



Meet Our Panelists:

Jennifer Monkiewicz – Administrator - ABC MA Self-Insurance Group

Brian Stevens, Ph.D., CSP, OHST – Safety Consultant - Contractors Risk Management

Brian Ferreira - Director Safety/Compliance – Professional Electrical Contractors of CT, Inc.

Chris McCauley – Vice President, Partner - Rivers Electrical Corporation

Moderator: Jim Abbott - Vice President, Wealth Advisor - Claro Advisors, LLC



ABC MA Self Insurance Group Overview

In 1994, ABC Members of the Board created a self-insurance group (SIG) to give the members a means of controlling their workers compensation costs. There is a basic formula that makes it successful, safety being top priority.

Elite Safety Resources
 + Aggressive Management of Claims
 Dividends for Good Performance

Safety Services

35 members, 1900 Hours/\$250,000 Spent Annually | Peer Group Collaboration Jobsite Inspections in Non-Policing Style

Trainings; Reasonable Suspicion, Transitional Duty, Active Shooter

NFPA-70E | OSHA 30 Training | Discipline Programs

Aggressive Claims Management

20% Claims Cost Savings

Goal is to Get Injured Employees Back to Work with Better Treatment

Your Consistent Input is Requested

Dividends

Premium is Collected (~\$3.5million Annually)
Claims Are Paid
Surplus is Returned to Members Based 75% of Member's Performance, 25% on Group's

Over \$8 Million Distributed Since 1994



SIG Safety Practices and Commitment

Monthly Safety Meeting

- Collaborate on Best Practices
- Share Lessons Learned with Peers Regarding:
- Claims
- Near Miss Claims
- Jobsite Violations
- General Contractor versus Subcontractor Responsibilities

Annual Audit

- Utilizing the Safety Standards written by the Group and Board approved, each member receives a faceto-face audit to track progress.
- Members are given a score in varying categories and if assistance is needed to increase adherence, it is provided. Mentors are provided by other SIG members.

Keeping up with Changes

The SIG assists members in maintaining an elite safety culture when under different circumstances, safety would have suffered:

- Change in Member Company Ownership
- Turnover in Safety Manager
- Significant Increase in Workforce (over the last two years)
- Significant Decrease in Workforce (over the last three weeks)



- Provide health and safety consulting services to 500 clients in and around New England
- 28 Employees located strategically throughout the region
- Provide loss control services for ABC Self-Insured Group
 - Assist in developing needed <u>programs</u>
 - Conduct <u>training</u> on a wide variety of topics
 - Conduct regular job site <u>inspections</u>
 - Assist, counsel, and represent in any <u>OSHA-related situation</u>
 - Provide guidance on any <u>health-related</u> issues
 - Provide guidance on any DOT or <u>transportation</u>-related issues

Inspection



- Unannounced visits to the job sites you have selected.
- Contact the site supervisor and conduct a walk-through inspection of the site.
- Note and commend correct systems and appropriate behaviors
- Document deficient systems or behaviors
- Counsel and advise site personnel on corrective action needed
- Answer any questions
- Discuss upcoming construction activities and high-hazard tasks





Contractors Risk Management Work Site Safety Inspection Report

CRM - 11111

Client: ABC Company

Location: Site One

Date/Time: 2016-12-01 08:10:42

CRM Inspector: Rich LeVinus 603-817-0661

Personnel on site: 45

Weather: 45

Supervisor: Joe White

	1 Observations were made of OSHA compliance or industry best practice
	10 Observations were made of unsafe conditions
	4 Observations were made of unsafe behaviors
2	4 Observations were high-hazard items requiring prompt corrective action

Electrical	Falls	Struck by	Caught in or between
Shoring/Trenching	Access/Surfaces	Scaffold	Fire
Housekeeping	Ladder/Stair	Material Handling	Power Tools/Guards
PPE	Health	Administrative	Supervision
Red = High Hazard or Repea	t Orange = Medium Hazard	Yellow = Low Hazard	Green = Compliance

CONTRACTORS RISK MANAGEMENT, INC.

Observation#: 1

Observation of unsafe condition

Responsible party: ABC Company

Category: Scaffold

Severity: high

Comments: Scaffold incorrectly supported at base.

No base plates mud sill not supported correctly.

Brick has been loaded on scaffold since last visit.



Brian Ferreira, Safety Director Professional Electric

- 2012 Professional Electric of CT Joined the SIG
 - MOD rate early years 1.06
 - MOD rate today .71
- Started Company Safety Committee under SIG of which President, VP's Supervisors, Foremen, Payroll Department, and Field Personnel
 are part of.
- Improved field development after accidents and injuries through continued education of all our field people.
- Evolved and Developed thorough guidelines on root causes of incidents and accident
- Developed strict disciplinary guidelines with written warning, and suspensions which are used for policy or field safety issues.
- Instituted incentive and individual incentive programs:
 - Program 1: Tool Incentive Program
 - Program 2: Near Miss Program

The SIG helped us at Professional Electric to continuously improve our Safety Culture.

Brian Ferreira, Safety Director Professional Electric

By working directly with SIG it has helped Professional Electric to continuously improve our Safety Culture.

Best Practices:

- Project safety inspections by PEC and CRM, any unsafe occurrence is required to be addressed by the field, and safety
 department, as to corrective measures, and process to prevent repeat violations.
- All accident on jobs require instant reports and when possible photos of injury incident location.
- Root Cause findings for all accident or Incidents.
- Full time cut resistance sleeve were added to our PPE requirements.
- Slip trip & fall foot wear added.
- ABC members have many opportunities to be a part of a steering committee.
- Each member has the opportunity to make changes in the process.

Chris McCauley, Vice President Rivers Electrical Corporation

- Rivers joined the SIG in 1994 and we have had the benefit of its freely shared expertise in loss control for more than two decades. I have reached out to the people at FutureComp and CRM to help more times than I could count. Their advice is always thoughtful and helpful. I owe the success of our program to the folks who manage the SIG.
- Our approach to safety has been to emphasize safe behavior and encourage good habits.
 This requires constant back and forth communication with our field staff. Influencing people's behavior is a monumental task, but it is worth the effort. When situations or questions arise that are beyond me, like the confusion that surrounds the corona virus epidemic, it is good to know that I have partners that are proactive and will have up to date answers.

We are in this together

Most importantly, in this time of crisis, keep yourself, your family and your community safe. We are in this together. Please feel free to reach out with any questions that you have.

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Consider the SIG - Support this Successful ABC Program, only offered to you as members.

Thank you for joining us.

If you have any remaining questions, please send your inquiry to <u>questions@abcma.org</u> and we will respond to you as soon as we can.

Get online with us:

www.abcma.org











@ABCMASS



Consider the SIG

Support this Successful ABC Program, only offered to you as members
Improve Your Bottom Line

Visit <u>www.abcma.org</u>

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