

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

Via Conference Call

March 23, 2020 – 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 held via conference call on March 23, 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 Razze, *Fund Secretary*, **Pitman Borough**
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, *The DeWeese Law Firm, P.C.*
Keith Hummel, *J.A. Montgomery*
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:

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 March 23, 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 Mr. Razze 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 five (5) claim(s) reviewed for abandonment of subrogation attempts:

- 2019147339
- 2019148302
- 2019161882
- 2019151228
- 001246382

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 four (4) case(s) closed since the February 2020 meeting, with no payments to the Plaintiffs:

- Hatalovsky v. Township of Harrison*
- Yuk Kam Cho v. Township of Logan*
- Underwood v. Borough of Penns Grove*
- Stewart v. Borough of Penns Grove*

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)*.

	Feb.	YTD
<i>Lost Time</i>	2	6
<i>Medical Only</i>	29	47
<i>Report Only</i>	12	30

<i>New Claims Reported</i>	43	83
<i>Report Only % of Total</i>	28%	36%
<i>Medical Only/Lost Time Ratio</i>	94:06	89:11
<i>Average Days to Report</i>	2.0	2.3

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	1,15
<i>Transitional Duty Days Worked</i>	641
<i>% of Transitional Duty Days Worked</i>	57%
<i>Transitional Duty Days Not Accommodated</i>	474
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>\$ Saved by Accommodating</i>	\$75,552
<i>\$ Lost by NOT Accommodating</i>	\$52,349

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	February
<i>Bill Count</i>	236
<i>Original Provider Charges</i>	\$427,570
<i>Re-priced Bill Amount</i>	\$147,188
<i>Savings</i>	\$280,383
<i>% of Savings</i>	66%
<i>PPO Penetration Rate Bill Count Percentage</i>	95%
<i>PPO Penetration Rate Provider Charge Percentage</i>	97%
<i>EPO Penetration Rate Bill Count Percentage</i>	94%
<i>EPO Penetration Rate Provider Charge Percentage</i>	96%

Ms. Beatty noted that with the Coronavirus outbreak, Qual-Lynx staff is working from home and everyone is available to assist members. She reminded the Committee that in regards to Coronavirus exposures, you can only be tested if you have symptoms and with a written request from your physician. There currently are no reports of the virus in any of the TRICO towns; however, Vineland does have 2 reported cases to date.

Ms. Beatty noted the Qual-Lynx staff will continue to work diligently and they are all keeping 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 February were included in the agenda packet and reviewed. Mr. Roselli noted the WC Unit had 759 lost time files. This is an average of 152 files per adjuster (based on 5 adjusters), which is an increase of 11 lost time files from the prior month end. The total count of files in this unit is 1,021, which includes both lost time and medical only files.

In the Liability Unit the file count is at 810 files, or 203 files per adjuster, which is a decrease of 33 files. Qual Lynx is still actively looking for an Assistant Supervisor for Ms. Mooney.

The Property unit has a total of 853 files, or 213 files per adjuster. Mr. Roselli stated efforts are continually being made to bring down the file count of each adjuster. He noted that Mr. McCanto will be retiring at the end of the week, and though there was hope he may continue to work part time, Mr. McCanto has decided to retire. Mr. Roselli noted they would be looking for an adjuster from another unit to straddle both their current Unit and the Property Unit in the meantime, and until a replacement could be hired.

Mr. Miola shared his frustration with this situation as Mr. McCanto's retirement has been known about and discussed for months, and he doesn't feel that an adjuster from another unit "straddling" both units is the answer. Mr. Miola noted he would discuss this situation with Qual Lynx's management.

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

JIF Preferred Body Shop Program

Mr. Roselli explained 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. Roselli stated he is working with Mr. Miola to figure out a way to tighten up the controls on these claims.

Mr. Roselli noted an attachment in the agenda with ideas to assist in creating a *JIF Preferred Auto Body Shop Program*, including:

- Agreement with fair and reasonable labor rates
- Free vehicle pickup and delivery
- Free storage on totaled vehicles
- Allow JIF Independent Appraisers in repair facility to inspect damage
- Agree to a mutual "Scope of Repair Procedure Level"

He explained the attached was just a first draft of ideas, and the JIF cannot tell the members where to take their vehicles; however, incentives can be adopted to make it worthwhile for the members to take their vehicles to specific shops that would be considered a "Preferred Provider".

Chair Law felt this was a great idea and noted he would suggest seeking proposals from the Body Shops that would like to be considered for a "Preferred Vendor Program" with the JIF. Mr. Razzo also commented on his approval of this idea as many private insurers use this approach with repair shops.

Mr. Roselli noted as more discussions take place, he will keep this Committee updated.

NEXT MEETING

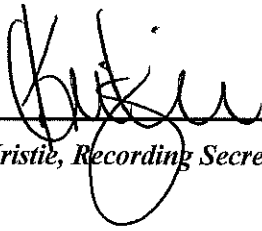
The next Executive Claims Meeting will be held on **Monday, April 27, 2020 at 3:30 PM** at the Gloucester County Library.

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 April via Conference call again. The Committee agreed

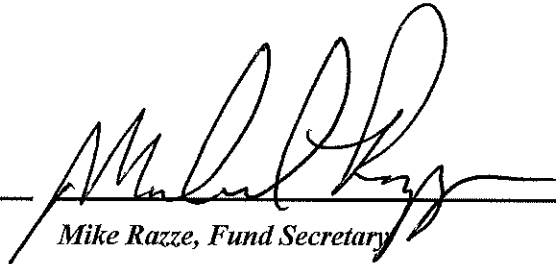
MOTION TO ADJOURN

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 4:38 PM.



Kris Kristie, Recording Secretary for



Mike Razze, Fund Secretary