

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

**Via Zoom Conferencing**

**November 23, 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 November 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*  
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*  
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**

***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 November 23, 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 two (2) Workers' Compensation, three (3) General Liability, one (1) Auto Liability, and three (3) Property PARs recommended for approval of settlement or continuing defense.

There was one (1) claim(s) reviewed for abandonment of subrogation attempts:

2020181175

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 no cases closed since the last meeting:

In regards to Police Civil Rights cases, he noted the TRICO JIF currently has 25 active Police Civil Rights cases out of the 40 General Liability cases; two (2) are in Pre-suit; none 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 significant 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>October</b>	<b>YTD</b>
<i>Lost Time</i>	6	89
<i>Medical Only</i>	24	237
<i>Report Only</i>	17	190
<i>New Claims Reported</i>	482	518
<i>Report Only % of Total</i>	35%	37%
<i>Medical Only/Lost Time Ratio</i>	80:20	73:27
<i>Average Days to Report</i>	10.0	

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:	135
Indemnity:	37
Medical Only:	47
Report Only:	51

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>	5,390
<i>Transitional Duty Days Worked</i>	3,242
<i>% of Transitional Duty Days Worked</i>	60%
<i>Transitional Duty Days Not Accommodated</i>	2,148
<i>% of Transitional Duty Days Not Accommodated</i>	40%
<i>\$ Saved by Accommodating</i>	\$315,959
<i>\$ Lost by NOT Accommodating</i>	\$235,862

***PPO Penetration Report:***

Ms. Beatty presented the PPO Penetration Report

<b>PPO Penetration Rate</b>	<b>October</b>
<i>Bill Count</i>	298
<i>Original Provider Charges</i>	\$677,660
<i>Re-priced Bill Amount</i>	\$277,181
<i>Savings</i>	\$400,480
<i>% of Savings</i>	59%
<i>PPO Penetration Rate Bill Count Percentage</i>	97%
<i>PPO Penetration Rate Provider Charge Percentage</i>	98%
<i>EPO Penetration Rate Bill Count Percentage</i>	96%
<i>EPO Penetration Rate Provider Charge Percentage</i>	94%

Ms. Miller asked how long should an employee stay out of work after reporting COVID symptoms? Ms. Beatty stated she had a memo on the CDC requirements and would send to the Executive Directors office for distribution to all members. *(As of these minutes, this memo has been distributed to all members and posted on the JIF websites).*

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

***QUAL-LYNX REPORT***

***Adjuster File Counts***

Mr. Roselli reported at the end of October, Tammy Langsdorf's Workers' Compensation Unit had 700 lost time files. This is an average of 140 lost time files per adjuster (based upon 5 adjusters). This is an increase of 6 lost time files from the end of September. The total count of files in this unit is 1,207 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 179 which is up from 92 the previous month.

In Sue Mooney's Liability Unit, the liability adjusters' total file count is currently at 875 files. This is a decrease of 40 files from the end of September. This is an average of 206 files per adjuster (based on 4 adjusters and removing Sue Mooney's pending of 51 files).

Joe Lisciandri's Property Unit has a total file count at 1,114, which is an average of 279 files per adjuster (based upon 4 adjusters). Joe's unit remains fully staffed.

Mr. Roselli noted Qual-Lynx will continue to monitor the staff pending's and any staffing issues and keep the Committee apprised of any circumstances that may affect these numbers.

Mr. Roselli noted he had made some changes to this report and referenced the last four columns now added to his report which depicts how many of each Adjusters' total cases are Lost Time cases and Lost Time COVID cases, as well as Medical Only cases and COVID Medical Only cases. He also noted they do have temporary help in this unit as the number of COVID claims is growing rapidly. Once there are no longer significant COVID cases to report, those columns will be removed from the report.

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

### ***UM/UIM INSURANCE***

Mr. DeWeese referenced an email in the agenda from Mr. Steven Johnson, Esq., who is a very good Plaintiff's Attorney and has represented many workers compensation claimants in third party complaints against liable parties and their personal insurance companies in UM/UIM claims. Mr. Johnson has put Mr. DeWeese on notice, as Mr. Johnson has been protecting the JIF's subrogation liens in these third party actions, that he is starting to receive coverage denials on UM/UIM Claims from the carriers. The coverage denials are based on language in the policies which they claim prohibits a UM/UIM claim when the person was operating a commercial vehicle or, in this case, a vehicle which is owned by a municipality. Mr. DeWeese explained that the claimant's personal auto insurance carrier is denying these claims' because the claimant was not driving the vehicle that is covered under the claimant's auto policy. The vehicle involved in the accident is covered under the municipality's policy.

Mr. DeWeese noted that the third party attorneys are challenging these denials on behalf of their clients; however, they are now starting to see denials from multiple carriers. Mr. DeWeese noted he will keep the committee informed as he starts to see judicial determinations on this issue.

### ***2021 MEETING DATES***

The Committee discussed the proposed 2021 Meeting dates included in the agenda, noting the proposed dates remained as the 4<sup>th</sup> Monday of each month. Mr. Forlenza noted this Committee has not met previously during August, however, they may want to consider meeting in August to help reduce the number of claims for September. He noted we would not advertise an August date until a decision is made by the Committee at their June/July 2021 meeting as to whether to hold an August Claims Review Committee Meeting. Mr. Forlenza also noted that with the uptick in the pandemic, the Committee will more than likely be meeting via Zoom for the foreseeable future and asked if everyone was comfortable with this meeting format. The Committee agreed with the proposed dates and the Zoom format.

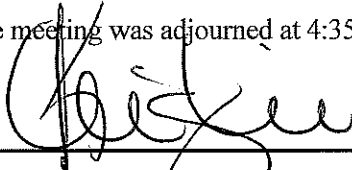
***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, December 21, 2020 at 3:30 PM** via Zoom Conferencing.

***MOTION TO ADJOURN***

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

The meeting was adjourned at 4:35 PM.



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*Kris Kristie, Recording Secretary for*



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~~*Mike Razze, Fund Secretary*~~

*Sue Miller, Acting Secretary*