



**Claims & Loss Control Committee
Meeting Minutes
Thursday, August 17, 2023
Best Western, Marlborough, MA**

The meeting began at 9:02 am.

CLCC Members Present:

Adam Robbins and Ken Cassavant (Howe Lumber), Barbara Laferriere (NAC), Patrick Maccini and Samantha Brewer (Dartmouth Building Supply), John Silipigno and Peter Brown (Hingham Lumber), Bruce Chapin (Atlantic Plywood), Tom Slater (Keiver), Ashley Racicot-Alves and Ashley MacCay (Koopman Lumber), and Tom Cerrato (Kelly-Fradet Lumber).

CLCC Members Absent:

Nancy Roach (Hingham), Linda Lyons, Justin Wells, and Dan Christopher (BROSCO), Dave Perry and Shane Brickley (Concord), John Mahoney (Fairview), Jay Torrisi (Jackson), Jason Thacker (Howe Lumber), Deb Torres (NAC), Ed Smiley (EC Cottle), Tiffany Wessling (DBS), Sheila Todd (Koopman), Lynne Fidler and Robert Nerger (John Foster), Mike Rygiel & Michael McNeil (Moynihan), Ryan Woundy (BCG), Michele Frazee (Sterritt).

Partner Representation:

Dan McCarthy, Cheryl McCarthy, Kathy Leone, Zachary Collins, and Kathy Camire from FutureComp.

Welcome/Introductions:

Dan welcomed everyone and introductions were made.

Meeting Minutes:

The meeting minutes from the last meeting were reviewed by all and approved with the noted correction to include Patrick Maccini of Dartmouth Building Supply in attendance.

Dan reviewed the agenda for the meeting and thanked Barbara Laferriere for all her help with the Safety Blasts.

November Workshop

The November workshop is on November 15, 2023, and the topic will be “Managing an Effective Safety Committee”.

Workshop Topics

Dan then asked the members for their input on ideas for the 2024 workshops. The following is a list of topics that were discussed:

- *Hazard Assessment (self-conducted)
- *Defensive Driving to include securing a load, onsite safety, and delivery to job sites. Can offer onsite the member locations, workshop to be “Train the Trainer.” DOI Person as presenter, Prepare Video.
- *Ergonomics – lifting, facility safety (office, kitchen, storeroom, store), Slips, Trips and Falls.
- *Fall Protection – stocking shelves, on/off trucks, and stairways
- *Records for Drivers, DQ Basis Compliant? NRLA has a trainer that conducts a DOT Compliance 5 week series; 4 hours each week via online seminar.
- *Reasonable Suspicion Training

Safety Blasts

Dan asked for feedback on whether the safety blasts have been helpful to members and whether there were any specific areas that the members would like to see covered in these. Suggestions were as follows:

- *Winter Weather – should be sent out each year
- *Heat Safety – should be sent out each year especially now that OSHA is pushing on this topic now
- *Holiday Stress – vacations, holidays, inventory time; everyone is rushing to get the job done
- *Housekeeping
- *Low Light/Emergency Lighting

Dan showed the committee a PowerPoint presentation on Forklift Safety and asked if it would be useful to members. All indicated that it would

be. Ideas provided for use were an onboarding tool, Put on Opti Signs throughout a facility, send out via texts and used as a toolbox talk.

Tom Cerrato asked how members distributed the safety blasts to employees. They are posted throughout the building; supervisors hold a toolbox talk and go through it and others distribute them through their payroll system.

Discussion took place on items such as long hair, beards, long nails, loose clothes, and jewelry and how North Atlantic just created a Safety Blast and safety policy on these items.

A Boom Truck discussion took place on the code, license requirement and different ways to keep drivers safe.

Loss Overview:

Zach Collins went through all the loss data for the group. There have been one hundred claims to date this year with a total incurred of \$733,000. Comparing quarter to quarter of the previous years the group's number of claims is up 12%, however the total incurred costs are down 4%. The current loss ratio for the group is 38% and there are twenty-five members that currently have a 0% loss ratio. Strains and Sprains account for 39% of the losses and Struck By accounts for 17%. Severity is staying down even though frequency is up.

Dan recommended that ergo issues be addressed and stated that he could go out to a member location and assess these and come up with recommendations.

Barbara suggested that material handling be addressed as well due to the number of Sprains/Strains.

Dan invited everyone to share items that they are addressing at their locations with him, and he would distribute to the group.

Claims Review:

Cheryl McCarthy reviewed the over \$100K in total incurred report stating that nine claims on the list have settled and are only open for medicals. Three other claims are currently in the process of being settled. The Gerrity Stone claim is going into litigation.

Resource Management Center:

Zach put on a demonstration of the USI Resource Management Center indicating that it was a free resource for members. He went through all aspects that are available in the system such as Audit Track, Behavior Based Safety, COI Track, Incident Track, Job Description Track, Safety Observations Track, SDS Track and Training Track.

All members that are interested in utilizing the system should let Zach know, and he will provide them with access and help them if needed.

Service Plan Review:

Dan went through the service plan for SILBA and indicated that there were not any major changes to the plan but wanted to make sure that the committee was onboard with the minor changes. After the detailed review, a vote was taken by the committee accepting the plan and Dan was asked to present it at the next Board of Directors meeting for their final approval.

Old/New Business:

None

Next Meeting:

November 15, 2023, at the Best Western starting at 9:00 am with the workshop followed by a committee meeting.

Adjournment:

There being no other business to discuss, a motion was made to adjourn the meeting. The meeting was adjourned at 10:50 am.

Respectfully Submitted,
Katherine Camire
Administrator