



Northern California Conference Risk Management Newsletter

GDF B; &\$&&

H Y' ck Yfg'UfY'V`cca]b['UbX'Gdf]b['jg]b h Y'U]fzdfU]gY'; cX''
K Y\c dY'mci f'W i fW hcc'_dUfh]b GUZYhmiGUUVUH h]g'nYU''
Zgcžd'YUgY'g\UfY'k]h i g'k \Uhmc 'X]X'K Y [chigca Y'fYU'm
[ccX'h]b[g'Zcf'mci 'j b h]g]ggi Y"

B Yk '&\$&&'5Xj Ybh]ghF]g_ A UbU[Ya Ybh f5FA ē b]hUhj Yg

9j YfmnYUfz5FA W'a Yg ci hk jh bYk]b]hUhj Yg UfYUg hc ZcWg'cb''
H]g'nYUf h YfY'UfY' h fYY.

% bZcfa U'fYUh]cbg]dg '8]X'mci _bck h Uhk YfY'Wjb'VY'g][b] Wjbh
`cggyg'Xi Y'hc h YfY'Uh]cbg]d'VY'hk YYb'U'W i fW 'UbX'U'gi ddcfjh]b[ž
]bXYdYbXYbhia]b]ghfm8'H]g'XY b]hY'mXcYgb ha YUb'hk Uhk Y'g\ci X'bYj Yf'
k cf_k]h]bXYdYbXYbh a]b]ghf]YgžVi h hUhk \Yb'k Y'Xc'k cf_hc[Yh]Yfž
k Y'a i ghVY'WfYz 'h _YYd'U'd'U]b X]gh]bW]cb VY'hk YYb'cbY'cf[Ub]nUh]cb'
UbX'h Y'c h Yf'k]h dfcdYf'i gY'U[fYYa YbhgžUXj Yfh]g]b['UbX'a cfY'

& 7nVYf F]g_5k UfYbYgg '5g'k Y'U' _bck zh k g'k cf'X'g][Yh]b[
]bWfYUg]b['mX][]h]hYX'K]h h]g]bWfYUgYžh YfY'g]U'g'k h Y'j]hUV'Y'
]bWfYUgY']b'f]g_Xi Y'hc WfYf'h fYUhg' h YfY'UfY'bi a Yfc i g'k Um'g'k Y'Wjb'
h Y'd'fchYhWici fgY'j Yg'UbX'cf[Ub]nUh]cb]b[h]g]UfYU'

DfchYhW]b[h Yj i 'bYfUV'Y 'CZhYb'k \Yb'k Y'h]b_cZ h Yj i 'bYfUV'Yž'
k Y'hYbX'h c h]b_c Za]bcfg'K \jY'h]g]g'WfH]b'mhi Yž]h[cYg'VYmc'bX'
↑gha]bcfg' h Yj i 'bYfUV'Y]b'ci f'W i fW Yg'Wb'U'g'fY'f'hc'ch]Yfg'
gi W'Ug'hk cgY'k \c'UfY'\UbX]Wdd'YX'UbX'h Y'Y'XYf'm'k Y'a i ghWb]g]XYf'
h Ya]b'ci f'h]b[_b['Zc'gUZYhmiUbX'Ya Yf[YbWhd'Ubb]b[žUg'k Y''

: cf'a cfY'fYgci fWg'c'b h YgY']b]hUhj Ygžd'YUgY'j]g]h\Hdg##UXj Ybh]ghf]g "cf[#
Yb!i g#fY[]cb!]b]hUhj Yg'fb 77 H'U'g'c'U'k YU'h'cZ]bZcfa Uh]cb'c'b'ck'hc'
Uj c]X WfYf'f]g_g"

B9K K 96GH9I D85H9



b WgY'mci X]Xb h_bck zh YB77'
\Ug'UbYk 'YVg]h'Uhk k k 'bWgXUW'a ''
b'U'chcZk Uhgž]hg'Ub i d[f'XY'Zfc'ci f'
dfYj ci g'howeveržUh h Y'fYb]hja Yž
k \Y'h]b[g'UfY[Yh]b[g'Yhi džh Yf]g_'
a UbU[Ya YbhUfYU]g'bchei jh'k \Uh]h
k]'VY'f' bXYf'Wtbgf' Wtcb]K Y'''Yhmc'
_bck'k \Yb'jg'Z' 'm' d'hc'gdYYX''

H Y'g'Uj glei c 'UV]h'g'Zc'
fl'fubXZUj h YfYXfj i 'bYfUV']h'Yg'
Xc'bch'Y[]h a jh'k Ya ''
Stephane Nappo

69'6@9GG98 ''> : F 9MA 5LK 9@z'B 77' F G? 'A 5B 5; 9A 9B H'8 F 97 HC F

QUESTIONS?

@ fYma UI k Y'4 bWgXUW'a

WgXUW'a #f]g_ia UbU[Ya Ybh



WgXUW'a #f]g_ia UbU[Ya Ybh



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