

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

**April 22, 2024 – 3:30 PM**

Gloucester County Library, Mullica Hill  
***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 Gloucester County Library, Mullica Hill on April 22, 2024 at 3:30 PM, prevailing time. Ken Brown, Executive Committee Member #5, Carneys Point, 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:

Marjorie Sperry, **Quinton Township**  
Ken Brown, **Carneys Point**  
Colette Bachich, **Washington Township**  
Doug Hogate, **Elsinboro Township**

Also present were:

Paul A. Forlenza, MGA, Executive Director, ***RPA – A Division of Gallagher***  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, ***RPA – A Division of Gallagher***  
Kris Kristie, Senior Account Manager, ***RPA – A Division of Gallagher***  
Jillian Donnelly, Account Manager, ***RPA – A Division of Gallagher***  
David DeWeese, ***The DeWeese Law Firm, P.C.***  
Rob Garish, Asst. Director of Public Sector, ***J.A. Montgomery***  
Dominic Spaventa, Liability Supervisor, ***Qual-Lynx***  
Karen Beatty, Client Services Manager, ***Qual-Care***  
Christine Gallagher, Client Service Manager, ***Qual-Care***  
Chris Winter, CPM, Law Enforcement Risk Management Consultant  
Debby Schiffer, Wellness Director, ***Targeting Wellness***

Those unable to attend:

Jeff Celebre, **City of Vineland**  
Karen Sweeney, **Chair, Wenonah Borough**  
Bob Diaz, **Fund Secretary, South Harrison Township**  
Chris Roselli, Account Manager, ***Qual-Lynx***

***EXECUTIVE SESSION PORTION OF MEETING***

Mr. Brown 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 April 22, 2024 at 5:00 PM.

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

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

Mr. Brown entertained a motion to reopen the public portion of the meeting.

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

***SOLICITOR REPORT***

Mr. DeWeese announced that he has revised the Litigation Management Guidelines (LMG) for the TRICO JIF. He noted that last month, he provided the committee members with a draft of the revised Litigation Management Guidelines, and he requested that Committee Members provide their comments or suggestions for additions, deletions, or corrections; however, he did not receive any responses. Mr. DeWeese noted that after he prepared the revised LMG, Ms. Patel and Mr. Forlenza reviewed the Litigation Management Guidelines they recommended some additional revisions. Mr. DeWeese then directed the Committee to a copy of a proposed Resolution for the adoption of the LMG which was included in the agenda packet. He stated that he provided a copy of the revised LMG, along with the Resolution, to the Executive Director's office for inclusion in the April Executive Committee agenda for adoption. Mr. DeWeese asked the Committee if they were in agreement with his recommendation as presented. The Committee agreed.

In regards to the Conflict of Interest Policy, Mr. DeWeese noted that the Appendix holds the Conflict of Interest Policy, which is very old and outdated. He has prepared revisions to the Policy and will circulate among the members. Please direct any questions or concerns to him. If there are no objections, he will present a resolution at the May meeting adopting the revised Conflict of Interest Policy.

Lastly, Mr. DeWeese noted that he has revised and prepared revisions to the Indemnification and Insurance Provisions and will circulate among the members for any feedback or suggestions. Please direct any questions or concerns to him. If there are no objections, he will present a resolution at the May meeting to adopt the revised Indemnification and Insurance Provisions.

Mr. DeWeese asked if there were any additional questions. No additional questions were entertained.

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

**A. Supervisor Investigation Report**

Ms. Patel referenced the current report included in the agenda noting that for a total of fifteen (15) claims between the TRICOJIF and Vineland, all incidents had a Supervisors Incident Report completed, which is excellent.

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 then reviewed the following quarterly reports, noting that the agenda only included the final pages of the reports, and offered to provide a complete copy of the report to any Committee member that is interested by reaching out to her office.

1. **Occupation Claims:** Total number of claims is 303 for all years of which six (6) are still open. The total incurred for these claims is \$732,980.61. This figure does not include \$71,949.11 in recoveries. In regards to 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 \$379,170.78 with zero (0) 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 these claims is \$114,926.05 with zero (0) recoveries. In regards to Vineland, there are zero (0) claims.
3. **Sexual Abuse and Molestation Claims:** Total number of claims is two (2) for all years with both closed. The total incurred for these claims is \$0 with zero (0) recoveries. In regards to Vineland, there was one (1) claim that has been closed with \$0 total incurred.
4. **PTSD Claims:** Total number of claims is eighteen (18) for all years of which eleven (11) are still open. The total incurred for these claims is \$1,286,126.08 with zero in recoveries. In regards to Vineland, the total number of claims is nine (79 for all years of which three (3) are still open). The total incurred for these claims is \$155,982.52, with zero (0) recoveries.
5. **Police-Motor Vehicle Claims:** Total number of claims is eight (8) for all years of which twenty-nine are still open. The total incurred for these claims is \$1,801,716.45 with \$208,181.00 in recoveries. Ms. Patel mentioned that the Executive Director's office would closely monitor these types of claims to identify any trends and determine if additional training is necessary. In regards to Vineland, the total number of claims is seven (7) for all years of which one (1) is still open. The total incurred for these claims is \$73,417.93 with \$25,084.74 recoveries. Ms. Patel mentioned that the Executive Director's office would closely monitor these types of claims to identify any trends and determine if additional training is necessary.
6. **MISC/NOC Department Listing Analysis:** Ms. Patel stated 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 2024 there was one (1) claim classified under the NOC category for Auto Liability, and Vineland had zero (0) which is very good.
7. **Accidental Disability Pension Claims Report:** 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 JIF's is approximately \$13 million, with the TRICOJIF's portion being \$3,784,436.83. She indicated the Executive Director's office as well as the Municipal Excess Liability Joint Insurance

Fund (MEL) and Residual Claims Joint Insurance Fund (RCF) are monitoring the impact of the regulatory change.

8. ***Subrogation Reports:***

Ms. Patel referenced a subrogation report, which depicted \$146,682.47 in recoveries as of March 31, 2024 for Fund Years 2014-2024 for the TRICO JIF, and \$25,716.60 in recoveries as of the 3rd quarter of 2023 for Vineland.

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 currently forty-one (41) total claims identified as re-openers as of March 31, 2024, with a total incurred value of \$6,668,321.79. Ms. Patel noted the difficulty in tracking the increase in incurred value resulting from re-openers. In regards to Vineland there are seventeen (17) total claims for the same time period, with a total incurred of \$1,585,030.67.

10. ***Co-Morbidities Report (ACM, BURLCO & TRICO):***

Ms. Patel reviewed the co-morbidities charts with the Committee valued as of 12/01/2019 to 03/31/2024; noting that the average total cost of a claim for employees that have co-morbidities is 82% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 106% higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 86% longer for employees that have comorbidities than those who do not.

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

***QUAL-LYNX REPORT;***

Ms. Beatty referenced the OPEN/CLOSED Analysis reports included in the agenda packet. She explained that these reports are two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster. She informed the Committee that the open position in the Workers Compensation unit has now been filled. In addition, she noted that the contractual file count obligations are now reflected on the report.

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

***QUAL-LYNX STAFFING CONCERNS***

Mr. Forlenza acknowledged the accuracy of the previous discussions. He further stated that he was glad that the new adjuster in the WC unit has started employment. He noted the goal is for the Supervisors to not have any files assigned to them, which will be part of his discussion with Qual-Lynx. Mr. Forlenza added a meeting will be scheduled with Qual-Lynx to discuss this matter and other issues addressed in the Claims Audit.

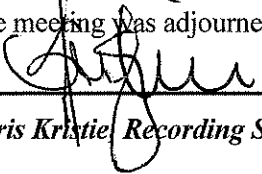
***NEXT MEETING***

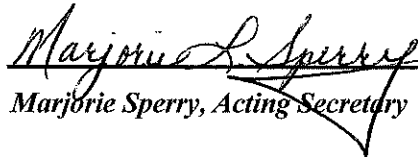
The next Executive Claims Meeting will be held on **Monday, May 21, 2024 at 3:30 PM** via Microsoft Teams.

***MOTION TO ADJOURN***

Mr. Brown asked for a motion adjourning the Executive Claims meeting. Motion by Ms. Sperry seconded by Mr. Hogate to adjourn the meeting.

The meeting was adjourned at 4:27 PM.

  
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*Kris Kristie, Recording Secretary for*

  
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*Marjorie Sperry, Acting Secretary*