

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

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

October 28, 2019 – 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 at Gloucester County Library, Mullica Hill, NJ on October 28, 2019 at 3:30 PM, prevailing time. Chair Law, City of Woodbury, 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:

Bob Law, *Fund Chair, Woodbury City*
Mike Razze, *Fund Secretary, Pitman Borough*
Karen Sweeney, *Wenonah Borough*
Doris Hall, *Logan Township*
John Washington, *Penns Grove Borough*
Carl Bagby, *Borough of Swedesboro*

Also present were:

Kris Kristie, Sr. Account Rep, *AJGRMS*
Paul A. Forlenza, MGA, Executive Director, *AJGRMS*
Paul Miola, 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:

Sue Miller, *Clayton Borough*

CLOSED SESSION PORTION OF MEETING

Chair 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 October 28, 2019 at 5:00 PM.

Motion by Mr. Razze seconded by Ms. Sweeney, 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 Mr. Razze, seconded by Ms. Sweeney 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 nine (9) Workers' Compensation, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There were three (3) claim(s) reviewed for abandonment of subrogation attempts.

#MLT-2018129565
#2018120781
#2018146745

Chair Law 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 five (5) case(s) closed since the September 2019 meeting:

Karge v. Borough of Clayton
Teel v Borough of Glassboro
Feliciano v. City of Vineland
Nicholson Estate v. City of Vineland
Rolando 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)*.

	Sept	YTD
<i>Lost Time</i>	2	54
<i>Medical Only</i>	22	238
<i>Report Only</i>	13	129
<i>New Claims Reported</i>	37	421
<i>Report Only % of Total</i>	35.1%	30.6%
<i>Medical Only/Lost Time Ratio</i>	92:08	82:18
<i>Average Days to Report</i>	10.8	5.4

Ms. Beatty noted the Average Days to Report was higher than normal due to a firefighter cancer claim that was recently received pursuant to the Firefighters Cancer Presumption Legislation. Mr. Razze asked if there have been many Firefighter Cancer Presumption Claims, and Ms. Beatty noted there have been two filed so far of which she is aware. One was denied and the second claim is pending a compensability determination.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	4,452
<i>Transitional Duty Days Worked</i>	2,811
<i>% of Transitional Duty Days Worked</i>	63.1%
<i>Transitional Duty Days Not Accommodated</i>	1,641
<i>% of Transitional Duty Days Not Accommodated</i>	36.9%

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	September
<i>Bill Count</i>	187
<i>Original Provider Charges</i>	\$357,663
<i>Re-priced Bill Amount</i>	\$154,653
<i>Savings</i>	\$203,011
<i>% of Savings</i>	56.8%
<i>PPO Penetration Rate Bill Count Percentage</i>	93.6%
<i>PPO Penetration Rate Provider Charge Percentage</i>	90.9%
<i>EPO Penetration Rate Bill Count Percentage</i>	96.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	95.1%

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 September 2019 is included in the agenda packet.

Mr. Roselli mentioned his office recently met with Mr. Miola in regards to the Adjuster file counts, and they continue to work on this issue. Mr. Roselli noted the WC Unit is currently receiving assistance from another WC Unit, with 40 files being transferred over to them. In the Liability Unit the file count is at 894 files, or 224 files per adjuster; however, Ms. Kiel continues to take files from other adjusters in that unit, and in the property unit there is a total of 772 files, or 193 files per adjuster. Mr. Roselli stated efforts are continually being made to bring down each Adjuster's claim load. In addition, the claim counts should drop as the summer "busy season" winds down. It was suggested to transfer an Adjuster from the School unit during the heavy summer months to assist, as the Schools "slow" months are the muni's busy ones. Mr. Roselli asked if there were any questions. No questions were entertained.

QUAL-LYNX CONTRACT REVISIONS

Mr. Forlenza noted that Mr. Miola has been actively reviewing the contract between the Fund and Qual Lynx to determine if revisions are necessary to the "Scope of Services" outlined in the contract. He stated his office just received Qual-Lynx's response to those revisions and once they are reviewed, the contract changes will be brought to this committee for discussion and approval.

PENNS GROVE FIRE TRUCK RENTAL

Mr. Miola referenced a copy of a MEL PAR included in the agenda packet that outlined the current status of a claim from Penns Grove resulting from the total loss of their aerial ladder truck. Mr. Miola explained that due to the age of the vehicle, the actual cash value of the vehicle in to expensive; however, the JIF is paying for rental of a similar truck until which time Penns Grove can take delivery of a new vehicle. Mr. Miola then referenced a handout which provided greater detail on the Penns Grove loss:

- Loss of truck occurred on March 2, 2019
- Reported to York on May 3, 2019
- Damage = \$26,429.92
- Truck valued at \$19,666.67
- New truck ordered on April 15, 2019
- Building will not start until January 2020
- Completion expected May 20, 2020
- Rental = \$10,850 monthly
- \$78,739.83 for March-October; Est \$65,140 October-April 2020
- Total could be approx.: \$150,000

Mr. Miola asked the Committee for their suggestions on how to minimize the cost of this type of loss. Is mutual aid an option? Separate "rental" insurance coverage? Can a factory demo truck be used in its place for the time period? Enter a truck rental agreement as an entire JIF to maybe get a discount?

Mr. Miola explained this type of cost will show up on Penn's Grove's Loss Ratio and they could end up with an increase in their Assessment. Following a brief discussion, Mr. Miola stated he will continue to research this issue.

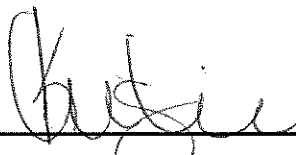
NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, November 25, 2019 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

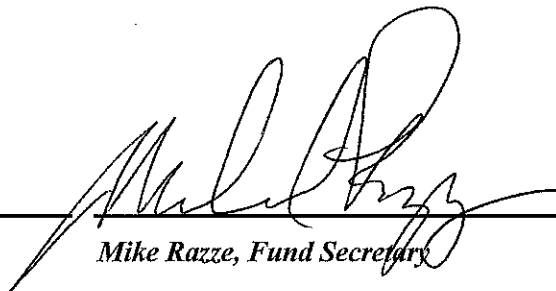
MOTION TO ADJOURN

Chair Law asked for a motion adjourned the Executive Claims meeting. Motion by Mr. Razze, seconded by Mr. Washington to adjourn the meeting.

The meeting was adjourned at 4:37 PM.



Kris Kristie, Recording Secretary for



Mike Razze, Fund Secretary