



**Claims & Loss Control Committee
@ Doubletree in Westborough, MA
Meeting Minutes
Thursday, February 24, 2022**

The meeting began at 9:00 am

CLCC Members Present: Shelia Todd & Amie Lotz (Koopman, Adam Robbins & Jason Thacker (Howe), Barbara Laferriere & Deb Torres (NAC), Pat Maccini (DBS), Ed Smiley (EC Cottle), Bruce Chapin (Atlantic Plywood), Shane Brickley (Concord), Tom Slater (Keiver),

CLCC Members Absent: Peter Brown & Nancy Roach (Hingham), Lynne Fidler (John Foster), Mike Rygiel & Michael McNeil (Moynihan), Tiffany Wessling (DB&S), Frank Atkinson & Tom McManus (Cape Cod), Justin Wells, Dan Christopher & Linda Lyons (BROSCO), Wayne Moriarty (Atlantic), Ryan Woundy (BCG), Dave Perry (Concord) Robert Nerger (John Foster), Michele Frazee (Sterritt), John Mahoney (Fairview), Jay Torrisi (Jackson), Robert Collette (Northeast Treaters)

Partner Representation: Kathy Leone and Deb Williams, from Future Comp.

Meeting Minutes: A review of the meeting minutes from the November 18, 2021, meeting was done.

A motion to approve the November 18, 2021, minutes as represented was made and seconded. The motion was unanimously approved by all those present.

Introductions: Since there were new member representatives present; a quick round table introduction was done.



Chair and Co-Chair Updates: Since SILBA has been with Future Comp the same Chairman and Co-Chairman have been in place for the committee. Since Shepley has left the group and a new Chairperson needed to be elected, we felt it was important to have a discussion on whether the committee should consider put in term limits into place.

FutureComp (Deb): introduced the new Chairman Adam Robbins (Howe - former Co-Chair) and new Co- Chairperson Barbara Laferriere (NAC). Deb then asked the question about term limits and future procedures. She suggested we follow the Board term limits, and that it be standard procedure to move the Co-Chairperson into the Chairperson position, so we only have to replace a co-Chairperson.

Atlantic Plywood: Asked what the board terms were - Jason from Howe responded with every 3 years.

After some good discussion among all attendees, it was determined that the committee would like to put term limits into effect and go with a 3 -year term limit. The co- Chair would be offered the Chair position at that time, and then reach out to all CLCC members to see if they had interest in self nominations. If we have no interest, we will reach out to the entire membership. It was also determined that it was time to review the CLCC by-laws in their entirety.

FutureComp (Deb) will pull the CLCC by-Laws and send them to all CLCC members and put this on the agenda for our next meeting in June.

Prior Period Large Losses: North Atlantic Corp was the only large loss we reviewed due to it was the only large loss over \$30,000 in the past quarter.



Barbara, did a full review of the incident, identifying it was an operator error using a jointer. She indicated because it was an amputation, they had to notify OSHA and then had to have an OSHA inspection. North Atlantic's documentation and corrective actions were very complete, and they feel this leaves them in a good position with OSHA. They are still waiting to hear back on the findings.

This opened a great discussion on the importance of training and documentation. They had Bloodborne Pathogens training documents, they had first responders, they had documented training on the use of the Jointer and LOTO for that piece of equipment. Which were all documents asked for by OSHA.

It was then identified that some of our members are not doing Bloodborne Pathogens training and do not have a blood clean up procedures. Howe offered to share their training for the CLCC to edit and distribute to all members, and NAC offered to share their blood clean up procedure and contact for all the membership.

Loss Control Overview:

Deb Williams went through her loss control report for the quarter ending December 31, 2021.

Overall, the group is trending like the 2019 fund year with a slight uptick in both claims and severity from 2020. Lifting is still trending as the leader in both frequency 27% and severity 27%.

The group has averaged 234 claims with a total average incurred of \$2.78M. 65% of claims are medical only; 25% of them indemnity. The 5-year loss ratio overall is 76%; 2021 has kicked up a little which



Deb attributes to lack of employees, increase in work and new employees.

Deb asked if there were any changes to this quarterly review that the CLCC membership would like to see moving forward as we are starting a new fund year review. The members that were there indicated they want to keep the report as is.

Deb also mentioned the challenge with attendance at the workshops and CLCC meetings. Keiver suggested instead of always holding our meetings and workshops at the same place that we ask members that are less involved if they would be willing to host. All that were in attendance thought that would be a great option. It was also suggested that a membership survey be conducted on meeting places/areas and times in hopes to improve attendance.

Claims Review

Unfortunately, due to an emergency, Cheryl and Tony were both unavailable to attend the meeting today. Kathy Leone did provide an update on the Fairhaven Lumber claim and that an amputation may have to be done due to an infection that has occurred.

Old Business:

Reasonable Suspicion Training – We continue to work with CRM to provide this training for us. The committee has determined that two in person and one virtual session would work for the group.

Fall workshop topic – Bloodborne Pathogens Training and a round table on how to do an accident investigation.

New Business:

New version of the SILBA Member Safety Checklist



Reason for updating is to make required points 100 and then all bonus points will truly be bonus. While making it feel more obtainable but still holding all members to the basic OSHA standards. This was obtained by changing some scoring and expanding other sections.

The CLCC agreed that we move this forward - presenting to the board, we would only score members every other year while maintaining the annual visits with individual members. During the off year annual visits, we would continue to focus on improvements that were identified from the previous checklist scoring.

After review, we added two bonus options related to attendance of workshops and CLCC meetings and it was approved to move forward to the SILBA Board for final approval and rollout.

Adjournment:

There being no other business to discuss, a motion was made to adjourn the meeting. The meeting was adjourned at 10:53 am.

Respectfully Submitted,
Debra Williams