

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library
389 Wolfert Station Road
Mullica Hill, New Jersey**

May 18, 2015 – 3:30 PM

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, 389 Wolfert Road, Mullica Hill, New Jersey on Monday, May 18, 2015 at 3:30 PM, prevailing time. Chair Slusser, **Oldmans**, presiding. The meeting was called to order at 3:35 PM.

STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *South Jersey News*, of Woodbury and the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

Those in attendance were:

Bill Slusser, *Chair Oldmans Twp*
Kevin Heydel, **Monroe**
Mike Razze, **Pitman**
Bob Dickenson, **Vineland**
Bob Law, **Woodbury City**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*
Paul A. Forlenza, Deputy Executive Director, *AJGRMS*
David S. DeWeese, Esquire, *The DeWeese Law Firm, P.C.*
Tim Sheehan, **J.A. Montgomery**
Kathie Tyler-Schohl, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, *Wellness Director*

CLOSED SESSION PORTION OF MEETING

Chair Slusser entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on May 18, 2015 at 5:00 PM.

Motion by Mr. Razze, seconded by Mr. Dickenson, to move to Executive Closed Session. All in favor. Motion carried.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Slusser entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Razze, seconded by Mr. Law, to reopen the public portion of the meeting. All in favor. Motion carried.

RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

The Committee reviewed fourteen (14) claims. Of the claims reviewed, there ten (10) Workers' Compensation, two (2) General Liability and two (2) Property PARs recommended for approval of settlement or continuing defense.

Chair Slusser asked if there were any questions at this time. No questions were entertained.

SOLICITOR'S REPORT FOR OPEN SESSION:

Closed Cases

Mr. DeWeese noted that there was one (1) case closed in the month of May, 2015:

<i>Rogers vs. Borough of Penns Grove</i>	<i>Motion for Summary Judgment was filed and granted; dismissing any and all claims against the Borough with prejudice.</i>
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MANAGED CARE REPORT

Lost Time v. Medical Only Cases

Ms. Beatty presented the TRICO JIF *Lost Time v. Medical Only Cases (Intake Report)*.

	April	YTD
<i>Lost Time</i>	<i>1</i>	<i>13</i>
<i>Medical Only</i>	<i>16</i>	<i>62</i>
<i>Report Only</i>	<i>8</i>	<i>43</i>
<i>Total Intakes(New Claims)</i>	<i>25</i>	<i>118</i>
<i>Report Only % of Total</i>	<i>32.0%</i>	<i>36.4%</i>
<i>Medical Only/Lost Time Ratio</i>	<i>94:06</i>	<i>83:17</i>
<i>Average Days to Report</i>	<i>2.9</i>	<i>4.5</i>

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	916
<i>Transitional Duty Days Worked</i>	442
<i>% of Transitional Duty Days Worked</i>	48.3%
<i>Transitional Duty Days Not Accommodated</i>	474
<i>% of Transitional Duty Days Not Accommodated</i>	51.7%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	April
<i>Bill Count</i>	267
<i>Original Provider Charges</i>	\$355,974
<i>Re-priced Bill Amount</i>	\$127,841
<i>Savings</i>	\$228,050
<i>% of Savings</i>	64.1%
<i>PPO Penetration Rate Bill Count Percentage</i>	89.9%
<i>PPO Penetration Rate Provider Charge Percentage</i>	94.6%
<i>EPO Penetration Rate Bill Count Percentage</i>	88.3%
<i>EPO Penetration Rate Provider Charge Percentage</i>	86.2%

QUAL-LYNX REPORT

Lessons Learned from Losses – May

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses for May* which was included in the agenda packet.

She stated that this month the focus is on photographs. Having pictures of damages, injuries and failed products is an integral part of any claim investigation. Pictures taken at the scene can point the claims adjuster in the right direction, to either deny the claim or attempt a resolution or proceed with subrogation. She noted that there was a town with 5 fire companies claimed damage to turn out gear, radios and other equipment during rescue efforts after Superstorm Sandy. The claim was submitted approximately four months after Sandy hit. All of the damaged equipment had been discarded and no pictures were taken. The town had no proof of the claimed damages. As a result, the town accepted a significantly lower payout for the losses. If the town had taken pictures of the damaged equipment, the damages could have been documented.

She advised to photograph scenes and equipment at the time of loss. Visual documentation will re-create the events that led to the claimed damages. The lack of documentation can cause the claim to be questioned and can also limit the ability to pursue subrogation.

Adjuster File Counts

Ms. Tyler-Schohl reported that the Adjuster File Count report for the month of May, 2015 was included in the agenda packet.

Claims Coordinator's Training

Ms. Tyler-Schohl reported that the Claims Coordinator's Training session was held for all the JIFs in April, 2015 and was very successful.

2015 RFPs/RFQs

Mr. Forlenza stated that the Liability and Workers Compensation Defense Panel RFQ will be released in August/September, 2015.

Mr. Forlenza stated that at the last meeting he advised the committee that the Managed Care contract is up at the end of the year. He stated that his office is trying to coordinate how they want to handle this matter between the three JIFs. He met with BURLCO JIF and they decided that they wanted to go with a "non-fair and open" appointment for one year, along with the ACM JIF. He asked the committee as to their opinion. The choices are appointing the current vendor for one year as a "non-fair and open" contract or undertake an RFP/RFQ process.

After a discussion, the consensus was to appoint the current vendor for one year as a "non-fair and open" contract and to revisit the RFP/RFQ process early next year.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, June 22, 2015 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

MOTION TO ADJOURN

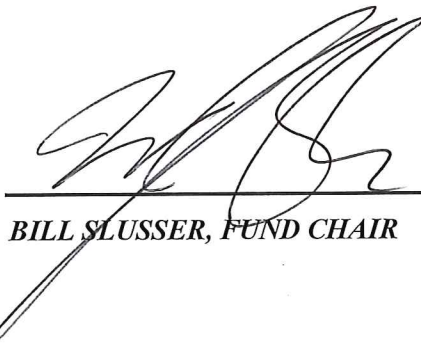
There being no further business, Chair Slusser entertained a motion to adjourn the May 18, 2015 meeting of the TRICO JIF Executive Claims Committee.

Motion by Mr. Slusser, seconded by Mr. Law, to adjourn the May 18, 2015 meeting of the TRICO JIF Executive Claims Review Committee. All in favor. Motion carried.

The meeting was adjourned at 4:30 PM.



Brenda Smith, Recording Secretary for



BILL SLUSSER, FUND CHAIR