



**Claims & Loss Control Committee
Via WebEx
Thursday, June 9, 2022**

The meeting began at 9:00 am

CLCC Members Present: Frank Atkinson (CCL), Justin Wells (BROSCO), Adam Robbins & Jason Thacker (Howe), Barbara Laferriere (NAC), Pat Maccini (DBS), Bruce Chapin (Atlantic Plywood), Shane Brickley (Concord), Tom Slater (Keiver), Don Chace (Chase), John Mahoney (Fairview), Nancey Roach (Hingham), Kevin Haley (Squier)

CLCC Members Absent: Lynne Fidler (John Foster), Mike Rygiel & Michael McNeil (Moynihan), Tiffany Wessling (DB&S), Dan Christopher & Linda Lyons (BROSCO), Wayne Moriarty (Atlantic), Ryan Woundy (BCG), Dave Perry (Concord) Robert Nerger (John Foster), Michele Frazee (Sterritt), Jay Torrisi (Jackson), Robert Collette (Northeast Treaters), Joanne Cameron (Koopman), Ed Smiley (EC Cottle)

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

Meeting Minutes: A review of the meeting minutes from the February 24, 2022, meeting was done.

A motion to approve the February 24, 2022, minutes as represented was made and seconded. The motion was unanimously approved by all those present.

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



Prior Period Large Losses:

Keiver Willard Lumber - Reviewed their motor vehicle accident that was due to unexpected, and very quick onset of weather. EE drove off the road to avoid a 25/30 car pileup. EE is no longer employed with member; he took another job. Corrective action, EE would not have been on the road if this storm were predicted. Question was asked if the EE reinjures himself would SILBA be responsible; Cheryl indicated we would not be responsible. It would be considered a pre-existing injury and the new employer would be liable for any reinjury or aggravation.

BROSCO – Reviewed Struck by Struck against incident – on demand dust collection was in use in correctly as a house keeping tool. Left finger and thumb tips were cut off, according to OSHA definition this is an amputation, good employee, back to work with in 47 days. Corrective action – retrained on safe operation, introduced training on safe cleaning of saw. Has been able to provide OSHA with the LOTO and Training documentation. Still waiting to hear back from OSHA on if there will be any violation, and or fines.

During these discussion as OSHA was involved with BROSCO claim and NAC also had an OSHA claim last quarter. Both Barbara and Justin indicated they have updated their LOTO programs. A question was asked what you do when you have an outside vendor.? Both Justin and Barbara indicated they ask for the vendors safety programs and if they cannot provide one then the outside contractor is trained on the internal program. Deb indicated this is standard practice, everyone should be asking for outside contractor’s safety programs when they are providing work within their location.



Loss Control Overview:

Deb Williams went through her loss control report for the quarter ending March 31, 2022.

Lifting is still trending as the leader in both frequency (29%) and severity (27%).

The group has averaged 193 claims per year with a total average incurred of \$2.21M. 62% of claims are medical only; 28% of them indemnity. The 5-year loss ratio overall is 74%; still 14 points above the industry norm; 2022 first quarter loss ratio is at 29% of its first quarter premiums.

Deb Reviewed 2022 goals and the CLCC is still in agreement with tentatively rolling out Bloodborne Pathogens, Haz Communication and Emergency Action plan trainings for the SILBA Membership this year.

The CLCC discussed Meetings moving forward and is willing to do a hybrid vision of in person and WebEx meetings. August and November will be in person when setting the meeting dates for 2023 we will do every other meeting in person.

Deb provided an update on Reasonable Suspicion Training, the trainer we usually use retired, and CRM is still looking for a new trainer qualified to give the required certification. Deb will follow up with CRM and if they have not yet located a new trainer, FutureComp will look elsewhere to provide this training in the fall.



Claims Review:

Cheryl provided a quick overview on the claims for this quarter with a focus on North Atlantic - as it is going better than they expected and NET - is still slow going.

Working Session:

At our last meeting, The CLCC decided that our Fall (Nov) workshop will be an accident investigation workshop. The CLCC will create a scenario and play it out in multiple ways - we developed the scenario - key players and the beginnings of a rough outline.

Scenario - Amputation of the Fingers

Facilitator - Deb (FutureComp)

Key Players - Victim - Kathy Leone

Eyewitness - Adam (Howe) and Shane (Concord)

Accident Investigator and Supervisor - Justin

(BROSCO), other accident investigator Barbara (NAC)

HR Nancy (Hingham)

Deb will also be contacting CRM to see if they can assist with finalizing the scenario outline and be the OSHA inspector.

The outline and scenario will be sent out prior to the next CLCC in Aug so we can review and practice.

Old Business:

Reminder of the Safety workshop and annual meeting on June 23rd starting at 9 am. Members were reminded that anyone can attend the workshop and that only administrators need to stay for the annual meeting.

New Business:

None



Adjournment:

There being no other business to discuss, a motion was made to adjourn the meeting. The meeting was adjourned at 10:58 am.

Respectfully Submitted,
Debra Williams