

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

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

**February 24, 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 advertised for February 24, 2020 at 3:30PM at the Gloucester County Library, Mullica Hill, NJ. As a quorum of the Executive Committee was not present during the meeting, those present reviewed the Payment Authorization Requests (PARs) and other professional reports.

Those in attendance were:

Mike Razze, *Fund Secretary*, **Pitman Borough**  
Sue Miller, **Clayton Borough**  
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, *The DeWeese Law Firm, P.C.*  
Rob Garish, *J.A. Montgomery*  
Chris Roselli, *Qual-Lynx*  
Karen Beatty, *Qual-Care*  
Debby Schiffer, *Wellness Director*  
Lou Romero, *Technology Liability Director*

Those unable to attend:

Karen Sweeney, **Wenonah Borough**  
Bob Law, *Fund Chair*, **Woodbury City**  
Carl Bagby, **Borough of Swedesboro**  
Doris Hall, **Logan Township**

Those in attendance reviewed eight (8) claims. Of the claims reviewed, there were four (4) Workers' Compensation, two (2) General Liability, one (1) Auto, and one (1) Property PARs.

Mr. Roselli also reviewed two (2) Vineland claims that were previously approved by Vineland:

*MLT-2020193855  
2019154480*

In addition, there were five (5) claim(s) reviewed for abandonment of subrogation attempts.

2018121485  
 000949590  
 2019150592  
 2018131585  
 2019148399

The TRICO JIF claims reviewed are as follows:

<i>Workers' Compensation</i>	<i>Claimant</i>	<i>Municipality</i>	<i>Date of Loss</i>	<i>Comments</i>
2019165329	Mark Ramos	Glassboro	2/7/19	Seeking authority to pay medical, indemnity, expense, and legal.
2018116928	Jason Miller	Deptford	10/31/17	Seeking authority to pay medical, indemnity, expense, and legal.
MLT- 2020193032	Christopher Louis William LaRosa	Monroe	12/19/19	Potential subrogation. Seeking authority to pay medical, indemnity, expense, and legal.
2020189557	Joshua Adieyefeh	Glassboro	11/11/19	Seeking authority to pay medical, indemnity, expense, and legal.

<i>General Liability</i>	<i>Claimant</i>	<i>Municipality</i>	<i>Date of Loss</i>	<i>Comments</i>
2019152432	Brittany Starzi	Deptford	3/18/18	Seeking authority to pay expense and legal and continue with defense.
001238985	Taharq Dean	Glassboro	9/23/15	Extensive discussion ensued. This claim will be investigated more thoroughly and discussed at the next meeting.

<i>Auto Liability</i>	<i>Claimant</i>	<i>Municipality</i>	<i>Date of Loss</i>	<i>Comments</i>
001255184	Kam Yuk Cho	Logan	8/2/19	Seeking authority to continue with defense.

<i>Property Liability</i>	<i>Claimant</i>	<i>Municipality</i>	<i>Date of Loss</i>	<i>Comments</i>
2020195110	Monroe	Monroe	1/19/20	Seeking authority to settle.

Mr. Razze asked if there were any questions at this time. No questions were entertained.

**Assignment of New Cases**

Mr. DeWeese reported that there were four (4) new case(s) assigned since the January 2020 meeting:

*Rolle v. Borough of Clayton*  
*Lea Estate v. Township of Monroe*  
*Buzby v. City of Vineland*  
*Labinski v. Borough of Mantua*

**General Liability Status Report**

Mr. DeWeese noted that there are 34 active General Liability claims. If any member would like a copy of their claims, please contact him. This month Mr. DeWeese presented full reports. He asked that if you do share with your governing body, please do so in closed session only since these cases are still in litigation.

<b><i>Distribution of Court Systems</i></b>	
Total Cases filed in Federal District Court	11
Total Cases filed in Atlantic County Superior Court	1
Total Cases filed in Cumberland County Superior Court	3
Total Cases filed in Gloucester County Superior Court	13
Total Cases filed in Salem County	2
Total Pre-Suit Cases	4
Total Active General Liability Files	34

***Subrogation File Report***

Mr. DeWeese stated that collection efforts are being made on \$1,634,262.21 in judgments on 55 files.

<b><i>Summary of TRICO JIF Subrogation File Status</i></b>	
Total Lien Amount of all Subrogation Matters	\$3,482,064.53
Total Lien Amount of TRICO JIF Judgments Obtained	\$1,634,262.21
Collection Efforts Being Made Prior to Fund Solicitor Filing Suit	4
Third Party Actions that are Being Monitored by the Fund Solicitor	12
TRICO JIF Complaints that have been Filed or will be Filed	21
Judgments Obtained & Collection Efforts Being Made	55
Judgement Receiving payments (Order to Pay; Wage Execution, etc)	6

***Closed Cases***

Mr. DeWeese noted that there were three (3) case(s) closed since the January 2020 meeting:

*DiPietro v Township of Washington*  
*Forcinito v. City of Vineland*  
*Goldschmidt v. City of Vineland*

***Subrogation Matter: Woolwich Twp/Colavita - File #: 2017096256***

Mr. DeWeese referenced a Subrogation Matter Memo included in the agenda, and reminded the Committee matters regarding Subrogation settlements will be presented in memo form going forward.

Mr. DeWeese reviewed a claim for the purposes of discussing a request by the claimant's third party attorney to compromise the Fund's lien.

Mr. DeWeese stated this claim was reviewed last year, where it was discussed whether or not to pursue subrogation against the Defendant, as his actions against, and the injuries sustained, by the claimant were caused by a steroid induced psychosis from a combination of chemotherapy and steroid medication.

Following an extensive conversation, the Committee asked Mr. DeWeese to discuss this matter with the assigned Workers Compensation attorney, Mr. Saracino, Esq., in regards to the settlement of this case

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)*.

	January	YTD
<i>Lost Time</i>	3	3
<i>Medical Only</i>	18	18
<i>Report Only</i>	20	20
<i>New Claims Reported</i>	41	41
<i>Report Only % of Total</i>	49%	49%
<i>Medical Only/Lost Time Ratio</i>	86:14	86:14
<i>Average Days to Report</i>	2.6	2.6

**Transitional Duty Report**

Ms. Beatty presented the Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	January	1/1/19-12/31/19
<i>Transitional Duty Days Available</i>	477	5,793
<i>Transitional Duty Days Worked</i>	257	3,662
<i>% of Transitional Duty Days Worked</i>	54%	63%
<i>\$ Saved by Accommodating Transitional Duty</i>	\$24,532	\$335,970
<i>Transitional Duty Days Not Accommodated</i>	220	2,131
<i>% of Transitional Duty Days Not Accommodated</i>	46%	37%
<i>\$ Lost by NOT Accommodating Transitional Duty</i>	\$23,607	\$226,623

Ms. Beatty noted her monthly reports will now show the dollar amount lost when Transitional Duty is not accommodated, as well as the dollar amount saved when Transitional Duty is utilized. She also noted she will start to show what types of duties are being performed while on Transitional Duty in hopes that other members will use those ideas.

**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	January
<i>Bill Count</i>	249
<i>Original Provider Charges</i>	\$420,670
<i>Re-priced Bill Amount</i>	\$143,843
<i>Savings</i>	\$276,827
<i>% of Savings</i>	66%
<i>PPO Penetration Rate Bill Count Percentage</i>	94%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97%
<i>EPO Penetration Rate Bill Count Percentage</i>	92%
<i>EPO Penetration Rate Provider Charge Percentage</i>	97%

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 January were included in the agenda packet and reviewed. Mr. Roselli noted the WC Unit had 648 files. This is an average of 130 files per adjuster (based on 5 adjusters). The total count of files in this unit is 992, which includes both lost time and medical only files.

In the Liability Unit the file count is at 843 files, or 211 files per adjuster, which is a decrease of 16 files and they are still actively looking for an Assistant Supervisor for Ms. Mooney and they will be meeting next week with Mr. Miola to discuss some ideas for assistance in Ms. Mooney's area.

The Property unit has a total of 807 files, or 202 files per adjuster. Mr. Roselli stated efforts are continually being made to bring down the file count of each adjuster.

Mr. Roselli presented a new report which included all of the claims that were recommended this month for Abandonment of Subrogation by Mr. DeWeese. The report included a cover page with the file number, claimant name, insured town and the amount to be abandoned. Attached to the report was a copy of each of Mr. DeWeese's letters explaining his reasoning for recommending subrogation be abandoned.

Mr. Roselli explained the difference with this new report is the absence of an actual PAR accompanying Mr. DeWeese's letter. Mr. Roselli asked the Committee's opinion on this format going forward and if the information provided is sufficient without a PAR. A discussion ensued.

The Committee agreed as long as the Fund Commissioner is notified that abandonment of subrogation of the claim will be reviewed at the Claims Review Meeting prior to the Committee's recommendation to the Executive Committee, and Mr. Roselli brings with him to the meeting information on the claims should there be any questions, this new format is acceptable.

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

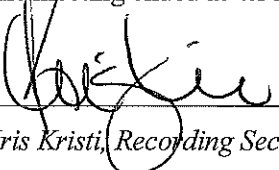
### ***AUTO REPAIR SHOPS***

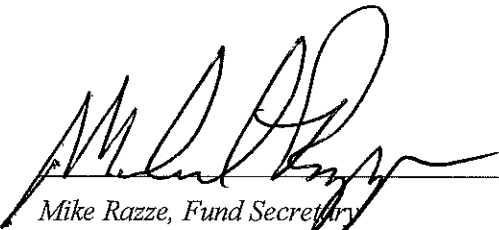
Mr. Miola noted as discussed last meeting, first party property losses involving police vehicles have been increasing the last few years. In response, he is working with JA Montgomery to review auto claims, body shop costs, and all other aspects of these claims. He noted there are some body shops that are not following the JIF protocols when completing repairs. As a result, he is looking into creating a Best Practices list for these Body Shops. Mr. Miola noted he would bring this to the Committee for review and approval at the March meeting.

### ***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, March 23, 2020 at 3:30 PM** at the Gloucester County Library.

The meeting ended at 4:50 PM.

  
Kris Kristi, Recording Secretary for

  
Mike Razzo, Fund Secretary