



## 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](http://www.njsig.org)

### Board of Trustees Meeting of November 16, 2016 Claim Report

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#### ❖ October 1, 2016 to November 1, 2016 CLAIM ACTIVITY

##### Workers' Compensation

Total pending work comp cases as of September 30, 2016	2283
New work comp cases months from September 30 to October 31, 2016	527
Total work comp cases months from September 30 to October 31, 2016	2810
Total <u>closed</u> work comp cases from September 30 to October 31, 2016	(347)
<b>Total Pending Work Comp Cases as of October 31, 2016</b>	<b>2463</b>

##### Property / Liability

Total new property-liability reports as of September 30, 2016	637
New property-liability cases from September 30 to October 31, 2016	104
Total property-liability cases from September 30 to October 31, 2016	738
Total <u>closed</u> property-liability cases from September 30 to October 31, 2016	(73)

**Total Property-Liability Cases as of October 31, 2016** **668**

##### Office Totals

Total pending cases as of September 30, 2016	2917
Total new reports from September 30 to October 31, 2016	631
Total cases from September 30 to October 31, 2016	3548
Total <u>closed</u> cases from September 30 to October 31, 2016	(420)

**Total Pending Cases as of October 31, 2016** **3131**



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### ■PENDING BY ADJUSTER TITLE

Job Title	October
Medical Claim Assistants 4	642
Legal Claim Examiners 1	176
Claim Examiners 8	1287
Senior Claim Representatives 5	799
Claim Representatives 2	227
<b>Totals</b>	<b>3131</b>

#### Work Load Standards

Medical Claim Assistants - to 125 Files

Legal Claim Examiners - to 200 files

Claim Examiners - to 200 files

Senior Claim Representatives - to 175 files

Claim Representatives - to 150 files

### ■SEPTEMBER - OCTOBER - CLAIMS ACTIVITY

The total number of new claims for this period was 631. Our incoming stabilized from last month which coincided with the beginning of the new school year. This month's result represents a decrease of 11%. The number of incoming workers' compensation claims was down 8% and incoming property and liability claims was down 9% from last month. Due to the backlog created by higher than normal volume of new claims last month, overall pending increased by 7% compared to the prior month. The property-liability pending count contains one Hurricane Sandy claim which is in litigation.

### ■CLAIMS PERSONNEL

The promotion of Jonathan (Kyle) Rulon from the Claims Bill Processor position to the new position of Claims Trainee created an opening for a Claims Bill Processor. Janice Buchanan was promoted from Clerical Claims Assistant to the Claims Bill Processor position vacated by Kyle. This created an opening for a Clerical Claims Assistant. This position was enhanced to encompass technical duties. The Claims Assistant position was filled by Jacquie Godfrey.



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### ■SELECTED SELF-AUDIT RESULTS

	RATING		PERCENT
	Satisfactory	Unsatisfactory	
Reporting & Communication	118	22	84%
Direction	140	28	83%
48 Hour Contact	86	11	89%
Investigation	55	21	38%*
<b>TOTALS</b>	<b>399</b>	<b>82</b>	<b>83%*</b>

The preceding results reflect audits completed on 5 adjusters. Individual self-audit results were 93%, 92%, 92%, 85%, and a \*74% (which negatively affected over scoring, the necessary corrective action is being taken).

### ■FRAUDULENT CHECK

A review of 50 checks was completed for October to determine if any were fraudulent. No internal or external problems were found.

### ■ACCOUNT VISITATIONS AND INSTALLATIONS

I conducted a claims review at the North Hunterdon Voorhees Board of Education on October 31, 2016. I conducted a claims review of Summit Risk who handles our E&O claims on October 28, 2016 along with Paul Pepe, Jill Deitch and Steve Tucker which was also attended by our reinsurer Munich Re. On October 5, 2016, Ellen Shaw, Joan Madden and I presented at the CAIP sub-fund Meeting. On October 7, 2016, Connie Rogers Joan Madden and I presented at the ERIC West sub-fund meeting as well as the October 19, 2016, ERIC South, October 20, 2016, BACCEIC, and November 4, 2016, MOCSSIF sub-fund meetings. Joan, Ellen and Connie presented a segment entitled 'The Life of a Workers' Compensation Claim'. I presented 'The Anatomy of a Reservation of Rights Letter Myth vs. Reality', discussed our new claims reporting internet capabilities and a brief overview of the 'Workers' Compensation Navigator' analytics tool. Connie Rogers completed an installation for the Morris Plains BOE on November 2, 2016, and Claims Examiner, Mike Weiner, completed an installation at Bergen Arts and Sciences on November 4, 2016.

Revised: 11/8/16



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### ■ EDUCATION AND TRAINING

The property liability staff attended a Title 18A Ethics seminar on October 11, 2016, and an Emotional Distress seminar on October 12, 2016. Joan Madden and I attended a three hour Workers' Compensation seminar on October 13, 2016 at the South Jersey Claims Association Meeting. Karen Olsen and Ellen Shaw conducted CMS (Medicare) portal training for the claims staff. Karen Olsen conducted training on Workers' Compensation claims for Legal One on October 24, 2016. I attended a Claims Reporting seminar on October 25, 2016 and a School Law seminar on October 26, 2016 in Atlantic City. Paul Pepe attended a Constructive Notice/premises liability presentation on October 26, 2016.

### ■ LITIGATION

There are three upcoming trials scheduled for late November, December and early January and two cases to discuss in which we are making settlement authority requests on litigated matters in executive session. All cases have been reviewed by Jill Deitch and Stephen Tucker of our legal team.

### ■ MISCELLANEOUS

#### CLAIMS REPORTING

The NJSIG web site has been enhanced to making reporting claims easier. This affects the Auto, Property and General Liability lines. Workers' Compensation claims reporting remains as it was. District employees are instructed to call Qual-lynx at a toll free telephone number to report their claim.

*Tony Ruggeri*

Anthony Ruggeri, AIC, ARM, INS  
Claims Manager