



1-888-NJ Pool 1

New Jersey Schools Insurance Group

6000 Midlantic Drive, Suite 300 North
 Mount Laurel, New Jersey 08054
 (609) 386-6060 • FAX (609) 386-8877
 www.njsig.org

Board of Trustees Meeting of May 17, 2017 Claims Report

❖ March 1, 2017 to April 30, 2017 CLAIM ACTIVITY

Workers' Compensation

Total pending work comp cases as of March 1, 2017	2570
New work comp cases months from March 1, 2017 to April 30, 2017	1973
Total work comp cases months from March 1, 2017to April 30, 2017	4436
Total <u>closed</u> work comp cases from March 1, 2017to April 30, 2017	(1866)

Total Pending Work Comp Cases as of April 30, 2017 **2656**

Property / Liability

Total new property-liability reports as of March 1, 2017	640
New property-liability cases from March 1, 2017 to April 30, 2017	370
Total property-liability cases from March 1, 2017 to April 30, 2017	1010
Total <u>closed</u> property-liability cases from March 1, 2017 to April 30, 2017	(365)

Total Property-Liability Cases as of April 30, 2017 **645**

Office Totals

Total pending cases as of March 1, 2017	3210
Total new reports from March 1, 2017 to April 30, 2017	1554
Total cases from March 1, 2017 to April 30, 2017	4764
Total <u>closed</u> cases from March 1, 2017 to April 30, 2017	(1463)

Total Pending Cases as of April 30, 2017 **3301**

■ PENDING BY ADJUSTER TITLE

Job Title	April
Claim Representatives 9	1255
Legal Claim Examiners 1	175
Claim Examiner 9	1252
Senior Claim Representatives 4	619
Totals	3301



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Work Load Standards

Property/Liability

Claim Representatives	to 150 files
Senior Claim Representatives	to 175 files
Claim Examiners	to 200 files

Workers' Compensation

Claim Representatives	to 150 files
Senior Claim Representatives	to 175 files
Claim Examiners	to 200 files

■MARCH - APRIL – CLAIMS ACTIVITY

The total number of new claims for this period was 1554. The two month average of 777 is up from totals in February (627) and November 2016 (631). The new claims volume is in line with results in previous years for the late winter, early spring months. The overall pending 3301 is up 3% from the prior month 3210, which was the total in February 2017. Workers' compensation incoming was 592 on average over the last two months, which is up over 20% from the November - February monthly average of 494. Property liability claims averaged 185 per month, which on average, is up 27% from the November - February average of 134. This result appears to be driven, as expected, with being in the midst of the most active time in the school year. The property liability pending count contains one Hurricane Sandy claim, which is in litigation.

■CLAIMS PERSONNEL

Maureen Dempsey, previously a Claim Representative, was promoted to Senior Claim Representative. There is currently an opening to fill Maureen's vacated position. Joanne Carlo started on March 16th as the new Bill Processor.



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■SELECTED SELF-AUDIT RESULTS

	RATING		PERCENT
	Satisfactory	Unsatisfactory	
Reporting & Communication	221	29	88%
Direction	374	43	90%
48 Hour Contact	207	31	87%
Investigation	107	13	89%
TOTALS	909	116	89%

The preceding results are reflected in the overall claims analysis report for 18 individuals. Individual results were 84%, 89%, 84%, 90%, 85%, 70%, 92%, 97%, 97%, 88%, 87%, 90%, 94%, 93%, 99%, 89%, 94%, and 93%. Notable improvements were made in the areas of 48 Hour Contacts and Investigation.

■FRAUDULENT CHECK

A review of 50 checks was completed for the months of March and April to determine if any were fraudulent. No internal or external problems were found.

■ACCOUNT VISITATIONS AND INSTALLATIONS

March 2 -3, 2017 ERIC North and MOCSSIF Sub Fund Meetings attended by Tony Ruggeri, Claims Manager

March 8, 2017 MunichRe completed a Claims Review at the NJSIG Mount Laurel office. Belleville Workers' Compensation install completed by Connie Rogers, Claims Supervisor

March 10, 2017 NJSIG Brokers' Meeting attended by Tony Ruggeri, Claims Manager

March 22, 2017 South Jersey Claim Association Meeting attended by Tony Ruggeri, Claims Manager, Neil Marek and Bill Miller, Claim Examiners

March 23, 2017 Seminar held for WC Med and Temp by the law firm of Brown and Connery at the NJSIG Mount Laurel office.

March 29-30, 2017 Kick off to the 2017 Claims Internal Audit was held.

April 4, 2017 Meet & greet with newly appointed defense attorneys hosted by Tony Ruggeri, Claims Manager and Jill Deitch, Chief Legal Officer at the NJSIG Mount Laurel office.

Revised: 4/30/17



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|----------------|--|
| April 5, 2017 | Meet & greet with newly appointed defense attorneys hosted by Tony Ruggeri, Claim Manager and Jill Deitch, Chief Legal Officer at the NJSIG Marlboro office. |
| April 20, 2017 | Seminar held at NJSIG Mount Laurel office on Subrogation Recovery by the firm of Methfessel & Werbel. |
| April 27, 2017 | Nurses meeting held by Ron Henry on Workers' Compensation at the Matawan – Aberdeen BOE. |
| April 28, 2017 | ERIC West Sub-Fund Meeting attended by Tony Ruggeri, Claims Manager |

■ EDUCATION AND TRAINING

On March 23, 2017, a seminar was held for WC Med and Temp by the law firm of Brown and Connery in our office in Mount Laurel.

On April 20, 2017, a seminar was held in the Mount Laurel office on Subrogation Recovery by the firm of Methfessel & Werbel. This seminar was held for the Entire claims staff.

■ LITIGATION

There are two upcoming trials scheduled for June. There was one case submitted to the claims subcommittee during the month of April as there was no board meeting held. A copy of that report is attached.

■ MISCELLANEOUS/

CLAIMS AUDIT

On March 8, 2017, MunichRe came to our office for purposes of doing a claims review. A list of cases MunichRe was monitoring was reviewed with the reinsurer claims representatives. All claims have been properly reported to MunichRe within guidelines.

INTERNAL CLAIMS AUDIT

The firm conducting our 2017 Internal Claims Review, MCM CPAS and Advisors of Louisville, Kentucky, completed their first round of reviews in our office on March 29-30, 2017. The auditors examined our office procedures, conducted interviews with our personnel and reviewed the claims processes. Claim sampling was completed. Files are being audited remotely at this time. We expect results of the internal claims audit by June 2017.

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AUTOMATED CLAIMS REPORTS

The automation of the Claims Production report has been completed. We are also providing final feedback to IT in order to finalize the automation of the quality claim analysis report (Spot Check Review report). These automated reports should save a significant amount of time and effort as well as ensuring reporting accuracy.

GOOD NEWS – favorable claims outcomes

We received favorable outcomes through the efforts of our Claims Staff and Defense Counsel with the assistance of NJSIG legal. The cases are listed below:

- March 2017 - Ken Welsh v. **Warren County Spec Services** - our motion for summary judgment filed on behalf of Warren County Special Services was granted. No appeal.
- April 2017 - Evans v. **Plainfield Board of Education**, *et al* sexual assault case - our motion for summary judgment filed on behalf of Plainfield Board of Education was granted. No appeal thus far.
- April 2017 - Tracey Fernandez vs **Perth Amboy BOE** - our motion for summary judgment filed on behalf of Perth Amboy BOE was granted. No appeal thus far.
- April 2017 - Appellate division win! Published case! Bryce Patrick v. **Elizabeth BOE** - City and Board of Education Found Immune from Liability for School Child Struck by Car Crossing Road Near School - our motion for summary judgment filed on behalf of Elizabeth BOE was granted.
- April 2017 - Cezanne Czworowski v. **Cape May County Vocational Board of Education Facial disfigurement case** Petition for Late Notice denied by the court. The case is now over.

Tony Ruggeri

Anthony Ruggeri, AIC, ARM, INS
Claims Manager

Revised: 4/30/17