



**Claims & Loss Control Committee  
@ Doubletree in Westborough, MA  
Meeting Minutes  
Thursday, November 18, 2021**

The meeting began at 12:00 pm

**CLCC Members Present:** Derek Lima (Koopman), John Howell (Shepley), Barbara Laferriere (NAC), Diana Fuller (Chace), Frank Atkinson (Cape Cod), Tiffany Wessling and Gene Carlson (DB&S), Pat Maccini, Jason Delgano, and Samantha Brewer (DBS), Peter Brown (Hingham), Lynne Fidler (John Foster), and Michael McNeil (Moynihan)

**CLCC Members Absent:** Ed Smile (EC Cottle), Andy Budd (Concord), Adam Robbins (Howe), Justin Wells (BROSCO), Bruce Chapin (Atlantic), John Hoell (Shepley), Jason Thacker (Howe), Wayne Moriarty (Atlantic), Tom Slater (Keiver), Nancy Roach (Hingham), Linda Lyons (BROSCO), Ryan Woundy (BCG), Dan Christopher (BROSCO), , Mike Rygiel (Moynihan), Dave Perry (Concord), Robert Nerger (John Foster), Michele Frazee (Sterritt), Tom McManus (Cape Cod), Leah Smith (Concord), Michael McNeil (Moynihan), John Mahoney (Fairview), and Jay Torrisi (Jackson)

**Partner Representation:** Cheryl McCarthy, Kathy Leone, Tony Vigna, Kathy Camire and Deb Williams, all from Future Comp.

**Meeting Minutes:** A review of the meeting minutes from August 12, 2021, was done.



*A motion to approve the August 12, 2021, minutes as represented was made and seconded. The motion was unanimously approved by all those present.*

**Introductions:**

Since there were new member representatives and new Future Comp Employees present; a quick round table introduction was done.

**Debrief Workshop:**

Feedback provided was good; everyone felt there was valuable information given by both Future Comp and Plumb House. Ideas for future workshops were also discussed: MSDS, Hazcom, Economics of Good Safety, Reasonable Suspicion Training.

**Prior Period Large Losses:**

**DBS:** Employee fell from elevated fork truck blades while he reached for something. Employee is now eligible for light duty – full time. Coming into the office on Monday. Employer has brought ladders to spread around the yard for employees to use to reach items.

**Shepley:** Employee lifted a 4 x 4 piece of lumber and felt strain; could not stand up. Employee is frequently injured. Rested for a brief time and returned to work. Having a class for all employees on lifting that will be related to what they do in their yard and items they lift.

**Doherty:** Employee hit by card in yard. Employee is now back to work. They have moved where visitors come into the yard to load and unload items. Discussion took place on hi-visual clothing and the types and experiences with each by members.

Cheryl also reviewed the following open claims:



#11 - Employee decided against amputation and had his second surgery on 11/4/21; waiting to hear how that went.

#12 - Employee where the forklift fell and degloved foot. Slow healing but is currently in outpatient physical therapy; cannot drive yet. Should look at permanent alternative work solution.

#14 - - Back injury which was reported late; after returning from vacation. Has been treated via telehealth only. Claim in litigation now.

#### **Loss Control Overview:**

Deb Williams went through her loss control report for the quarter ending September 30, 2021.

Overall, the group is trending like the first quarter of 2021 and fund year 2020 with a slight uptick in both claims and severity. Lifting is still trending as the leader in both frequency 27% and severity 28%.

The group has averaged 227 claims with a total average incurred of \$2.5M. 66% of claims are medical only; 25% of indemnity. The 5-year loss ratio overall is 71%; 2021 has kicked up a little which Deb attributes to lack of employees, increase in work and new employees.

Goals for 2022 were discussed again and all agreed that the committee would move forward with the following:

1. Continuing the safety blast
2. OSHA Required Training
3. Monthly Checklist (work with OSHA Representative on this)
4. Written Power Tool Plan



5. OSHA 10 Training
6. Reasonable Suspicion Training
7. Member safety goal setting
8. Safety Committee the importance of them and how to structure them.

**Old Business:** None

**New Business:** Meeting Dates Reviewed and approved.  
Workshops for 2022  
June 9, 2022 - Safety Culture & Safety Committee  
November 17, 2022-TBD

**Adjournment:** There being no other business to discuss, a motion was made to adjourn the meeting. The meeting was adjourned at 1:00 pm.

Respectfully Submitted,  
Debra Williams