



**Claims & Loss Control Committee**  
**Meeting Minutes**  
**Wednesday, August 14, 2024**  
**Best Western, Marlborough MA**

The committee meeting began at 9:09 am.

**CLCC Members Present:**

Adam Robbins (Howe Lumber), Barbara Laferriere (North Atlantic), Nancy Roach (Hingham Lumber), Bruce Chapin (Atlantic Plywood), Ashley MacCay (Koopman Lumber), Patrick Maccini (Dartmouth Building Supply), and Bob Slater (Keiver).

**CLCC Members Absent:**

Jason Thacker (Howe Lumber), Deb Torres (North Atlantic), John Silipigno and Peter Brown (Hingham Lumber), Ashley Racicot-Alves (Koopman Lumber), Dave Perry (Concord Building Supply), Jay Torrisi (Jackson Lumber), Tom Cerrato (Kelly-Fradet Lumber), Tom Slater (Keiver), Ed Smiley (EC Cottle), Tiffany Wessling (DBS), Sheila Todd (Koopman), Lynne Fidler and Robert Nerger (John Foster), Mike Rygiel & Michael McNeil (Moynihan), Ryan Woundy (BCG), and Michele Frazee (Sterritt).

**Partner Representation:**

Dan McCarthy, Cheryl McCarthy, Zachary Collins, and Kathy Camire from FutureComp.

**Welcome/Introductions:**

Dan welcomed everyone and Adam Robbins, Chairperson called the meeting to order.

**Minutes:**

Everyone reviewed the meeting minutes from the last meeting held on June 20, 2024. Barbara made a motion to approve the minutes as

presented. Adam seconded the motion, and they were unanimously approved by all those present.

### **November Workshop 2024:**

It was suggested that the CLCC members send emails to other members reminding them of the November workshop and asking them to attend. *Nancy offered to write the text of the email for everyone and then each CLCC member will send it out to at least four other members.*

### **Workshop Topics - 2025:**

Discussion took place on potential workshop topics for 2025. After discussing several topics, it was decided to look deeper into the following:

- 1) Securing a Load- we all agreed that this would be a great workshop for members. *Ashley offered to reach out to her contact and Fleet Safety to see if he could conduct the training. Bruce has a training video that they developed inhouse that he will share with Dan and Dan will reach out to John at Hingham to see if he has any leads on a trainer.*
- 2) Onsite Safety – the decision was made that this needs to be a separate workshop rather than combining it with Securing a Load.
- 3) Industrial Ergonomics/Mechanical Material Handling
- 4) Walkways, Guard Rails, Loading and Unloading basics, Housekeeping – this would cover all aspects of onsite safety and slips trips and falls.
- 5) Forklifts

### **Follow up from In Control Workshop on Defensive Driving:**

The committee feels that offering members a discounted rate to go to In Control for training is a good one. The group could reserve twenty spots and then try to get them filled by members. If they cannot be filled, then it will need to be rescheduled as In Control can only offer a discounted rate if there are at least twenty people in attendance. The member would be responsible for the payment of the training, but Loss Control would help to facilitate things. *Dan will pursue this further with In Control.*

### **Claims Review:**

Cheryl discussed the following Claims:

Howe Lumber May 2024 – severe injury from falling off truck. Although the company has lifts/poles he got up on load and fell. Howe has set a

new procedure because of this accident – no one is allowed on loads. Employee will change positions when cleared to return to work.

Bruce mentioned that Atlantic Plywood has one location that has a personal harness that employees must clip to when they get on top of a load.

North Atlantic – 34 year old employee with back injury, RTW Light Duty, hurt again. Surgery is now required due to bulging discs. Currently out of work and going to PT.

Koopman – Employee has had five claims since joining Koopman 2 years ago. Recently came back from light duty release and suffered a shoulder injury. Surveillance is being conducted.

Howe Lumber has an employee that hurt his shoulder at home, went to PT then hurt it again Kayaking. Returned to work full duty and on the second day dislocated it. Twice treating doctor said no surgery was needed. Discussion took place when doctors are liable as he was clearly not fit for duty. Currently being treated as an aggravation of injury and hoping it will get better. Surgery is scheduled at the end of the month. EE will not respond to Adam.

### **Loss Review for Second Quarter:**

Zach reviewed the loss data for the second quarter of 2024. Ninety-six percent of the membership had a loss ratio under 60% in the second quarter. Seventy-eight percent of the membership had \$0 loss dollars. Frequency is 28% less than Q2 last year. Severity is 56% less since 2020 and 50% less than Q2 last year. There has been a large spike in Trips and Falls. Strains have ranked as the most common cause of injuries with Struck By being #2.

Discussion took place on sending out communication to the membership on the increase in Slip Trip and Fall issues, along with a checklist as a resource for them to identify risks. Offer help from FutureComp with anything they need. *Dan will revise the current checklist he has and circulate it to the committee to look at before sending it out.*

Bruce asked if there were preferred vendors that members could use where they would be confident that places such as Concentra are collaborating with the employer rather than dragging out care. *Cheryl offered to check with NCM to see if there is such a listing for the SILBA membership.*

### **Webinars for SILBA Membership:**

In addition to Workshops, it was brought up as to whether Webinars for the members would be a good benefit. Overall, the committee agrees with this. Topics discussed were:

Safety Programs for Small Business- show them the resources, get them engaged, and help them with their risk control efforts.

Mirror Check Station for Trucks – Dan showed a UPS video on the topic indicating that it does not just apply to delivery trucks. He also has a detailed document on the topic. Dan would like to send it out as a safety blast with a qcr code to the video. After discussing this, the committee feels that this would be an excellent Webinar for members. Show the video, provide the resources, and then offer to help them with setting up a station. It was agreed that we would work towards accomplishing this in 2025.

### **Old/New Business:**

None

### **Next Meeting:**

The next committee meeting will be held on November 13, 2024, immediately following the Combustible Dust Workshop.

### **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,  
Katherine Camire  
Administrator