



**Claims & Loss Control Meeting - Minutes**  
**Thursday, November 29, 2018**  
**Courtyard by Marriott - Westborough, MA**

**Claims & Loss Control**

**Committee Members Present:**

John Howell (chair), Linda Lyons, John Hoell, Jason Thacker, Frank Atkinson, Andy Sharr, Tiffany Wessling, Tom Slater, Sheila Todd, Michael McNeil

**Other Attendees:**

Chris Campbell, Cheryl McCarthy, Jean Cunningham, Kathy Camire, Gary Moran of FutureComp.

**Safety/Loss Control:**

A comprehensive review of the Loss Control Status Report, updated to reflect the SILBA Membership's performance through September 30<sup>th</sup>, 2018 was presented.

Focus items included general loss statistics based on the previous five policy periods, as well as an analysis looking specifically at the Group's performance during Q3 of those same 5 policy periods. The intent behind this comparative analysis is to help the Claims and Loss Committee, and by extension - the entire Membership, determine what trends we may see throughout the year, as well as during certain times of the year.

Accident Frequency and Severity were discussed in general terms (total claims & loss dollars) as well as a breakdown of those claims with a focus on accident category. The most frequent accident types over the last 5 policy periods were identified as Lifting, Struck By/Against, Slip/Fall, Strains and Lacerations. The most Severe were Slip/Fall, Lifting, Strain and Struck By/Against.

The analysis detailing the losses realized during the third quarter of the same 5 policy periods revealed identical trending in accident frequency as the general statistics, but only slight variation to accident severity – with Lifting and Strains outpacing Slip/Falls and Struck By/Against. Based on this analysis we are reminded to remain vigilant in our efforts to minimize exposure in the most frequently encountered accident categories throughout the year, but have an opportunity to highlight certain hazards like lifting and

strains during the time of year that these types of accidents appear to be more common.

Another statistic presented to the Committee during the Loss Control Report that is worth noting is that of the 1022 claims reported between 1/1/2014 and 9/30/2018, 9.4% of total claims account for 84% of the total \$9,988,010 Loss Dollars during that time frame.

**Claims Overview:**

Lost-Time Claims Adjuster, Cheryl McCarthy began the claims overview with updates and discussion on four large-loss claims. Jean Cunningham provided additional details as the Medical Case Manager. Large-loss claims from the following members were discussed: Howe Lumber, Concord Lumber, Taylor Lumber.

A video demonstrating the operation of machinery involved in the incident occurring at Taylor Lumber was shown. This led to discussion on Accident Investigations and Job Hazard Analysis as a means of identifying and managing potential hazards in the workplace.

**Old/New Business:**

The group expressed a desire to make progress and provide the SILBA Membership with value adding resources in 2019. The Committee agreed that topics covered during the Safety Workshops should play a key role in this effort. An outline detailing the Safety Workshop Meeting dates, locations and topics to be addressed will be provided during the Annual Meeting of the SILBA Membership on February, 7<sup>th</sup>, 2019. Some of the suggested meeting topics include, Reasonable Suspicion Training, issues related to Recreational Marijuana in MA, and what to do if OSHA visits.

During the meeting we discussed holding our future Claims & Loss Control Committee meetings at Member locations. Our first meeting together will be held on January 24<sup>th</sup>, 2019 at the USI/FutureComp offices in Woburn, MA. Details and directions will be sent out at the beginning of January. **If any Committee members are able to volunteer to host the group for one of our other three meetings scheduled for the year, please let me know. The remaining meetings for 2019 are scheduled for April 25<sup>th</sup>, August 22<sup>nd</sup> and November 21<sup>st</sup>.**

Thank you in advance for your hospitality and leadership if you are in fact able to host a meeting!

There were several additional topics of discussion that will be followed up on during our meeting in January. They are as follows:

- **Claims & Loss Control Committee Goals for 2019.**
- **Policies on using cell phones in the workplace.**
- **Satellite tracking & on-board cameras for fleet vehicles**

The next Claims & Loss Control Committee Meeting will be held as follows:

January 24<sup>th</sup>, 2019 9:00am – 11:30am  
USI & FutureComp Offices  
12 Gill Street, Suite 5500  
Woburn, MA 01801

**Adjournment:**

***The meeting Concluded at 11:30 am.***

Respectfully Submitted,  
Chris Campbell  
Loss Control Consultant