



CARL WARREN & COMPANY
Claims Management and Solutions

CW Connects
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EMPLOYEE SPOTLIGHT

Carl Warren's Claims Manager, [Lawrence Warshaw](#)



How many years have you been in the industry?

I entered the insurance industry indirectly when I became an insurance defense lawyer in 1993. My practice focused on defending policyholders in a variety of industries and circumstances, and representing carriers in coverage litigation. In 1999, I joined a carrier and managed a team handling errors and omissions files against insurance professionals. I entered the Third Party Administrator (TPA) world upon joining Carl Warren & Company in 2009.

What are your responsibilities at Carl Warren?

Very simply - my job is to ensure that our team delivers value to our clients and enhances their risk management programs. We have a fantastic team, and I'm honored to lead them by empowering each professional to find creative ways to drive each claim to a fair and appropriate resolution as efficiently as possible, and consistent

with the clients' goals and objectives. To support this effort, I facilitate development programs, as well as identify and create tools to help our people and clients succeed.

What do you enjoy most about working here?

The employee-owner culture surrounds each of us with people who are passionate about delivering excellent service to our clients. It is very fulfilling to work on a team with a clear line of sight between our client's success and our own.

What significant changes have you seen in the industry in the last year and what do you think lies ahead?

In a word - technology. Brokers, clients, claims professionals, defense counsel, in short, the entire risk management circle, is able to accomplish nearly everything the business requires with much less travel and much more collaboration. This enables us to on-board talent wherever we find it, and much of the industry is doing the same.

What do you like to do in your spare time?

My three children are now all off at college, so we're adjusting to that dynamic a bit. I'm sure we'll be running back and forth to the two campuses (1 hour and 2 hours away) when and if we ever get an invitation! I enjoy refereeing youth soccer matches when I get the chance - it's amazing how much faster those 16-18 year olds have gotten and how much slower I became - but it's good exercise and fun to stay involved. I am also a professional magician, and it's always great to perform at corporate events all over North America when I get the chance.

CARL WARREN - ESOP WINNER



Carl Warren has been selected by the ESOP Association's California/Western States (CAWS) Chapter as the winner of the 2016

Total Communications Excellence Award and Stephanie Mercado (Payroll & Benefits Administrator) has been honored as the 2016 CAWS Employee of the Year.

The Total Communications Excellence Award recognizes both internal and external communication efforts of Carl Warren's ESOP via our website, social media, marketing materials, and our corporate intranet.

The Employee of the Year Award honors an employee-owner who has taken the initiative to become an exemplary individual by learning about the Company's ESOP and actively promoting an employee-ownership culture.

View the full press release [here](#).

Nicol Vargas (Controller) and Stephanie Mercado (Payroll & Benefits Administrator) are pictured above.

CARL WARREN ASSIGNED AS TPA FOR CJPIA'S EXCESS POOL

Carl Warren has been the Liability Third Party Administrator for the [California Joint Powers Insurance Authority](#) (the Authority) for over 35 years. The Authority created a new excess pool in July of this year which expands their services, offering current and prospective members an SIR program. The Authority has assigned Carl Warren as the exclusive TPA for this pool. Excess SIR files are handled by the Authority's existing Carl Warren team. We contract individually with the members for the handling of their files within their SIR and the files are handled by separate adjusters. On July 1, 2016, three entities joined the SIR program - the City of Azusa (new member), the City of San Luis Obispo (current member) and the City of Commerce (current member). We are excited about this new opportunity and look forward to strengthening our relationship with a long-term client.

THE REPTILE THEORY MAKES ITS DEBUT IN A PUBLISHED OPINION

In the court room, Reptile Theory tactics, will be used. Read on to find out what the Reptile Theory is and how to spot and slay the reptile tactics.



In *Regaldo v. Callaghan*, 2016 WL 5243287, the infamous "Reptile Theory" made its debut in a published opinion. The "Reptile Theory" is a concept set forth in David Ball's and Don C. Keenan's book, *Reptile: The 2009 Manual of the Plaintiff's Revolution*. *Reptile* is based on a concept by neuroscientist Paul MacLean that people are driven by the "triune" of "reptilian" portion of their brains. This portion of the brain is referred to as "reptilian" in the book because its function is allegedly identical to the brain of reptiles, in that it houses basic life functions, such a breathing, balance, hunger, and the fundamental life force: survival. The book posits the survival instinct extends beyond an individual's survival and has the larger purpose of allowing for the survival of the human species. Read more on this article [here](#).

Article courtesy of Kevin Rogers, Esq at Tyson & Mendes.

CYBER SECURITY AND YOU

Did you know that 60% of small companies could not sustain their business after a cyber attack? That is the case, according to the U.S. National Cyber Security Alliance. Additionally, it costs an average of \$690,000 to clean up after a cyber attack.



October 31st marked the close of National Cyber Security Awareness Month and National Cyber Security Alliance (NCSA) recommends taking the following steps to protect yourself, your information, as well as our national infrastructure:

- **Lock Down Your Login:** Online accounts should have the strongest authentication tools available, such as biometrics, security keys or a unique one-time code through an app on your mobile device. Your usernames and passwords are not enough to protect key accounts like email, banking, and social media.
- **Keep a Clean Machine:** Keep all software on internet-connected devices - including PCs, smart phones, and tablets - up-to-date to reduce risk of infection from malware.
- **When in Doubt, Throw it Out:** Cyber criminals often use links in emails, social posts, and texts to try to steal your personal information. Even if you know the source, if something looks suspicious, delete it. Links in emails and online advertisements are common ways cyber criminals steal information.
- **Safer For Me, More Secure For All:** What you do online has the potential to affect everyone - at home, at work, and around the world. Practicing good online habits benefits the global digital community.

EMPLOYEE-OWNERSHIP MONTH (EOM)

Every October, Carl Warren celebrates National Employee Ownership Month (EOM). We hosted activities and events for our employees and also encouraged each of our locations to give back to their local communities. Each office and our remote employees either took a half-day of paid-time to volunteer at a local non-profit OR collected items to donate.



- **Placentia/Tustin:** Volunteered at [*Second Harvest Food Bank*](#)
- **San Bernardino:** Volunteered at [*Feed the Children*](#)
- **Resident Adjuster in Seattle (Walter Choy):** Volunteered at [*Martin De Porres Shelter*](#)
- **Dallas:** Collected donations for [*First Saturday Food Pantry*](#)
- **Fairway:** Collected donations for [*Operation Breakthrough*](#)
- **Phoenix:** Collected donations for [*Arizona Animal Welfare League \(AAWL\) & SPCA*](#)
- **San Diego:** Collected donations for [*Pan de Vida*](#)
- **Torrance:** Collected donations for [*1736 Family Crisis Center*](#) and [*Good Will*](#).

Thank you to all our employee-owners who participated and took time to give back to their communities. For pictures and more information about Carl Warren's EOM and ESOP, click [here](#).

REINVENT YOUR THANKSGIVING LEFTOVERS



Thanksgiving usually means loads of leftovers. Instead of eating the same Thanksgiving meal for the next few days, here are some left over recipe ideas to try out:

(SOURCE: NCSA)

Many companies are investing in cyber security insurance to potentially lessen the impact of a cyber attack; however, businesses can be proactive by providing employee training and awareness, as well as up-to-date security software coupled with encryption of sensitive data.

Cyber security is a main focus of most governments and not just the United States. As of this writing, China is closer to finalizing a new cyber security law that would grant the government rights to censor as well as increase control over certain technologies, eradicating much outside foreign technology from its banks and military. If ratified this will have a broad global impact.



*Article courtesy of
[Felicia McDonnell](#),
Quality &
Assurance
Specialist at Carl
Warren.*

1. [Turkey & Spinach Stuffing Casserole](#)
2. [Crispy Mashed Potato & Stuffing Patties](#)
3. [Gobble-Up Strata](#)
4. [Sweet Potato-Cranberry Donuts](#)
5. [Momma's Turkey Stew with Dumplings](#)
6. [Day After Thanksgiving Turkey Stir Fry](#)
7. ["Thanksgiving's Not Over Yet" Enchilada Soup](#)
8. [Cranberry-Walnut Oatmeal](#)
9. [Biscuit Turkey Bake](#)
10. [TLC \(Thanksgiving Leftover Casserole\)](#)

For more ideas on how to reinvent your Thanksgiving leftovers, click [here](#). We wish you a happy and safe Thanksgiving.

IN THE C-SUITE WITH JEANETTE HERNANEZ

Jeanette Hernandez, Carl Warren's COO/CCO, was featured in October's edition of Claims Management Magazine by the CLM Alliance. Read the article [here](#) on why communication is so important.

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Carl Warren is an employee-owned Third Party Administrator with 70+ years of experience. We have offices nationwide and specialize in liability, workers' compensation, and property claims management and subrogation services.



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