



Claims & Loss Control Committee Meeting Minutes Thursday, January 21, 2021 via WebEx

The meeting began at 9:05 am

CLCC Members Present: Bruce Chapin (Atlantic), Jason Thacker (Howe), Frank Atkinson (Cape Cod), Tom Slater (Keiver), Nancy Roach (Hingham), Sheila Todd (Koopman), Barbara Laferriere (NAC), John Howell (Shepley), Justin Wells (BROSCO), John Hoell (Shepley), Wayne Moriarty (Atlantic), Deb Torres (NAC), Adam Robbins (Howe), Dan Christopher (BROSCO), Tom McManus (Cape Cod), Leah Smith (Concord) Michael McNeil (Moynihan), Crystal Chalifoux (Koopman), and Jay Torrisi (Jackson)

CLCC Members Absent: John Mahoney (Fairview), Pat Maccini (DBS), Linda Lyons (BROSCO), Ryan Woundy (BCG), Tiffany Wessling (DB&S), Mike Rygiel (Moynihan), Andy Sharr (Concord), Dave Perry (Concord), Robert Nerger (John Foster), and Michele Frazee (Sterritt),

Partner Representation: Dave Glouck (NRLA), Cheryl McCarthy, Kathy Leone, Gary Moran, Deb Williams, and Kathy Camire all from Future Comp.

Meeting Minutes: Review of the meeting minutes from November 19, 2020 was done.

A motion was made by Deb Torres to approve the November 19, 2020 minutes as represented. The motion was seconded by Adam Robbins and unanimously approved by all those present.



Upcoming Meetings:

Adam Robbins reviewed the meeting dates for the 2021 year with the group.

The April workshop will feature Defensive Driving and the November workshop will feature Construction Safety. Only one topic will be presented if the workshops are held virtually to keep them short.

Prior Period Large Losses:

Although none of the losses were over \$50,000, there were four losses to discuss; Concord Lumber, Koopman, Jackson, and Cape Cod.

Concord Lumber: No one was present to review the loss.

Koopman: Sheila and Crystal presented the facts of the loss. Employee was hurt when product fell on his head. He suffered a cut and was unconscious for a few minutes. Was taken by ambulance. He remains out of work. Once he returns, he will be retrained. Currently has been referred to ortho for shoulder and has not been released for work.

Jackson: Jay reviewed the loss and determined that the root cause of the injury was due to the tight area and that the loads that were in front of the product should have been moved prior to taking the product out.

Cape Cod Lumber: Tom showed a video of the injury as it occurred. The employee did ask for assistance in lifting the cabinet; however, it was an odd shape and both employees appeared to have difficulty finding a good hold position. Discussion took place that perhaps lifting straps should have been utilized or nonresistant gloves, perhaps tilting tables should be considered.



Suggestions were made to do a job hazard analysis on storing and moving LDL's. It was also suggested that training be done to make employees aware that sometimes it is not the weight that requires extra help or special lifts; it may be size, shape or just odd place that the item is in.

Loss Control Overview:

Deb Williams went through her loss control report for the quarter ending December 31, 2020. She indicated that the group is experiencing similar trends. Injuries are down as well as overall costs. Payrolls are up. The group is experiencing a 27% decrease in claims. Severity is down by 39%. Lifting accounts for 34% of all injuries with Strains and Lifting accounting for over 45% of all claims for the group.

Overall loss ratio for the group is 35%. A great loss ratio but many members are still experiencing significantly high loss ratios.

A review of the 2021 goals that were set during the last meeting was done, further defining some of them to be clearer.

Claims Overview:

Cheryl McCarthy provided an update on two claims. Koopman claim (#5) - settlement has been completed and will be removed from the listing. E C Cottle claim (#7) issues with this claim due to COVID. EE has not been able to have surgery due to his weight. Is now ready to do so since he has lost some weight so this will be moving forward. No new losses have been added to the report. Cheryl provided an update to North Atlantic on their claim (#1); still awaiting a hearing date. The employee is still treating.

Working Session:

The working session time was used to determine which documents are important to share with all members to utilize within their organizations. The goal is to start with 5-7 documents.



The following were brought forward as suggestions:

- 1) Forklift Circle Check
- 2) New Hire Safety Checklist
- 3) Accident Investigation Form (Review)
- 4) Follow up Format for Injuries.
- 5) Bloodborne Pathogens
- 6) List of OSHA Required Trainings
- 7) Hazardous Communication/HazMat Spills

Discussions took place on these topics and it was decided that the group would focus on Forklift Circle Checks and New Employee Safety Checklist first.

Committee members will send any documents they have on these topics to Deb by January 29, 2021. Deb will compile all the data and send the compiled data to all committee members before the next scheduled meeting. Committee members will review and come ready to work on these documents at the next meeting.

General discussions, feedback, and compliments on COVID, Forklift Safety and Claims Handling were shared amongst the committee.

Old Business:

None

New Business:

None

Adjournment:

There being no other business to discuss, a motion was made by Adam Robbins to adjourn the meeting. The motion was seconded by all and the meeting was adjourned at 10:27 am

Respectfully Submitted,
Katherine Camire, Administrator