

Jenkins



Athens

# Journal

SUMMER 2004



***The Jenkins Athens team of Patti Carroll, Ryan Hood, Karen O'Shea, Sherrie Marinello, Rosana Gastello, Julie Hood (holding Megan Hood), Corina Garner and Bill Caso, at the start of the Relay for Life. Other team members included Jessica Mackey, Brianne Stepp, Jeanette Mason, Mike Hogan, Vanessa Gibbs and Jeri Stengel.***

## EMPLOYEES WALK TO FIGHT CANCER

**F**ourteen Jenkins Athens employees and family members used their hearts and feet to fight cancer on July 24 and 25 by participating in the 24-hour American Cancer Society's Relay for Life at Mt. Diablo High School.

The Jenkins Athens team included Patti Carroll, Ryan Hood, Karen O'Shea, Sherrie Marinello, Rosana Gastello, Julie Hood, Corina Garner, Bill Caso, Jessica Mackey, Brianne Stepp, Jeanette Mason, Mike Hogan, Vanessa Gibbs and Jeri Stengel.

Patti, a breast cancer sur-

vivor, served on the event's organizing committee.

Relay for Life is a family-oriented team event where participants can walk or run, relay-style, around the track and take part in fun activities off the track.

Since 2000, the Concord Relay for Life has raised more

than \$438,000 for breast cancer research. Organizers were expecting to raise \$100,000 this year.

Statewide, the event raised \$19 million at 180 sites in 2003, and expected to raise \$22.8 million at 210 sites this year. Nationally, \$263

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# FINANCIAL HIGHLIGHTS FOR THE 2ND QUARTER OF 2004

## Happy Birthday!

### AUGUST

Vanessa R. Gibbs (1), Myra J. Hicks (3), Patricia Bianco (4), Laretta S. Roles, (6), Randall Y. Cross (6), John F. Connell (9), Andrew Fairbanks (15), Irma Tabakis (16), Carla Burrow (18), Suzanne E. Anderson (23), Gerald H. Guilles (23), James R. Jenkins (23), Sangeetha Rameshbabu (24), Susan J. O'Reilly (27), Jonathan D. Palmer (28), Vishal Vohra (29), Mary Ann Westrom (31).

### SEPTEMBER

Brianne Stepp (4), Mikhail Zubovich (5), Joseph P. Santera (5), Lori Y. Owles (6), Armando Rodriguez (7), Kathryn B. Cardinale (9), Susan Otsuki (9), Emilio A. Martin (10), Karalee L. Hammack (10), Karen R. Dimas (13), Pamela Augustine (13), Marla J. Patrock (16), Michael T. Leonard (16), Lynn S. Greene (19), Flordeliza G. Villena (19), James C. Jenkins (21), Tami L. Sickler (21), Elsa M. Diaz (23), Victoria Lynn Humbert (24), Clemencia S. Ogihara (24), Vincent E. Juarez (25), Kevin J. Valine (26), Elsa Pain (27), Christopher S. Smith (27), Leonardo P. Apostol (30).

### OCTOBER

Amber D. Carlson (2), Jaime D. Jayme (3), Scott A. Kinney (4), Eric J. Miller (6), Thomas Dean Caldwell (9),

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## Jenkins Athens is on the RISE

The July 19 issue of *Business Insurance* magazine contained its annual list of Top 100 insurance brokerage firms in the United States based on revenue results for 2003 year. We are pleased to announce that Jenkins Athens Insurance Services, Inc., is listed at #61.

This represents a significant increase over our position from the prior year, when we were #75.

On behalf of Jim Jenkins and the other members of management, we thank all of



you for a continued job well done.

In addition to our ranking in *Business Insurance*, we continue to be one of the

largest privately owned insurance brokerage firms in the U.S. We are proud of our independent ownership, as it allows us the opportunity to express our entrepreneurial spirit.

We are also pleased to announce that through the end of our second quarter we continue to maintain pace with our 2004 revenue forecast, and we're ahead of our revenue pace for 2003.

We look forward to the last six months of this year and await our ranking based on our 2004 results.

## STARS OF THE QUARTER

Vanessa Gibbs (Workers' Compensation), Bernice O'Neal (Administration/Operations) and Deede Ward (Brokerage) were named "Stars of the Quarter" at the company picnic in July.

Each received \$1,000 and will be eligible for a \$5,000 prize at the end of the year, along with the stars for every quarter of 2004.



**STARS OF THE QUARTER: (L-R) Deede Ward (Brokerage), Vanessa Gibbs (Workers' Compensation) and Bernice O'Neal (Administration/Operations).**

## Jenkins Athens Group

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# STAND UP AND TAKE A BOW

**C**ongratulations to these members of the Jenkins Athens team who have been promoted:

**MYRA ACKERMAN**, from Return to Work Coordinator to Return to Work Specialist at Lynch and Associates. Myra joined Lynch in March 2003, as a part-time employee.

**CHRISTINE BARBEE**, from Workers' Compensation IS Support Specialist to Lead Workers' Compensation IS Support Specialist.

Christine joined Athens in 2001 as a Workers' Compensation IS Support Specialist. She was instrumental in our migration to the Renaissance claims management system. She will continue to provide exceptional support to Athens and our clients and will work on special computer projects, including system maintenance, laser checks, and digital scanning and document storage.

**LONI BORROMEIO**, from the mail center to Workers' Compensation IS Specialist at Athens Administrators. Loni will be providing computer support, report generation, and electronic data for Athens and our clients.

**KASEY FLANARY**, from Assistant Account Manager to Account Manager for Athens Benefits. Kasey started with Athens Benefits in 2000 as an Administrative Assistant. Her new duties will have her working directly with mid-market clients as the primary service contact.

**ANNE SHELLEY**, from Senior Claims Examiner to Unit Claims Supervisor for The



**MYRA ACKERMAN**



**CHRISTINE BARBEE**



**LONI BORROMEIO**



**KASEY FLANARY**



**ANNE SHELLEY**



**KENDRA WALKER**

Permanente Medical Group in April. Anne began her career in workers' compensation with Athens in December 1989. She has her IEA Certificate and her Self Insurance Administrators Certificate. She previously worked on the

City of Palo Alto, Bay Area Housing Authority Risk Management Agency, and the TPMG accounts.

**KENDRA WALKER**, from Assistant Account Manager to Small Business Account Manager in the Sacramento Prop-

erty/Casualty Department. Kendra has been in the insurance industry for many years and joined Jenkins/Athens in January 2003. Kendra will be handling small business accounts for both the Sacramento and Concord offices.

## CHANGES IN SACRAMENTO BENEFITS OPERATIONS

**S**acramento Benefits is growing! In the last six months, the Sacramento Benefits staff has grown from three employees to nine. With that increase in staff, Leslie Magnuson, the Commercial Lines Manager for Sacramento, began managing the Employee

Benefits Department on July 1.

Leslie will be working closely with John and Leigh to get up to speed on Benefits operations, while also working towards more teamwork and consistency in operations between P&C and Benefits.



## Spotlight on...

# Surety Bonds

**V**ice Presidents Matt Drumright and Bill Bergan, CPA, head our surety bond business in Concord and Sacramento, respectively, concentrating their efforts on developing business relationships with medium to large commercial contractors (subs or general) who use surety bonds regularly, and developers who use bonds to record subdivision maps.

They also work to resolve surety issues for their existing property casualty customers, even though they may not be in our target class of customers.

"Every surety bond is important, irrespective of the size," says Bergan. "A \$5,000 bond can stop a multi-million dollar project.

"We also look for opportunities to work with smaller contractors who need bonds, and are in a growth pattern. This involves assisting them in getting the proper financial statements, creating business perpetuation plans and assist-



**BILL BERGAN**

ing them in how they present themselves to others."

Matt is assisted by Surety Account Manager Kathy Beck and Property/Casualty Assistant Randi Cross. Bergan works with Account Manager Lezah Price.

"We work with all the major surety bond companies," says Drumright, "and we enjoy long-term relationships with many customers, some in excess of 20 years.

"Our business is time sensitive. There will always



**MATT DRUMRIGHT**

be that last-minute bond, and you need to be prepared to respond to the challenge. Our goal is to provide our customers with the most economical and stable surety bond program to meet their bond needs."



## Happy Birthday!

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Evelyn C. Domaoan (9), Xenia Munoz (9), Jeanette L. Mason (11), Vera Silina (13), Carita M. Idigpio (18), Phet Souphilavong (18), Neptaly Sevilla (20), Jody A. Cooper (21), Vincent C. Calderon (21), John Holmes (23), Patricia L. Drew, (25), Monica L. Delfin (25), Gina C. Fabie (25), Josephine Jojola (25), Christine Z. Barbee (27), Karen S. O'Shea (30), Brandy L. Johnson (30).

## New hires

**Gina Crow**, Vice President of Employee Benefits, Sacramento Benefits.

**Jodi Coloma**, Controller, Finance.

**Margaret Ragusin**, Outsourcing Assistant, Outsourcing.

**Deborah Klein**, Account Manager, Benefits.

**Dalaina Ramos**, Account Manager, Sacramento Benefits.

**David Crosby**, Vice President - Business Development, Workers' Compensation.

**Curtis Alumno**, Mail Clerk, Workers' Compensation.

**Pamela Trask**, Assistant Account Manager, Sacramento Commercial Lines.

**Phyllis Robinson**, Workers' Compensation Claims Services Manager, Commercial Lines.

**Alicia Cantavella**, Senior Account Manager, Commercial Lines.

**Kristle Hill**, Mail Clerk, Workers' Compensation.

## Transferred

**Lynn Greene**, producer, Sacramento Benefits (transferred from Concord).

## WORKERS' COMP DESIGNATIONS FROM ATHENS ADMINISTRATORS

### SELF INSURANCE ADMINISTRATORS CERTIFICATE

Karen Anderson, Pam Augustine, Corina Garner, Shawn Lawson, Norman Martin, Sonny Peek, Liz Smith, Marian Thomas, Vishal Vohra.

### WCCP (WORKERS' COMPENSATION CLAIMS PROFESSIONAL)

Joey Trio.



## CROSS SELLING BENEFITS ALL OF US

By **Barbara L. Carmichael**  
Vice President  
Commercial Lines Division

**M**any years ago Jim Jenkins Sr. had the vision to expand our brokerage facilities to offer a broader range of products and services than those offered by many of the national brokerages.

- Athens Administrators was created more than 25 years ago to provide workers' compensation claims services to self-insured clients.

- Athens Benefits was created more than 15 years ago to provide customized solutions to maximize our clients' benefits programs.

- Diversified Claims Insurance Services provides claims management for property, liability and auto claims for clients who carry high deductibles.

- Our Private Client Group focuses on the varied needs of VIP clients in the areas of personal insurance protection.

- Our most recent acquisition, Lynch & Associates, provides innovative solutions to proactively address and empower employer clients with regard to workers' compensation issues.

### BENEFITS EVERYONE

Cross selling benefits our clients and it benefits all of us. In the past year, with regard to the book of business that I manage, we have been able to introduce Athens Benefits to Meyer Corporation, TAP Plastics and Pet Food Express. In all three cases, we were successful in writing

the benefits programs for these clients, who formerly utilized our services only for property/casualty needs.

We recently introduced Athens Benefits to our Davidon Homes account, and the meeting was very successful. We were able to secure workers' compensation claims services from our Athens Administrators division for two of our major construction clients, Conco Cement Company and O. C. Jones and Sons, Inc. The ability to utilize Athens greatly improved the quality of service to our clients in this area.

### ONE-STOP SHOPPING

The Private Client Group was introduced to a new commercial client, Etter & Sons Construction, and greatly improved its personal insurance program. Recent seminars arranged by Andrew Fairbanks and Alexandra Guenther were well-attended and have generated a great deal of interest in the services of Lynch & Associates. Appointments for Lynch & Associates have been set up with two of my clients in September.

If you only manage a portion of a client's overall risk management and insurance needs, you are at risk of losing the account to the other broker(s) involved. The ability to provide "one-stop shopping" makes all of us stronger, and our relationships with our clients stronger.

If you haven't introduced our other divisions to your clients, I urge you to do so. I have been extremely pleased with the results and, more importantly, my clients have been extremely pleased with the results.

## Service anniversaries

### 10 YEARS

**Vanessa Gibbs**, Workers' Compensation, August 22.

### 5 YEARS

**Stephen Hall**, Sacramento Commercial Lines, October 1.  
**Anita Santana**, Workers' Compensation, October 11.  
**Liliana Sanchez**, Benefits, October 25.

## RELAY FOR LIFE

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million was raised at 3,817 sites in 2003; \$300 million at 4,200 sites was the goal for this year.

Funds raised by Relay for Life enable the American Cancer Society to support local services for cancer patients and their families such as "Reach to Recovery," a peer-to-peer support program for women with breast cancer and "I Can Cope," a series of classes to educate those touched by cancer.

Funds also support critical cancer research and community education programs designed to teach people how to reduce their risk of developing cancer.

## JENKINS ATHENS WORKSHOPS UPDATE

**H**ere are the attendance figures for the 22 workshops Jenkins Athens has conducted for customers and prospects between October 2003 and July 2004:

- Companies Attended: 159
- Number of individual attendees: 265.
- Commercial Lines Client Attendance: 36
- Benefits Client Attendance: 48
- Shared Clients: 15

- New Company Prospects: 60.

The workshops include *Rx for Survival – California Workers' Compensation Workshop*, *Rx for Maximizing Your State Fund Policy* and *Workers' Compensation 101*. Eighty-three percent of those registering for the workshops attended.

Workshops are held in our Concord and Sacramento offices. For more information and workshop calendars, visit [www.jenkinsathens.com](http://www.jenkinsathens.com).



## HEALTH AND BENEFITS

### MAKE THE MOST OF YOUR NEXT DOCTOR VISIT

**T**he next time you visit your doctor, keep this simple truth in mind: your doctor can more easily give you the care you need when the two of you have an open, honest relationship.

In fact, most doctors find it easier to diagnose ailments quickly and accurately when you come to your appointments prepared.

Here is how to make the most of your next doctor visit:

- Keep a record of your health concerns, and bring them with you. Your observations can be invaluable in making a correct diagnosis.
- Discuss any self-care practices you have used that relieve the symptoms.
- Listen carefully to your doctor's diagnosis. Take notes on what is wrong and what you need to do to treat the problem.



• If you are confused about medical terms, ask for simple definitions. There is no need to be embarrassed about asking.

• When your doctor prescribes a medicine, ask about its possible side effects, its effectiveness and how long and often you should take it.

• Remind your doctor of other medications you are taking to avoid adverse reactions.

• If your doctor discusses surgery, ask about alternatives.

• Do not be afraid to voice fears or apprehensions about what your doctor has told you.

• Find out the best time to call your doctor, should you have more questions.

The best way to receive quality health care is to be an active participant. So be prepared and ready to communicate the next time you visit your doctor.

## Picnic memories



**Friday  
July 23  
Concord  
Community  
Park**

