



Claims & Loss Control Committee Minutes January 23, 2020

- **CLCC Members Present:** Bruce Chapin (Atlantic), Dan Christopher (BROSCO), Jacob Tracy (BROSCO), Linda Lyons (BROSCO), Adam Robbins (Howe), Jason Thacker (Howe), Andy Sharr (Concord), Nancy Roach (Hingham), Sheila Todd (Koopman), Barbara LaFerriere (NAC), Deb Torres (NAC) John Howell (Shepley),
- **CLCC Members Absent:** Tom McManus (Cape Cod), Frank Atkinson (Cape Cod), Ryan Woundy (BCG), Leah Smith (Concord), , Tiffany Wessling (DB&S), John Mahoney (Fairview – Guest Attendee), Mike Rygiel (Moynihan), Michael McNeil (Moynihan), John Hoell (Shepley), Tom Slater (Keiver),
- **Partner Representation:** Cheryl McCarthy (FC Claims), Marty MacInnis (FC Nurse), Deb Williams, Loss Control.
- **Introduction:** All attendees introduced themselves. Announcement was made that the Board approved the Saw Stop program to continue indefinitely.
- **Old Business:**
 - November 21, 2019 CLCC Meeting Minutes were accepted as written.
- **Review of 2020 Meeting and Workshop Date and Topics**
 - Claim and Loss Control Mtgs. 2020
 - January 23, 2020 - 9:00 am – noon, Marriott Courtyard, Westborough MA*
 - April 30, 2020 - Noon – 2:00 pm, Westford Regency, Westford MA*
 - August 20, 2020 - 9:00 am – noon, Doubletree, Westborough MA*
 - November 19, 2020 - Noon – 2:00 pm, Doubletree, Westborough MA*
 - SILBA Safety Workshops 2020
 - April 30th – 9am to 12 noon, Westford Regency, 219 Littleton Rd Westford MA
 - Construction Site Safety - Taylor Daigle Plum House Const. Safety Dir.
 - Distracted Driver - Bruce Lawler - Construction Risk Management Inc
 - Drive Cam – John Howell from Shepley Wood Products
 - November 19th - 9am to 12 noon, The Double Tree Hilton Hotel, 5400 Computer Drive Westborough MA
 - Work-Place Violence Preparedness - Bruce Lawler - Construction Risk Management Inc
- **Prior Period Large Loss:** Reviewed the top four losses from previous quarter.



- **Concord Lumber Brief Overview of Incident:** Employee was securing a load for delivery and was throwing a strap over the load to tie down on the other side when he heard and felt his right bicep tear.
 - Concord is reviewing process to see if there is a way to improve it
 - Shepley - expressed similar concern with the process and now use a man basket on the forklift to assist with this process
 - Howe - shared similar concerns as well.
 - Takeaways:
 - Look at best practices and other alternatives to this process.
 - Look for task specific training that might help this process.

- **Concord Lumber Brief Overview of Second Incident:** this incident the Safety Coordinator was not involved in as it was at one of their other smaller locations. A member of the sales team that has a forklift license jumped onto a fork truck to “help out” and when descending off the fork truck twisted his knee, has had surgery and is back to full duty for sales.
 - Reviewed with employee they should not do tasks such as this outside their job scope
 - Safety Coordinator is working with sales manager on Accident investigation techniques so future reporting will be more complete
 - Others commented on all having employees like this that are quick to help but not always the right person to help - all comes back to training

- **Koopman Brief Overview of Incident:** Driver was delivering a steel door to a residential customer. Driver slipped on ice and fell; door fell on top of employee and broke his arm.
 - Working with employee on return to work with light duty
 - Working with employee on proper lifting and surveying site for condition before unloading product
 - Koopman talked about the challenges around customer satisfaction and site safety.
 - Several other members have similar issues and concerns, Shepley reminded everyone of our April workshop topic Construction Site Safety.

- **Brockway Smith Overview of Incident:** Driver was on a delivery and slipped and fell resulting in hitting his head and shoulder on the ground,



along with a cut on his leg. Employee was cleared of any head injury however is dealing with a shoulder tear. Employee is out and working through the physical therapy and is waiting to be cleared for surgery. Employee is engaged and looking forward to coming back to work, at first with light duty and then back to full duty as soon as possible

- FutureComp and Shepley asked questions around whether it is procedure to refuse delivery in unsafe weather and/or conditions
- Howe Lumber discussed that they have been calling ahead when weather is bad and not delivering.
- Howe has also indicated that they are refusing to deliver when the conditions of the site are not safe
- BROSCO is looking at doing a refresher with driver on what is the protocol for delivering in unsafe weather or site conditions
- BROSCO is also in process of ordering ice cleats for the drivers.

▪ **Loss Control Overview:**

- General Trending: FutureComp identified that the trending within the Loss control report would use numbers trending for the full year.
- In 2019 frequency is up slightly but this number is not concerning because severity is significantly lower. This indicates to us that the members are getting better at reporting and tracking along with creating a safe working environment.
- When looking at frequency and severity in relationship to total estimated payroll, frequency is holding steady on the slight downward trend and severity is on a more significant downward trend, even though payroll has increased over the past years. This is a very positive trend.
- We then looked at frequency of accidents, which accident/incidences are happening more often. Trending indicates Lifting (59) is still the most frequent cause of injury, with slips/falls (58) a close second and struck by (50) a close third, accounting for over 63% of all accidents.
- When looking at the severity of accidents, Lifting, Slips/Falls and strains are the leaders with over \$1million of all total incurred dollars for 2019.
- Loss Control provided an update associated with goals, currently both severity and frequency are trending downward and highlighted some of the future efforts that will be established to achieve CLCC goals moving forward.
- CLCC planning Accomplishments and Future Consideration - FutureComp will continue building relationships with members with



individual visits, information gathering and the positive interactions at the CLCC meetings. They will continue to develop Training and supplying resources and documents that will support sustaining a positive safety culture. Together we will increase participation at workshops and improve the website and training aids. We are also looking at offering an OSHA 10 training this year for members as well.

- **Claims Overview:** Senior Claims Adjuster, Cheryl McCarthy and Medical Case Manager, Marty MacInnis 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.

17 claims updates were provided as part of the CLCC packets, however, three specifically were reviewed during the actual meeting. To summarize the main talking points.

- Claim #14 - FC has scheduled an IME to opined that his ongoing issues were no longer related to his work injury. Filed a request to discontinue benefits, was denied at conference and now we are moving to impartial exam
 - Claim #15 - Been treating conservatively for 9 months with no relief, surgery was recommended and denied by UR and now seeing a pain management for injections. MD indicated employee could return to work and FC is looking to terminate benefits. Waiting for a conference to be scheduled.
 - Claim #17 - Been treating conservatively, an IME was done and gave him a light duty release. EE was terminated by Employer unrelated to injury. We are in litigation and waiting for conference date.
- **Goals for 2020 -**
 - Increase CLCC membership by 20%
 - CLCC members and Loss Control visits will identify members that might be of benefit to the committee and the member individual
 - With the added agenda item of reviewing prior period large loss investigation - the CLC committee hopes that members will see the added value of this committee and ask to join.
 - Increase Workshop participation by 25%
 - Develop Outlook distribution lists and send out an invite to all member contacts with topics



- Divide up the membership list with the CLCC members and have them reach out to SILBA members encouraging them to attend
- Continue to build relationship with FutureComp Loss Control which in hopes will add value to the members to attend.
- Better publication and reminders
- Continue with a reduction in frequency and severity of injury

- **New Business:**
 - CLCC committee is very excited and looking forward to a successful 2020
 - Next CLCC meeting April 30th, noon @ Westford Regency
 - Next Safety Workshop April 30th 9am @ Westford Regency