

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

**Via Zoom Conferencing**

**December 21, 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 Zoom Conferencing on December 21, 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*  
Bob Diaz, **South Harrison Township**  
Karen Sweeney, **Wenonah Borough**  
Sue Miller, **Clayton Borough**  
Carl Bagby, **Borough of Swedesboro**

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.*  
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*

Those unable to attend:

Mike Razze, *Fund Secretary, Pitman Borough*  
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 December 21, 2020 at 5:00 PM via conference call.

Motion by Ms. Sweeny 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. Razze seconded by Ms. Sweeny 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 six (6) Workers' Compensation, two (2) Auto Liability, and one (1) Property PARs recommended for approval of settlement or continuing defense.

There were zero (0) claim(s) reviewed for abandonment of subrogation attempts.

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) cases closed since the last meeting:

*Hudock v. Township of Monroe*  
*Weaver v. Borough of Paulsboro*  
*Washington Estate v. City of Vineland*  
*Connolly Estate v City of Washington*  
*Owens v. Township of Washington*

In regards to Police Civil Rights cases, he noted the TRICO JIF currently has 22 active Police Civil Rights cases out of the 38 General Liability cases; one (1) is in Pre-suit; one (1) currently in mediation; and seven (7) have a Summary Judgment Motion pending. He noted he is still in the process of updating the mediation status column and will be updating the list with more recent valuations. Mr. DeWeese reminded the Committee that once they are able to all meet in person, he will distribute a report; but, until then he will continue to report monthly on these cases. Should you want your towns individual report, please contact him and he will provide that to you.

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>November</b>	<b>YTD</b>
<i>Lost Time</i>	8	100
<i>Medical Only</i>	38	272
<i>Report Only</i>	7	197
<i>New Claims Reported</i>	53	572
<i>Report Only % of Total</i>	13%	34%
<i>Medical Only/Lost Time Ratio</i>	83:17	73:27
<i>Average Days to Report</i>	3.9	3.4

Ms. Beatty presented a 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:	167
Indemnity:	44
Medical Only:	71
Report Only:	52

Ms. Beatty noted we will see significantly more cases on her report next month. 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.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	5,952
<i>Transitional Duty Days Worked</i>	3,615
<i>% of Transitional Duty Days Worked</i>	61%
<i>Transitional Duty Days Not Accommodated</i>	2,337
<i>% of Transitional Duty Days Not Accommodated</i>	39%
<i>\$ Saved by Accommodating</i>	\$346,674
<i>\$ Lost by NOT Accommodating</i>	\$258,123

**PPO Penetration Report:**

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>November</b>
<i>Bill Count</i>	532
<i>Original Provider Charges</i>	\$992,547
<i>Re-priced Bill Amount</i>	\$393,776
<i>Savings</i>	\$598,771
<i>% of Savings</i>	60%
<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>	96%
<i>EPO Penetration Rate Provider Charge Percentage</i>	91%

In regards to the MedExpress that has been bought by Riverside, Ms. Beatty has confirmed they are still operating under their original contract with Qual Care, so it is ok to send employees to these locations.

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

**QUAL-LYNX REPORT**

**Adjuster File Counts**

Mr. Roselli reported that as of the end of November, Tammy Langsdorf's Workers' Compensation Unit had 672 lost time files. This is an average of 135 lost time files per adjuster (based upon 5 adjusters). This is a decrease of 28 lost time files from the end of October. The total count of files in this unit is 1,334 which includes both lost time and medical only files. The total number of COVID-19 claims in the unit including both lost time and medical only files is 305 which is up from 179 the previous month. This is an increase of 126 COVID-19 claims from the end of October. Mr. Roselli noted 305 of the claims in Ms. Langdoerf's WC Unit are COVID related claims and 64 of them are lost time, and 241 are medical only claims so it's clear to see the effect COVID is having on that

unit. He noted without COVID claims this unit would be where we expected for this time period and reminded the committee these numbers reflect a combination of all three JIF's: ACM, BURLC and TRICO.

Chair Law asked if more staff as needed. Mr. Roselli stated there are currently some Adjustors from other Units helping out, and they feel they are in an ok position as of right now. The hope is the COVID claims will start to diminish as the summer rolls in, and things will be back to normal once the vaccine starts to kick in. Mr. Miola noted he and Mr. Forlenza meet with Qual-Lynx quarterly to keep on top of the Adjustor counts among other things and noted they are keeping an eye on it. Mr. Diaz asked as employees start to get the vaccine, what types are issues could we have with side effects since the manufactures are denying any and all liability? Mr. Forlenza noted it is his understanding according to the CDC that employers cannot require their employees to get vaccinated. So, if the employees get the vaccine, he is not sure how liable the municipality would be. Mr. DeWeese noted this was his understanding as well.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 849 files. This is a decrease of 26 files from the end of October. This is an average of 202 files per adjuster (based on 4 adjusters and removing Sue Mooney's pending of 41 files).

Joe Lisciandri's Property Unit has a total file count at 1,123, which is an average of 281 files per adjuster (based upon 4 adjusters). Joe's unit remains fully staffed.

Mr. Roselli stated they continue to monitor the staff pending numbers and any staffing issues and will keep the committee apprised of any circumstances that may affect these numbers.

Mr. Roselli noted 305 of the Claims in Ms. Langdoerf's WC Unit are COVID related claims and 64 of them are lost time, and 241 are medical only claims so it's clear to see the effect COVID is having on that unit.

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

#### ***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, January 25, 2021 at 3:30 PM** via Zoom Conferencing.


#### ***MOTION TO ADJOURN***

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

The meeting was adjourned at 4:40 PM.

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***Kris Kristie, Recording Secretary for***



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***Sue Miller, Acting Fund Secretary***