

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

May 20, 2024 – 3:30 PM

Via Microsoft Teams

EXECUTIVE CLAIMS MEETING MINUTES

The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held via Microsoft Teams on May 20, 2024 at 3:30 PM, prevailing time. Karen Sweeney, Fund Chair, Wenonah Borough, 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, *Fund Secretary, South Harrison Township*
Ken Brown, *Carneys Point*
Doug Hogate, *Elsinboro Township*
Jeff Celebre, *City of Vineland*

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*
David DeWeese, *The DeWeese Law Firm, P.C.*
Chris Roselli, Account Manager, *Qual-Lynx*
Tammy Langsdoerf, Workers Compensation Supervisor, *Qual-Lynx*
Glenn Prince, *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:

Marjorie Sperry, *Quinton Township*
Colette Bachich, *Washington Township*

EXECUTIVE SESSION PORTION OF MEETING

Chair 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 May 20, 2024 at 5:00 PM.

Motion by Mr. Celebre, seconded by Mr. Brown to move to Executive Closed Session. All in favor. Motion carried

REOPEN PUBLIC PORTION OF THE MEETING

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

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

SOLICITOR REPORT

Resolution Adopting the Model Indemnification and Insurance Provisions

Mr. DeWeese reminded the Committee that following the April meeting, he circulated the revised Model Indemnification and Insurance Provisions (MIIP) for the TRICOJIF. He noted that it had been since 2017 that these Model provisions had been reviewed and updated. As discussed, he would be presenting the revised MIIP's to the Executive Committee for adoption at this evening's Executive Committee meeting utilizing the draft resolution that is included in the agenda packet. These Provisions will then be incorporated into the JIF's Use of Facilities Agreements.

Mr. Diaz noted he was not particularly fond of specific verbiage included in the MIIP and the way it represented coverage for the JIF. A discussion ensued and Mr. DeWeese explained the verbiage and its meaning in greater detail.

Mr. DeWeese asked the Committee if they agreed with his recommendation as presented. The Committee agreed.

Draft Revised Litigation Management Conflict of Interest Policy

Mr. DeWeese noted that when he revised the Litigation Management Guidelines, he noted that the TRICOJIF's existing Conflict of Interest Policy required updates. The revised policy was included in the agenda packet on pages 10 through 12. He noted that the reasons for the most significant revisions to the Policy is contained on Page 11, which references recent NJ Supreme Court and Supreme Court Advisory Committee professional ethics opinions, which were incorporated into the Policy.

Mr. DeWeese asked the Committee to review the attached proposed draft Policy prior to next month's meeting, and to contact him with any questions or suggested revisions. Once the Policy is in final form, his recommendation is to prepare a Resolution to adopt the Litigation Management Conflict of Interest Policy at the June Executive Committee Meeting. The Committee agreed.

It was noted that Alloway, East Greenwich, and Woodstown were included in the Draft Policy in error, and Mr. DeWeese apologized for the oversight, and noted he would remove those towns from the Policy prior to presenting to the Executive Committee next month for adoption.

Mr. DeWeese 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 packet. He explained that these reports are two separate depictions of each Unit's (WC, Property, and Liability) Claims Counts per Adjuster. In addition, he noted that the contractual file count obligations are reflected on the report.

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

2023 Annual Report

Mr. Roselli noted that the Qual-Lynx Annual Report begins on page 15 of the agenda. He noted earlier that the Liability Unit has changed over completely within the last year or two. He noted that Mr. DeWeese is assisting in training of this unit, and all is going well. He stated that North Shore Risk Consulting completed a claims audit with claims from 1/1/2018-12/31/2022. He noted that the overall audit score was 2.7 out of 3.0 with no noted lessening of the quality of claims adjustment with an at home workforce. He further stated that the reports provided to RPA are listed on page 20. He reported that it is a team effort to monitor dollars spent vs dollars saved in the JIF. Mr. Roselli noted that the WC unit has been perfect (100%) on diary (this is what the adjusters use to make certain the claims are handled properly) for 2023. He stated the production of the unit is above 100%, meaning they are closing more claims than they are receiving. He stated WC unit received a 2.9 out of 3.0; noting that 65% of the dollars spent by the JIF are spent on WC claims.

Mr. Roselli reported total paid to date and recoveries by LOC in 2023; noting that WC and Property claims require dollars being spent early on, whereas, GL claims take longer for claims to develop.

Mr. Roselli reported that page 24 has a claims analysis of Liability; noting that the top two departments reporting claims are Public Works and Police. For Property, the top three departments reporting claims are Police, Public Works and Fire. For Workers' Compensation, the top three departments reporting claims are Police, Lifeguards and Public Works. He further noted that the top 3 body parts injured and highest cost are shoulders/upper arm, knee/lower leg, and lower back/spine. He stated the top costliest claims are strain/injury by lifting and fall/slip/trip.

Managed Care – Ms. Beatty noted that Managed Care has great network savings and network penetration rates are 97% (in network). The EPO panel is reviewed frequently to make certain these doctors are appropriate in reference to the claims being reported. She noted that Urgent Care is encouraged when applicable due to cost differences in comparison to emergency rooms/hospitals. She stated that the Pharmacy Program was transitioned earlier this year in hopes of recognizing greater savings. She noted that the Transitional Duty is strong and continues to produce great savings, but we would like to see these numbers go up.

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

EXECUTIVE DIRECTOR's MONITORING REPORTS

A. Supervisor Investigation Report

Ms. Patel referenced the reports included in the agenda noting that two (2) out of sixteen (16) incidents reported did not have a Supervisor's Investigation Reports completed. Vineland had Supervisor's Investigation Reports completed on all ten (10) of their incidents. Ms. Patel noted this is very good.

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

QUAL-LYNX STAFFING CONCERNS

Mr. Forlenza noted he and Ms. Patel met with Qual-Lynx to discuss adjuster file counts and other issues addressed in the Claims Audit on Monday May 13, 2024. He noted it was a good meeting, and they will continue to meet quarterly to be sure the issues and recommendations in the Claims Audit are being followed up on and carried out. Mr. Forlenza states he would update the Committee more at the June meeting.

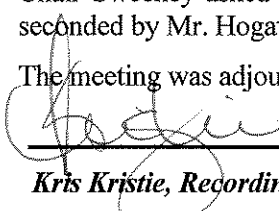
NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, June 24, 2024 at 3:30 PM** at the Gloucester County Library, Mullica Hill.

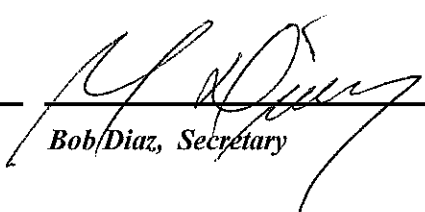
MOTION TO ADJOURN

Chair Sweeney asked for a motion adjourning the Executive Claims meeting. Motion by Mr. Celebre seconded by Mr. Hogate to adjourn the meeting.

The meeting was adjourned at 4:30 PM.



Kris Kristie, Recording Secretary for



Bob Diaz, Secretary