



## New Jersey Schools Insurance Group

450 Veterans Drive  
Burlington, New Jersey 08016  
(609) 386-6060 • FAX (609) 386-8877  
[www.njsig.org](http://www.njsig.org)

### Board of Trustees Meeting of May 20, 2015 Claim Report

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#### ❖ March 12, 2015 – May 5, 2015 CLAIM ACTIVITY

##### Workers' Compensation

Total pending comp cases last month		2788
New major comp cases this month		1006
Total comp cases this month	75%	3794
Total <u>closed</u> comp cases this month		(1032)
<b>Total Pending Comp Cases</b>		<b>2762</b>

##### All Other

Total pending non-comp cases last month		972
Total new non-comp reports this month		278
Total non-comp cases this month	25%	1250
Total <u>closed</u> non-comp cases this month		(308)
<b>Total Non-Comp Cases</b>		<b>942</b>

##### Office Totals

Total pending cases last month		3760
Total new reports this month		1284
Total cases this month		5044
Total <u>closed</u> cases this month		(1340)
<b>Total Pending Cases</b>		<b>3704</b>



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### ■ PENDING BY ADJUSTER

Adjuster/Desk	(Mar-May)	Job Title
William Miller	151	Claim Examiner
Karen Olsen	216	Claim Legal Examiner
Joan Madden	0	Medical Claim Supervisor
Marsha Temple	199	Sr. Claim Representative
Michael Weiner	201	Claim Examiner
Vacant/Temp	85	Claim Representative
Terri Shockling	171	Claim Legal Examiner
Ron Huntley	162	Claim Examiner
Laurie Lawhon	227	Claim Examiner
Vacant/Temp	*146	Sr. Claim Representative
Theresa Brewer	142	Sr. Claim Representative
Linda Smith	217	Claim Examiner
Vacant/Temp	170	Claim Examiner
Ron Henry	217	Claim Examiner
Darlene Kane	220	Sr. Claim Representative
Carmela DiBacco	203	Sr. Claim Representative
Tiffani Jackson	168	Sr. Claim Representative
Eric Franklin	169	Medical Claim Assistant
Iesha Crews	163	Medical Claim Assistant
Sandra Hodge	150	Medical Claim Assistant
Maureen Dempsey	173	Claim Representative
Mary Holmes	154	Medical Claim Assistant
<b>TOTALS</b>	<b>3704</b>	

\*Includes 5 Hurricane Sandy losses.

#### Work Load Standards

Medical Claim Assistant - to 125 Files  
 Claim Rep - to 150 files  
 Senior Claim Rep - to 175 files  
 Claim Examiner - to 200 files  
 Claim Legal Examiner- to 200 files  
 Claim Team Leader - to 100 files

Revised: 5.14.15



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### ■(Mar-May)

The total number of new reports for this period was 1264. This is up 24.6% from a similar period last year. Overall pending was up 1.5% from prior year to date and down 1.5% from last report. Our workers' compensation incoming was up 2.2% and non-workers' compensation was down 1.7% during a similar reporting period from PYTD. There are only five (5) Hurricane Sandy cases pending.

### ■CLAIMS PERSONNEL

Lauren Schmidt has been promoted to Medical Claim Assistant. Congratulations to Lauren. There are currently three open positions in Claims. The Bill Processor which was recently posted, a Senior Claim Representative in Liability and a Claim Representative in Workers' Compensation. William Varley retired effective April 7, 2015 and we wish him luck in his retirement.

### ■SELECTED SELF-AUDIT RESULTS

	RATING		PERCENT
	Satisfactory	Unsatisfactory	
Reporting & Communication	235	14	94%
Direction	278	17	93%
48 Hour Contact	121	16	88%
Investigation	109	4	96%
<b>TOTALS</b>	<b>743</b>	<b>51</b>	<b>94%</b>

The preceding results reflect audits completed on 9 individuals. Individual results were 92%, 98%, 94%, 99%, 90%, 90%, 90%, 95% and 97%.

### ■FRAUDULENT CHECK

The fraud check was done for April and May. There were no internal or external problems. We have completed an additional 25 checks in accordance with our direction from the Executive Director.

### ■ACCOUNT VISITATIONS AND INSTALLATIONS.

Claim reviews were completed at Holmdel and Old Bridge BOEs on March 31, 2015, Union Beach BOE on April 29, 2015 and Elizabeth BOE on May 5, 2015. There were no installations scheduled.

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### ■ EDUCATION AND TRAINING

Linda Smith attended an Injury Treatment seminar on April 22, 2015. It was presented by an Orthopedic Surgeon, Pain Management Doctor and Physical Therapist.

### ■ MISCELLANEOUS

Workers' Compensation had a settlement day with Freeman Barton on May 14, 2015.

XL completed an errors and omissions claim review on March 18 - 19, 2015. They were again complimentary of the Claim Staff processing of these high exposure claims, especially the handling of coverage.

There were several meetings with Ying Tse, McLarens, on the remaining Sandy claims and Edison fire loss. I met with our property reinsurance companies on April 15, 2015. On April 22, 2015 at the brokers' meeting I discussed the medical only reserve philosophy change that went into effect in February 2015 and that the Claims Department would no longer be handling new errors and omissions losses as of July 1, 2015. Since this presentation we have ascertained some additional information with Group counsel approval. The policy language will be changed to reflect the TPA handling instead of 'the Group'. The TPA will **not** go to the Trustees for settlement authority. We have had preliminary discussion on the following;

1. New losses can still be reported via the Accord or the First Report created by the TPA.
2. The TPA will use their defense counsel to defend the new claims with the hope that districts can utilize our defense counsel if they request them.
3. We will receive copies of coverage letters when coverage is disclaimed.
4. The TPA will not ask for contribution on emotional distress claims.
5. The districts will still utilize the hotline.
6. The TPA will be responsible for doing CMS reporting on new errors and omissions claims.
7. Record Only claims reported before July 1, 2015 will be our responsibility.
8. Summit will try to abide by our legal guidelines.
9. Where there is an errors and omissions file and general liability companion file legal expenses will be shared equally.

Once the above is discussed and finalized we will communicate this information to the districts and brokers.

Tony Jones and I met with Tony Trongone on May 1, 2015. We are finalizing our presentation for the NJASA on May 14, 2015. In preparation for this TEACHNJ presentation Tony Jones and I met with hotline attorney Bruce Padula. Ellen Shaw, Karen Olsen and I are preparing for our "Life of a Workers' Compensation file" presentation for the CAIP meeting on May 15, 2015, as part of the continuous training for our school districts.

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### ■AUTHORITY/SETTLEMENTS

Attached is a list of cases where authorization was requested from the Board of Trustees and the results and other large first party settlements.

*Louis Giannetto*

Louis Giannetto, Claim Manager



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### 2015 Settlements

<b>File#</b>	<b>District</b>	<b>Court</b>	<b>Settlement</b>
12EO00941E	Bloomfield	Union	\$300K
11GL03741E	Westwood	Bergen	\$150K*
12EO00591E	Westwood	Bergen	\$150K*
12EO00817S	Belleville	Essex	\$350K
11AL03491Q	West Long Branch	Monmouth	\$500K