

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

Via Conference Call

July 27, 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 July 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*
Karen Sweeney, *Wenonah Borough*
Sue Miller, *Clayton Borough*
Bob Diaz, *South Harrison*

Also present were:

Paul A. Forlenza, MGA, 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.*
Rob Garish, Senior Risk Control Consultant, *J.A. Montgomery*
Keith Hummel, Safety Director, *J. A. Montgomery*
Chris Roselli, Account Manager, *Qual-Lynx*
Karen Beatty, Client Services Manager *Qual-Care*
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Doris Hall, *Logan Township*
Carl Bagby, *Borough of Swedesboro*
Mike Razze, *Fund Secretary, Pitman Borough*
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*

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

Motion by Ms. Sweeney, seconded by Ms. Miller, 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. Diaz, 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 seven (7) claims. Of the claims reviewed, there were six (6) Workers' Compensation and one (1) Property PAR recommended for approval of settlement or continuing defense.

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

2018120017

2019170596

2019157481

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 two (2) case(s) closed since the last meeting:

McCoy v. Township of Franklin

Tete v. Township of Oldmans

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)*.

	June	YTD
<i>Lost Time</i>	3	62
<i>Medical Only</i>	23	131
<i>Report Only</i>	16	113
<i>New Claims Reported</i>	42	306
<i>Report Only % of Total</i>	38%	37%
<i>Medical Only/Lost Time Ratio</i>	88:12	68:32
<i>Average Days to Report</i>	3.9	4.2

Ms. Beatty presented a new report that depicts the number of cases related to COVID-19 from January 2020 to present by town and month. The highlights of this report are as follows:

Total Cases in the TRICOJIF:	92
Indemnity:	31
Medical Only:	24
Report Only:	37

Ms. Beatty noted there were no new COVID-19 cases reported in June, however she ran reports prior to the meeting and there have been ten (10) new cases reported to date in July. She noted if anyone would like details on their town's cases, please contact her.

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
<i>Transitional Duty Days Available</i>	3,242
<i>Transitional Duty Days Worked</i>	1,834
<i>% of Transitional Duty Days Worked</i>	57%
<i>Transitional Duty Days Not Accommodated</i>	1,408
<i>% of Transitional Duty Days Not Accommodated</i>	43%
<i>\$ Saved by Accommodating</i>	\$202,562.99
<i>\$ Lost by NOT Accommodating</i>	\$154,424.58

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report

PPO Penetration Rate	June
<i>Bill Count</i>	180
<i>Original Provider Charges</i>	\$533,540
<i>Re-priced Bill Amount</i>	\$216,254
<i>Savings</i>	\$317,286
<i>% of Savings</i>	59%
<i>PPO Penetration Rate Bill Count Percentage</i>	94%
<i>PPO Penetration Rate Provider Charge Percentage</i>	96%
<i>EPO Penetration Rate Bill Count Percentage</i>	99%
<i>EPO Penetration Rate Provider Charge Percentage</i>	95%

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 June were included in the agenda packet and reviewed. Mr. Roselli noted the WC Unit had 694 lost time files. This is an average of 139 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 1,106, which includes both lost time and medical only files.

The Property unit has a total of 813 files, or 203 files per adjuster (based on 4 adjusters). Mr. Roselli stated Diane Payne has now fully transitioned into the property unit.

In the Liability Unit the file count is at 880 files, or 263 files per adjuster, which is an increase of 56 files (based on 3 adjusters and removing Ms. Mooney's pending 89 files). Mr. Roselli stated he was happy to announce an offer has been extended to Ms. Robin Sulzer for the Assistant Supervisor position in Ms. Mooney's Unit, and upon acceptance of that offer, Ms. Sulzer will start in that position as soon as possible.

Next, Mr. Roselli presented a quarterly report included in the agenda that depicts claims received pursuant to the *Firefighters Cancer Presumption Act*. He reminded the Committee that this law went into effect in July 2019 and provides that if a Firefighter has been working with a municipality for more than 7 years, develops one of more than 400 types of cancer as identified by a national data base as being connected to fire fighters and the cancer manifests before the claimant turns 75 years old, it is presumed the claimant developed the cancer from his job duties as a fire fighter and is compensable under the NJ Workers Compensation Act.

Mr. Roselli noted that five (5) claims that have been filed to date which are currently being investigated. He then briefly reviewed them with the Committee. Mr. Roselli stated he believes there will be more filed as COVID begins to wane and knowledge of the statute spreads.

Chair law asked if these claims would eventually be transferred to the RCF. Mr. Forlenza explained that all but one of the Fund Years impacted have already been transferred to the RCF. The RCF will fund these claims and the JIF will be responsible for reimbursing the RCF if certain circumstance are met in regards to the financial impact they have on the RCF.

Mr. Forlenza reminded the Committee discussion were held last fall in regards to a process where the RCF would be funding these claims on behalf of the JIF and then the JIF would reimburse the RCF with payments over a 10 year period. This is what we are now starting to see. Mr. Forlenza also noted cost for this would be allocated across the Fund based on how many firefighters each municipality insures; however, a decision on exactly how to finance these will probably not be decided for another 12 months or so as we need to get a better idea on the total impact of these claims.

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

NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, September 28, 2020 at 3:30 PM** either as a Conference Call or at the Gloucester County Library.

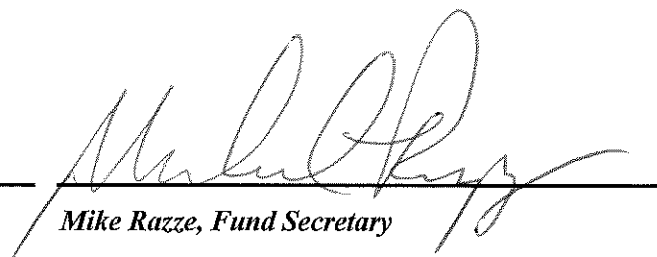
MOTION TO ADJOURN

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

The meeting was adjourned at 4:41 PM.



Kris Kristie, Recording Secretary for



Mike Razze, Fund Secretary