

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

**December 16, 2024 – 3:30 PM**

*Via Microsoft Teams*

***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 on December 16, 2024 at 3:30 PM, prevailing time, via Microsoft Teams. 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*  
Jeff Celebre, *City of Vineland*

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*  
David DeWeese, *The DeWeese Law Firm, P.C.*  
Chris Roselli, Account Manager, *Qual-Lynx*  
Dominic Spaventa, Liability Supervisor, *Qual-Lynx*  
Keith Hummel, Safety Director, *J.A. Montgomery*  
Rob Garish, Assistant Director of Public Works, *J.A. Montgomery*  
Christine Gallagher, Client Service Manager, *Qual-Care*  
Debby Schiffer, Wellness Director, *Targeting Wellness*  
Chris Winter, CPM, Law Enforcement Risk Management Consultant

Those unable to attend:

Doug Hogate, *Elsinboro 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 December 16, 2024 at 5:00 pm.

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

### ***SOLICITOR REPORT***

Nothing to report.

### ***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 and the contractual file count obligations are reflected on the report.

In addition, Mr. Roselli reminded the committee that Brian Foster is the Manager of the Property Unit with Ms. Johnson handling claims solely in the ACM/BURLCO/TRICO JIFs. Mr. Roselli noted that Ms. Olivia's numbers should reflect her entire count of claims, not just ACM/BURLCO/TRICO JIF files. He stated that this will be addressed in next month's report.

Mr. Roselli added that the Workers' Compensation Unit is fully staffed, however, after discussions last month with the Executive Director's office, they are looking to add an additional Medical Only Adjuster, and possibly an Adjuster to solely handle subrogation claims, and should have more information on that by the end of the month to report on in January.

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 current reports included in the agenda noting that Supervisor's Investigation Reports were completed on all but two (2) out of the seven (7) total incidents reported in November, and all but one (1) of the six (6) total incidents for Vineland, which 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 for all incidents.

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

### ***CLAIMS AUDIT FOLLOW-UP***

Mr. Forlenza stated we should be receiving a quarterly update in January 2025 which should include the status of the outstanding items that were first identified as areas of potential improvement as noted in the Claims Audit earlier this year. Also, Mr. Forlenza noted he is eagerly awaiting the proposal from Ms. Lihou regarding how Qual-Lynx will reduce the WC Indemnity Adjuster file counts.

Mr. Forlenza continued stating the goal is to be sure our Adjusters have the time they need to complete their files and have the resources they need to complete their job effectively. More updates will be provided at the January meeting.

### ***BODY SHOP REPAIR PROGRAM***

Mr. Roselli referenced an email from Mr. Petetti included in the agenda packet on page 14 which explained and recommended an increase of the hourly labor rate from \$56 to \$65 for the approved Body Shop Repair Program participants. He noted that this adjustment, along with the other adjustments to rates listed below, are necessary to remain competitive and be sure these repair shops stay in the program.

<b>Current Rates:</b>	<b>New Rates:</b>
Labor: \$56.00	Labor: \$65.00
Refinish: \$56.00	Refinish: \$65.00
Frame: \$58.00	Frame: \$67.00
Mechanical: \$65.00	Mechanical: \$85.00
Paint & Materials: \$36.00	Paint & Materials: \$42.00

The Committee agreed to these new rates. Mr. Forlenza noted that this requested increase will be effective in January 2025. Mr. Forlenza reiterated the importance of this Body Shop Repair Program.

### ***CENTRAL INDEX BUREAU CHARGES***

Mr. Roselli presented a memo from Ms. Lihou regarding the Central Index Bureau, a service provided by Verisk, which is a significant player in the insurance industry. The Central Index Bureau helps insurance teams, like Mr. Spaventa's and Ms. Langsdorf's workers' compensation team, track claimants' previous claims, accidents, and lawsuits, noting this information is crucial for handling current claims effectively.

Mr. Roselli explained the cost structure for using the Central Index Bureau is changing. Previously, each search cost \$12.75, but now the first search on a claim will cost \$26, with all subsequent searches being free. This change could potentially reduce costs if multiple searches are conducted on the same claim over time. Mr. Roselli explained that searches can be run multiple times, especially if a claim is in litigation or pre-litigation, to check for any additional claims or incidents involving the claimant. This information is valuable for defense purposes.

Mr. Roselli noted that while the cost change is not substantial, it is important to note, and approval from Mr. Forlenza, as the Executive Director, is required. Mr. Forlenza noted that this expense is an allocated file expense and he will execute the necessary paperwork assuming the Committee has no concerns with this change. The Committee agreed.

### ***2025 Claims Meeting Dates***

Mr. Forlenza stated on December 2nd he had sent an email to the Executive Committee members in regards to changing the make up of the Claims Committee accompanied by several scenarios on Committee member makeup as well as dates and times of the meeting. Mr. Forlenza reminded the committee that currently, the Executive Claims Review Committee meets on the 4th Monday of each month at 3:30 PM, followed by an Executive Committee meeting at 5:00 PM, to review and recommend approval of the payment authorization requests (PARS). This schedule is demanding for Executive Committee members due to the long hours.

The proposed change as recommended by three of the four Executive Committee members that responded to the email is to move the Claims Review Committee meeting to the 3rd Wednesday of each month. After the meeting, minutes would be shared with the Executive Committee before their regular Monday meeting, giving them time to review before voting on PARS.

Proposed dates for the new schedule and a draft Claims Review Committee Charter have been prepared. The proposed charter allows any Fund Commissioner and Risk Management Consultants

to be a member of the Committee. He noted that Executive Committee members, with a limit of three to avoid OPMA requirements, could continue to participate on the Committee. Mr. Forlenza explained that establishing the Claims Review Committee would remove some of the time burden from the Executive Committee, allow others to participate on the Committee, and ultimately lead to shorter Executive Committee meetings which is what the membership appears to want. He further noted that implementing this type of process would make drafting future Executive Committee members easier as the workload will be less. Mr. Forlenza noted planning for this change needs to start soon, and noted discussion is open for feedback and to address any concerns about the new process.

Mr. Diaz stated his concern regarding not having the ability to review the PARS, on which he will be voting, prior to the meeting. He further stated that he does not have time to attend an additional monthly meeting as he would want to participate on the Committee. Following a lengthy discussion, reviewing both the pros and cons of changing the process, it was decided to keep the Executive Claims Committee in place. The Committee will continue to meet on the 4<sup>th</sup> Monday of the month, at 3:30pm prior to the Executive Committee, and be comprised of just the Executive Committee members.

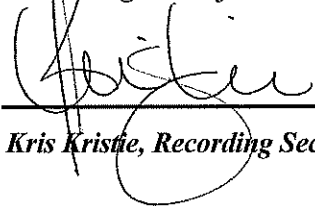
***NEXT MEETING***

The next Executive Claims Meeting will be held on **Monday, January 27, 2025 at 3:30 PM** at the Gloucester County Library, Mullica Hill, NJ.

***MOTION TO ADJOURN***

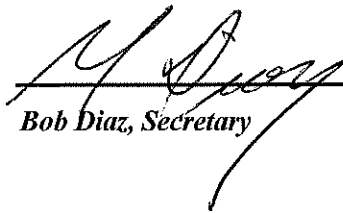
Chair Sweeney asked for a motion adjourning the Executive Claims meeting. Motion by Ms. Sperry, seconded by Mr. Brown to adjourn the meeting.

The meeting was adjourned at 4:41 PM.



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*Kris Kristie, Recording Secretary for*



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*Bob Diaz, Secretary*