



Claims & Loss Control Committee Minutes

April 25th, 2019

- **CLCC Members Present:** Bruce Chapin (Atlantic), Linda Lyons (BROSCO), Kim Sulda (BROSCO), Dan Christopher (BROSCO), Frank Atkinson (Cape Cod), Jason Thacker (Howe), Adam Robbins (Howe), Sheila Todd (Koopman), Barbara LaFerriere (North Atlantic), John Howell (Shepley)
- **CLCC Members Absent:** Ryan Woundy (BCG), Leah Smith (Concord), Andy Sharr (Concord), Tiffany Wessling (DB&S), John Mahoney (Fairview), Tom Slater (Keiver), Mike Rygiel (Moynihan), Michael McNeil (Moynihan), John Hoell (Shepley)
- **Partner Representation:** Anne Cunic (NRLA), Cheryl McCarthy (FC Claims), Jean Cunningham (FC Nurse), Jennifer Monkiewicz (FC Administrator), Gary Moran (FC Claims Manager), Rob Bolduc (FC Loss Control Manager)
- **Old Business:**
 - There were no CLCC minutes to review from prior meeting as there was not a quorum.
- **Loss Control Position Update:** Rob Bolduc, FutureComp Loss Control Manager, gave a brief overview of the reasoning we as an organization decided to part ways with Chris Campbell, whom had been servicing the Association for the prior year plus. We believed that Chris had the potential to add value to the Membership, did have some accomplishments over his term, but could not fully commit to a job role that highly depends on self-motivation and commitment.

We have already started the process of filling this position, now that we at FutureComp have been working with SILBA for over a year now, we will identify the a Consultant that will be able to not only address current needs, but continue to push the Association in a more creative direction. We will continue to keep the Board, CLCC, and Membership aware of progresses, however in the interim all Loss Control related requests should be sent to Rob Bolduc's attention.

We also wanted to make sure to thank everyone not only for their patience as we find a replacement, but especially those Members that worked with us to this point to better identify future plans of action to better service SILBA.

- **Loss Control Overview:**
 - **General Trending:** Rob informed the Committee that moving forward we will not concentrate so much on all of the trending in prior period(s) as this is more of a value to the Board of Directors, but instead will focus on any hot topics, new trending, or concepts that could continue to improve interaction and ultimately steering of the rest of the Association.

To summarize the comprehensive loss analysis provided by Rob Bolduc;

- Since January 1, 2015 the Association is averaging 194 claims and \$1.74 million in total incurred loss dollars. This represents all claims reported to us and total incurred loss dollars as of March 31, 2019.
 - When looking at payrolls of the Association or loss ratios, frequency is trending slightly upward over the past five fund years, however severity is trending downwards. Rob reminded the committee that severity is still green for most recent years and there is a possibility of positive or adverse development on any open claims.
 - When comparing the first three months of the past five fund years, 2019 has had 10 more claims compared to 2018, however about \$230,000 less in total incurred loss dollars. Rob reminded the committee that in 2018 we had a relatively serious claim to kick off the fund year, however this is still a successful start to 2019.
 - Accident type frequency and severity has been relatively consistent over the years, the most frequent accidents have been slip/fall, struck by, and lifting related accounting for 65% of all reported incidents since 2015 and the most costly accidents have been slip/fall and lifting (59%).
 - Rob pointed out that these are some pretty clear trends, we would never expect to eliminate these exposures for SILBA related operations, however we should be able to focus some of our attention to achieve some positive results.
- **Introduction to Working Sessions:** Thanks to Chair, John Howell and Co-Chair, Adam Robbins for bringing us up to speed that the direction Chris was heading specific to the CLCC was to increase engagement between Committee Members and ultimately provide some guidance that could potentially be conveyed to the rest of the Membership.

With that said, Rob introduced something that has worked well with other Group's that FutureComp works with and that is the "Working Session" concept. Rob went through the introduction of this initial working session which will be a focus on the primary exposures of the Association (see above loss review).

There will be a series of questions that the smaller sub-groups or working sessions will discuss at the August 22nd CLCC Meeting, but in the time being, Rob provided an overview of some of the common slip/fall, struck by, and lifting related incidents the Association has experienced in the most recent past and asked that each individual Committee Member try to identify, document and when possible take pictures of events involving these types of situations and prepare to review at August meeting or send to Rob prior to. We suggested that each Member should try to get as many people within their organization involved as possible and to not just focus on "areas of concern", but positives also.

The end goal of this working session is to increase awareness on these most common and costly accident types over the next couple of months, but to also build some training resources specific to SILBA Member operations that can be shared with the entire Association.

Dan Christopher from BROSCO asked for emails for those participating in this working session, these will be included in follow up and again, we encourage interaction.

John Howell closed this portion of CLCC saying it is still a goal to increase participation in these meetings, Rob Bolduc and FutureComp will attempt to

identify means to at least make all Members aware of the Committee and its goals.

- **CLCC Goals:** With the above mentioned working session discussion, Rob thought this would be a great jumping off point to formalize goals for the CLCC, which could then be considered for the entire Association. The Committee agreed (approved) concept of 10% reduction in both frequency and severity as a goal for remainder of 2019, Rob will take items discussed during this CLCC and create a formalized “general” goal for the Committee.
- **Claims Overview:** Senior Claims Adjuster, Cheryl McCarthy and Medical Case Manager, Jean Cunningham provided an overview of some of the more recent larger claims that have occurred within the Association, which have had some development since our prior meetings.

21 claim updates were provided as part of the CLCC packets, however five specifically were reviewed during the actual meeting. To summarize main talking points;

- Claim #12 (per handouts): BROSCO representative, Linda Lyons actually pointed out that they have been extremely successful in implementing Alternative Duty in an effort to continue to manage this claim in a positive manner. Rather than just trying to find something, BROSCO attempted to find something value adding.

John from Shepley pointed out we need more examples of positive or successes associated with Alternative Duty to continue to push this approach with the Association.

- Claim #14: We as partners were successful in getting what could be viewed as a very positive settlement.
- Claim #21: Both Cheryl and Jean provided an update on this incident as it has potential for severity as it involved an employee getting hand/fingers caught in a firewood processor. Rob has been working with the Claims Management Team and employer in an effort to build off of investigation done by Chris.

John from Shepley asked that we as a Team also try to focus on more detailed investigations (by Loss Control) in an effort to not only identify what truly took place, but assist in identify potential root causes and corrective actions that could be communicated to the rest of Membership.

- **Future Planning:** Rob Bolduc provided some overall goals of FutureComp Loss Control for the remainder of 2019, to include overview of the Risk Management Checklist. However, the main priority was Safety Workshops for 2019.
 - **Safety Workshops:** There were some excellent discussions associated with dates, timing, location, topics of future workshops...etc. Most importantly;
 - Confirmed next workshop would be May 22nd, 2019 with presentations focused on challenges associated with recreational marijuana in the State and workplace, speakers to include legal counsel and a certification course on reasonable suspicion. It is FutureComp’s goal to get agenda/Rsvp out to Membership by May 3rd, 2019.

Depending on interest, we may look to host some follow up geographical sessions specific to reasonable suspicion certifications.

- The Committee was satisfied with three workshops (to include annual in 2019, thus the other workshop we discussed is to be held November 2019 (November 21st?) and currently proposed topics are slip, trip, fall prevention in winter months and what to expect during an OSHA inspection.
- **Hot Topics**
 - **Reporting All Incidents No Matter Severity:** Rob concluded the main agenda materials with a brief overview of an incident we had occur in one of our other Self-Insurance Groups, to include some visual aids. To summarize, an individual received a small cut on one of their fingers, didn't think anything of it, several days later finger/hand started to swell. Ended up individual got an infection and it is possible that what was a minor laceration could turn into a very serious situation.

Rob is working with this Member to develop a "quick hitter" on importance of cleaning, treating, reporting all incidents no matter their initial severity.
- **Committee Member Update:** Jason Thacker from Howe Lumber simply pointed out that we should all be keeping the changes associated with FMLA within the State on our radar, specifically how some of the changes could potentially increase or burden the workers' compensation system. As changes go into effect, we as partners should be aware and communicate as necessary when challenges are identified.
- **New Business for *August 22nd, 2019* CLCC Meeting**
 - Get your homework done
 - Don't wait to send any trending examples, to include pictures to Rob Bolduc/Loss Control
 - Encourage you to touch base with other CLCC Members in working session groups
 - Formal approval of CLCC goals
 - Working Session – Primary Exposure Follow Up