

RISKY BUSINESS

TEMPLE UNIVERSITY, FOX SCHOOL OF BUSINESS AND MANAGEMENT, DEPARTMENT OF RISK MANAGEMENT AND INSURANCE

Seeking Savings, Employers Help Smokers Quit

Corporate America has made big strides toward the smoke-free workplace. Its next goal: the smoke-free worker.

Many businesses are seeking to reduce their medical bills by paying for programs to help employees stop smoking. A decade ago, such programs were rare. But recent surveys indicate that one-third of companies with at least 200 workers now offer smoking cessation as part of their employee benefits package. Among the nation's biggest companies, the number may be nearly two-thirds of employers.

"Tobacco cessation has been the hot topic for the last year," said Helen Darling, president of the National Business Group on Health, which includes more than 200 large employers.

The programs are yet another example, along

with various other corporate wellness efforts like weight management and diabetes control, of how private employers are taking health care reform into their own hands, even as politicians continue to debate proposals and tactics in Washington and on the campaign trail.

For businesses, it is a bottom-line calculus. Spending as much as \$900 or so to give a participant free nicotine patches and drugs to ease withdrawal, as well as phone sessions with smoking addiction counselors, can more than offset the estimated \$16,000 or more in additional lifetime medical bills that a typical smoker generates, according to federal health data.

The federal figure does not count the costs of absenteeism or the drain on productivity when smokers periodically duck outside for a cigarette.



Intern Testimonial: Amanda Lyons

Amanda Lyons is currently a senior majoring in International Business as well as in Risk Management and Insurance. She will be graduating in December 2007. In the summer of 2007, Amanda Lyons interned in Marlton, New Jersey with Arthur J. Gallagher. Risky Business sat down with Amanda to ask about her internship experience

RB: How was your internship in general?

AL: I greatly enjoyed working at AJG. I was able to shadow a producer, so I got a really good idea of what she did on a day-to-day basis. It helped me out particularly in deciding what I want to do in the future because after seeing what producers do everyday, I realized that it was a field that I could see myself being a part of in my career.

RB: Did you have a mentor?

The producer that I shadowed acted as my mentor. She took every opportunity to give me advice, not only about the project I was working on at the time, but also about possible career paths and just about life in general. Having a mentor was especially beneficial

because they become close contacts you will have in the future. Also, it is really great to have someone that you can go to whenever you are unclear about something.

RB: Did you feel that your RMI classes helped you in your internship?

AL: My RMI classes definitely helped me in my internship. My classes allowed me to have an extremely sound foundation of insurance knowledge before I even began working. I found that people in my office were constantly impressed by how much Temple students know. On the other hand, I felt that my internship really helped me in my subsequent RMI classes. I was able to take the base I got from early classes and use that to advance my knowledge during the summer. When I came back and took my upper-level courses, I already had some experience dealing with the things we were learning about.

For more information on Amanda Lyons, visit the Sigma Chapter website: <http://www.sigmachapter.org/>

H. WAYNE SNIDER DISTINGUISHED GUEST LECTURER



Jim Britt

National President
CPCU Society
Assistant Vice President
Marsh USA Inc.

Wednesday, October 31, 2007

11:40am-12:30pm

Walk Auditorium, Ritter Annex



James L. Britt, CPCU, is a managing director of Marsh USA Inc. in Charlotte, NC. An active member and past president of the CPCU Society's Charlotte Chapter, Britt chaired the 2004 Annual Meeting Task Force. He also served the Society as a 1995-1996 regional vice president. He is a certified facilitator and master trainer for the CPCU Society's National Leadership Institute, and is a

contributing member of the CPCU-Loman Education Foundation. Britt received his CPCU designation in 1973, becoming the youngest CPCU at Aetna Life & Casualty. He is also a member of the University of North Carolina Educational Foundation, and has had extensive experience swimming competitively at the high school, collegiate, and masters level.

Halloween Costume Party

Wednesday, October 31, 2007

6:00-9:00pm

Draught Horse, 1431 Cecil B. Moore Avenue

Come join Gamma Iota Sigma at the Draught Horse, costumes at the ready, for a fun-filled night. Free appetizers will be provided and drink specials run all night for everyone over 21! The party will end with a Costume Competition, with prizes awarded to the best male, best female, and best officer costume. This event is open to EVERYONE, so bring your friends as well!

If you have any questions regarding this event, please contact Jim O' Hearn:

ohearn@temple.edu

'How to Prepare for an Actuarial Exam' Workshop

Friday, November 2, 2007

11:40am-12:30pm

Student Center 217D

Stressing out about your upcoming SOA/CAS exams? This workshop will feature some of the great exam-passers of our time with tips on preparation (both mental and physical) as well as what to do when the time to take the exam finally arrives. Nate Loughin and Aaron Hill will both be present to discuss what helped them pass the first two exams (1/P and 2/FM), as well as present some more general assistance. Free pizza and soda will be on-hand, so be sure to attend!

If you have any questions regarding this event, please contact Nate Loughin:

nmloug@temple.edu

CEBS Professional Designation Workshop

Friday, November 2, 2007

11:40am-12:30pm

Speakman 113

The Certified Employee Benefits Specialist designation is granted to individuals who complete eight college-level courses and examinations in the areas of design and operation of employee benefit plans and who pledge to a code of ethical standards and continuing education. The CEBS program is strongly encouraged for Risk Management majors interested in the Employee Benefits track of the major. Dennis Mahoney from the Wharton School will be on-hand to discuss the various aspects of the CEBS designation. As usual, free soda and pizza will be provided for your consumption.

If you have any questions regarding this event, please contact Karen Gaudet:

k.gaudet@temple.edu

Intern Interview Workshop (LAST ONE)

Saturday, November 3, 2007

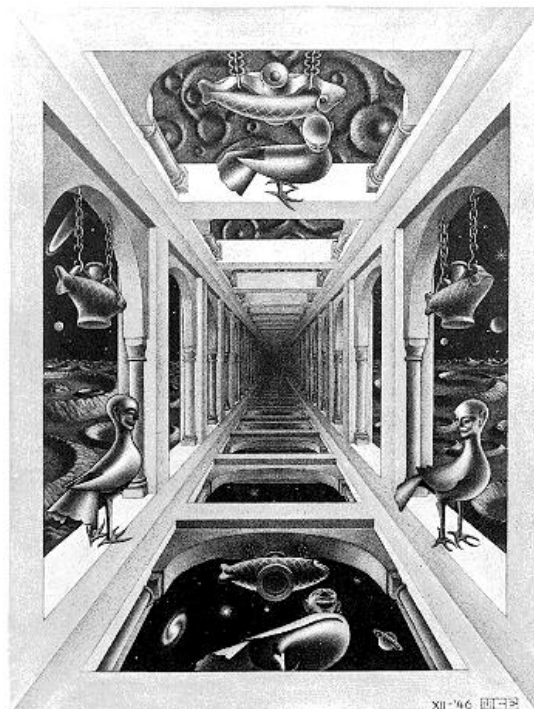
9:00am-12:00noon

Tuttleman 300.AB

These workshops provide a way to learn what is happening in the risk management and insurance field. All students must attend one Intern Interview Workshop during their time in GIS, excepting those that have already completed one with Diane Fabii. **This workshop is also a requirement for the Road to the Resume Book (i.e. attend the Actuarial Science Internship Reception).** *Please take note that this is the last Intern Interview Workshop of this semester and that there are limited spots available, so sign up as soon as possible at the Gamma Iota Sigma office (4th floor of Ritter).*

If you have any questions regarding this event, please contact Joe Curry:

jscurry@temple.edu



Etiquette Workshop (LAST ONE)

Friday, November 9, 2007

4:45-6:15pm

Tuttleman 300.AB

Proper business etiquette is essential when it comes to networking. The GIS etiquette workshop is designed to cover the basics of business etiquette. Students will learn the ins and outs of networking and dinner etiquette. **This workshop is a requirement for any students that want to be in the Resume Book (i.e. attend the Actuarial Science Intern Reception)** or that are participating in BA 2101 through Gamma Iota Sigma. *Book. Please take note that this is the last Etiquette Workshop of this semester and that there are limited spots available, so sign up as soon as possible at the Gamma Iota Sigma Office (4th floor of Ritter).*

If you have any questions regarding this event, please contact Ari Berman:

ari.berman@temple.edu

Movie Night: The Bourne Ultimatum

Tuesday, November 6, 2007

7:00-10:00pm

Student Center, The Reel (basement level)

Need to relax? This is not the movie for you! Join the Sigma Chapter at the The Reel, Temple University's premiere on-campus movie theater, for a screening of **The Bourne Ultimatum**, the recent box-office hit action thriller. Tickets are \$2 for Temple students and \$4 for everyone else, so bring any friends that you want! Popcorn will also be provided free of charge.

If you have any questions regarding this event, please contact Jim O' Hearn:

ohearn@temple.edu

'How to Prepare for an Actuarial Science Internship' Reception

Friday, November 9, 2007

11:40am-12:30pm

Student Center 217D

The **'How to Prepare for the Actuarial Science Internship Reception' Workshop** is designed to help both new and old members become acquainted with our annual Actuarial Science Internship Reception. Sometimes it is difficult to figure out how to approach an industry representative or what to do while in an interview. This workshop will discuss these issues as well as dispense advice on before-and-after-reception procedures. If this is your first time attending a reception, or even if it isn't, this is not something you should miss! Free pizza and soda will be provided.

If you have any questions regarding this event, please contact Nate Loughin:

nmloug@temple.edu

Philabundance Food Bank (RMI event)

Saturday, November 10, 2007

1:00-4:00pm

8th and Berks

On Saturday, November 10th, the Sigma Chapter will help Philabundance in their efforts to end hunger. Founded in 1984, Philabundance fights hunger while reducing food waste. Members will help Philabundance to package and/or sort canned goods for senior citizens that are in need of food. **Please note that this event will fulfill the RMI 3582(100) community service requirement event.** There will be sign-up sheets for this event on the door of the Gamma office (4th floor of Ritter).

If you have any questions regarding this event, please contact Crystal Carmicheal:

crystal.carmicheal@temple.edu

Don't forget to visit the Sigma Chapter website at <http://www.sigmachapter.org> for a full calendar of events, as well as other features!