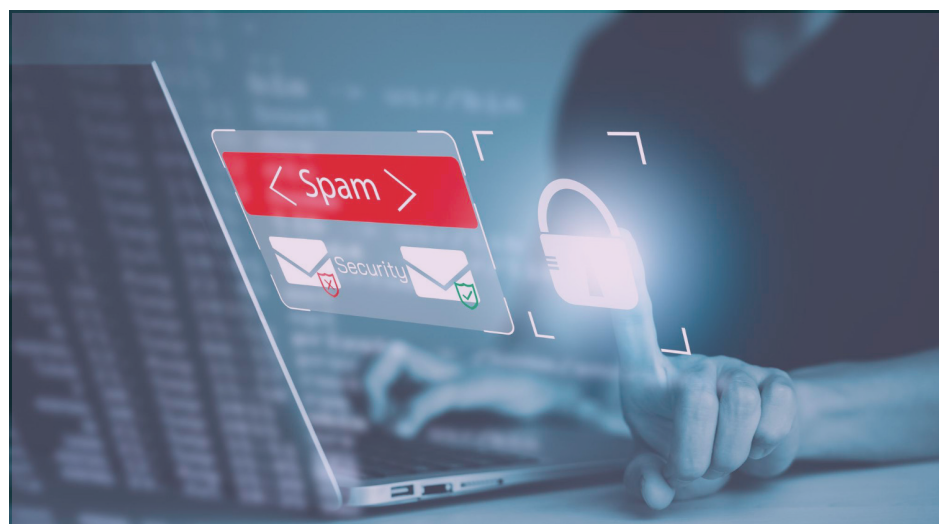
Often these e-mails look 100% legitimate and show up in the form of a PDF (scanned document) or a UPS or FedEx tracking number, bank letter, Facebook alert, bank notification, etc. That's what makes these so dangerous – they LOOK exactly like a legitimate e-mail. So, how can you tell a phishing e-mail from a legitimate one? Here are a few telltale signs...

First, double-check the e-mail. You might discover that the e-mail from the boss is actually from a Gmail account and not the company e-mail.

Second, hover over the URL in the e-mail (but DON'T CLICK!) to see the ACTUAL website you'll be directed to. If there's a mismatched or suspicious URL, delete the e-mail immediately.

If you're unsure, simply go directly to the site (typing it into your browser) rather than clicking on the link. Another telltale sign is poor grammar and spelling errors.

Source: Shield IT Networks, [www.shielditnetworks.com](http://www.shielditnetworks.com)



## HUMAN RESOURCES

## Best Practices for Engaging in the Interactive Process

The "interactive process" – the procedure through which an employer determines whether and to what extent it must accommodate an employee's disability or medical condition – is one of the most challenging parts of complying with California's Fair Employment and Housing Act and the federal Americans with Disabilities Act. Unfortunately, there is no one-size-fits-all approach for satisfying this legal requirement, but employers can minimize their risk by following these best practices:



1. **Educate managers and supervisors:** An employer's managers and supervisors are often the first (and sometimes the only) company representatives to learn of an employee's need for accommodation.

Accordingly, even if managers and supervisors are not primarily responsible for representing the company through the interactive process, employers should ensure that their managers and supervisors understand not only the importance of the interactive process, but how the obligation to engage in the process arises as well as their role in it.

2. **Initiate the interactive process promptly:** An employer should begin the interactive process as soon as an employee requests an accommodation or the employer becomes aware (such as through a manager, supervisor, or Human Resources) of the employee's need for accommodation. Once aware of the need for accommodation, employers should initiate communication to confirm the scope of the employee's limitations and identify potential accommodations that would enable the employee to perform the essential functions of the job.

3. **Communicate clearly and effectively:** Many disability claims under FEHA and the ADA arise from poor communication between the employer and employee. Communications during the interactive process should be clear and direct, telling the employee precisely what is needed, directly responding to requests and concerns, asking questions to clarify the employee's needs, and responding to the employee in a timely and respectful manner.
4. **Identify reasonable accommodations:** Employers must attempt to identify reasonable accommodations that would enable the employee to perform the essential functions of their job. Employers should consider a wide range of accommodations, including modifications to the work environment, job duties, and work schedule. Only after identifying a potential accommodation should an employer consider whether the

accommodation would cause an undue hardship on the company. Employers should recognize that mere inconvenience or added cost does not automatically mean that a potential accommodation creates undue hardship and be wary about relying on that potential defense, as courts frequently reject the argument, leading to significant liability.

5. **Follow up and monitor accommodations:** Once a reasonable accommodation is identified and provided, the employer should not consider the process done; it should follow up with the employee to ensure that the accommodation is actually effective. If the accommodation does not accomplish its intended purpose, the interactive process should continue with the employee to identify potential alternative accommodations.

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# Have You Checked Out the Print University?

Access to the Print University’s full library of on-demand training videos is now included as part of your PIA membership. Now’s a great time to check out the available titles and think about which ones to add to your training programs for new hires, and which would be beneficial for your existing employees at this time.

The Print University currently offers over 55 foundational courses. The average course is just 20 minutes long, and all courses are specific to the production printing industry.

Course categories include:

- Introduction to Production Printing
- Inside the Print Shop
- Operations of a Print Service Provider
- Print Workflow and Processes
- Introduction to Finishing
- Selling Strategies
- Vertical Markets for Print

To access the training videos simply log in to the Members area on the [www.piasc.org](http://www.piasc.org) website and click on the Print University tab.

*If you have questions, please contact Nadine Mora at (323) 728-9500 ext. 262 or [nadine@piasc.org](mailto:nadine@piasc.org).*



CLASSIFIED

**FOR SALE:** Delta Transformer made by Komori 112.5 KVA, primarily volt 208 secondarily volt 220y/127 3 phase. Please contact Bobby Martinez at (949) 413-0601 for more information.

**FOR SALE:** T-30 Ingersoll Rand Industrial Air Compressor, Model #242-5V, Serial #711713. Please contact Bobby Martinez at (949) 413-0601 for more information.

**FOR SALE:** Xante En/Press – Digital multimedia press with the patented enterprise high speed feed system that offers users an affordable way to go digital and meet the demand for fast full-color printing. The Xante En/Press has a groundbreaking design that feature a straight multispeed feed path for a fast and smooth delivery. Includes color workflow software, royalty-free fonts and over 1,000 design templates. For more information contact Charlie De Santiago at 760-265-2300.

**Want to buy or sell equipment, office furniture or a business, or rent or lease a building? Place a free classified ad today!**

For more information contact Nadine Mora at 323-728-8500 ext. 262 or [nadine@piasc.org](mailto:nadine@piasc.org).

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HUMAN RESOURCES

*Continued from front*

6. **Accurately document the process:** The interactive process is rarely completed in a single back-and-forth interaction. Instead, it is usually an ongoing dialogue spanning several communications occurring over several days or longer. Because claims alleging failure to engage in the interactive process and/or provide reasonable accommodation often involve disputes about the communication between the parties, employers are wise to document those communications thoughtfully. When an employer follows the recommendations above and

documents its participation in the interactive process properly, the record of those communications becomes an incredibly useful tool in proving that the employer engaged in the interactive process reasonably and in good faith.

7. **Maintain confidentiality:** Employers should maintain the confidentiality of the employee’s disability or medical condition, all related medical information, and the details of the interactive process. Only those individuals who have a need to know should be involved in the interactive process.

Engaging in the interactive process in good faith is a difficult but crucial component of complying with the ADA and California’s FEHA and avoiding claims of disability discrimination. Employers without extensive experience in the interactive process should confer with counsel when the duty to engage in the process arises.

*Source: Sean Bothamley, Associate, Hopkins Carley, [www.HopkinsCarley.com](http://www.HopkinsCarley.com).*

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Los Angeles, CA 90040

## Events

### CALENDAR

07 JULY

SU	MO	TU	WE	TH	FR	SA
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

FOR FULL LIST OF EVENTS, PLEASE VISIT [WWW.PIASC.ORG/EVENTS](http://WWW.PIASC.ORG/EVENTS)

- Save the Date: Annual Surplus Drive **THURSDAY-FRIDAY, SEPTEMBER 14-15**
- Save the Date: Paper and Substrate Show **TUESDAY, OCTOBER 3**
- Save the Date: Los Angeles Printers Fair **SATURDAY-SUNDAY, OCTOBER 21-22**
- Printing United Expo **WEDNESDAY-FRIDAY, OCTOBER 18-20**  
Atlanta, GA  
<https://bit.ly/PrintingUnitedExpo>

136 ISSUE

JULY 17, 2023

Feature

Technology

Human Resources

Member News

HAVE YOU CHECKED OUT THE PRINT UNIVERSITY?

BEST PRACTICES FOR ENGAGING IN THE INTERACTIVE PROCESS

HOW TO SPOT A PHISHING E-MAIL

INTRODUCING PIA-SC INSURANCE SERVICE'S NEW LEADERSHIP

Native News