



Claims & Loss Control Committee Minutes

August 22, 2019

- **CLCC Members Present:** Bruce Chapin (Atlantic), Kim Sulda (BROSCO), Dan Christopher (BROSCO), Tom McManus (Cape Cod), Frank Atkinson (Cape Cod), Jason Thacker (Howe), Adam Robbins (Howe), Tom Slater (Keiver), Sheila Todd (Koopman), Michael McNeil (Moynihan), Barbara LaFerriere (North Atlantic), John Howell (Shepley)
- **CLCC Members Absent:** Linda Lyons (BROSCO), Ryan Woundy (BCG), Leah Smith (Concord), Andy Sharr (Concord), Tiffany Wessling (DB&S), John Mahoney (Fairview - Guest Attendee), Mike Rygiel (Moynihan), John Hoell (Shepley)
- **Partner Representation:** Cheryl McCarthy (FC Claims), Dana Emmott (FC Nurse), Jennifer Monkiewicz (FC Administrator), Gary Moran (FC Claims Manager), Deb Williams (FC Loss Control Consultant, Rob Bolduc (FC Loss Control Manager)
- **Introduction:** All present attendees introduced themselves and as this was the first CLCC Meeting for the new SILBA/FutureComp Loss Control Consultant, Deb Williams, Deb provided an overview of her background, some of the visits she had already completed since joining the Team and some of the goals she has from a personal and service standpoint.
- **Old Business:**
 - April 25th, 2019 CLCC Meeting Minutes accepted as written.
 - 2019 CLCC formal goals were accepted as written, the CLCC will look to achieve a 10% reduction in both frequency and severity when comparable quantifiable results are available and this will primarily be achieved by focusing on the most common and costly accidents and developing resources specific to the hazards and the Association.
- **Loss Control Overview:**
 - **General Trending:** Rob & Deb explained to the group that moving forward, the CLCC Loss Control Report will focus on activity in the current policy period when compared to previous similar time frames, we will also provide additional detail such as activity at individual Members so that action plans can be considered from a CLCC standpoint. In addition, potential large or serious losses in the current policy period or fund year will be highlighted and FutureComp proposed the concept of inviting any Member with potentially large losses to be invited to the next CLCC in an effort to get hands on information, learn from the experience, make suggestions for corrective actions (Member & Association as a whole) and also ensure that Member is keeping up with the Association's expectations specific to claim management...etc.

To summarize the comprehensive loss analysis provided by Rob Bolduc & Deb Williams;

- In the first six months of 2019, hard numbers for frequency (number of reported incidents) is up, however severity is currently down. This does not take into consideration the size of the Association, Loss Control pointed out that it appears the construction industry is busy (commercial and residential), thus lumber suppliers would be busy and this is also considered the summer/busy months. However, when trending is identified, our safety efforts should be adjusted to address.
- John Howell pointed out as CLCC Chair, that some of the increased frequency could be due to an increase of production demands, thus new employees being brought on board who may or may not be familiar with companies safety approach and expectations. Deb Williams will do a breakdown of employee experience in 2019 and provide the CLCC with some statistics in the near future.
- When looking at frequency and severity ratios, which takes into consideration fluctuations associated with payrolls, frequency is actually performing a little better in the first six months of 2019 when compared to 2018, which potentially confirms John's suspicion associated with additional workers with less experience. 2019 severity is trending positively, but it is important to remember that early in 2018 we had a serious incident, whereas so far in 2019 we have been lucky to avoid severity.
- The most common accidents in 2019 are trending similar to past reports, slip/falls, lifting, struck by and strains account for 81% of all reported accidents in 2019.
- The most costly accidents in 2019 have been associated with lifting, slip/fall and strains accounting for 76% of all total incurred lost dollars (approximately \$480,000). Loss Control pointed out that there was another assault type incident, this brought up the idea of conducting a de-escalation, workplace violence, active shooter type training for the Association and the CLCC approved the idea to have this as a Workshop topic in 2020.
- As the CLCC is attempting to focus on any potential developing problem areas before they become larger concerns and then steering either the Member or Association in a direction of improvement, we broke down 2019 trending based on Member activity while ensuring to point out nature and size of any Members listed.

Seven Members account for 68% of all reported claims thus far in 2019, however they are some of the largest Members and it should be noted that most are actually on the CLCC. Deb has already started working with most of these Members in an effort to set up a service plan to address potential frequency issues.

It should be noted that Nickerson (Mid-Cape) was brought up, including a review of a recent Loss Control visit. The CLCC thought it would be a good idea to invite them to participate, Deb Williams will coordinate this effort with the help of Jennifer Monkiewicz.

Three Members jumped out from a total incurred loss dollar standpoint at this point in 2019, North Atlantic, Arlington Coal, and Biss Lumber as all had close to if not over 100% loss ratio so far in 2019. As stated previous, Loss Control has already started working with North Atlantic and they are very committed to the Association. The other two Members identified have only had one or two incidents, but by looking at this information the CLCC can better monitor these Members overall performance and ultimately this opens the door for a Loss Control visit.

- Loss Control then highlighted any claims with current total incurred loss dollars in 2019 exceeding \$20,000. Moving forward, we will only focus or highlight those claims that exceeds \$50,000, but include incidents based on trending, for instance,

2019 is again performing well from a severity standpoint. We will also only highlight any claims that occurred in the prior period, but since this is new to the CLCC we looked at a couple of incidents throughout all of 2019.

- As North Atlantic (Barbara) is on the CLCC, we actually had some excellent discussions associated with some of their larger incidents, to include potential root causes and considerations to help prevent similar situations from happening again, such as the de-escalation training, some of the stretching programs (that are working...etc). This helped build on the concept of inviting even non CLCC Members to attend our meetings if they had a potentially serious incident in the prior period as it will just build on the value of the CLCC, but also get more engagement from those Members that may not participate in Association related committees...etc. The CLCC approved this concept moving forward, it will be proposed to the Board at the September 2019 meeting and if approved by them, Deb Williams will reach out to a Member with a potentially serious incident in prior period, inform them that we would like them to attend next CLCC to review circumstance surrounding the incident and also offer support in not only conducting investigation, but also reporting at actual CLCC meeting.
 - Based on trending, CLCC agreed that progressive means to address lifting, strains, aging workforce...etc should be considered for an early Workshop.
 - Loss Control provided an updated associated with goals, currently both severity and frequency is trending downward and also highlighted some of the future efforts that will be established in an effort to achieve CLCC goals moving forward.
- **Claims Overview:** Senior Claims Adjuster, Cheryl McCarthy and Medical Case Manager, Dana Emmott provided and overview of some of the more recent larger claims that have occurred within the Association, which have had some development since our prior meetings.

18 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 #5 (per handouts): There have been issues communicating all around on this incident, which has created challenges to push the claim in a positive direction. Claims simply wanted to point out that efforts are being made to resolve, however illustrates how difficult the "system" can be.
- Claim #11: Settlement has been offered.
- Claim #14: This was the severe Concord Lumber incident in early 2018. The claim had been going well, however now there are questions about the current condition of the individuals foot and severity that is being claims. Claims said this is a high priority claim and additional actions have already been put in place to better monitor any and all activity.
- Claim #17: Challenges are occurring with claimants partner, whom is requesting a significant amount for settlement that the claims team believes is potentially overvalued. As Member is on CLCC, they pointed out claimants partner is familiar with the system, claims will continue to push to a more realistic closure.
- Claim #18: This was the Taylor Lumber incident when individual had an amputation. Claims stated that individual got a simple prosthetic has been relatively easy to work with so they are hoping that the most positive outcome per the severity of the incident can be achieved and case resolved.

It was pointed out that previous FutureComp Nurse, Jean Cunningham retired from FutureComp and going forward Dana Emmott and new Nurse, Marty MacInnis will be handling lost time cases/treatment moving forward.

- **Working Sessions - Primary Exposure Discussions:** The concept associated with working sessions was introduced to the CLCC during the April 2019 meeting, specifically for this session focusing on the more common and costly accident types the Association has experienced historically. As this was a new concept, we asked each CLCC Member to take the worksheet provided in April, focus on those hazards over the past several months and be prepared to discuss with their smaller groups during this CLCC meeting.

It should be noted that working sessions will not be on each and every CLCC agenda, however if and when we see working in smaller groups to promote conversation between Members could be value adding, we suggest that Member and or Administrators feel free to propose the idea or concepts.

- For this CLCC meeting, we broke into three smaller working sessions. Each group or session then took 20 minutes to a half an hour to discuss the three most common and costly hazards, what are some of the items they identified in their operations, controls they have considered and what could be the next steps for the CLCC and Association as a whole. Cleaned up discussion points will be included with these minutes as it identifies what to focus on moving forward and should assist the CLCC, thus the Association in achieving potential goals.
- Some highlights included, very strong communication between Members, we all have similar operations, thus talking to partners could potentially lead to improvements.
- We ask that those Members that did not already send pictures or examples of some of the common exposures or hazards, please send to Deb Williams when you can. These pictures can eventually be used to develop SILBA specific training resources, but we also found that by going out and looking for these types of circumstance, Members were being more proactive in focusing on these issues, almost as if they were doing their own spot inspections.
- When looking for these conditions, focus on both negatives (poor findings), but also positives...recognize those employees/partners that are doing things safe and right!
- Loss Control highlighted the work that North Atlantic did as part of this homework assignment. Not only did they provide a variety of pictures, but they also shared some examples of tool box talks or safety briefs they put together specific to hazards, which included pictures of exposures, their operations and employees. Some of these were developed specific to the CLCC, some were done in the past. At the end of the day, this is exactly the direction we were hoping to head with this working session, so Deb Williams will work with Barbara and the rest of the CLCC to build off what North Atlantic completed and start creating SILBA specific resources that can be distributed to Members and eventually posted on SILBA website.
- Rob Bolduc shared a resource that was created for a similar Member of his in New Hampshire and described the fact that we as a Loss Control Department visited multiple locations and presented these resources to employees of the organization. This is something that Deb could also do for your organization, it may not be controls, but awareness can sometimes reduce frequency. Scheduling is always challenging, Rob suggested before or after shift starts or two sessions back to back to

accommodate fact that operations are open and not all employees can be pulled from the retail floor or yard.

- **November Workshop Updates & Reasonable Suspicion:**
 - Loss Control reminded the CLCC that due to scheduling conflict the original proposed date of Fall 2019 workshop had to be changed from November 21st to November 13th as the next CLCC Meeting is on the 21st.
 - Deb will work with John Howell on firming up OSHA presenter and Loss Control will work on presenters for slip, trip, fall prevention in the winter months.
 - Loss Control also provided an update that we will look to have geographical sessions (Northern, Western, South/Cape) on Reasonable Suspicion in early Fall 2019 as many Members expressed interest after May 2019 Workshop on this topic. Invitations will go out to all Members by mid-September.

- **Hot Topics**
 - In an effort to highlight some of the “progressive” risk management items that came up during this CLCC meeting we will provide specific resources and or follow up with Members where additional information is required.
 - The following items came up during this meeting;
 - **Unique Truck Ladders** – We identified that a common fall exposure is getting on and off larger trucks, the following is a potential solution; <https://www.uniquetruckladders.com/>
 - We will follow up with Frank from Cape Cod on **rubber caps** for racking arms and the **reflective clothing** they have implemented to replace hi-vis, both could help with struck by incidents.
 - We concluded the CLCC with a discussion about a more serious incident involving Rob Bolduc’s Member in New Hampshire involving a load that was not checked and or potentially secured properly before leaving a site. Most CLCC Members stated that they have a formal process to ensure **materials are loaded correctly before leaving site**, John Howell mentioned an app and we will get more information prior to the next CLCC.

- **New Business for *November 21, 2019* CLCC Meeting**
 - Send pictures to Deb based on August working session
 - Hopefully add agenda bullet for severe accidents in prior period discussions.