

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

**July 24, 2023 – 3:30 PM**

Via Zoom Conferencing  
**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 at via Zoom on July 24, 2023 at 3:30 PM, prevailing time. Karen Sweeney, Chair, Wenonah Township, 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:

Karen Sweeney, *Chair, Wenonah Borough*  
Bob Diaz, *South Harrison Township*  
Marjorie Sperry, *Quinton Township*  
Jeff Celebre, *City of Vineland*  
Colette Bachich, *Washington Township*

Also present were:

Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA – A Division of Gallagher*  
Kris Kristie, Sr. Account Rep, *RPA – A Division of Gallagher*  
Scott DeWeese, *The DeWeese Law Firm, P.C.*  
Rob Garish, Asst. Director of Public Sector, *J.A. Montgomery*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Client Services Manager, *Qual-Care*  
Chris Winter, CPM, Law Enforcement Risk Management Consultant  
Debby Schiffer, Wellness Director, *Targeting Wellness*

Those unable to attend:

Doug Hogate, *Elsinboro Township*  
Mark Gravinese, *Harrison Township*  
Paul A. Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*

**EXECUTIVE SESSION PORTION OF MEETING**

Ms. Sweeney 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 25, 2023 at 4:00 PM.

Motion by Ms. Sperry, seconded by Mr. Diaz to move to Executive Closed Session. All in favor. Motion carried

***REOPEN PUBLIC PORTION OF THE MEETING***

Ms. Sweeney entertained a motion to reopen the public portion of the meeting.

Motion by Ms. Sperry, seconded by Mr. Diaz to reopen the public portion of the meeting. All in favor.  
Motion carried.

***EXECUTIVE DIRECTOR'S MONITORING REPORTS;***

***Supervisor Investigation Report:*** Ms. Patel referenced the report included in the agenda noting there were three (3) cases where a Supervisor's Investigation Reports was not completed out of eleven (11) incidents. Vineland had Supervisor's Investigation Reports completed on all eight (8) of their incidents.

Ms. Patel stated that the report is sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town. Ms. Patel reiterated the importance of completing the Accident Investigation Reports.

Ms. Patel advised the Committee that the agenda only includes the summary pages of each quarterly report and detailed reports will be provided to the Committee upon request. Ms. Patel reviewed the data from each report as follows:

1. ***Occupation Claims:*** Total number of claims is 302 for all years of which ten (10) are still open. The total incurred for these claims is \$739,435.72. This figure does not include \$71,949.11 in recoveries. For Vineland, the total number of claims is ten (10) for all years of which eight (8) are still open. The total incurred for these claims is \$317,520.78, with zero recoveries.
2. ***Cancer Presumption Claims:*** Total number of claims is five (5) for all years of which two (2) are still open. The total incurred for this claim is \$103,926.05, with zero recoveries. There are no Cancer Presumption Claims for Vineland.
3. ***Sexual Abuse and Molestation Claims:*** Total number of claims is zero (0) for all years, including Vineland.
4. ***PTSD Claims:*** Total number of claims is 18 for all years of which 12 are still open. The total incurred for these claims is \$1,123,422.08 with zero recoveries. Ms. Patel mentioned Mr. Winters and Dr. Kelly are collaborating to develop an Advanced Resiliency Program. The purpose of this program is to provide the newly trained Resiliency police officers with valuable resources. For Vineland the total number of claims is 7 for all years of which 4 are still open. The total incurred for these claims is \$155,982.52 with zero recoveries
5. ***Police-Motor Vehicle Claims:*** Total number of claims is 33 for all years of which twelve (12) are still open. The total incurred for these claims is \$1,991,104.49. This figure does not include \$205,609.70 in recoveries. Ms. Patel noted this is another area the Executive Director's office will be watching these types of claims for a trend to see if training is needed. For Vineland, the total number of claims is six (6) for all years of which one (1) is still open. The total incurred for these claims is \$70,060.85 with zero recoveries.

6. **MISC/NOC Department Listing Analysis:** Ms. Patel reported this report was created to help identify if claims were being categorized as NOC (Not Otherwise Classified). She noted, it was important to have claims properly classified to identify trends and areas of focus for loss control. She indicated that in 2023 there were zero (0) claims classified under the NOC category for both the TRICO JIF and Vineland.
7. **Accidental Disability Pension Claims:** Ms. Patel stated this is a new report which depicts ADP Claims which were closed prior to and after the legislative changes. The net incurred for all 3 JIFs is \$11,692,054.11, with the TRICO JIF share being \$4,854,860.41. She indicated the Executive Director's office as well as the Municipal Excess Liability Joint Insurance Fund (MEL) will be monitoring the impact of the regulatory change.
8. **Subrogation Reports:**  
Ms. Patel referenced a subrogation report which depicted \$129,595.52 in recoveries for the second quarter in 2023 for the TRICO JIF.
9. **Litigation Re-Openers Report:**  
Ms. Patel referenced the Litigation Re-Openers report stating that this is a new report tracking the number of re-openers for Workers Compensation claims. She noted that there are 38 total claims from January 01, 2016 to 03/31/2023 with a total incurred of \$5,906,082.32. Ms. Patel noted that since this is a new report, her office is currently working with Ms. Christian at Qual-Lynx to determine if the total incurred value is inclusive of the amounts paid during the initial and re-opener claims or if it represents just the amounts paid during the re-openers. Ms. Patel noted that additional information on this report will be provided during the September meeting.

Ms. Patel asked if there were any questions. No questions were entertained.

#### **QUAL-LYNX REPORT;**

Mr. Roselli referenced his OPEN/CLOSED Analysis reports included in the agenda. He explained that these reports are basically two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster. Mr. Roselli reviewed the report in detail with the Committee. In addition, Mr. Roselli noted at this time Qual-Lynx is not fully staffed.

In the Liability Unit one Adjuster resigned in June and a search is underway for her replacement, though the unit continues to take advantage of Ms. Sultzer's part-time services.

In the Property Unit Ms. Johnson is fully dedicated to only handling ACM/BURLCO/TRICO Claims, and a temp is currently handling only the Subrogation claims.

Mr. Roselli advised the Committee that an offer was extended to a potential candidate for the Medical Only Adjuster position and is awaiting their response.

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

***QUAL-LYNX STAFFING CONCERNS***

Ms. Patel indicated that Mr. Roselli's staffing update provided earlier in the meeting depiction is accurate of the current staffing situation at Qual-Lynx. Ms. Patel mentioned the Executive Director's office has concerns over the turn-over at Qual-Lynx but she is happy to hear Qual-Lynx has hired a temporary staff member to assist the Property Unit and emphasized the Executive Director's office will be closely monitoring this situation going forward.

Ms. Patel asked if there were any questions. No questions were entertained.

***CLAIMS AUDIT***

Ms. Patel mentioned that the Executive Director's office has received the draft audit report and are in the process of reviewing the report. She mentioned the draft report should be available for review during the September meeting as this committee does not meet in August. She noted the final report will be shared with Qual-Lynx to provide feedback on any areas of improvement or suggestions noted by the Claims Auditor.

Ms. Patel asked if there were any questions. No questions were entertained.

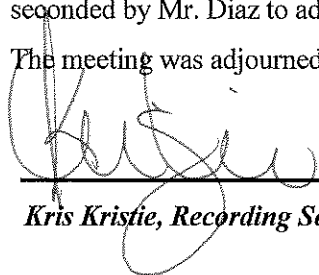
***NEXT MEETING***


The next Executive Claims Meeting will be held on **Monday, September 25, 2023 at 3:30 PM** via Zoom.

***MOTION TO ADJOURN***

Ms. Sweeney asked for a motion adjourning the Executive Claims meeting. Motion by Ms. Sperry seconded by Mr. Diaz 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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*Robert Diaz, Secretary*