

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

**Via Conference Call**

**April 27, 2020 – 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 via conference call on April 27, 2020 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 Razzo, *Fund Secretary*, **Pitman Borough**...*arrived after roll call*  
Karen Sweeney, **Wenonah Borough**  
Sue Miller, **Clayton Borough**  
Carl Bagby, **Borough of Swedesboro**  
Bob Diaz, **South Harrison**

Also present were:

Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*  
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*  
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*  
David DeWeese, Fund Solicitor, *The DeWeese Law Firm, P.C.*  
Keith Hummel, Safety Director, *J.A. Montgomery*  
Rob Garish, Senior Risk Control Consultant, *J.A. Montgomery*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Client Services Manager *Qual-Care*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Those unable to attend:

Doris Hall, **Logan Township**

***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 April 27, 2020 at 5:00 PM via conference call.

Motion by Mr. Diaz 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 Ms. Sweeney 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 nine (9) claims. Of the claims reviewed, there were seven (7) Workers' Compensation, one (1) General Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

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

2019154168  
2019154754  
MLT-2019158338

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 three (3) case(s) closed since the March 2020 meeting:

*Salceto v. Township of Carneys Point*  
*DiBuonaventura v. Township of Washington*  
*Fulbrook v. Township of Monroe*

Mr. DeWeese asked if there were any questions. No questions were entertained.

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

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

	<b>March</b>	<b>YTD</b>
<i>Lost Time</i>	8	16
<i>Medical Only</i>	21	66
<i>Report Only</i>	16	46

<i>New Claims Reported</i>	46	129
<i>Report Only % of Total</i>	35%	36%
<i>Medical Only/Lost Time Ratio</i>	72:28	80:20
<i>Average Days to Report</i>	2.2	2.3

***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>	1,568
<i>Transitional Duty Days Worked</i>	927
<i>% of Transitional Duty Days Worked</i>	59%
<i>Transitional Duty Days Not Accommodated</i>	641
<i>% of Transitional Duty Days Not Accommodated</i>	41%
<i>\$ Saved by Accommodating</i>	\$104,667.82
<i>\$ Lost by NOT Accommodating</i>	\$67,331.63

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>March</b>
<i>Bill Count</i>	157
<i>Original Provider Charges</i>	\$197,952
<i>Re-priced Bill Amount</i>	\$70,477
<i>Savings</i>	\$127,475
<i>% of Savings</i>	64%
<i>PPO Penetration Rate Bill Count Percentage</i>	96%
<i>PPO Penetration Rate Provider Charge Percentage</i>	95%
<i>EPO Penetration Rate Bill Count Percentage</i>	93%
<i>EPO Penetration Rate Provider Charge Percentage</i>	93%

Ms. Beatty noted that with the Coronavirus outbreak, Qual-Lynx and Qual-Care staff is working from home and everyone is available to assist members. Ms. Beatty reported there have been 20 report only COVID-19 claims in the TRICO JIF and 31 reported COVID-19 claims in Vineland with 10 testing positive.

Ms. Beatty noted the Qual-Lynx staff will continue to keep communications open with Providers.

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

***QUAL-LYNX REPORT***

***Adjuster File Counts***

The Qual-Lynx adjuster file counts for the month of March were included in the agenda packet and reviewed. Mr. Roselli noted the WC Unit had 649 lost time files. This is an average of 130 files per adjuster (based on 5 adjusters), which is a decrease of 12 lost time files from the prior month end. The total count of files in this unit is 1,009, which includes both lost time and medical only files.

The Property unit has a total of 829 files, or 207 files per adjuster. Mr. Roselli stated efforts are being made to indoctrinate Diane Payne into the property unit to address the recent retirement of Jim Mercanto.

In the Liability Unit, the file count is at 855 files, or 214 files per adjuster, which is an increase of 45 files. Qual Lynx is still actively looking for an Assistant Supervisor for Ms. Mooney. He stated that Ms. Mooney should be able to be more focused on supervising her unit with the addition of an assistant supervisor. Mr. Roselli stated that internal talks are ongoing to address this situation. Mr. Miola expressed his ongoing concern with Ms. Mooney's current claim count and noted he is staying on top of the claims counts as well.

Mr. Roselli asked if there were any questions. No questions were entertained.

### ***JIF Preferred Body Shop Program***

Mr. Miola reminded the Committee there have been some issues with some of the auto body shops that repair municipally owned vehicles. Some of the issues include Auto Body Shops refusing to allow our appraisers into their shops, billing for supplemental damage after they have provided quotes for repairs without documentation of the additional damage or authorization to make the repair, charging high storage fees; etc. Mr. Miola noted that after delving deeper into these situations, he has discovered it seems to be only a handful of shops in the TRICO and ACM JIFs. He stated he felt it was beneficial to speak with these member towns and shops individually. Mr. Roselli expressed some concern with doing this as there may be personal relationships between the towns and these particular shops. Mr. Miola stated that he still feels it is necessary to handle this situation in this way in order to address these ongoing situations. Mr. Miola noted as more discussions take place, he will keep this Committee updated.

### ***FUND PROFESSIONAL EVALUATIONS – YEAR 3 – NONE***

Mr. Forlenza referenced the *Fund Professional Evaluation Policy* included in the agenda packet. He noted that the Fund is in "Year 3" of the rotation. The Policy states that the Fund shall issue an RFQ for those Fund Professional positions that are paid in excess of \$17,500 per year by the Fund on a three year rotating basis. He noted that the Fund does not currently have any Fund Professionals going through the RFQ process in 2020 that fall under the jurisdiction of the Executive Committee, so there is no actions to be taken by this Committee at this time.

### ***JIF FORUM***

Mr. Miola stated he has been working on reinstating the JIF Forum with Ms. Matro of his office. Mr. Miola stated he is hoping to roll this out next month. He reiterated this is a Forum that will be password accessible on the JIF websites where the members of the ACM, BURLCO and TRICO JIFs can request assistance from other towns; ask questions; borrow or sell a vehicle; request copies of an ordinance, etc. He stated this may be very timely considering today's circumstances. There is no cost to the Funds as the Executive Directors office is handling this internally. He noted an email will be sent to all members once the Forum is ready to go.

### ***NEXT MEETING***

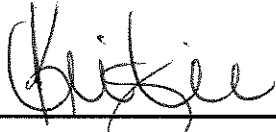
The next Executive Claims Meeting will be held on **Monday, May 18, 2020 at 3:30 PM** more than likely as a Conference call, but the members will be notified once that is confirmed. Chair Law asked the Committee to please note the date is a week earlier than normal due to the Memorial Day holiday.

Mr. Forlenza explained that should the current Coronavirus situation continue over the next few weeks, he will be asking for approval via a Motion at the Executive Committee Meeting later this evening to hold both the Executive Claims Committee Meeting and the Executive Committee Meeting for May via Conference call again. The Committee agreed

***MOTION TO ADJOURN***

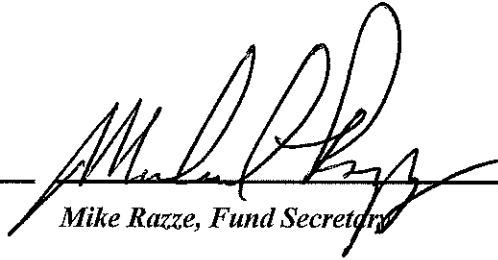
Chair Law asked for a motion adjourned the Executive Claims meeting. Motion by Ms. Sweeney, seconded by Mr. Razze to adjourn the meeting.

The meeting was adjourned at 4:42 PM.



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*Kris Kristie, Recording Secretary for*



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*Mike Razze, Fund Secretary*