JIF CLAIMS COORDINATORS TRAINING SEMINAR



Presented by:
Chris Roselli, Tammy Langsdorf,
Joe Lisciandri & Susan Mooney





QUAL-LYNX STAFF

• Claims:

- Intake
- Investigation
- Claim Adjudication
- Payments

Managed Care:

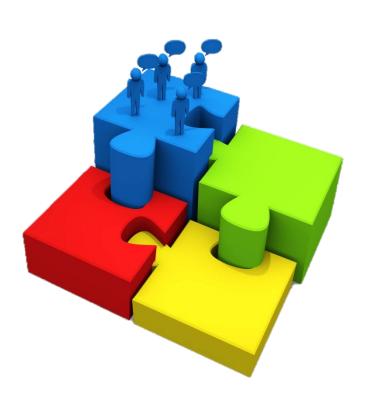
- Intake
- Nurse Case Management
- Network







CLAIMS SUPPORT



- Claims Coordinator
- Claims Personnel
- Fund Administrator
- Expert Defense Panel
- Fund Attorney
- Risk Management
 Consultant





MULTIPLE LINES OF COVERAGE

Qual-Lynx handles multiple lines of coverage:

- Property: damage to municipal vehicles, equipment, or buildings.
- General Liability: bodily injury or property damage to a third party.
- Automobile Liability: bodily injury or property damage to a third party.
- Workers' Compensation: your employees' work related injury claims.





ROLE OF THE CLAIMS COORDINATOR







ROLE OF THE CLAIMS COORDINATOR

The Claims Coordinator has the following responsibilities:

- Coordinate prompt reporting of all claims within the municipality.
- Maintain supply of claim forms.
- Serve as a liaison between the municipality, TPA, and the MCO.
- Direct injured employees to Panel Physician for initial medical evaluation. Follow-up with employee/claims adjuster/supervisor/ nurse case manager, as needed to track the progress of the claim.
- Direct supervisors to "Incident Reports" on the JIF website; encourage completion within reasonable timeframe and transmit all reports as indicated.
- Maintain records on all claims submitted.
- Early, accurate claim reporting is essential to controlling the costs associated with your Workers' Compensation, Liability and Property Damage programs.





Qual-Lynx Reports



- Qual-Lynx can provide a number of different reports that show open and closed claims in a variety of formats to help you manage and track your municipality's claims.
- Standard reports are available on a monthly/quarterly/annual basis





Reports - continued

- Fund Commissioners receive 2 reports via e-mail every month.
 - Claims Experience Summary
 - Claim Level Loss Run.
- Risk Management Consultants (RMC) receive these reports on a quarterly basis.
- Upon request we can:
 - Add a recipient such as a Claims Coordinator or CFO
 - Modify any of the parameters of the data within a report
 - Change the frequency with which you receive a report.







PROPERTY

DAMAGE TO OWNED PROPERTY & VEHICLES

(INCLUDING CONTENTS AND EQUIPMENT)







FIRST PARTY PROPERTY CLAIMS

- Fire, theft, vandalism, wind damage, lightning, flood.
- Automobile physical damage (your vehicles).
- Any damage to insured property (i.e., owned buildings, contents, lighting, bleachers, park equipment, clothing, communications devices, fire rescue equipment, etc.).
- Damage to backhoes or other off road equipment.
- Boiler and machinery losses.
- Damage to watercraft.
- Theft of funds.









EQUIPMENT BREAKDOWN CLAIMS AKA BOILER & MACHINERY

- Qual-Lynx staff will alert you when a claim may fall within this coverage.
- The Qual-Lynx adjuster will place the Boiler and Machinery Carrier on notice for you. The Carrier is Zurich, North American(NA).
- You will be contacted by an adjuster from Zurich.
- Qual-Lynx will maintain an open file so you may always contact the QL adjuster to discuss.
- Claims that may fall within coverage could be a mechanical breakdowns to equipment or artificial power surge damages.



\$5000 Deductible



PROPERTY POINTERS

- Report the claim as soon as possible.
 - Even non-emergency claims should be reported.
 - Enables the proper protection of the damaged and undamaged property involved in the loss.
 - Quick reporting can assist in preserving any evidence that may exist to determine causation and for <u>subrogation</u>.
- Provide as much information at the outset of the claim as possible.
 - For example, knowing where a municipal vehicle is located and whether it is accruing storage can keep costs down.





COMMON COVERAGE EXCLUSIONS

- Long term events (rust, rotted materials, mold, pollution/contamination).
- Roadways, sidewalks, pavements.
- Trees, bushes and shrubs.
- General cleanup of streets, or extra costs related to increased curbside pick up of residents' debris.
- Lawns, land, land improvements and ball fields.





AUTO PHYSICAL DAMAGE

Comprehensive





Collision

JIF does not cover damage to volunteer autos!

*Fire Trucks and Ambulances are valued at the lesser of Replacement Cost or the Stated Value reported to the JIF in the Statement of Values.



\$1000 Deductible



WHAT DO YOU DO?

- Report the claim to Qual-Lynx at the earliest opportunity.
- The following is needed to start a claim:
 - a description of the loss
 - the location of the loss
 - the date of loss
 - contact person with contact information
- Mitigate damages (start clean up, board up).
- Timing is very important delays can cost money and in some cases, coverage.
- Protect involved equipment. It may be evidence!







PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1st Party Property Claim.



Step 1

Complete Property Acord form found @ the JIF website and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.



Contact Information

Property Unit Supervisor:

Joe Lisciandri

jlisciandri@qual-lynx.com

609.601.3191

Deductibles:

Buildings/Contents: \$1,000 Vehicles: \$1,000 Boiler and Machinery: \$5,000



PLEASE REMEMBER

 Keep all receipts - invoices, purchase orders and rental agreements.



- Evidence/spoliation.
- Take photos of anything about to be repaired/discarded.
- If uncertain about the next step, please contact our office.









VEHICLES AND SALVAGE

PLEASE TAKE ALL DAMAGED VEHICLES BACK TO A SECURED YARD OWNED BY THE MUNICIPALITY.

- If the vehicle is drivable, it is not much of an issue. The vehicle can be driven to an auto body shop for an estimate and potentially still be in use.
- If the vehicle is not drivable, it should <u>not</u> be taken to an auto body shop where it may accrue storage. Your choice of repairer should have no issues coming to you for an inspection.
- If it is totaled, it is where it should be, and will remain there until the highest bidder for the salvage comes to pick it up.
- If not totaled, the repairing shop will likely not charge for the tow (depending on vehicle size and condition).





CYBER

Cyber attacks on local government are increasing.

Over the past two years JIF members have suffered over \$3,000,000 in claims vs \$1,000,000 in premiums paid.

Types of attacks include:

- Malware
- Phishing
- Ransomware

If you suspect that you have been attacked immediately disconnect computers from the network and:





CYBER INCIDENT ROADMAP

You expect or know of a cyber incident.

The clock is ticking to avoid further damage to you and your stakeholders.



Step 1 Report to Claims Administrator

Step 2 Call XL Catlin 24/7 Breach Hotline at (855) 566-4724 and they will triage your incident.

XL Catlin Cyber Claims Specialist steps in to manage the claim for you

When needed, your Cyber Claims Specialist will engage an XL preapproved expert cyber attorney

In addition to their duties, the attorney will engage any other needed experts

Your Cyber Claims Team will walk you through every step of responding to the incident and offer assistance and take actions on your behalf as necessary.



Other Considerations

XL Catlin online cyber portal: www.cyberriskconnect.com Access Code: 10448

MEL Coverage Bulletin 18-25

Fund Attorney: David DeWeese (609) 522-5599

Claims Administrator: Qual-Lynx Joe Lisciandri (609) 833-2090



PROPERTY CONTACT INFORMATION

Joe Lisciandri, Property Claims Supervisor Qual-Lynx 100 Decadon Drive Egg Harbor Township, NJ 08234 Direct Dial Office - 609-601-3191 Cell Phone - 609-402-5218 Property Dedicated Fax 609-601-3192

jlisciandri@qual-lynx.com

•Eileen Stasuk, Senior Property Adjuster	609-833-2091	estasuk@qual-lynx.com
 Doris Moore, Property Adjuster 	609-833-2903	dmoore@qual-lynx.com
•Diane Payne	609-833-2202	dpayne@qual-lynx.com
•Tanya Johnson	609-996-2605	tanya.johnson2@qual-lynx.com





AUTO LIABILITY





Any Motor Vehicle Accident involving an insured vehicle which results in bodily injury and/or property damage to others or to a pedestrian.





AUTO LIABILITY

- Municipal vehicle accident that causes:
 - Injury to others.
 - Damage to another's vehicle.
 - Damage to property of others.

vehicle and employee injuries are reported separately.



Claims reporting covered in GL next

Refer to JIF Coverage Documents for complete description of coverage





GENERAL LIABILITY CLAIMS

- Trips/slips/falls resulting in injury to member of the public.
- Damage to someone's property.
- Police cases; excessive force, false arrest, wrongful detention.
- Highway accidents not involving an insured vehicle (i.e. pothole claims, motor vehicle accidents due to weather or alleged road conditions).
- Improper signage or view obstructions.











WHAT DO YOU DO?

If you receive any of the following:

- A letter from an attorney
- A Tort Claims Notice
- A citizen's report
- A Summons and Complaint







WHAT DO YOU DO?

- Gather information at the scene.
- Report the claim to Qual-Lynx at the earliest opportunity.
- The following is needed to start a claim:
 - a description of the loss.
 - the location of the loss.
 - the date of loss.
 - contact person with contact information.
- Timing is very important delays can cost money and in some cases, a proper defense.
- Never admit liability. (Never tell them, "send us an estimate and we'll take care of it")
- Simply advise that you will send the claim into our insurance company.





LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.





Step 1

Notice of Claim received by the municipality. Complete Liability ACORD form found @ the JIF website.

Step 2

Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

Step 3

Qual-Lynx's assigned adjuster forwards the Tort Claims Act Questionnaire (TCQ) to claimant/attorney with a copy to Claims Coordinator/Fund Solicitor.

Step 4

Completed TCQ received from claimant/attorney by Qual-Lynx w/copy provided to Claims Coordinator/Fund Solicitor.

Step 5

If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

Step 6

Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

Qual-Lynx Liability Adjusters

Liability Unit Supervisor:

Susan Mooney smooney@qual-lynx.com 609.833.2902

Fund Solicitor:

David DeWeese david@deweeselawfirm.com 609.522.5599



The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.

EMPLOYMENT PRACTICES LIABILITY PUBLIC OFFICIALS LIABILITY

Employment Practices Liability

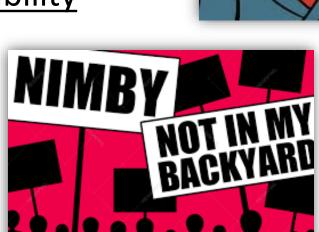
Allegations of:

- Sexual Harassment
- Hostile work environment

Public Officials Liability

Allegations of:

- Wrongful acts
- Zoning Issues
- Land Use









EPL/POL CLAIMS ROADMAP

Employment Practices Liability and Public Officials Liability Claims and Potential Claims





Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that is has been received.

Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.

Qual-Lynx Liability Adjusters

Liability Unit Supervisor:

Susan Mooney smooney@qual-lynx.com 609.833.2902

Fund Solicitor:

David DeWeese david@deweeselawfirm.com 609.522.5599

LIABILITY CONTACT INFORMATION

Susan Mooney, Liability Supervisor

Qual-Lynx

100 Decadon Drive

Egg Harbor Township, NJ 08234

Direct Dial Office - 609-833-2902

Liability Dedicated Fax – 609-601-3189

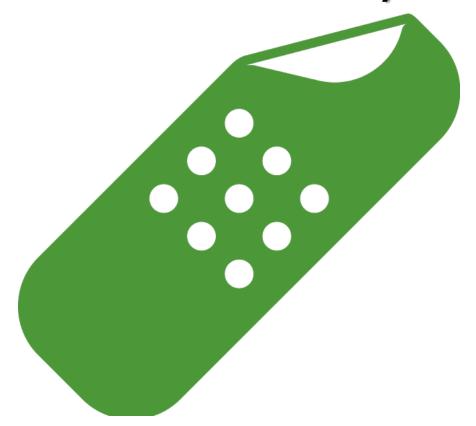
smooney@qual-lynx.com

Robin Sulzer, Assistant Supervisor	609-601-3185	rsulzer@qual-lynx.com
William Kissane, Liability Adjuster	609-833-9266	wkissane@qual-lynx.com
Stacey Mauceri, Liability Adjuster	609-277-4318	smauceri@qual-lynx.com
Christin Petrosh, Liability Adjuster	609-277-5655	cpetrosh@qual-lynx.com





WORKERS' COMPENSATION WORK RELATED INJURY/ILLNESS



JIF provides the **maximum** WC benefits allowed by law!





HOW DO I REPORT A WORKERS' COMPENSATION CLAIM TO QUAL-LYNX?

- Telephone
 - Workers' Compensation: 888-342-3839
- Facsimile
 - Workers' Compensation: 609-365-4000
- If you receive a Claim Petition, immediately send it to Tammy Langsdorf at Qual-Lynx!







FIRST ACCIDENT REPORT



888-342-3839 QUALCARE, INC. FIRST ACCIDENT REPORT

Taken hy:Report Date to	QCTo 8	Employer Report Time:Caller :
Social Security # (# available):	Injure Last:	od EE Manne: (check spelling)
Home Address:	just:	: First:
DOB:	Marital Status:	Married Single Divorced Widowed Sex: M F
Person Injury Reported To:		Date of Injury: Time:
Employer/Municipality/School Box	rd:	Location/Department:
Occupation:		
Employment Status: Full-time	Part-Time 5	Sessonal Volunteer; Work Hours:
Witness (name & number)		
Where accident occurred:	Did accident occur on premises? Yes No	
City:	State:	: Zip
Nature of Injury: (strain, contusion	, incerstion, etc.)	
Injured Body Part:		Dominant Hand? ☐ Right ☐ Left
Accident Description: (Causa of In	njury)	
Has employee received medical at if "yos", where? Where is employee now?	fention?Yo	25 Ho
Best way to reach employee: Home Phone:	Gall Phone:	Work Phone: ext:
Was Safety Equipment Provided?	Yes No	
is employee out of work?	☐ Yes ☐ No	Last date employee worked?
		Date of Hire:
Salary/Wages: \$	Number of days	s worked in week? Shift: Days Devenings Nights
Does employed have another empl	oyer or attend scho	col? If yes, name of employer or school:
Previous Medical Condition?		
Current Medications?		Milk Control of the C
Previous workers' compensation in	njury?	Year and body part:
Primary Care Physician name and	phone #:	Service and the service of the servi
Advised to call back for pharmacy	☐Yes ☐No;	Advised to call NCM: Yes No
Initial Treatment PROVIDER/FACIL	ITY: NAME/ADDRE	ESS/PHONE:
Initial Treatment Directed by:		Case Assigned to:





DO NOT USE THE EMERGENCY ROOM UNLESS EMERGENCY TREATMENT IS REQUIRED

Examples of Emergencies

If serious or catastrophic injury call 911

- Unconsciousness
 - Head Injury
- Profuse bleeding
- Unstable vital signs
- Inability to move an extremity
 - Smoke inhalation
 - Eye trauma



Refer to the JIF Website > Claims tab, for a list of Urgent Care providers.





SUPERVISOR'S INCIDENT REPORT

- Did the supervisor physically inspect the location of injury?
- Any unsafe or unusual hazards present?
- Did employee alter equipment being used?
- Evidence of horseplay, intoxication, drug use?
- Was employer provided safety equipment in use? If yes, was it being used properly?
- Any suspicions about how the accident/injury occurred?

Are you satisfied the accident/injury occurred as the

employee described?





REPORT ONLY

- Report all incidents no matter how minor.
- Indicate "Refused Medical Treatment".
- Tell employee that they MUST inform you if they later decide they need to see a doctor.
- Qual-Lynx will maintain a "suspense" file in case a claim for benefits later develops.





WHEN AN EMPLOYEE IS INJURED

- After calling the Intake Department to report the claim and managed care intake process is complete, a claim number is generated and the claim is put in my Workflow.
- I (or my Assistant Supervisor) review the claim and assign an adjuster.
- Tell the injured employee they will hear from an MCO representative to discuss medical care, or the TPA (an adjuster or supervisor), or both.

Stay in touch with the injured employee via yourself or the supervisor.





WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



Step 1 Gather basic information:

See First Accident Report (FAR)* for guidance. Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury



Witness Info: Name and Phone EE Info: Name, DOB, SS#, Address, Phone

Step 2

Report the Claim to the Intake Department:

Phone: 1-888-342-3839 Facsimile: 1-609-365-4000

Step 3 If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

Step 4 Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: dbott@qual-lynx.com or fax 609-601-3196.

Step 5 State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims. *Refer to www.acmjif.org for forms and instructions.



Workers' Compensation

Tammy Langsdorf, Claims Supervisor tlangsdorf@qual-lynx.com
609.833.2921

Mary Jane Tomasello, Assistant Supv. mtomasello@qual-lynx.com 609.833.9217



REPORT AN Incident



LINKING YOU TO QUALITY CLAIM SERVICES

BBPE

EMPLOYER CONTACT

- Verify injured employee's job description.
- Confirm date of hire.
- Confirm work schedule/number of hours worked per week.
- Did the injured employee lose any time from work? If yes, what was the

first day out of work?

- Has the injured employee returned to work?
- Does the municipality have transitional duty available?
- Confirm the dates of disability and wages.
- Obtain 26 week wage statement (date of injury back 26 weeks).
- Has the injured worker had any prior work injuries?
- Keep employer/insured updated on medical status.





ROLE OF THE WC CLAIMS ADJUSTER

- Once the claim is assigned, the adjuster must:
 - Contact the injured employee (for Lost Time cases only), employer, and nurse case manager or medical provider within 48 hours
 - Secure factual information to determine "compensability"
 - Review file for possible subrogation
 - Monitor medical treatment with assistance from a MCO representative to pursue a timely return to work, address causal relationship issues, and final discharge or MMI
 - Explore the possibility of transitional duty with the municipality
 - If employee is out of work, adjuster will verify the employee's wages and obtain a 26 week wage statement. Once wages are verified, the adjuster will process wage replacement (TTD) checks, payable as directed by the employer
 - Adjuster will secure an increase in payment authority (if more than \$10K is needed) from the JIF Executive Committee to pay all benefits, expenses, and legal associated with the claim
 - Monitor litigation if a claim petition is filed





ROLE OF THE CLINICAL SUPPORT STAFF

- Clinical Support Staff provide support to the Nursing Team and Medical Only Adjusters by performing necessary clerical duties.
 - Schedules medical appointments.
 - Schedules initial physical therapy evaluation.
 - Schedules diagnostic studies.
 - Obtains and distributes medical notes and diagnostic reports.
 - Enters pre-authorizations for when treatment is authorized by the NCM or Medical Only Adjuster.
 - Faxes pre-cert and Duty Determination Instruction (DDI) form to providers.





QUAL-LYNX WC CONTACT

100 Decadon Drive, Egg Harbor Township, NJ 08234

Tammy Langsdorf, Supervisor

tlangsdorf@qual-lynx.com

609-833-2921

Mary Jane Tomasello, Assistant Supervisor

mtomasello@qual-lynx.com

609-833-9217





QUAL-LYNX MCO CONTACT

100 Decadon Drive, Egg Harbor Township, NJ 08234

Karen Beatty, Client Services Manager

kbeatty@qual-lynx.com 609-365-4999

Stephanie Dionisio, NCM Team Supervisor

sdionisio@qual-lynx.com

609-833-9404





QUESTIONS?





