

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

July 22, 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 via Microsoft Teams on July 22, 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*
Marjorie Sperry, *Quinton Township*
Doug Hogate, *Elsinboro Township*

Also present were:

Paul A. Forlenza, MGA, RMC Executive Director, *RPA – A Division of Gallagher*
Kamini Patel, MBA, RMC, CIC, CPCU, AIDA®, RMC 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*
Scott DeWeese, *The DeWeese Law Firm, P.C.*
Chris Roselli, Account Manager, *Qual-Lynx*
Rob Garish, Assistant Director of Public Works, *J.A. Montgomery*
Keith Hummel, Safety Director, *J.A. Montgomery*
Tom Reilly, *J.A. Montgomery*
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*
Colette Bachich, *Washington Township*
Dominic Spaventa, Liability Supervisor, *Qual-Lynx*

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 July 24, 2023 at 4:00 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

Chair Sweeney 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

Nothing to report for Open Session

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, Mr. Roselli noted he continues to act at the Manager of the Property Unit on an interim basis until a replacement is hired. There is currently an internal candidate being considered and he believes an offer has been extended. Ms. Langsdorf had three interviews today, so hopefully she will have her open medical only adjuster position filled shortly as well. Mr. Roselli stated he will keep the committee updated.

Mr. Roselli noted that the "Contract Adjuster Pending's" were noted in his report on the bottom of page 5. He reviewed current file counts. He noted that the WC average is currently higher than the contract average of 150. Again, he noted that his office is working on addressing this situation prior to the anticipated increase in claims generated during the summer months. Mr. Roselli is hopeful that they will hire the new adjuster in the next few weeks.

Mr. Roselli 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 four (4) out of twenty-four (24) incidents reported did not have a Supervisor's Investigation Reports completed. Vineland had two (2) out of twelve (12) incidents where a Supervisor's Investigation Reports was not completed on 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 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 \$771,185.61. 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 seven (7) are still open. The total incurred for these claims is \$379,809.53 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 (9), of which three (3) are still open. The total incurred for these claims is \$156,531.05, with zero (0) recoveries.
5. **Police-Motor Vehicle Claims:** Total number of claims is thirty-four for all years of which nine (9) are still open, and one (1) re-opener. The total incurred for these claims is \$1,822,058.29 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 properly or 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 were two (2) claims classified under the NOC category for Workers Compensation and one (1) Auto Liability, and Vineland had one (1) under the NOC category for Workers Compensation 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 \$15 million, with the TRICOJIF's portion being \$3,968,463.83. 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 \$76,660.13 in recoveries for the 2nd quarter of 2024 for the TRICO JIF, and \$100.00 in recoveries 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-three (43) total claims identified as re-openers as of June 30, 2024, with a total incurred value of \$6,888,691.22. Ms. Patel noted the difficulty in tracking the increase in incurred value resulting from

reopeners. In regards to Vineland there are nineteen (19) total claims for the same time period, with a total incurred of \$1,661,569.93.

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

Ms. Patel reviewed the co-morbidities charts with the Committee valued from 12/01/2019 to 06/30/2024; noting that the average total cost of a claim for employees that have co-morbidities is 81% higher than those that do not have any-comorbidities. She noted the average medical and indemnity cost for employees that have co-morbidities is 111% higher than those that do not have any comorbidities. She also reviewed the average lost time days per claim is 87% longer for employees that have comorbidities than those who do not. She noted all of these percentages have increased since 03/31/2024.

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

CLAIMS AUDIT FOLLOW-UP

Mr. Forlenza noted he, Ms. Patel, and Mr. DeWeese have met with Qual-Lynx several times to address items outlined in the Claims Audit. Quarterly updates are now being received from Qual-Lynx regarding the progress made in addressing the audit findings. Some of the changes being implemented include updates to the night audit process, training for adjusters, changes to the reserving methodology for liability files, and clarification on open requests. Mr. Forlenza noted that his office is working with Qual-Lynx to refine the Re-Opener report and ADP (pension offset) reports. He noted that one concern that remains is the adjuster file counts, which are currently above the contract limit. Correspondence was sent to Qual-Lynx regarding this issue to ensure that adjusters have enough time to work on the files and resolve them efficiently and what plan is in place for the upcoming summer months when claims tend to rise. Mr. Forlenza noted overall, progress is being made, but there is still work to be done. He will continue to report on the progress to this committee.

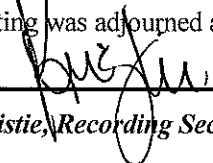
NEXT MEETING

The next Executive Claims Meeting will be held on **Monday, September 23, 2024 at 3:30 PM** via Microsoft Teams.

MOTION TO ADJOURN

Chair Sweeney 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 4:30 PM.



Kris Kristie, Recording Secretary for



Bob Diaz, Secretary