



## Claims & Loss Control Committee Minutes November 21, 2019

- **CLCC Members Present:** Bruce Chapin (Atlantic), Kim Sulda (BROSCO), Jacob Tracy (BROSCO), Linda Lyons (BROSCO), Adam Robbins (Howe), Andy Sharr (Concord), Sheila Todd (Koopman), Barbara LaFerriere (North Atlantic), John Howell (Shepley), Kristen Casselberry (Mid Cape), Rich Rose (Mid Cape), Jon Rausch (Yankee Pine)
- **CLCC Members Absent:** Dan Christopher (BROSCO), Tom McManus (Cape Cod), Frank Atkinson (Cape Cod), Jason Thacker (Howe), 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), Nancy Roach (Hingham)
- **Partner Representation:** Cheryl McCarthy (FC Claims), Marty MacInnis (FC Nurse), Gary Moran (FC Claims Manager), Deb Williams, Anne Cunic (NRLA)
- **Introduction:** All present attendees introduced themselves. Outlined we were going to do prior period large losses first and outlining the focus on each loss should be educational, supportive and constructive problem solving and sharing.
- **Old Business:**
  - August 22, 2019 CLCC Meeting Minutes Accepted as written
- **Prior Period Large Loss:** Reviewed the top three losses from previous quarter
  - **Mid Cape’s Brief overview of incident;** it was a struck by incident. EE was struck by a falling load. Kristen indicated that it was a 3 month recover for EE. Several positive takeaways came from incident
    - Implantation or formulation of Policies, SOP (Standard Operating Procedures) and JHA (Job Hazardous Analysis)
    - Formalized Training
    - Created Near Miss Policy
    - Improved Culture
    - Other discussion related to incident, Identify specific unloading/Loading location.



- Howe Lumber - identified developing a specific traffic pattern and loading/unloading areas have helped reduce incidence like this in their yard
- Shepley - indicated they keep individuals off trucks altogether by using a man basket to strap and unstrap loads, they also indicated they have specific areas as well.
- Several members also indicated the importance of security video
- **Brockway Smith:** incident under discussion is an ergonomic issue, Shoulder. EE identified that his shoulder was aggravated due to repetitive motion of his job, concerns identified is individual is a “gym head” and often hurts himself outside of work. After his shoulder injury, the employee used terminology that implied he may or may not have injured himself at work and also indicated to other employees that he is getting use to not having to get up in the morning. EE is currently in PT and Occupational Therapy and they are working with Doctors and NCM to create a light duty option for him
  - **Other positive takeaways**
    - Development of JHA
    - Job Rotation plan
    - Light duty options such as, online training,
- **Yankee Pine:** incident under discussion, lifting. Driver was on a delivery and unexpectedly needed to pick up a return, not SOP, did not have proper truck, paperwork w/load weights or straps. In route back to yard, load came lose and fell of truck. Driver hurt back while trying to put load back on truck in middle of the road. Driver then hurt his back again in a different incident after initial injury putting him on light duty, EE was on light duty with a restriction of no lifting only driving, and hurt his back again trying to carry a door by himself.
  - **Out comes from this discussion**
    - Develop a progressive disciplinary process, there was a lot of sharing from several members, on the challenges and benefits from this process.
    - Training opportunity to review and stick to SOP’s
    - Develop a procedure and document signed by supervisor and employee that outlines light duty responsibilities and restrictions.
    - North Atlantic talked about their transitional duty program that outlines the job duties.



- Shepley talked about the positives that have come out of utilizing a lifting coach
- **Other conversations that came out of Large Loss Investigation discussion -**
  - The important of building relationships between employer and Occ Health Providers.
  - Sending documentation with employee to Occ Health outlining their ability to meet any and all accommodations.
  - Send job descriptions with employee to Occ Health.
  - Build communication with nurse case manager, case manager and employer so everyone understand employee's injuries and behavior, good or bad.
  - Another Workshop Typic - Having the claims team do a presentation on FutureComp resources, direct treatment, Tela Doc program, nurse case managers and case manager roles etc.
- **Large Loss Investigation Letter for Member:** Attendees reviewed the attached letter and where supportive of moving it onto the board to approve.
- **Meeting Dates for 2020:** Board meetings dates are tentative they are being proposed at next board meeting. When discussing CLCC and Workshop dates it was discussed and embraced to move the workshop dates to be in line with the CLCC members with hopes to increase attendance while limiting days away from the offices and yards.
  - **Board meeting dates that will be voted on at board meeting**  
February 6<sup>th</sup>, May 14<sup>th</sup>, September 3<sup>rd</sup>, December 10<sup>th</sup>
  - **Workshop and CLCC Combined meeting -**
    - April 30<sup>th</sup> and November 19<sup>th</sup>. These meetings will start at 9 am workshop with end at noon, topics TBA (hope to have them finalized by the board meeting) and CLCC will start at noon for those that are unable to attend the workshop. The CLCC will include a working Lunch and the workshop will have a light breakfast.
  - **CLCC Meeting only:** January 23<sup>rd</sup>, August 20<sup>th</sup> starting at 9am with a light breakfast.
- **Loss Control overview:**
  - **General Trending:** FutureComp identified that the trending within the Loss control report would use numbers trending in the same time frame



from previous years. FutureComp would compare numbers focusing on the first nine months of each year.

- In the first nine months of 2019 hard numbers for frequency (total number of incidents) is up however severity (total dollars) is down. These are numbers and dollars only not considering the size of the Association from year to year.
  - 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 (47) is still the most frequent cause with slips/fall (40) as close second and struck by (37) a close third, accounting for over 63% of all accidents.
  - When looking at the severity of the same accidents Lifting, Slip/Fall and struck by are also still leading with over \$600 Thousand of all total incurred dollars for 2019.
  - When identifying Member trending we would expect that the bigger members would trend with a greater frequency and severity. This is trending as expected with one exception within the severity numbers is one of our smaller members has had 2 accidents/incidents that are costing more than their total premium. This happens from time to time with either one catastrophic incident or members with very small premiums with moderate incidents. Again, this is not commonly worth looking more into or totally concern, unless it continues from year to year.
  - Loss Control provided an updated associated with goals, currently both severity and frequency is trending downward and highlighted some of the future efforts that will be established to achieve CLCC goals moving forward.
- **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.

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



- Claim #10 - this employee has had complication related to a blood clot and the claims team is working on settling this claim at 51/17% of the billed charges. Our defense council is reevaluating to see what our best course of action would be.
- Claim #13 - this is an ongoing claim, EE is very interested in returning to work and Employer is working diligently to create an environment that will meet restrictions. FutureComp is looking to have an outside vendor do a job and functionality assessment to assist in identifying an alternative work plan.
- Claim #14 - has paid for and done a knee replacement, employee was seen at another worksite doing work then requested a second knee replacement. Request was denied, attorney has filed a claim for the surgery.
- **New Business:**
  - Saw Stop program is up for review at the next board meeting, CLCC members support the annual review of this program.
  - November's Workshop was a success despite a few technical issues. Members are very excited with the Winter Walking Ice Grip program promoted through FutureComp and will be discussing more at the board meeting about possibly adding another discount through SILBA, similar to the Saw Stop program.
  - Working with Chair and Co-Chair of the CLCC and President of the Board on setting workshop topics before our next CLCC meeting.
  - Next CLCC meeting January 23, 2020.