

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

**Gloucester County Library  
389 Wolbert Station Rd  
Mullica Hill, NJ**

**March 25, 2019 – 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, Mullica Hill Branch, 389 Wolfert Station Road, Mullica Hill, NJ on March 25, 2019 at 3:30 PM, prevailing time. Acting Chair Razze, City of Pitman, presiding

***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:

Mike Razze, *Fund Secretary*, **Pitman Borough**  
Doris Hall, **Logan Township**  
Sue Miller, **Clayton Borough**  
John Washington, **Penns Grove Borough**  
Carl Bagby, **Borough of Swedesboro**  
Bob Diaz, **South Harrison**  
Linda Gonzalez, **Fairfield Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *AJGRMS*  
Paul J. Miola, CPCU, ARM, Executive Municipal Pool Strategist, *AJGRMS*  
Kris Kristie, Sr. Account Rep, *AJGRMS*  
David DeWeese, *The DeWeese Law Firm, P.C.*  
Rob Garish, *J.A. Montgomery*  
Keith Hummel, *J.A. Montgomery*  
Chris Roselli, *Qual-Lynx*  
Karen Beatty, *Qual-Care*  
Debby Schiffer, *Wellness Director*

Those unable to attend:

Bob Law, *Fund Chair*, **Woodbury City**  
Karen Sweeney, **Wenonah Borough**

**CLOSED SESSION PORTION OF MEETING**

Acting Chair Razze 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 25, 2019 at 5:00 PM.

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

**REOPEN PUBLIC PORTION OF THE MEETING**

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

Motion by Ms. Miller, seconded by Ms. Hall, 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 twelve (12) claims. Of the claims reviewed, there were three (3) Workers' Compensation, one (1) General Liability, and eight (8) Property PARs recommended for approval of settlement or continuing defense.

There were no claim(s) reviewed for abandonment of subrogation attempt.

Acting Chair Razze 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 were three (3) case(s) closed since the February, 2019 meeting, all with no payment to the Plaintiff:

*Hendricks v. Township of Harrison*  
*Frazier v. Borough of Pitman*  
*Robinson v. Township of Washington*

**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>	1	7
<i>Medical Only</i>	21	62
<i>Report Only</i>	10	25
<i>New Claims Reported</i>	32	94
<i>Report Only % of Total</i>	31.3%	26.6%
<i>Medical Only/Lost Time Ratio</i>	95:05	90:10
<i>Average Days to Report</i>	7.6	6.1

Ms. Beatty noted the Average Days to Report numbers are high due to seven (7) claims reported late, with four (4) of them being from the UPS shooting incident. She reminded the committee to please be cognizant of reporting claims timely.

***Transitional Duty Report***

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	722
<i>Transitional Duty Days Worked</i>	429
<i>% of Transitional Duty Days Worked</i>	59.4%
<i>Transitional Duty Days Not Accommodated</i>	293
<i>% of Transitional Duty Days Not Accommodated</i>	40.6%

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>February</b>
<i>Bill Count</i>	267
<i>Original Provider Charges</i>	\$388,068
<i>Re-priced Bill Amount</i>	\$152,654
<i>Savings</i>	\$235,413
<i>% of Savings</i>	60.7%
<i>PPO Penetration Rate Bill Count Percentage</i>	96.3%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97.8%
<i>EPO Penetration Rate Bill Count Percentage</i>	95.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	98.8%

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

***QUAL-LYNX REPORT***

***Adjuster File Counts***

Mr. Roselli reported that the Adjuster File Count report for the month of February, 2019 is included in the agenda packet.

Mr. Roselli noted that Ms. Lansgdorf, Unit Supervisor for Workers Compensation, is still looking for an Assistant Supervisor. The Liability Unit is now fully staffed and has a temporary employee assigned to the unit.

***Increase Claims Authority from \$5,000 to \$10,000***

Mr. Forlenza informed the Committee that Qual-Lynx is seeking an increase PAR authority in some of the lines of coverage that they handle. Mr. Roselli explained that with increasing costs, the current authority is exhausted quickly resulting in the preparation of a PAR. Mr. Forlenza noted that the level of authority has not been reviewed for a number of years. In order to increase the current authority granted to Qual Lynx, the JIF would have to amend the Plan of Risk Management. While the Committee agreed with the need to review the Claims Payment Authority, Mr. Forlenza stated that protocol would dictate that Qual-Lynx present a letter requesting this change so that he can set this request in motion, and once

this letter is received, it will be put on the Executive Committee agenda for authorization and approval. The Committee agreed.

#### ***CLAIMS AUDIT***

Mr. Forlenza reminded the Committee that in regards to the recently completed Claims Audit, the Auditors were very complementary of Qual Lynx and the adjusting unit assigned to the ACM, BURLCO, & TRICO JIFs. The Auditors were very impressed with subrogation efforts and the Fund's Litigation Management Guidelines, and the working relationship between Qual-Lynx, Mr. DeWeese's office, and the Executive Director's office.

They complimented Qual-Lynx on their timeliness of handling Workers Compensation Claims, their initial review of the Claims, and the investigation performed on each claim.

Mr. Roselli then referenced Qual-Lynx's official response to the Claims Audit included in the agenda in regards to the recommendations suggested in the Claims Audit. It was suggested that should anyone want a copy of the Claims Audit report, to contact the Executive Director's office and a copy will be sent to them. Mr. Forlenza noted he would also announce this at the Executive Committee Meeting later that evening.

#### ***FUND PROFESSIONAL RFQ PROCESS – Year 2***

Mr. Forlenza referenced the *Fund Professional Evaluation Policy* included in the agenda that the Fund adopted in 2016. The Policy states that in Year 2 the following professionals that fall under the jurisdiction of this Committee are to undergo the RFQ process; Fund Solicitor, Subrogation Attorney, and Claims Administrator.

He asked the Committee if there were any questions, and noted he would be requesting a Motion at the April Executive Committee Meeting to authorize his office to prepare, advertise, and receive the RFQ's for these positions.

Mr. Miola reminded the Committee they would be responsible for reviewing and grading each RFQ response that is received for these three (3) Professional positions and it is extremely important that this process is completed, documented, and kept on file. Mr. Forlenza also noted is it important to grade these responses correctly, because if a grade is given without thoroughly reviewing the response, there is the potential that a Professional could be awarded a contract even though that was not the Fund's intent.

Ms. Miller asked if the RFQ response are not complete; i.e. missing documentation, based on the requirements set forth, is it necessary to review those RFQ's. Mr. DeWeese noted if an RFQ response is received, it needs to be reviewed and scored UNLESS one or more of the mandatory requirements is not included.

Mr. DeWeese noted it is possible to award contracts utilizing the "Non-Fair and Open" process eliminating the need for the RFQ process. He also noted another option is to complete Fund Professional Evaluation forms, and if based on the Evaluations it is felt there is a need for an RFQ to be issued, then one is issued. Ms. Miller, who also sits on the Strategic Planning Committee, noted she would like to have these options discussed at the next Strategic Planning Meeting.

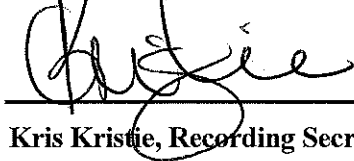
***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, April 22, 2019 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

***MOTION TO ADJOURN***

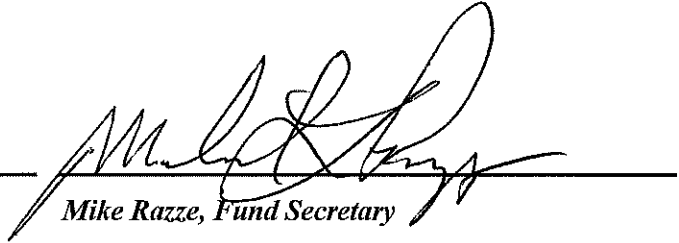
Acting Chair Razze asked for a motion adjourned the Executive Claims meeting. Motion by Ms. Miller, seconded by Ms. Hall, to adjourn the meeting.

The meeting was adjourned at 4:30 PM.



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**Kris Kristie, Recording Secretary for**



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**Mike Razze, Fund Secretary**