

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

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

**September 28, 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, September 28, 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*  
Brad Campbell, Secretary, **Shiloh**  
Doris Hall, **Logan**  
Bob Dickenson, **Vineland**  
Bill Bittner, **Westville**  
Karen Sweeney, **Wenonah**  
Bob Law, **Woodbury**

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 September 28, 2015 at 5:00 PM.

Motion by Mr. Law, seconded by Mr. Bittner, 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. Law, 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 eighteen (18) claims. Of the claims reviewed, there thirteen (13) Workers' Compensation, one (1) Auto Liability, one (1) General Liability and three (3) 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:***

Mr. DeWeese introduced his son, Scott to the members. He will be working in his office and attending meetings.

***Closed Cases***

Mr. DeWeese noted that there were five (5) case closed in the months of August and September, 2015:

<i>B&amp;M Auto Salvage &amp; Hoffman vs. Township of Fairfield</i>	<i>Settlement was negotiated for payment to the Plaintiffs in the amount of \$40,000.00; inclusive of counsel fees with Plaintiffs agreeing to be bound by the Township Junkyard ordinance.</i>
<i>Street vs. Township of Pennsville</i>	<i>Settlement was negotiated for payment to the Plaintiffs in the amount of \$750.00.</i>
<i>Surgick vs. Clayton Police Officer Diaz</i>	<i>Settlement was negotiated for payment to the Plaintiffs in the amount of \$20,000.00.</i>
<i>Taylor vs. Borough of Clayton</i>	<i>Motion for Summary Judgement was granted.</i>
<i>Kundin vs. City of Vineland</i>	<i>Plaintiff agreed to dismiss the Complaint as to the City of Vineland and a Stipulation of Dismissal without Prejudice was filed.</i>

**MANAGED CARE REPORT**

**Lost Time v. Medical Only Cases**

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

	July	August	YTD
<i>Lost Time</i>	4	1	20
<i>Medical Only</i>	20	12	130
<i>Report Only</i>	8	4	75
<i>Total Intakes(New Claims)</i>	32	17	225
<i>Report Only % of Total</i>	25.0%	23.5%	33.3%
<i>Medical Only/Lost Time Ratio</i>	83:17	92:08	87:13
<i>Average Days to Report</i>	6.8	8.1	4.4

**Transitional Duty Report**

Ms. Tyler-Schohl presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	2300
<i>Transitional Duty Days Worked</i>	1533
<i>% of Transitional Duty Days Worked</i>	66.7%
<i>Transitional Duty Days Not Accommodated</i>	767
<i>% of Transitional Duty Days Not Accommodated</i>	33.3%

**PPO Penetration Report:**

Ms. Tyler-Schohl presented the monthly PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>July</b>	<b>August</b>
<i>Bill Count</i>	340	277
<i>Original Provider Charges</i>	\$212,942	\$141,309
<i>Re-priced Bill Amount</i>	\$103,520	\$67,078
<i>Savings</i>	\$109,422	\$74,105
<i>% of Savings</i>	51.4%	52.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.9%	91.3%
<i>PPO Penetration Rate Provider Charge Percentage</i>	89.4%	87.0%
<i>EPO Penetration Rate Bill Count Percentage</i>	87.5%	80.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	89.0%	92.7%

## QUAL-LYNX REPORT

### *Lessons Learned from Losses – September*

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

She stated that this month the focus is on business licenses in municipalities and what happens if they reject a license or refuse to renew a license. She noted that there are several claims in New Jersey pertaining to this issue and they can become very expensive. She noted that one claims was not only expensive to defend but resulted in a \$1 million settlement. It involved a towing company that was taken off the approved towing list apparently due to the failure to comply with Code and Zoning regulations. It was found that other companies remained on the list with the same violations.

She noted another claim involved a junk yard owner who allegedly lost the sale of their property to a potential buyer when the insured town refused to issue a permit to renew their business license. The defense argued that the prospective buyer did not have the funding to proceed and the permit was eventually granted. The claim still cost \$161,000 to defend.

She noted that another claim involves a town that refused to issue a mercantile license, selective enforcement, municipal interference and abuse of process. The insured town alleged numerous violations of zoning and permits. The matter is still pending.

She noted that many of these kinds of claims can pierce both Public Officials and local JIF coverage and are extremely costly to defend. Each application for licenses should be carefully reviewed with complete neutrality and members should confer with their Solicitor before rejecting a license application..

### *Adjuster File Counts*

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

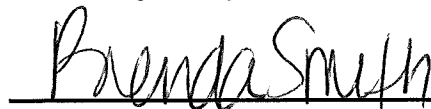
### **NEXT MEETING**

The next Executive Claims Meeting will be held on **Monday, October 26, 2015 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey.**

### **MOTION TO ADJOURN**

There being no further business, Chair Slusser adjourned the September 28, 2015 meeting of the TRICO JIF Executive Claims Committee.

The meeting was adjourned at 4:40 PM.



**Brenda Smith, Recording Secretary for**



**BILL SLUSSER, FUND CHAIR**