



**Claims & Loss Control Meeting**  
**Thursday, August 23, 2018**  
**Courtyard by Marriott - Westborough, MA**

**Claims & Loss Control**

**Committee Members Present:**

Linda Lyons, Adam Robbins, Sheila Todd, Mike Rygiel, Michael McNeil, Barbara LaFerriere

**Other Attendees:**

Chris Campbell, Wendy Zabroski, Jean Cunningham, Jennifer Monkiewicz of FutureComp.

**Safety/Loss Control:**

A comprehensive review of the Loss Control Status Report, updated to reflect the SILBA Membership's performance through June 30<sup>th</sup>, 2018 was presented.

Focus items included general loss statistics based on the previous five policy periods, as well as an analysis looking specifically at the Group's performance specifically during Q2 of those same 5 policy periods. The intent behind this analysis is to try and help the Claims and Loss Committee, and by extension - the entire Membership, of what trends we may see throughout the year, as well as during certain times of the year.

Based on the analysis Accident Frequency and Severity were discussed by accident category. The most frequent accident types over the last 5 policy periods were identified as Lifting, Struck By/Against, Slip/Fall, Strains and Lacerations. The most Severe were Slip/Fall, Lifting, Strain and Struck By/Against.

In comparison to the analysis we found during exclusively Q2 over the same 5 policy periods; Struck By/Against, Lifting, Strains, Slip/Falls and Lacerations were the most frequent. The most Severe were Struck By/Against, Lifting, Slip/Falls and Auto Related.

This information may help to show that while Lifting and Slip/Fall related incidents should be a focus during the entire year, as we move into Q2 and plan our refresher training and tool-box talks – it may be beneficial to focus on Struck By/Against type incidents and potential Auto Related hazards as business begins to pick up during the spring months.

**Claims Overview:**

Senior Lost-Time Claims Adjuster, Wendy Zabroski started the claims overview off with explanations, updates and discussion on six large-loss claims. Jean Cunningham provided additional details as the Medical Case Manager. 5 current claims were discussed from the following Members: Moynihan Lumber, Howe Lumber, Concord Lumber, Johnson Lumber and Brockway-Smith. The final claim was a recent settlement demand that arose from a previous claim that had been filed by Shepley Wood Products.

A discussion on best practices for managing risk in regard to both young and inexperienced employees, as well as the aging workforce. It was agreed that both have their own specific challenges; the best course of action is through company safety policies, training and proactive safety measures such as engineering and possibly administrative controls. From a Worker's Comp Claim perspective, Wendy mentioned the difficulties associated with navigating challenges that the Medical Providers can sometimes pose as well.

**Old/New Business:**

There were several topics of discussion that will be followed up on during our meeting in November. They are as follows:

- **Legalized recreational use of Marijuana in the Massachusetts. What this means for employers & Suggested Best Practices.**
- **Winter Weather Preparation, Signage & Snow/Ice Removal.**
- **Alternative Duty Programs, Brockway Smith example – Future updates to develop based on discussion with the Claims Team during the meeting.**
- **SawStop Program.**

The next Claims & Loss Control Committee Meeting will be held as follows:

November 29<sup>th</sup>, 2018 9:00am – 11:30am  
Courtyard by Marriott, Westborough  
3 Technology Drive, Westborough, MA 01581

**Adjournment:**

***The meeting Concluded at 11:30 am.***

Respectfully Submitted,  
Chris Campbell  
Loss Control Consultant