

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

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

**March 26, 2018 – 3:30 PM**

***EXECUTIVE CLAIMS MEETING MINUTES***

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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, March 26, 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 3:41pm  
Sue Miller, **Clayton Borough**  
Bob Law, **Woodbury City**....arrived 3:43pm  
Karen Sweeney, **Wenonah Borough**  
Doris Hall, **Logan Township**  
Mike Razzo, **Pitman Borough**

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*

Those unable to attend:

John Washington, **Penns Grove Borough**

***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 March 26, 2018 at 5:00 PM.

Motion by Ms. Miller, seconded by Ms. Sweeney, 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 nineteen (19) claims. Of the claims reviewed, there were nine (9) Workers' Compensation, two (2) General Liability, and eight (8) Property PARs recommended for approval of settlement or continuing defense.

There was one (1) claim reviewed for abandonment of subrogation attempts.

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 was one (1) case closed in the month of March 2018:

<i>Closed Cases</i>
<i>Rivera v. Borough of Glassboro</i>

***Bona Fide Offer Report for 2017***

Mr. DeWeese presented the Bona Fide Offer report for January 1, 2017 to December 31, 2017, which was included in the agenda packet. The Report detailed the cases where a Bona Fide Offer was advanced which effectuated a savings by reducing the amount of fees paid to the petitioner's attorney through an advanced offer. For the 2017 Fund Year, \$7,816.13 in savings on 7 cases was recognized through utilizing this program. Mr. DeWeese complimented Ms. Davidson, Qual-Lynx, and our Assigned Defense Counsel on their efforts in aggressively utilizing this program. Mr. DeWeese and the Committee are happy with these results.

Mr. DeWeese then updated the Committee on correspondence he recently received from John Geaney, Esq., who is a WC attorney at Capehart & Scatchard, who noted that the New Jersey Senate Labor Committee was considering a bill that if enacted would put a stop to the use of Bona Fide offers. It is his belief this bill would be approved by the Committee. It would then be voted on by the full Senate and then must pass through the General Assembly for final approval. Mr. DeWeese stated that if enacted this bill will eliminate the savings under the Bona Fide offer program and will eliminate employees from receiving money early in the process. Mr. Geaney noted that this program saves millions of dollars a year for employers. Mr. DeWeese noted the MEL has drafted correspondence opposing this bill. He urged the members to call the legislators if they opposed.

***Revised Tort Claims Act Questionnaire and Resolution***

Mr. DeWeese stated he has completed the revisions to the Tort Claims Act Questionnaire and Resolution, and noted they were included in the agenda packet. He stated he had consulted with members of the Defense Panel, as well as the liability supervisors and adjusters at Qual-Lynx, and he has included additional questions and updated and revised not only the Questionnaire, but the Resolution as well. Some of these updates included:

- Additional requests for all diagnostic testing including CAT scans, MRI's and other medical info; and
- Additional requests for photographs of the scene to be provided, and to identify on the photograph specifically where the incident occurred; and
- Additional requests to include any and all criminal and traffic tickets/complaints that were issued and the disposition of those charges; and
- Detailed and specific medical information is requested requiring a more complete medical history, including surgeries; and
- A detailed and specific employment information section was also added.

Mr. DeWeese noted that once everyone has had the opportunity to review the Questionnaire, and it is deemed acceptable, it will be presented at the April Executive Committee meeting for adoption by the Fund. It will then be distributed to all members for adoption. Once adopted, Qual-Lynx will become responsible for distributing the Tort Claim Questionnaire to a Claimant and receiving the completed Questionnaire on behalf of the member. The Resolution designates Qual-Lynx as the agent for the member.

***MANAGED CARE REPORT***

***Lost Time v. Medical Only Cases***

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

	<b>February</b>	<b>YTD</b>
<i>Lost Time</i>	4	9
<i>Medical Only</i>	14	43
<i>Report Only</i>	13	33
<i>New Claims Reported</i>	32	86
<i>Report Only % of Total</i>	40.6%	38.4%
<i>Medical Only/Lost Time Ratio</i>	78:22	83:17
<i>Average Days to Report</i>	1.5	2.3

***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>February</b>
<i>Transitional Duty Days Available</i>	1,032
<i>Transitional Duty Days Worked</i>	745

<i>% of Transitional Duty Days Worked</i>	72.2%
<i>Transitional Duty Days Not Accommodated</i>	287
<i>% of Transitional Duty Days Not Accommodated</i>	27.8%

***PPO Penetration Report:***

Ms. Beatty presented the monthly PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>February</b>
<i>Bill Count</i>	272
<i>Original Provider Charges</i>	\$302,377
<i>Re-priced Bill Amount</i>	\$92,192
<i>Savings</i>	\$210,185
<i>% of Savings</i>	69.5%
<i>PPO Penetration Rate Bill Count Percentage</i>	96.0%
<i>PPO Penetration Rate Provider Charge Percentage</i>	98.5%
<i>EPO Penetration Rate Bill Count Percentage</i>	93.0%
<i>EPO Penetration Rate Provider Charge Percentage</i>	97.5%

Ms. Beatty reminded the committee they have removed Patient-First from their preferred vendors list due to ongoing billing issues.

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

***QUAL-LYNX REPORT***

***Lessons Learned from Losses – March***

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

***Adjuster File Counts***

Mr. Roselli reported that the Adjuster File Count report for the month of March 2018 is included in the agenda packet. He noted the Liability Unit is currently looking to hire an Adjustor as they have just had a resignation and that Ms. Davidson's unit currently has one person out on temporary leave, but should be back within a few weeks.

***CLAIMS AUDIT***

Mr. Forlenza stated that on the agenda for tonight's Executive Committee meeting is a Resolution authorizing an Interlocal agreement with the ACM JIF and the BURLCO JIF to seek proposals for a Claims Audit to be completed for all lines of coverage.

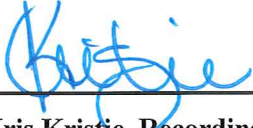
***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, April 23, 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 4:35 PM.



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**Kris Kristie, Recording Secretary for**



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***Bob Law, Fund Secretary***