

# THE SDIC ADVISOR

November, 2011

## FROM THE DIRECTOR:

It is that time of year again when you need to be thinking about your 5% discount through SDIC. It is very easy to get, most of you have all the ingredients you need to apply. Please visit our website at [www.sdicwc.org](http://www.sdicwc.org) look under the financial tab and you will see the application for the Premium Discount. The application must be sent to SDIC by Dec. 31, 2011. If you have any questions regarding the application please call me or contact Katherine Robinson at [krobinson@sdicwc.org](mailto:krobinson@sdicwc.org)

You will receive your packet within a few weeks containing the application, instructions, Loss Control Policy, Alternative employment statement and the self-inspection form. Each application must be accompanied by the documentation requested for each portion of the discount. The policy explains each element of the discount in detail. **You may apply for the entire discount (5%) OR portions thereof on your application.** Please note that this 5% dis-



count is off your entire premium whether or not you use all of your Self-Insured Retention (SIR). Another option in lieu of this would be for a School District to submit a Certificate of Workplace Safety issued by the Bureau of Workers' Compensation. The Workplace Safety application and program may be obtained by calling the Bureau directly at: 717-772-1635, or you can call Katherine Robinson at SDIC 800-445-6965 ex. 123 for as-

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### Upcoming Events

2012 Pennsafe Training Schedule in Lansdale FREE 9: am-1: pm	April 11, 2012 June 6, 2012 Aug. 8, 2012 Oct. 10, 2012
SDIC Seminar	SPRING 2012 Lansdale and Harrisburg

## SAFETY AND MEDICAL:

### RIGHT-TO-KNOW ACT (Act 159)

You have a Right-to-Know:

1. Your rights under the ACT
2. The identity of the hazardous substances with which you work
3. Specific information about the substances
4. Provisions for refusal to work with a hazardous substance
5. Your right to training
6. Your protection under the Act.

The Pennsylvania Worker and Community Right to Know Law (PA Code 34) created a system for communicating information about hazardous chemicals used, produced or stored at work sites within the Commonwealth.

School Districts are affected by this law and subject to some of its requirements.

Join SDIC, as we provide a guest speaker to review the requirements and provide insight on Right-To-Know program development and implementation.

If your district has a complete Right-To-Know program working in your district, with the written procedures, tracking, HSSF, MSDS log, we would love for you to share your program with other members that may not be fully compliant and unsure of where and how to begin. This is a benefit of belonging to an Insurance Pool we get to share with each other our knowledge without reinventing the wheel. I know a few members that I will be looking forward to seeing them stand-up and share, *Cheltenham, Coatesville, Downingtown, Perkiomen Valley*, and hopefully many others.

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### INFORMATION WEBSITES

- [www.sdicwc.org](http://www.sdicwc.org)  
SDIC Website for all services
- [www.dli.state.pa.us](http://www.dli.state.pa.us)  
Dept. of Labor & Industry
- [www.ohsonline.com](http://www.ohsonline.com)  
Occupational Health & Safety (OSHA)
- [www.training.dupont.com](http://www.training.dupont.com)  
Coastal Safety Videos
- [www.pachamber.org](http://www.pachamber.org)  
Pa. Chamber of Commerce
- [www.osha-safety-training.net](http://www.osha-safety-training.net)  
National Safety Compliance Safety Training Videos by OSHA
- [www.complianceplace.com](http://www.complianceplace.com)  
Professional Safety Training

## SCHOOL DISTRICTS INSURANCE CONSORTIUM

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Lansdale, Pa. 19446

P.O.Box 1249  
North Wales, Pa. 19454

Phone: 800-445-6965  
Fax: 215-393-0531  
Email: krobins@sdicwc.org



Cheryl LaPotin, Executive Director  
Marie Wallace, Claims Manager  
Kathy Robinson, Safety Coordinator

We're on the web...  
[www.sdicwc.org](http://www.sdicwc.org)

### SAFETY ALERT NOTICE

The 2010/2011 school year, we had 904 falls for a cost of \$3,520,042. There were 121 that resulted in lost time from work.

**Safety Solution:** It is the duty of the safety committee to investigate every accident, determine the cause, and take corrective action. Look at policies, procedures, training issues, and make changes to prevent recurrences.

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sistance. The best reason to apply for either discount is the overall reduction in loss experience you should achieve by having: **1. A Safety Policy in place; 2. An active Safety Committee; 3. A Panel of Medical Providers; and , 4. An Alternative Employment Agreement.** The deadline for the SDIC discount application is **December 31, 2011.** Unfortunately, there can be no exceptions to this date.

Respectfully yours,

Cheryl M. LaPotin

## LEGAL OR CLAIMS UPDATE



### Litigation "The Arsenal of Defense"

Often times you may feel the pressure from the fight for what is right. Seeking justice is not only possible; but achievable. There are occasions when negotiations are required to reach the goal.

Prepare in advance of the argument. Have all your facts and back it up with hard evidence. Communicate effectively with your claim management team and your counsel. Share any and all history that you possess on

the individual(s) that are making claims. What may seem insignificant to you will be critical to the defense and the prospective win in litigation.

Best Practices for claim management/litigation management in the communications area:

- ◆ Make sure the claim is reported timely. Your "knowledge" of the claim or facts can trigger the statute for time barred defense. One never wants to lose a case due to lack of reporting.
- ◆ Advise SDIC of performance issues at work
- ◆ Advise SDIC on prior medical history
- ◆ Is the employee having personal

Join us for an interactive training session on Hazardous Materials and the PA Worker Right-to-Know Program. You will receive useful information, a tracking system, written programs and much more, so please make plans to join us in Lansdale or Harrisburg in the Spring 2012. If you are interested in more information on this subject please call SDIC. If you would like to set up any customized training for your district please call K. Robinson at SDIC 800-445-6965 ext. 123 We will provide a FREE evaluation of your Right-To-Know Program and follow up with recommendations and support to reach your goals. The evaluation will score your compliance in 6 categories: (1) General Determination-4 pts. (2) Posting & Notification-2 pts. (3) Labeling-11 pts. (4) Education & Training-20 pts. (5) Inventory & MSDS-8 pts. (6) Health Exposure Records-18 pts. Total available points is 63 = 100% . We should all strive for 100%. To request a FREE evaluation call K. Robinson 800-445-6965 ex. 123 or email krobins@sdicwc.org

### Requirements for the School Districts, Hazard Communication Standard remain the same: You Must:

- ◆ Provide Annual Training to all employees; clean-up methods, first aid procedures, PPE, and exposure controls. At hire (within 120 days) **and** annually.
- ◆ Identify the hazardous material, maintain and post the HSSF form (Hazardous Substance Survey Form) in every building
- ◆ Label all hazardous material, keep log book updated with changes and new chemicals as they are brought in
- ◆ Have all MSDS sheets available in binders and make sure all employees know where they are located and know how to read them.

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problems. Some folks have issues in the home that spill into the work environment from a physical standpoint.

- ◆ Evidence to the contrary
- ◆ Your FMLA policy
- ◆ The employee has filed a grievance or complaint with a state agency
- ◆ If your solicitor is involved in an employment issue, your defense counsel for the workers compensation matter should be fully informed and these firms should work together for the best outcome.

Success is measured by the team working together! Be safe out there!