

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

**Gloucester County Library
389 Wolfert Station Rd.
Mullica Hill, NJ**

January 22, 2018 – 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 on Monday, January 22, 2018 at 3:30 PM, prevailing time. Chair Campbell, **Shiloh Borough**, presiding. The meeting was called to order at 3:30 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 Mullica Hill 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:

Brad Campbell, **Shiloh Borough**, *Chair*....arrived 3:48 PM
John Washington, **Penns Grove Borough**
Sue Miller, **Clayton Borough**
Bob Law, **Woodbury City**
Karen Sweeney, **Wenonah Borough**
Doris Hall, **Logan Township**
Mike Razzo, **Pitman Borough**....arrived 4:10 PM

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, ***AJGRMS***
Paul Forlenza, Deputy Executive Director, ***AJGRMS***
David DeWeese, ***The DeWeese Law Firm, P.C.***
Rob Garish, ***J.A. Montgomery***
Chris Roselli, ***Qual-Lynx***
Karen Beatty, ***Qual-Care***
Debby Schiffer, ***Wellness Director***

CLOSED SESSION PORTION OF MEETING

Secretary Law 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 January 22, 2018 at 5:00 PM.

Motion by Ms. Miller, seconded by Ms. Hall, to move to Executive Closed Session. All in favor. Motion carried

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Mr. Law seconded by Ms. Miller, 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 thirteen (13) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, two (2) General Liability, and two (2) Property PARs recommended for approval of settlement or continuing defense.

Chair Campbell 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 three (3) cases closed in the month of January 2018:

<i>Closed Cases</i>
<i>Rivera v. Township of Washington</i>
<i>Bodden v. Borough of Glassboro</i>
<i>Figueroa v. Township of Washington</i>

Meeting with Qual-Lynx Supervisors and Adjusters – November 14, 2017

Mr. DeWeese reference a report included in the agenda packet regarding his November 14, 2017 annual meeting with the Qual-Lynx Supervisors and Adjusters. He noted it was a productive meeting and he carried some of the discussions and concerns to the Defense Panel Meeting on January 9, 2018. He highlighted the following issues that were discussed and will be pursued:

- Potential revision to the Plan of Risk Management to include specific guidelines of when Subrogation files are transferred from Qual-Lynx to Mr. DeWeese's office to pursue.
- In regards to Abandonment of Subrogation, when a file remains open for the pursuit of subrogation, should a PAR need to be prepared in order to abandon subrogation, or can it simply be contained in Mr. DeWeese's report that is submitted to the Fund with his letter attached stating the reason for abandoning subrogation. This would alleviate the need for Qual-Lynx to prepare a PAR.
- Assignment of Workers Compensation files - currently Mr. DeWeese assigns files on a rotating basis; however, he believes that certain Attorneys should handle certain files, as opposed to who is the next Attorney on the list. This will be discussed going forward and a proposal will likely be brought to the Executive Committee in the future.

Defense Panel Meeting – January 9, 2018

Mr. DeWeese stated the Defense Panel met on January 9, 2018 and he felt it was the best meeting to date. The meeting was well attended and many positive comments and ideas were discussed. He also stated that there was an extensive discussion regarding the JIFs' litigation philosophy. He stated that he would present a written report at next month's meeting.

Appellate Division Decision on Temporary Disability Benefits for Volunteers – Kocanowski v. Twp. of Bridgewater

Mr. DeWeese outlined a recent Appellate Decision, *Kocanowski v. Twp. of Bridgewater*, regarding TTD payments to emergency responders. He explained that currently, replacement wages must be paid to injured volunteers if they are unemployed and are receiving unemployment benefits when injured. However, under this decision, if the injured volunteer was not employed or receiving unemployment benefits at the time of the injury, they are not eligible to receive the wage replacement benefit.

MANAGED CARE REPORT

Lost Time v. Medical Only Cases

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

	Dec.	YTD
<i>Lost Time</i>	5	60
<i>Medical Only</i>	15	227
<i>Report Only</i>	5	116
<i>Total Intakes(New Claims)</i>	26	403
<i>Report Only % of Total</i>	20%	28.8%
<i>Medical Only/Lost Time Ratio</i>	75:25	79.21
<i>Average Days to Report</i>	2.1	3.1

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	3,931
<i>Transitional Duty Days Worked</i>	1,957
<i>% of Transitional Duty Days Worked</i>	49.8%
<i>Transitional Duty Days Not Accommodated</i>	1,974
<i>% of Transitional Duty Days Not Accommodated</i>	50.2%

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

PPO Penetration Rate	December
<i>Bill Count</i>	365
<i>Original Provider Charges</i>	\$352,465
<i>Re-priced Bill Amount</i>	\$141,067
<i>Savings</i>	\$211,398
<i>% of Savings</i>	60%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.7%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96.3%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98.3%

Ms. Beatty asked if there were any questions. No questions were entertained.

QUAL-LYNX REPORT

Lessons Learned from Losses – January

Mr. Roselli stated that he would present the *Lessons Learned* report for January, 2018 at the Executive Committee meeting.

Adjuster File Counts

Mr. Roselli reported that the Adjuster File Count report for the month of January, 2018 are included in the agenda packet. He noted that all units are fully staffed.

Claims Reporting Roadmaps

Mr. Roselli explained to the Committee that his office has been working with the Executive Director and Fund Solicitor to design a more simple, precise, and easy to understand “Roadmap”, much like the Cyber Roadmap, for each line of coverage, to assist members in properly reporting claims. The “Roadmaps” would either replace or supplement the Claims Coordinator Handbook. The draft “Roadmaps” were sent to a select group of Clerks, Claims Coordinators, and Fund Commissioners seeking their feedback via a survey and they were well received. Mr. Roselli noted they will be distributed at the Claims Coordinator/Safety Coordinator Roundtables in February where a discussion will also take place in regards to the future of the Claims Coordinator Handbook.

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, February 26, 2018 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ

MOTION TO ADJOURN

Chair Campbell asked for a motion adjourned the Executive Claims meeting. Motion by Mr. Law, seconded by Ms. Miller, to adjourn the meeting.

The meeting was adjourned at 4:32 PM.



Kris Kristie, Recording Secretary for



BRAD CAMPBELL, CHAIR