

July-December
2019

SELF-INSURED EDUCATION CALENDAR

Index

Workers' Compensation/OSHA Education

- WC Claims: Key Strategies For Improving Outcomes
- OSHA Recordkeeping: The Basics

Supervisory/HR Training

- Sexual Harassment Prevention Training for Supervisors
- Dealing With Challenging People and Situations
- Accident Investigation: For Loss Leaders
- Honest Appraisal™

Safety Solutions

- Best Practices in Workplace Violence Protection
- National Safety Council Defensive Driving 4-Hour Course
- Slips, Trips and Falls: Strategies That Make Sense
- Workplace Violence Prevention: Implementing Your Program
- Keys to Stop Patient Handling Injuries

Executive Series

- Establishing Safety Culture Excellence
- OSHA: Building Owner Obligations



WORKERS' COMPENSATION TRUST

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Best Practices in Workplace Violence Prevention

**THU
JUL
25**

9:00 AM - 3:30 PM
\$100 per person
5.5 CEUs from LeadingAge CT

Nearly seventy percent of all workplace assaults in private industry happen to workers in the health care and social service industry. Workers in these occupations experience workplace violence at a rate far higher than the national average. In part 1 of this interactive class, taught by Trust staff and Douglas Pesce, Department of Homeland Security, this updated program will review the essentials of Workplace Violence Prevention programs including Best Practices and how to conduct security assessments.



National Safety Council Defensive Driving 4-Hour Course

**WED
AUG
7**

8:30 AM - 1:00 PM
\$60 per person

Distracted driving is a deadly behavior. Each day in the United States approximately 9 people are killed and more than 1,000 injured in crashes that are reported to involve a distracted driver. Employees can learn to be a safer driver. Give your employees the tools they need to be a defensive driver every time they get behind the wheel. This 4-hour defensive driving course, taught by certified Trust staff and developed by the National Safety Council, provides practical techniques each driver can use to protect themselves and their passengers from a motor vehicle crash. Participants will receive a National Safety Council certificate upon successful completion of the class.

Establishing Safety Culture Excellence

**WED
AUG
14**

9:00 AM - 12:00 PM
Optional Lunch 12:00 PM - 1:00 PM
\$50 per person
2.75 CEUs from LeadingAge CT

Current research on employee safety indicates that a robust safety culture is critical to an organization's success in keeping employees safe, reducing injuries and incidents and helping to reduce workers' compensation costs. Safe & Sound Week, an OSHA initiative, provides the backdrop for instilling a safety culture in an organization. This updated class with a special introduction from OSHA will review key elements necessary to build or enhance your organization's Safety Culture. The class taught by Trust staff, and Trust members will provide information on how other organizations have established a safety culture throughout their organization which has led to reduced WC injuries. The session will conclude with an optional lunch and an opportunity to network with your Peers and the Presenters.



Dealing With Challenging People and Situations

**THU
SEP
19**

9:00 AM - 12:30 PM
\$75 per person
2.75 CEUs from LeadingAge CT

Calvin Morgan of Learning Dynamics will provide attendees with information to effectively manage conflict. Un-managed conflict can lead to lower levels of teamwork and customer service, diminished employee commitment, and lower productivity. Alternatively, managed conflict can have a positive effect on the workplace since it can open lines of communication and strengthen relationships with employees. Come to this class to learn to better manage situations to be an effective supervisor.



Strategies That Make Sense

**WED
SEP
25**

9:00 AM - 12:30 PM
\$50 per person
3.25 CEUs from LeadingAge CT

Falls are 100% preventable. Yet, according to the National Safety Council, it is the third leading cause of unintentional injury-related deaths. In 2017, there were 227,760 occupational injuries. To some, the home is the work environment. Falls can happen anywhere. Taught by Trust staff, this interactive education session will help you, in all settings, to recognize, evaluate, and control slip, trip and fall hazards in addition to helping reduce these types of injuries resulting in a reduction in Workers' Compensation costs.

WC Claims: Key Strategies for Improving Claim Outcomes

**THU
OCT
3**

9:00 AM - 3:30 PM
\$100 per person
5.5 CEUs from LeadingAge CT

Trust staff, Robert Sadock, MD, Arnold Holzman PHD and Attorney Neil Ambrose will provide attendees with information to reduce claims and foster ideal recovery and return to work. This class will review how to complete an effective Accident Investigation to assist with the claim process and to identify best practices for the organization and the Trust for optimizing claim outcomes. Attendees will be provided with an overview of the current legal workers' compensation arena, and learn how to keep injured workers engaged, the mindset of claim advocacy and gain insight into the worker injured through workplace violence or as associated with "client interaction". This class is for anyone new to the claims process or for those who want to better understand the most current best practices for positive claim outcomes.

Sexual Harassment Prevention Training for Supervisors

**THU
OCT
10**

9:00 AM - 11:00 AM
\$50 per person
2 CEUs from LeadingAge CT

Led by Attorney John Letizia of Letizia, Ambrose & Falls, P.C. this class meets the requirements of the Connecticut law and provides participants with an understanding of the various aspects of sexual harassment. Supervisors will learn how to avoid liability by acting promptly to address a sexual harassment claim, how to properly investigate a sexual harassment claim, gain an understanding of the common mistakes involving a sexual harassment complaint, and how to avoid these costly errors. Connecticut law requires employers with 50 or more employees to provide sexual harassment prevention training to managers and supervisors within 6 months of assuming a supervisory role. Also, the Connecticut Commission on Human Rights and Opportunities suggests that current supervisors and managers complete sexual harassment prevention training every 3 years.

OSHA: Building Owner Obligations

**WED
OCT
16**

9:00 AM - 11:00 AM
\$50 per person
2 CEUs from LeadingAge CT

This new program taught by OSHA's Leona May and Paul Mangiafico, is a must class for building owners. This class will cover your organization's obligations under OSHA including hiring and vetting contractors, "hosting" a contractor, and the Working Walking Surfaces regulation for both employees and when you hire contractors to include the requirement for installing and certifying anchor points. Our guest speakers will also review building owner obligations for lead and asbestos. Come to this new class and have an opportunity to dialog and learn directly from OSHA.

Accident Investigation: For Loss Leaders

**THU
OCT
24**

9:00 AM - 12:30 PM
\$50 per person
3.25 CEUs from LeadingAge CT

Taught by Trust personnel, this interactive program will guide participants through a systems approach to help you identify and control the root causes of **Client Interaction, Patient Handling and Slip/Trip/Fall** incidents in order to prevent their reoccurrence. All accidents, regardless of size or impact, need to be investigated and in this class we'll review the Accident Investigation process, and then apply that to our greatest loss leaders. This process helps you look beyond what happened to discover why it happened. A significant part of the program will be the case studies relative to each of the loss leaders so you can practice the concepts presented.

Workplace Violence Prevention: Implementing Your Program

**WED
OCT
30**

9:00 AM - 3:30 PM
\$100 per person
5.5 CEUs from LeadingAge CT

Nearly seventy percent of all workplace assaults in private industry happen to workers in the health care and social service industry. Workers in these occupations experience workplace violence at a rate far higher than the national average. Your organization has a written Workplace Violence program but how do you ensure it will work if an event occurs? In Part 2 of this interactive class, taught by Trust staff and Douglas Pesce, Department of Homeland Security, will help you take your program from paper to a working program. This class will cover Best Practices in Workplace Violence Prevention, "See Something Say Something", Lessons Learned, and how to conduct effective training, and tabletop & lock down drills.

Keys to Stop Patient Handling Injuries

**THU
NOV
7**

9:00 AM - 3:00 PM Program
\$100 per person
5 CEUs from LeadingAge CT

All it takes is one wrong lift...whether your employees provide care to individuals in long or short term care, assisted living, in the community, or in a home, they have the potential to be injured while supporting individuals who need assistance. This revised educational session will provide attendees with the information and products to keep both your employees and those they care for safe. Taught by Trust personnel and with hands on equipment demonstrations from ProCare Medical, attendees will learn about the latest trends in equipment technology and best practices in the world of safe patient handling and movement.



National Safety Council Defensive Driving 4-Hour Course

**WED
NOV
20**

8:30 AM - 1:00 PM
\$60 per person

Distracted driving is a deadly behavior. Each day in the United States approximately 9 people are killed and more than 1,000 injured in crashes that are reported to involve a distracted driver. Employees can learn to be a safer driver. Give your employees the tools they need to be a defensive driver every time they get behind the wheel. This 4-hour defensive driving course, taught by certified Trust staff and developed by the National Safety Council, provides practical techniques each driver can use to protect themselves and their passengers from a motor vehicle crash. Participants will receive a National Safety Council certificate upon successful completion of the class.



Honest Appraisal™

THU
DEC
5

9:00 AM - 12:30 PM
\$75 per person
3.25 CEUs from LeadingAge CT

Effective managers know that getting work done through others is the key to organizational success. One of the ways to ensure that employees are working productively is through periodic evaluation of their performance. Recent studies estimate that only 25% of managers ever receive training on the performance appraisal process. Taught by Calvin Morgan of Learning Dynamics, "Honest Appraisal™" illustrates how performance evaluation is a continuous process, not just an annual event. Effective performance management starts with measurable and meaningful goals and involves ongoing feedback and development. This highly interactive workshop takes managers through the entire cycle.

OSHA

Recordkeeping: the Basics

THU
DEC
12

Program 9:00 AM - 12:00 PM
Workshop 12:00 PM - 1:00 PM
\$50 per person
2.75 CEUs from LeadingAge CT

OSHA Recordkeeping is an area of compliance that many employers struggle with every day, especially given all the definitions of determining whether an injury is recordable. The need to keep accurate and timely records is even more necessary now that OSHA's electronic reporting rule is in effect. If you are new to maintaining the OSHA 300 log or are unsure of what and when to record, then this class is for you! Taught by Trust staff, this interactive class is designed to provide the basics of the OSHA Recordkeeping Standard 1904. There will also be an optional workshop from 12:00 PM to 1:00 PM to review your OSHA 300 log with a Senior Loss Control Consultant from the Trust.



Every self-insured Workers' Compensation program needs effective loss control programs to reduce employee incidents and control workers' compensation costs. Every dollar that is paid or saved goes directly to the bottom line. The importance of safety and loss control becomes even more pronounced in a self-insurance program where the costs are driven by losses. The measure of success is how well losses can be prevented or contained.

Our Loss Control staff is committed to meet your safety needs. Our Senior Loss Control Consultants have the technical expertise to help design safety programs that meet regulatory compliance and reduce hazards in the workplace. We can:

- Help guide your organization to establish a safety culture that achieves results
- Review your current programs to develop a customized loss control plan of action
- Assist with establishing safety reduction goals that can impact high cost areas
- Trend and analyze your losses
- Develop new programs and training modules to reduce loss drivers
- Customize safety training for your staff and supervisors
- Audit, consult and train to ensure your organization is OSHA compliant

Let our loss control team be a part of your team!

Contact losscontrol@wctrust.com or
(203) 678-0161 for more information



Registration & Payment

Visit us at www.wctrust.com. Click on Self-Insured Client Educational Programs, then choose the class. Complete the registration form. It will direct you to PayPal for payment by credit card or pay by check. If you have any questions, please email losscontrol@wctrust.com or call 203-678-0123.



INSURANCE COVERAGE: ESSENTIAL KNOWLEDGE FOR PURCHASING DECISIONS

Come learn what you need to know. Taught by Ed Meaney, CPCU, Trust Academy, these classes are designed to provide executives with the information necessary to make informed decisions about purchasing commercial insurance. Choose the classes which will increase your knowledge and ensure your organization is protected.

Management Liability Insurance - Tuesday, July 9, 2019 9:00 AM - 12:00 PM

Most organizations do not have a designated Risk Manager, but risk management is a critical tool to ensure the organization is covered for any and all loss exposures related to liability. How do you protect your organization when hiring contractors? What steps must you take to ensure contractors have the coverage necessary to protect your organization? Liability claims can cause monetary and public damage to your organization, learn what you need to know to lessen these exposures.

Risk Management as Management

- Characteristics common to management and risk management
- Steps in the risk management process
- Exposure identification & management
- Financial concepts in risk management
- Non-insurance transfer
- Key terms of insurance contracts
- State regulations

General Liability

- Occurrence vs claims made
- Insuring agreements
- Additional insured and contractual liability
- Exclusions
- Who is an insured?
- Key provisions: subrogation, primary/excess, bankruptcy, audits-deposit premium, classification and exposure basis

Contractual Liability & Certificates of Insurance

- Indemnification of key errors on certificates of insurance
- Hold harmless issues
- Additional insured and primary/excess

- Written contract language
- Failure to supervise, control and hire
- Wording of new forms of GL
- Danger of catering and restaurant certificates

Business Insurance: Protect Your Management - Tuesday, Aug. 6, 2019 9:00 AM - 12:00 PM

In today's litigious society, do you know if your organization has the necessary coverage and risk management tools in place to reduce exposure from employment practices claims? Do you know what is covered and what is excluded? Will your insurance cover retaliation and wrongful discharge claims? Likewise are your Directors & Officers fully covered? What are the key exclusions to a D&O policy? Come learn with this program.

Directors & Officers

- Need for non-profit D&O
- The D&O policy
- The three key coverages: Directors, Corp. Reimbursement, and Entity
- Key exclusions
- Broad scope of "covered" person

Employment Practices

- Liability policy coverage and exclusions
- Discrimination/harassment
- Avoiding whistleblowers, retaliation and wrongful discharge claims
- Wage and hour
- Employment and risk management

Get the Right Coverage for Your Organization - Tuesday, Sept. 10, 2019 9:00 AM - 12:00 PM

Commercial property coverage can be confusing. If you are not insured correctly, damages to your building and contents may not be covered to the extent that is needed. What are optional property coverages that would benefit the organization? Do you have adequate coverage in the event of a business interruption event? Business auto coverage is critical to the organization whether the organization has a fleet of vehicles or employees use personal vehicles for company business. What is excluded under the standard auto policy? How do you protect your organization if employees are driving their own personal vehicles?

Commercial Property

- Business income; extra expense
- Key buy backs on limitations and exclusions
- Building coverage
- Business personal property
- Additional coverage
- Optional coverage
- Property of others
- Key terms

Business Auto

- Terms & conditions of business auto
- Non-owned/hired auto
- Uninsured/underinsured options
- Coverage limitations for personal auto, partnerships, LLC
- Exclusions
- Ex-employee issues
- Contractual

Cyber Liability Insurance for Businesses - Tuesday, October 1, 2019 9:00 AM -12:00 PM

Hacks, ransom, breaches, et al, makes your organization vulnerable. If you do not have the proper insurance coverage and correct limits, it could be devastating to your organization. This class will cover all the necessary coverages and exposures you need to know to ensure you are protected.

Cyber Liability

- Product description
- First Party
- Ransom
- Deceptive funds transfer
- Data Privacy: types of coverage and limits
- Market information
- Media liability extensions
- Data Privacy: regulatory and statutory coverage
- Data Privacy: coverage triggers, types of data covered and remediation cost services
- Bodily injury and property damage coverage
- Third party liability coverage

Essential Extra Liability Protection - Tuesday, November 5, 2019 9:00 AM -12:00 PM

What does an umbrella policy truly cover and how do you determine the limits needed? What are the different types of umbrella coverage? What is the difference between a self-insured retention plan and a deductible and what is excluded under a deductible plan? Think you are covered? This class will give you piece of mind that you are or that you need to relook at your current coverage. Do you need Mechanical Breakdown coverage and if so, why? What will and will not be covered?

Mechanical Breakdown

- Loss insuring agreements
- Business interruption
- Covered key losses
- Specialty products

Umbrella

- Following form
- Excess vs umbrella defined
- Warranties required
- Self-insured retention vs deductible
- Exclusions deductible

“These classes were extremely informative and provided a wealth of information”

- Michelle Michaud, CFO, The APT Foundation

Protect Your Organization’s Assets - Tuesday, December 3, 2019 9:00 AM -12:00 PM

Do you have volunteers or leased workers? Are they covered? What about temporary employees, what are the coverages needed and how do you “vet” organizations from which you get temporary workers? What is covered in an insurance audit and why? What is 3A coverage and do you need it? Workers’ Compensation coverage is more than basic coverage for your workers. Find out what you need to have in place to make sure you are protected.

Workers’ Compensation

- Audits, Coverage, Subrogation, Volunteers
- Alternative employer endorsement
- Volunteers, Leased employees, Temps
- Limited 3A coverage
- Independent contracts
- Rating

Crime

- Money orders, counterfeit & paper currency
- Inside the premises - theft
- Outside the premises
- Forgery or alteration
- Employee dishonesty
- Computer fraud



Presenter:

Ed Meaney, CPCU of Think Beyond, LLC is Training Consultant and Coordinator of Trust Academy. Ed has over 42 years experience in the insurance industry and has taught at: University of New Haven, Southern Connecticut State University, Hartford Graduate Center, and The American Institutes. He also served as the Educational Director for Independent Insurance Agents of Connecticut for over 5 years. Ed is an active member in the Society of CPCU as well as a member of the Hartford chapter of the Professional Liability Underwriters for over 14 years.

Register:

Visit www.wctrust.com to register

Members \$100 per person, per class

Self-Insured Clients \$200 per person, per class

