BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
AUGUST 11, 2026
10:00 A.M.

COUNTY ADMINISTRATION BUILDING
BOARD ROOM
FIRST FLOOR
49 RANCOCAS ROAD
MT. HOLLY, NJ 08060

Call In Number: 1-312-626-6799
Meeting ID: 739 426 4615

OR

https://permainc.zoom.us/j/7394264615

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Burlington County Insurance Commission will conduct its *August 11, 2026* meeting in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

1. **Advertising the notice in the Burlington County Times**
2. **Filing advance written notice of this meeting with the Commissioners of the Burlington County Insurance Commission; and**
3. **Posting notice on the Public Bulletin Board of the Office of the County Clerk; and**
4. **Placing notice on the Burlington County Insurance Commission Website**
5. **Placing notice of the location of BCIC Public Notices on the Statewide Legal Notices Section of the NJ Department of State Website**

BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: August 11, 2026
10:00 A.M.

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES: June 9, 2026 Open Minutes .... …Appendix I**
  - **June 9, 2026 Closed Minutes... sent via e-mail**
  - **June 29, 2026 Open Minutes.. …Appendix I**
  - **June 29, 2026 Closed Minutes .... …sent via e-mail**
- ❑ **CORRESPONDENCE: None**

- ❑ **COMMITTEE REPORTS**
  - **Safety Committee: .... Verbal**
  - **Claims Committee: .... Verbal**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA ....Pages 2-18**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR/BENEFITS – PERMA ....Pages 19-21**

- ❑ **BENEFITS CONSULTANT – Conner Strong & Buckelew ....Pages 22-25**

- ❑ **BENEFITS THIRD PARTY ADMINISTRATOR - AmeriHealth ....Pages 26-28**

- ❑ **PRESCRIPTION ADMINISTRATOR – Express Scripts ....Pages 29-31**

- ❑ **TREASURER – Carolyn Havlick**
  - Resolution **47-26** July P&C Bills List ....**Page 32**
  - Resolution **48-26** July Health Bills List...**Page 33**
  - Resolution **49-26** July Health Confirming Bills List ....**Page 34**
  - Resolution **50-26** August P&C Bills List ....**Page 35**
  - Resolution **51-26** August Health Bills List..**Page 36**
  - *Motion to approve Resolutions 47-26 through 51-26*
  - Treasurer Reports ....**Pages 37-40**

- ❑ **ATTORNEY – Nicholas J. Repici, Esq.. Verbal**

- ❑ **CLAIMS ADMINISTRATOR – Qual-Lynx**
  - Monthly Report..**Pages 41-43**

- ❑ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report..**Pages 44-53**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**
  - **.** *Motion to open the meeting to the public*
  - . *Motion to close the meeting to the public*
- ❑ **CLOSED SESSION**
- ❑ **Resolution 52-26 Closed Session** *(Motion)*...**Page 54**
- ❑ **Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)**
- ❑ **Motion to Return to Open Session**
- ❑ **Motion to Approve PARS as discussed in Executive Session** *(roll call vote)*
- ❑ **MEETING ADJOURNMENT**

- ❑ **NEXT SCHEDULED MEETING: September 15, 2026, 10:00 A.M., Mt. Holly, NJ**

BURLINGTON COUNTY INSURANCE COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: August 11, 2026

Memo to: Commissioners of the Burlington County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Issuance Report (Page 4) –** Included on page 4 of the agenda is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of July. There were (6) six certificate of insurances issued during the month.

    - ❑ **Motion to approve the certificate of insurance report**

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 5-8) -** The NJCE Finance Committee met on June 17. The NJCE met on June 26, 2026 and a summary report of the meeting is included in the agenda on pages 5-8. The auditor presented the 2025 audit which was completed with no recommendations or findings. The Board of Commissioners agreed with the Finance Committee's recommendation to implement a property risk inspection program. The Underwriting Team is asking each member to identify three of their preferred locations for inspection.

    The NJCE also held a special meeting on July 30 to discuss excess coverage premiums for applicable landfills, transfer stations and wastewater sites. A sub-committee was established to review the responses to the recent Request for Proposals (RFP) issued for Claims Administration. The deadline to submit responses is August 11, 2026. The next regular meeting is scheduled for Friday, September 18, 2026 at 9:30 a.m.

- ❑ **NJCE 2027 Renewal Process (Pages 9-11)** – The annual underwriting process to update locations, vehicles, etc. is completed via **Origami**, which was launched on Monday, July 27, 2026. The Optional Ancillary Coverage Applications are once again available through **Broker Buddha**. The Underwriting Manager Team is requesting additional reports and financials and are collected via the secure **OneDrive** portal. The deadline for submitting all required information is **Friday, September 4, 2026.** Attached on pages 9-11 is a memo on the 2027 Renewal from the Underwriting Manager.

- ❑ **BCIC Financial Fast Track (Pages 12-14)** – Included in the agenda on pages 12-14 is a copy of the Financial Fast Track for the month of May. As of **May 31, 2026** there is a statutory surplus of **$1,528,636.** Line 10 of the report, "Investment in Joint Venture" is the Burlington County Insurance Commission's share of the equity in the NJCE. BCIC's equity in the NJCE is **$1,854,326.** The cash amount is **$9,969,289.**

- ❑ **NJCE Property and Casualty Financial Fast Track –** The NJCE Financial Fast Track is not available as the accounting team is transferring all outstanding liabilities for fund years 2010 through 2019 to the new Residual Legacy Account.

- ❑ **Claim Tracking Reports (Pages 15-17) –** The Claim Tracking Reports are on pages 15-17 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of May 31, 2026 with the Commission.

- ❑ **Submission of New Property Damage Claims (Page 18**) – Included in the agenda on page 18 is a copy of instructions for reporting new property claims. Please share this information with anyone who submits property claims.

- ❑ **2026 Meeting Schedule –** We did not have a meeting date scheduled for October. After polling the Commissioners, we are suggesting we set up a meeting for Tuesday, October 20, 2026 at 10:00 a.m. Our next meeting is scheduled for Tuesday, September 15, 2026 at 10:00 a.m.

    - ❑ **Motion to schedule a meeting for Tuesday, October 20, 2026 at 10:00 a.m.**

Burlington County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2026 To 8/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Township of Pemberton I - County of Burlington	500 Pemberton-Browns Mills Road Pemberton, NJ 08068		6/3/2026 #6497968	GL AU EX WC OTH
H - New Jersey Motor Vehicle I - Rowan College at Burlington County	Commission 225 East State Street Trenton, NJ 08666		6/3/2026 #6497977	GL AU EX WC OTH
H - Christian Caring Center I - County of Burlington	378 Lakehurst Road Browns Mills, NJ 08015		6/3/2026 #6497966	GL AU EX WC OTH
H - Township of Washington I - County of Burlington	2436 County Road 563 Egg Harbor City, NJ 08215		6/3/2026 #6497967	GL AU EX WC OTH
H - New Jersey Motor Vehicle I - County of Burlington	Commission CBIU PO Box 680 Trenton, NJ 08666	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $260,000,000 RE: Scheduled Vehicles Evidence of Insurance. All operations usual to County Governmental Entity. For the following scheduled vehicles: 2024 FORD CHAMPION CHALLENGER- 1FDFE4FN4RDD21501 2024 FORD CHAMPION CHALLENGER- 1FDFE4FNXRDD21485 2026 FORD E-450- 1FDFE4FN6TDD24018	6/18/2026 #6511899	GL AU EX WC OTH
H - New Jersey Motor Vehicle I - Rowan College at Burlington County	Commission 225 East State Street Trenton, NJ 08666	Student Practices Liability included in package. RE: Employee Development/Training The State of New Jersey, its officers and employees and Authorized Purchasers are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to employee development and trainings during the current policy year.	6/25/2026 #6531979	GL AU EX WC OTH
Total # of Holders: 6				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: June 26, 2026

Memo to: Fund Commissioners
Burlington County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). Closed session was not needed for additional claim review; however, the Fund entered closed session to discuss potential litigation.

December 31, 2025 Audit: Fund Auditor prepared a final financial audit and provided a high-level overview reporting the Fund's Total Net Position as of year-end was $18.8 million. Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution approving the year-end financials. As per the regulations, the fund office will submit the year-end reports and supporting documentation with the state regulatory agency by June 30th.

Property Appraisal Reimbursement Cap: The NJCE has reimbursed NJCE members over the past two years appraising locations valued at $1,000,000 and greater and locations valued at $500,000. The Board agreed to cap the reimbursement to $20,000 in 2024 and 2025. The Board of Fund Commissioners accepted a recommendation to maintain the capped reimbursement at $20,000 per member for property appraisals completed in 2026.

NJCE Safety Committee: The Safety Committee met on Monday, June 8th at 10am and minutes of the meeting were submitted for information. Committee is scheduled to meet next on Monday, September 14th at 10am via Zoom.

NJCE Finance Sub Committee: The Finance Sub Committee met on June 17th; submitted for information were the minutes of the meeting.

Finance Sub Committee made the following recommendations, which have been underlined for reference:

Excess Pollution Liability Quote: Underwriting Manager reported that they secured an excess and drop in coverage quote from Berkley (Admiral) amending the odor exclusion in the JIFs underlying Allied World Assurance Company's (AWACs) pollution policy to include coverage for Odor/Atmospheric Migration for 11- member entity locations. Locations were initially identified by the Underwriting Manager out of Origami to obtain a quote.
Finance Sub Committee had reviewed two quote options: (Option #1) $10m with a $5m

retention for Odor/Atmospheric Migration with an annualized premium of $294,000 and (Option #2) $15m with a $5m retention for Odor/Atmospheric Migration with an annualized premium of $370,000. Board of Commissioners agreed with the Committee recommendation that members be made aware of this excess coverage for applicable landfills, transfer stations and wastewater sites. The Board of Fund Commissioners agreed with the coverage recommendation and suggested a special meeting be scheduled in July to review the proposed premiums. The Underwriting Manager will continue to work with the Fund office on verification of member locations and to determine loss funding.

Professional Services:

Property Risk Engineering: The Committee reported it reviewed two property risk engineering proposals from Chubb and Zurich given the NJCE's uptick in property losses in the first quarter, largely due to potential maintenance issues. Underwriting Manager summarized the scope of work, deliverables and benefits of a property risk engineering program noting this initiative could be completed over multiple years. Each member's largest location was initially identified by the Underwriting Manager out of Origami to obtain the proposals. Board of Commissioners agreed with the Committee recommendation to implement the program over a multi-year period and suggested each member identify three of their preferred locations for inspection.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent NJCE in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. Finance Sub Committee formed an Ad Hoc Committee consisting of Commissioner Kessler, Commissioner Shea and Fund Attorney to draft a scope of services for consideration by the Board. Commissioner Buono volunteered to serve as well. The Fund office will work with the Fund Attorney and Fund Qualified Purchasing Agent (QPA) to obtain quotes for services. *This was provided for information only; no action at this time.*

Conflict Attorney: Fund Office and Fund Attorney recommend the NJCE procure a conflict attorney to opine on a potential conflict for an active Atlantic County Utility Authority environmental claim involving Cozen O'Connor. The firm which is the plaintiff attorney in that claim also provides certain environmental services to other NJCE member counties. Committee recommended inquiring with the Board of Fund Commissioners for firms. The Board of Fund Commissioners agreed to submit firms to the Fund office.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expires June 2026. The Fund's cyber liability insurers view the NJCE's contractual relationship with the Chertoff Group as beneficial. Committee recommended the Fund continue contracting for these services.

Underwriting Manager is finalizing a renewal proposal with The Chertoff Group to include an updated scope of services and project deliverables. Upon receipt of the finalized renewal proposal and applicable pay to play forms, Fund Office will distribute the proposal to the Board of Fund Commissioners.

Cyber Claims: It was reported that when cyber incidents occur, it requires expedient response via engagement for such vendors. It was also reported that municipalities affiliated with the NJ Cyber Fund have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage contracts with cyber legal and forensic vendors. Recognizing this challenge, the Cyber JIF found a solution specific to the cyber legal counsel through a Master Service Agreement with the Breach Counsel. <u>Finance Sub Committee reviewed a final draft agreement adopted by the NJ Cyber Fund and recommended that the Fund Office and Underwriting Manager pursue a similar agreement with its Breach Counsel. The Board of Fund Commissioners agreed with the recommendation.</u>

Legacy claims – Finances: The establishment of a NJ Excess Residual Legacy Account and a Closed Years Account was approved by the Board of Fund Commissioners at the April meeting. The accounts will be established following the approval of the 12/31/2025 audit and this change will be reflected in the June or July Financial Fast Track. <u>*This was provided for information only; no action at this time.*</u>

Funding for property claims adjusting: In April, the Board accepted the Fund Office's recommendation on the approach to eliminating duplication in claims with respect to financial reporting. The Fund will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. PERMA Claims has met with leadership from the local TPA's and prepared them to begin issuing payments within the local SIR as of July 1, 2026. <u>*This was provided for information only; no action at this time.*</u>

Tracking Reports: Submitted for information was the Financial Fast Track as of March 31, 2026 reflecting a statutory surplus of $18.5 million. Also submitted was the Expected Loss Ratio as of March 31, 2026.

Regulatory Compliance Checklist as of 6/24/26: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: The 16th Annual Educational Seminar was held over two sessions on April 24th (201 participants) and May 1st (180 participants). At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued. DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2027 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a preliminary budget at the October meeting.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents were emailed to each respective County on May 5th.

Underwriting Manager Report
Underwriting Manager reported preliminary discussions on the 2027 Renewal have begun and would provide an update (if any) at the next meeting on the renewal process.

Risk Control Report
Safety Director submitted a report noting the Risk Control Activities from April to July 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo.

WC Claims Administration Report
A report was submitted noting the billed amount, paid amount, net savings as of May 2026.

Next Meeting: The next regularly scheduled meeting is Friday September 18, 2026 at 9:30AM virtually.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2027 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry. The market has softened significantly over the last two years yielding positive results from a rate and coverage standpoint. Specifically, for the NJCE we have had a number of large losses this year already so we can expect carriers to be looking for rate at renewal.

- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase ("social inflation"); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the "Judicial Hellholes" list and #2 in tort costs as a percentage of state GDP. Our primary carrier Safety National has indicated in years past that they will be pushing for higher fund retentions, meaning the NJCE could see a higher attachment point to the market for the 2027 renewal. We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity. It is critical that the following items on file be reviewed and any updates be provided:

  - Bridge Reports: New reports should be available every 2 years.
  - Dam Reports: New reports should be available every 2 years.
  - Jail Reports; New reports should be available every 1 year.
  - Law Enforcement Policies and Procedures: Provide any updates as adopted
  - Sexual Abuse Prevention Policies: Provide any updates as adopted

- ✓ **Workers' Compensation** – We are all intimately aware of our Workers' Compensation history, but it is worthwhile noting New Jersey is #1 in Workers' Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It's critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).

- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars. We ask that any member participating in the Chubb program review their panel counsel list and advise any updates

- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We are however in the middle of a multi-year policy

- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases. We ask that the Medical Malpractice Exposure Workbook be reviewed by all members.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

Other Reminders

✓ **Applications** – As with last year's renewal the underwriting manager is utilizing Broker Buddha for the application process. Timely submissions of applications will be critical.

✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement

✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.

✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over $25m project value must be separately underwritten, so submit the application early.

✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.

✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.

✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.

✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically $500,000.

✓ **Financials** – Provide your most recent audited financials and current interim financials.

✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

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		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	BURLINGTON COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF May 31, 2026				
	ALL YEARS COMBINED				
1.	**UNDERWRITING INCOME**	**838,540**	**4,192,702**	**86,600,183**	**90,792,885**
2.	**CLAIM EXPENSES**				
	Paid Claims	274,808	2,192,184	32,195,098	34,387,282
	Case Reserves	330,094	399,717	6,326,199	6,725,916
	IBNR	(175,617)	596,445	3,956,582	4,553,026
	Excess Insurance Recoverabl	0	0	(99,447)	(99,447)
	Discounted Claim Value	(26,654)	(85,604)	(857,523)	(943,127)
	TOTAL CLAIMS	**402,632**	**3,102,742**	**41,520,908**	**44,623,650**
3.	**EXPENSES**				
	Excess Premiums	397,344	1,986,720	39,043,313	41,030,033
	Administrative	57,550	300,336	6,262,991	6,563,327
	TOTAL EXPENSES	**454,894**	**2,287,056**	**45,306,304**	**47,593,360**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(18,986)**	**(1,197,095)**	**(227,029)**	**(1,424,125)**
5.	**INVESTMENT INCOME**	27,550	115,541	1,577,936	1,693,478
6.	**PROFIT (4 + 5)**	**8,564**	**(1,081,554)**	**1,350,907**	**269,353**
7.	**CEL APPROPRIATION CANCELLATION**	0	0	4,958	4,958
8.	**DIVIDEND INCOME**	0	0	587,771	587,771
9.	**DIVIDEND EXPENSE**	0	0	(1,187,771)	(1,187,771)
10.	**SURPLUS TRANSFER**	0	0	0	0
11.	**INVESTMENT IN JOINT VENTURE**	0	(43,923)	1,898,248	1,854,326
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**8,564**	**(1,125,477)**	**2,654,114**	**1,528,636**
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	1,164	(3,125)	499,127	496,003
	2013	425	3,781	(139,611)	(135,830)
	2014	2,142	10,360	96,188	106,548
	2015	36	(6,321)	(1,012,739)	(1,019,060)
	2016	(40,903)	(28,319)	8,661	(19,658)
	2017	1,945	9,087	1,044,911	1,053,998
	2018	1,053	(10,251)	278,824	268,574
	2019	1,962	19,922	1,049,992	1,069,914
	2020	4,123	50,660	2,339,388	2,390,048
	2021	2,037	(62,794)	(45,933)	(108,726)
	2022	752	(31,550)	(1,437,438)	(1,468,988)
	2023	2,774	31,664	(260,538)	(228,874)
	2024	2,212	(502,312)	(159,955)	(662,267)
	2025	3,535	(621,608)	393,235	(228,373)
	2026	25,309	15,328		15,328
TOTAL SURPLUS (DEFICITS)		**8,564**	**(1,125,477)**	**2,654,114**	**1,528,636**
TOTAL CASH					**9,969,289**

BURLINGTON COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
	AS OF	May 31, 2026		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	72	1,860,186	1,860,258
Case Reserves	0	0	0	0
IBNR	0	(2,500)	23,345	20,845
Excess Insurance Recoverable	0	0	(909)	(909)
Discounted Claim Value	0	236	(2,217)	(1,981)
TOTAL FY 2012 CLAIMS	**0**	**(2,192)**	**1,880,405**	**1,878,213**
FUND YEAR 2013				
Paid Claims	235	2,713	2,618,035	2,620,748
Case Reserves	(235)	(2,713)	7,790	5,077
IBNR	0	(1,000)	25,114	24,114
Excess Insurance Recoverable	0	0	(7,910)	(7,910)
Discounted Claim Value	0	338	(3,253)	(2,914)
TOTAL FY 2013 CLAIMS	**0**	**(662)**	**2,639,777**	**2,639,116**
FUND YEAR 2014				
Paid Claims	0	0	2,428,846	2,428,846
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	**0**	**0**	**2,428,846**	**2,428,846**
FUND YEAR 2015				
Paid Claims	352	1,282	3,326,296	3,327,578
Case Reserves	(352)	(1,282)	73,186	71,904
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	(11)	(11)
Discounted Claim Value	0	219	(7,516)	(7,296)
TOTAL FY 2015 CLAIMS	**0**	**219**	**3,391,956**	**3,392,175**
FUND YEAR 2016				
Paid Claims	1,572	9,157	2,422,719	2,431,875
Case Reserves	41,632	29,565	146,789	176,355
IBNR	(1,720)	(1,720)	1,720	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,116	(14,566)	(13,449)
TOTAL FY 2016 CLAIMS	**41,484**	**38,118**	**2,556,663**	**2,594,780**
FUND YEAR 2017				
Paid Claims	216	2,864	1,700,404	1,703,268
Case Reserves	(4,471)	(6,189)	11,941	5,752
IBNR	4,255	4,255	7,032	11,286
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	91	(1,905)	(1,814)
TOTAL FY 2017 CLAIMS	**0**	**1,021**	**1,717,471**	**1,718,492**
FUND YEAR 2018				
Paid Claims	3,507	29,219	2,713,554	2,742,773
Case Reserves	(6,507)	(21,219)	76,186	54,967
IBNR	3,000	7,890	29,876	37,766
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	208	(9,907)	(9,700)
TOTAL FY 2018 CLAIMS	**0**	**16,098**	**2,809,709**	**2,825,807**

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
BURLINGTON COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF	**May 31, 2026**			
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
TOTAL FY 2018 CLAIMS	**0**	**16,098**	**2,809,709**	**2,825,807**
FUND YEAR 2019				
Paid Claims	674	1,112	2,130,997	2,132,109
Case Reserves	(674)	(1,112)	18,437	17,325
IBNR	0	(888)	40,435	39,547
Excess Insurance Recoverable	0	0	(90,077)	(90,077)
Discounted Claim Value	0	130	(5,715)	(5,585)
TOTAL FY 2019 CLAIMS	**0**	**(758)**	**2,094,077**	**2,093,318**
FUND YEAR 2020				
Paid Claims	(172)	2,680	736,644	739,324
Case Reserves	(406)	(3,259)	50,733	47,474
IBNR	578	(1,341)	138,428	137,088
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	631	(15,097)	(14,466)
TOTAL FY 2020 CLAIMS	**0**	**(1,289)**	**910,708**	**909,419**
FUND YEAR 2021				
Paid Claims	11,144	125,996	2,673,422	2,799,418
Case Reserves	(53,510)	(115,683)	427,785	312,102
IBNR	42,367	27,319	164,048	191,367
Excess Insurance Recoverable	0	0	(541)	(541)
Discounted Claim Value	0	6,345	(52,627)	(46,282)
TOTAL FY 2021 CLAIMS	**0**	**43,977**	**3,212,088**	**3,256,065**
FUND YEAR 2022				
Paid Claims	18,238	224,480	3,658,534	3,883,014
Case Reserves	(23,391)	(209,356)	1,282,180	1,072,824
IBNR	5,153	(21,750)	358,029	336,278
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	12,803	(123,051)	(110,248)
TOTAL FY 2022 CLAIMS	**(0)**	**6,176**	**5,175,692**	**5,181,868**
FUND YEAR 2023				
Paid Claims	27,085	163,972	2,292,712	2,456,684
Case Reserves	57,774	(37,973)	1,037,166	999,193
IBNR	(84,859)	(118,921)	724,499	605,578
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	13,479	(135,849)	(122,370)
TOTAL FY 2023 CLAIMS	**0**	**20,557**	**3,918,528**	**3,939,085**
FUND YEAR 2024				
Paid Claims	55,196	805,816	1,979,528	2,785,343
Case Reserves	41,914	(121,932)	1,774,949	1,653,017
IBNR	(97,111)	(139,865)	719,438	579,573
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	9,049	(205,059)	(196,010)
TOTAL FY 2024 CLAIMS	**0**	**553,068**	**4,268,855**	**4,821,923**
FUND YEAR 2025				
Paid Claims	71,251	576,318	1,653,222	2,229,540
Case Reserves	62,985	194,453	1,419,057	1,613,510
IBNR	(134,236)	(144,686)	1,724,617	1,579,931
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	18,414	(280,762)	(262,348)
TOTAL FY 2025 CLAIMS	**0**	**644,499**	**4,516,134**	**5,160,633**
FUND YEAR 2026				
Paid Claims	85,510	246,504		246,504
Case Reserves	215,334	696,417		696,417
IBNR	86,958	989,652		989,652
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(26,654)	(148,664)		(148,664)
TOTAL FY 2026 CLAIMS	**361,149**	**1,783,909**	**0**	**1,783,909**
COMBINED TOTAL CLAIMS	**402,632**	**3,102,742**	**41,520,908**	**44,623,650**

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Burlington County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2026

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	0	0	0	0	0	0	0	3	1	5	9	5	23
May-26	0	0	0	0	0	0	0	0	0	0	1	4	5	6	6	22
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	3	0	-3	1	-1
Limited Reserves																$7,203
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,540	$0	$3,500	$256,793	$127,223	$394,055
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$600	$0	$3,500	$116,560	$37,813	$158,472
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($5,940)	$0	$0	($140,233)	($89,410)	($235,583)
Ltd Incurred	$44,560	$21,276	$17,759	$183,294	$388,219	$208,503	$584,547	$288,781	$246,759	$68,601	$339,389	$448,496	$148,573	$573,047	$67,063	$3,628,868
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	0	0	0	1	0	2	0	7	14	22	44	35	125
May-26	0	0	0	0	0	0	1	0	2	0	7	14	24	36	34	118
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	2	-8	-1	-7
Limited Reserves																$11,635
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$0	$0	$0	$9,260	$0	$40,045	$0	$309,170	$113,691	$257,637	$244,886	$156,858	$1,131,547
May-26	$0	$0	$0	$0	$0	$0	$5,754	$0	$39,819	$0	$295,499	$229,130	$400,770	$196,340	$205,574	$1,372,885
NET CHGE	$0	$0	$0	$0	$0	$0	($3,507)	$0	($226)	$0	($13,671)	$115,439	$143,133	($48,546)	$48,716	$241,338
Ltd Incurred	$476,088	$362,651	$1,353,356	$737,117	$193,592	$77,058	$276,976	$171,059	$74,043	$51,160	$738,637	$396,300	$494,458	$452,763	$220,416	$6,075,673
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	0	0	0	0	0	0	0	0	0	3	7	2	12
May-26	0	0	0	0	0	0	0	0	0	0	0	0	3	6	3	12
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves																$4,439
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$23,042	$17,959	$4,000	$45,001
May-26	$0	$0	$0	$0	$7,799	$0	$0	$0	$0	$0	$0	$0	$23,042	$17,709	$4,720	$53,270
NET CHGE	$0	$0	$0	$0	$7,799	$0	$0	$0	$0	$0	$0	$0	$0	($250)	$720	$8,269
Ltd Incurred	$6,543	$20,152	$286,342	$282,034	$117,554	$268,417	$173,255	$354,375	$8,875	$43,246	$91,410	$35,838	$40,167	$33,793	$5,500	$1,767,501
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	2	0	1	6	2	5	3	1	18	17	16	35	35	55	196
May-26	0	2	0	1	6	2	5	3	1	18	17	16	35	34	62	202
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	7	6
Limited Reserves																$22,913
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$5,312	$0	$72,256	$134,723	$10,223	$52,213	$17,999	$7,835	$365,612	$780,505	$366,957	$1,193,984	$1,030,887	$193,002	$4,231,508
May-26	$0	$5,077	$0	$71,904	$184,153	$5,752	$49,213	$17,325	$7,655	$312,102	$776,724	$309,292	$1,157,928	$1,282,901	$448,310	$4,628,337
NET CHGE	$0	($235)	$0	($352)	$49,431	($4,471)	($3,000)	($674)	($180)	($53,510)	($3,781)	($57,665)	($36,056)	$252,014	$255,308	$396,829
Ltd Incurred	$1,333,067	$2,221,747	$774,097	$2,197,038	$1,902,119	$1,155,042	$1,762,963	$1,147,079	$564,520	$2,929,102	$3,787,491	$2,002,644	$3,060,599	$2,367,735	$626,579	$27,831,820
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	2	0	1	6	2	6	3	3	18	27	31	65	95	97	356
May-26	0	2	0	1	6	2	6	3	3	18	25	34	67	82	105	354
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	3	2	-13	8	-2
Limited Reserves																$17,551
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$5,312	$0	$72,256	$134,723	$10,223	$61,473	$17,999	$47,880	$365,612	$1,096,215	$480,649	$1,478,163	$1,550,524	$481,083	$5,802,111
May-26	$0	$5,077	$0	$71,904	$191,952	$5,752	$54,967	$17,325	$47,474	$312,102	$1,072,824	$538,422	$1,585,240	$1,613,510	$696,417	$6,212,965
NET CHGE	$0	($235)	$0	($352)	$57,229	($4,471)	($6,507)	($674)	($406)	($53,510)	($23,391)	$57,774	$107,077	$62,985	$215,334	$410,854
Ltd Incurred	$1,860,258	$2,625,826	$2,431,555	$3,399,482	$2,601,484	$1,709,020	$2,797,740	$1,961,293	$894,197	$3,092,109	$4,956,927	$2,883,278	$3,743,796	$3,427,337	$919,559	$39,303,863

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF May 31, 2026

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		77		Last Month		76		Last Year		65	
2020	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	30-Apr-25	TARGETED
PROPERTY	329,377	246,759	246,759	74.92%	100.00%	214,971	214,971	65.27%	100.00%	246,759	246,759	74.92%	100.00%
GEN LIABILITY	714,000	74,043	74,043	10.37%	96.50%	74,043	74,043	10.37%	96.50%	54,043	54,043	7.57%	97.09%
POL/EPL	13,057	0	0	0.00%	96.50%	0	0	0.00%	96.50%	0	0	0.00%	97.09%
AUTO LIABILITY	139,000	8,875	8,875	6.39%	96.94%	8,875	8,875	6.39%	96.94%	38,411	38,411	27.63%	97.05%
WORKER'S COMP	1,708,000	564,520	564,520	33.05%	100.00%	565,098	565,098	33.09%	100.00%	567,978	567,978	33.25%	99.98%
TOTAL ALL LINES	2,903,434	894,197	894,197	30.80%	98.98%	862,987	862,987	29.72%	98.54%	907,190	907,190	31.25%	98.68%
NET PAYOUT %	$846,723			**29.16%**									

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		65		Last Month		64		Last Year		53	
2021	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	30-Apr-25	TARGETED
PROPERTY	403,000	68,601	68,601	17.02%	100.00%	68,601	68,601	17.02%	100.00%	68,601	68,601	17.02%	100.00%
GEN LIABILITY	606,000	51,160	51,160	8.44%	97.09%	51,160	51,160	8.44%	97.12%	50,986	50,986	8.41%	96.63%
POL/EPL	100,290	19,410	19,410	19.35%	97.09%	19,410	19,410	19.35%	97.12%	19,410	19,410	19.35%	96.63%
AUTO LIABILITY	144,000	43,246	43,246	30.03%	97.05%	43,246	43,246	30.03%	96.92%	150,885	150,885	104.78%	94.26%
WORKER'S COMP	1,837,001	2,929,102	2,929,102	159.45%	99.98%	2,971,469	2,971,469	161.76%	99.96%	2,834,028	2,834,028	154.27%	99.66%
TOTAL ALL LINES	3,090,291	3,111,520	3,111,520	100.69%	96.03%	3,153,886	3,153,886	102.06%	96.02%	3,123,911	3,123,911	101.09%	98.76%
NET PAYOUT %	$2,799,418			**90.59%**									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		53		Last Month		52		Last Year		41	
2022	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	30-Apr-25	TARGETED
PROPERTY	348,000	339,389	339,389	97.53%	100.00%	345,328	345,328	99.23%	100.00%	339,389	339,389	97.53%	100.00%
GEN LIABILITY	555,000	738,637	738,637	133.09%	96.63%	738,469	738,469	133.06%	96.51%	446,976	446,976	80.54%	92.99%
POL/EPL	197,000	2,426	2,426	1.23%	96.63%	2,426	2,426	1.23%	96.51%	2,426	2,426	1.23%	92.99%
AUTO LIABILITY	149,000	91,410	91,410	61.35%	94.26%	91,410	91,410	61.35%	93.94%	53,736	53,736	36.06%	89.77%
WORKER'S COMP	2,315,000	3,787,491	3,787,491	163.61%	99.66%	3,786,872	3,786,872	163.58%	99.62%	3,721,456	3,721,456	160.75%	98.81%
TOTAL ALL LINES	3,564,000	4,959,353	4,959,353	139.15%	98.83%	4,964,506	4,964,506	139.30%	98.76%	4,563,983	4,563,983	128.06%	97.32%
NET PAYOUT %	$3,886,529			**109.05%**									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		41		Last Month		40		Last Year		29	
2023	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	30-Apr-26	TARGETED	Incurred	Incurred	30-Apr-25	TARGETED
PROPERTY	420,000	448,496	448,496	106.78%	100.00%	428,469	428,469	102.02%	100.00%	419,304	419,304	99.83%	100.00%
GEN LIABILITY	516,000	396,300	396,300	76.80%	92.99%	271,129	271,129	52.54%	92.48%	163,571	163,571	31.70%	84.65%
POL/EPL	223,000	573,540	573,540	257.19%	92.99%	573,540	573,540	257.19%	92.48%	355,398	355,398	159.37%	84.65%
AUTO LIABILITY	151,000	35,838	35,838	23.73%	89.77%	35,838	35,838	23.73%	89.30%	40,288	40,288	26.68%	82.02%
WORKER'S COMP	2,535,500	2,002,644	2,002,644	78.98%	98.81%	2,043,056	2,043,056	80.58%	98.70%	2,035,172	2,035,172	80.27%	96.21%
TOTAL ALL LINES	3,845,500	3,456,818	3,456,818	89.89%	97.47%	3,352,032	3,352,032	87.17%	97.28%	3,013,733	3,013,733	78.37%	93.85%
NET PAYOUT %	$2,457,625			**63.91%**									

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF May 31, 2026

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Current		29		Last Month		28		Last Year		17	
2024	Budget	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	480,000	148,573	148,573	30.95%	100.00%	144,763	144,763	30.16%	100.00%	174,939	174,939	36.45%	96.87%
GEN LIABILITY	488,000	494,458	494,458	101.32%	84.65%	537,338	537,338	110.11%	83.56%	260,723	260,723	53.43%	69.55%
POL/EPL	236,000	806,883	806,883	341.90%	84.65%	656,883	656,883	278.34%	83.56%	29,619	29,619	12.55%	69.55%
AUTO LIABILITY	159,000	40,167	40,167	25.26%	82.02%	40,167	40,167	25.26%	81.06%	13,344	13,344	8.39%	64.31%
WORKER'S COMP	2,580,000	3,060,599	3,060,599	118.63%	96.21%	3,079,003	3,079,003	119.34%	95.79%	2,576,475	2,576,475	99.86%	84.23%
TOTAL ALL LINES	3,943,000	4,550,679	4,550,679	115.41%	93.98%	4,458,153	4,458,153	113.07%	93.47%	3,055,100	3,055,100	77.48%	82.27%
NET PAYOUT %	$2,897,662			**73.49%**									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Current		17		Last Month		16		Last Year		5	
2025	Budget	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	455,179	573,047	573,047	125.89%	96.87%	1,212,720	1,212,720	266.43%	96.65%	531,352	531,352	116.73%	37.00%
GEN LIABILITY	511,000	452,763	452,763	88.60%	69.55%	488,853	488,853	95.67%	67.85%	193,028	193,028	37.77%	14.00%
POL/EPL	241,000	0	0	0.00%	69.55%	0	0	0.00%	67.85%	0	0	0.00%	14.00%
AUTO LIABILITY	176,000	33,793	33,793	19.20%	64.31%	33,917	33,917	19.27%	62.03%	35,371	35,371	20.10%	15.00%
WORKER'S COMP	2,866,000	2,367,735	2,367,735	82.61%	84.23%	2,045,517	2,045,517	71.37%	81.73%	318,075	318,075	11.10%	9.00%
TOTAL ALL LINES	4,249,179	3,427,337	3,427,337	80.66%	82.16%	3,781,007	3,781,007	88.98%	80.05%	1,077,827	1,077,827	25.37%	13.13%
NET PAYOUT %	$1,813,828			**42.69%**									

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

		Current		5		Last Month		4		Last Year		-7	
2026	Budget	Unlimited Incurred	Limited Incurred	Actual 31-May-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED
PROPERTY	491,000	67,063	67,063	13.66%	37.00%	154,598	154,598	31.49%	30.00%			N/A	N/A
GEN LIABILITY	510,000	220,416	220,416	43.22%	14.00%	164,442	164,442	32.24%	10.00%			N/A	N/A
POL/EPL	242,000	0	0	0.00%	14.00%	0	0	0.00%	10.00%	0	0	N/A	N/A
AUTO LIABILITY	184,000	5,500	5,500	2.99%	15.00%	4,000	4,000	2.17%	10.00%			N/A	N/A
WORKER'S COMP	3,154,000	626,579	626,579	19.87%	9.00%	301,634	301,634	9.56%	6.00%			N/A	N/A
TOTAL ALL LINES	4,581,000	919,559	919,559	20.07%	13.06%	624,674	624,674	13.64%	9.39%	0	0	N/A	N/A
NET PAYOUT %	$223,142			**4.87%**									

PERMA Risk Management Services

Date: Effective as of July 1, 2026
Subject: Submission of new property damage claims

To ensure the timely processing of property claims, all insureds and their authorized representatives are advised to submit new property claims directly to their local Third-Party Administrator (TPA).

- Qual Lynx
- Brian Foster brian.foster@qual-lynx.com

When reporting a new claim, please:

- write "NEW CLAIM – BURLINGTON COUNTY COMMISSION – INSERT MEMBER NAME" in the email subject line
- include the insured's name, contact information, date/location of loss, description of damage (s) or circumstances of the loss as well as any supporting documentation, photographs, or estimates available at the time of submission

The local TPA will submit the claim to Vanguard for adjustment and subsequently issue all payments within the primary SIR (less deductible) as directed. Once the SIR has been met, Vanguard will take over issuance of payments.

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

Date: July 9, 2026
Subject: Subrogation reminder

New Jersey law allows insurance carriers to settle subrogation claims in the order that they're received. Due to this provision, failure to report claims timely can result in reduced subrogation recovery outcomes.

Furthermore, if the adverse party is considered a public entity, the notice of claim must be submitted to their carrier within 90 days for consideration.

To preserve New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) and Burlington County Insurance Commission's (BCIC JIF) subrogation rights and maximize recovery potential, all claims must be reported to your local Third-Party Administrator (TPA) immediately upon discovery.

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

BURLINGTON COUNTY INSURANCE COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: August 11, 2026

Memo to: Commissioners of the Burlington County Insurance Commission

From: PERMA Risk Management Services

Subject: **Health Benefit Reports**

EXECUTIVE DIRECTOR'S REPORT

FINANCIAL PROCEDURES

- **Financial Fast Track** – As of May 31, 2026

Some highlights of the May Financial Fast Track are below:
- The Fund reported a **monthly deficit of $503K**.
- There remains a **cumulative surplus cash balance of $1M**.
- **Revenue** for the month totaled **$3.2M** in assessments. This consisted of Assessment and accrued Cobra refunds.
- **Interest revenue was $4K.**
- **Paid claims** amounted to **$3.1M**
- **Expenses** totaled **$570K**.

PCORI SURCHARGE FEES

The PCORI is an independent, nonprofit research organization that seeks to empower patients and others with actionable information about their health and healthcare choices.

As part of the Affordable Care Act (ACA) group health plans are required to pay an annual fee, which is a certain dollar amount per enrollee contributing to the PCORI effort. The fee is considered in the Fund's budget development and paid by the PERMA Accounting team on behalf of all our medical groups. This fee was paid at the end of July.

BURLINGTON COUNTY INSURANCE COMMISSION-HIF
FINANCIAL FAST TRACK REPORT
AS OF May 31, 2026

			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,237,360	16,316,041	412,543,492	428,859,533
2.	CLAIM EXPENSES					
	Paid Claims		3,130,601	14,291,961	356,414,909	370,706,869
	IBNR		43,737	628,949	2,595,744	3,224,693
	Less Specific Excess		-	(76,719)	(12,883,158)	(12,959,877)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		3,174,338	14,844,191	346,127,495	360,971,685
3.	EXPENSES					
	MA & HMO Premiums		221,552	1,092,826	13,943,689	15,036,514
	Excess Premiums		224,819	1,120,451	13,590,347	14,710,798
	Administrative		123,874	564,478	19,553,739	20,118,217
	TOTAL EXPENSES		570,245	2,777,755	47,087,775	49,865,530
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		(507,223)	(1,305,905)	19,328,223	18,022,318
5.	INVESTMENT INCOME		3,922	21,512	1,148,369	1,169,881
6.	DIVIDEND INCOME		-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		(503,301)	(1,284,393)	20,476,591	19,192,199
8.	DIVIDEND		-	-	19,971,231	19,971,231
9.	Transferred Surplus IN		-	-	-	-
10.	Transferred Surplus OUT		-	-	(280,154)	(280,154)
	STATUTORY SURPLUS (7-8+9)		(503,301)	(1,284,393)	225,206	(1,059,186)
			SURPLUS (DEFICITS) BY FUND YEAR			
	Closed	Surplus	3,013	12,689	3,244,661	3,257,350
		Cash	3,013	12,689	3,168,138	3,180,827
	2024	Surplus	(3,168)	(70,354)	405,649	335,295
		Cash	(3,168)	86,536	206,810	293,346
	2025	Surplus	(31,682)	322,174	(3,425,104)	(3,102,930)
		Cash	(96,576)	(934,264)	(2,037,795)	(2,972,059)
	2026	Surplus	(471,463)	(1,548,901)		(1,548,901)
		Cash	(217,467)	1,019,535		1,019,535
TOTAL SURPLUS (DEFICITS)			(503,301)	(1,284,393)	225,206	(1,059,186)
TOTAL CASH			(314,199)	184,495	1,337,154	1,521,648
			CLAIM ANALYSIS BY FUND YEAR			
	TOTAL CLOSED YEAR CLAIMS		(935)	452	286,929,532	286,929,984
	FUND YEAR 2024					
	Paid Claims		3,725	74,110	29,176,945	29,251,055
	IBNR		-	-	-	-
	Less Specific Excess		-	-	(1,743,329)	(1,743,329)
	Less Aggregate Excess		-	-	-	-
	TOTAL FY 2024 CLAIMS		3,725	74,110	27,433,616	27,507,725
	FUND YEAR 2025					
	Paid Claims		96,576	2,155,607	30,521,446	32,677,053
	IBNR		(64,894)	(2,401,062)	2,595,744	194,682
	Less Specific Excess		-	(76,719)	(1,352,844)	(1,429,563)
	Less Aggregate Excess		-	-	-	-
	TOTAL FY 2025 CLAIMS		31,682	(322,174)	31,764,346	31,442,172
	FUND YEAR 2026					
	Paid Claims		3,031,235	12,061,792		12,061,792
	IBNR		108,631	3,030,011		3,030,011
	Less Specific Excess		-	-		-
	Less Aggregate Excess		-	-		-
	TOTAL FY 2026 CLAIMS		3,139,867	15,091,803		15,091,803
COMBINED TOTAL CLAIMS			3,174,338	14,844,191	346,127,494	360,971,684

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

BURLINGTON COUNTY INSURANCE COMMISSION-HIF

RATIOS

		FY2026				
INDICES	**2025**	**JAN**	**FEB**	**MAR**	**APR**	**MAY**
Cash Position	1,337,154	$ 2,125,863	$ 2,219,243	$ 2,548,829	$ 1,835,848	$ 1,521,648
IBNR	2,595,744	$ 3,086,594	$ 3,030,209	$ 3,203,833	$ 3,180,956	$ 3,224,693
Assets	2,765,718	$ 3,076,656	$ 3,084,472	$ 3,346,054	$ 2,583,584	$ 2,401,891
Liabilities	2,540,512	$ 3,031,350	$ 2,978,883	$ 3,154,926	$ 3,139,470	$ 3,461,077
Surplus	225,206	$ 45,306	$ 105,590	$ 191,128	$ (555,885)	$ (1,059,186)
Claims Paid -- Month	3,282,650	$ 2,435,709	$ 2,690,048	$ 2,532,914	$ 3,502,689	$ 3,130,601
Claims Budget -- Month	2,480,696	$ 2,933,765	$ 2,919,313	$ 2,943,672	$ 2,926,177	$ 2,921,422
Claims Paid -- YTD	32,527,079	$ 2,435,709	$ 5,125,757	$ 7,658,670	$ 11,161,359	$ 14,291,961
Claims Budget -- YTD	30,176,621	$ 2,933,765	$ 5,853,078	$ 8,796,750	$ 11,722,927	$ 14,644,349
RATIOS						
Cash Position to Claims Paid	0.41	0.87	0.82	1.01	0.52	0.49
Claims Paid to Claims Budget -- Month	1.32	0.83	0.92	0.86	1.2	1.07
Claims Paid to Claims Budget -- YTD	1.08	0.83	0.9	0.9	1.0	1.0
Cash Position to IBNR	0.52	0.69	0.73	0.8	0.58	0.47
Assets to Liabilities	1.09	1.01	1.04	1.06	0.82	0.69
Surplus as Months of Claims	0.09	0.02	0.04	0.06	-0.19	-0.36
IBNR to Claims Budget -- Month	1.05	1.05	1.04	1.09	1.09	1.1

TO: Executive Committee – Burlington County Insurance Commission

FROM: Tammy Brown, Executive Partner

Ian Dalton, Associate Consultant

DATE: Tuesday, August 11th, 2026

- **Conner Strong & Buckelew**
  - ✓ Medical and Prescription Utilization Reporting- Paid June 2025 to May 2026
  - ✓ NJ SHBP Preliminary Proposed Increase for PY 2027
  - ✓ 2027 Dental Marketing

- **Legislative Updates**
  - ✓ New Jersey Newborn Coverage Mandate

- **Express Scripts Inc.**
  - ✓ Annual Notice of Credible Coverage (NOCC)
  - ✓ July 1st Formulary Update- Informational

Burlington County Insurance Commission
Benefits Consultant
Conner Strong & Buckelew
Tuesday, August 11th, 2026

- **Conner Strong & Buckelew**

Medical and Prescription Utilization Reporting- Paid June 2025 to May 2026
The outline below provides an overview of healthcare costs, utilization, and key drivers for BCIC. It analyzes data from the Reporting Period: Paid June 2025 to May 2026, compared to the Comparison Period: Paid June 2024 to May 2025, and highlights year-over-year changes in claims, diagnoses, procedures, providers, drug utilization, and chronic condition prevalence.

Cost & Utilization Variance

- Medical claims for this period are $28,022,211 and pharmacy claims of 8,130,611 for a total of 36,162,522 for 1,600 subscribers.
- Total annual paid spend increased by 17.94%, with paid claims expense PMPM rising 18.10% to $1,081.43 from $915.69.
- Key areas of utilization and cost growth included inpatient surgical admissions, mental health-related professional services, and specialty retail maintenance pharmacy.

Top 5 Diagnosis Groups

- Gastrointestinal Disorders
- Neurological Disorders
- Cancer
- Mental Health
- Health Status /Encounters

Top 5 Procedure Groups

- Imaging/Radiology
- Drugs
- Oncology
- Mental Health/Substance Abuse
- Inpatient Days

Top Provider

- VIRTUA - MEMORIAL HOSPITAL BURLINGTON COUNTY, INC. remained the top-paid provider, with payments increasing 59% to $4.17M.
- COOPER HEALTH SYSTEM (-32%), and Virtua Our Lady of Lourdes Hospital (-20%).

Top 5 Drugs

- Takhzyro and Mounjaro were the top drugs by total paid amount.
- Mounjaro had the largest dollar increase, rising 108% from the prior period.
- Enbrel Sureclick had the highest growth rate among the top drugs, increasing 497% year over year.
- Other notable increases included Tremfya (+217%), Verzenio (+82%),

Chronic Condition Prevalence

- Hyperlipidemia
- Hypertension
  Depression
- Other highly prevalent conditions included Diabetes, Blood Disorders, Asthma Lower Back Pain (198).

NJ SHBP Preliminary Proposed Increase for PY 2027

On July 6th, the State Health Benefits Plan (SHBP) Commission released its preliminary proposed rate increases for the 2027 plan year, and the recommendations present significant budget concerns for local government employers. Proposed increases for active employees total 17.3%, including 16.7% for medical and 20% for pharmacy coverage. Retiree increases are even more substantial, with proposed increases of 35.5% for pre-65 retiree medical, 40.4% for pre-65 retiree pharmacy, 10.8% for Medicare retiree medical, and 25% for Medicare retiree pharmacy.

In addition to the proposed premium increases, the SHBP presentation indicated that the local government plan is projected to have no remaining reserves by the end of this year. This raises continued concern about the long-term financial stability of the program and how the State intends to address the ongoing funding challenges that have affected SHBP for several years. These rates remain preliminary and are expected to be considered for final approval on or about July 27.

2027 Dental Marketing

As noted in the May Program Manager's Report, Conner Strong & Buckelew (CSB) would like to remind the Commissioners of its intent to market the County's dental plan during the third quarter of 2026. This proactive strategy is intended to help secure competitive, cost-effective coverage for the County.

The County's most recent dental RFP was conducted in 2023, following which the County renewed its contract with Horizon for a three-year term, effective January 1, 2024, through December 31, 2026. This decision was based on Horizon's strong financial position and the desire to avoid provider disruption for plan members.

As of August, CSB has finalized the Dental RFP and wanted to provide the Commission with the tentative marketing timeline for its approval.

Deliverable	Action Date
RFP Release Date	8/11/2026
Vendor Confirms receipt & intention to Submit a Proposal	8/14/2026
Vendor submits questions related to the RFP to Conner Strong & Buckelew	8/21/2026
Addendum with answered questions completed and posted by Conner Strong & Buckelew	8/26/2026
Complete Proposals Due to Conner Strong & Buckelew	9/8/2026
RFP review period	9/9/2026 to 9/30/2026
Vendor Ratification	TBD
Effective Date	1/1/2027

- **Legislative Updates**

New Jersey Newborn Coverage Mandate

New Jersey has enacted an updated newborn coverage mandate that extends the period of automatic newborn coverage from 60 days to 90 days under certain health plans. This expands upon the prior 2018 state mandate, which increased automatic newborn coverage from 30 days to 61 days. As Program Manager, CSB wanted to ensure the Commission is aware of this change and determine whether it would like to consider adopting this provision effective January 1, 2027. Will need a resolution to adopt.

- **Express Scripts Inc.**

Annual Notice of Credible Coverage (NOCC)

During the week of September 21, 2026, Express Scripts will mail annual disclosure notices to plan participants on behalf of the County, as required under the Medicare Modernization Act (MMA). These notices are mandated for employer groups and must be provided to participants who are eligible for Medicare Part D prescription drug coverage. The purpose of the disclosure will be to inform participants whether the employer-provided coverage is creditable or non-creditable, indicating whether the coverage is expected to, on average, match or exceed the standard Medicare prescription drug plan.

July 1st Formulary Update- Informational

As reported in the May Program Manager's report, effective July 1st, 2026, ESI implemented revisions to its National Preferred Formulary (NFP), resulting in certain medications being moved to the exclusion list. Notably, Farmiga, a medication used to manage type 2 diabetes, was excluded from coverage as of this date. Dapagliflozin has been designated as the preferred alternative and will remain covered under the updated formulary. This change has affected 19 Commission members who were prescribed Farmiga. To ensure impacted members were informed, ESI distributed communications on the change during the first week of May. *The 7/1 formulary list was sent separately and is available at the Fund Office.*

2026 Burlington County Insurance Commission

	Medical Claims	# of EE's	PER EE
JANUARY	$1,018,726.00	1,123	$907.15
FEBRUARY	$2,058,216.00	1,118	$1,840.98
MARCH	$2,088,327.00	1,130	$1,848.08
APRIL	$3,048,478.92	1,108	$2,751.33
MAY	$2,759,848.54	1,106	$2,495.34
JUNE	$1,768,618.61	1,100	$1,607.84
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			
TOTALS	**$12,742,215.07**		
	2026 Average	**1,114**	**$1,908.45**

Burlington County Insurance Commission

Paid Claims 01/01/2026-12/31/2026

Average payment per employee YTD:	$12,018.94
Average payment per member YTD:	$6,036.79
June number of claimants with paid claims over $50,00	2
Total paid on those claimants:	$195,773

Customer Service Metric	June results	PG Standard
1st Call Resolution	89.50%	n/a
ASA	60.69	48
Abandonment Rate	3.02%	5.00%

2026 Top Facilities Utilized based on paid claims:	Total Paid
VIRTUA MOUNT HOLLY HOSPITAL, NJ	$1,769,664
VIRTUA WEST JERSEY HOSPITAL MARLTON, NJ	$1,208,007
TRUSTEES OF THE UNIVERSITY OF PENNSYLVANIA, PA	$1,076,778
TEMPLE UNIVERSITY HOSPITAL, PA	$653,272
VIRTUA OUR LADY OF LOURDES HOSPITAL, NJ	$517,620

Totals	2026 Cty YTD Total	2025 Cty YTD Total	2025 Cty Total
Total Inpatient Admissions	59	68	181
Total Inpatient Days	348	278	864
Total ER visits	378	314	662
Total Physician Units	33,400	35,021	69,480
Total Physician Office Visit	5,202	5,665	10,929

AmeriHealth Administrators

PLAN SPONSOR INFORMATION SERVICES

Large Claimant Report- Claims Over $50,000.00

Group: Burlington County Insurance Commission

Paid Dates: 6/1/2026 - 6/30/2026

Network Service ALL

Unique member		Status	Paid Amount	Condition
1 - Subscriber		Active	$ 112,795	Cardiac Dysrhythmias
2 - Subscriber		Active	$ 82,978	Myopathies
			$ 195,773	

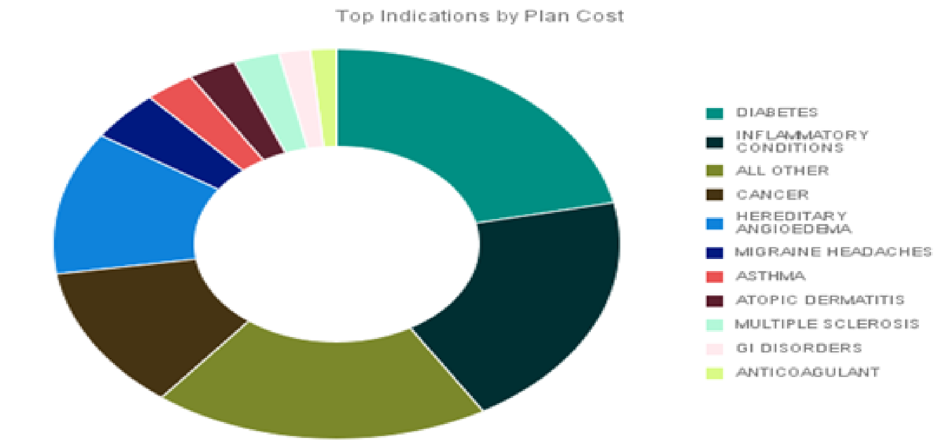
Burlington County

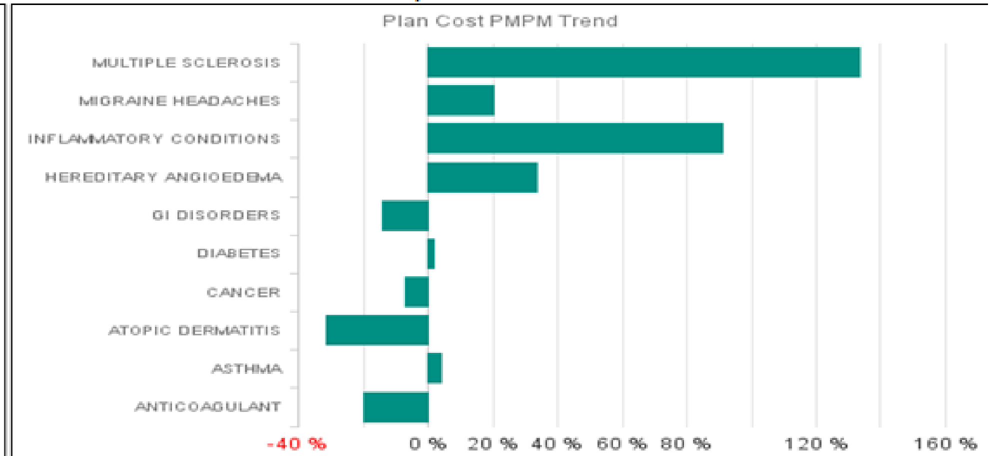
Total Component/Date of Service (Month)	2025 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4	2025 YTD
Membership	2,289	2,253	2,247	2,263	2,245	2,256	2,247	2,249	2,254	2,240	2,233	2,242	2,199	2,200	2,212	2,204	2,240
Total Days	129,986	113,139	119,027	362,152	127,220	121,742	118,684	367,646	127,220	122,746	118,363	368,329	122,401	112,223	124,871	359,489	1,457,616
Total Patients	1,106	1,017	1,041	1,476	1,013	1,051	1,006	1,427	1,020	1,027	1,021	1,404	1,012	981	1,060	1,433	1,933
Total Plan Cost	$540,750	$561,950	$504,162	$1,606,861	$548,247	$726,689	$604,874	$1,879,810	$664,717	$668,947	$698,543	$2,032,207	$788,188	$740,989	$777,136	2,305,743	$7,824,621
Generic Fill Rate (GFR) - Total	90.0%	90.8%	90.0%	90.3%	90.7%	89.7%	89.8%	90.1%	89.8%	88.7%	86.3%	88.3%	87.2%	88.6%	89.3%	88.4%	89.3%
Plan Cost PMPM	$236.24	$249.42	$224.37	$236.69	$244.21	$322.11	$269.19	$278.57	$294.91	$298.64	$312.83	$302.10	$358.43	$336.81	$351.33	$348.77	$291.15
Total Specialty Plan Cost	$254,776	$184,958	$675,299	$215,966	$407,117	$273,481	$896,564	$354,315	$301,129	$374,957	$1,030,400	$463,376	$439,503	$433,393	$1,336,273	$3,938,536	$3,063,215
Specialty % of Total Specialty Plan Cost	45.3%	36.7%	42.0%	39.4%	56.0%	45.2%	47.7%	53.3%	45.0%	53.7%	50.7%	58.8%	59.3%	55.8%	58.0%	50.3%	46.5%

Total Component/Date of Service (Month)	2026 01	2026 02	2026 03	2026 Q1	2026 04	2026 05	2026 06	2026 Q2	2026 07	2026 08	2026 09	2026 Q3	2026 10	2026 11	2026 12	2026 Q4	2026 YTD
Membership	2,216	2,196	2,211	2,208	2,203	2,198	2,181	2,194									
Total Days	124,039	106,952	123,036	354,091	120,174	115,151	118,617	350,840									
Total Patients	1,060	1,027	1,057	1,443	998	1,017	1,012	1,365									
Total Plan Cost	$618,517	$570,111	$738,241	$1,926,587	$643,417	$571,178	$739,681	$1,938,775									
Generic Fill Rate (GFR) - Total	89.9%	91.1%	89.4%	90.1%	90.2%	90.8%	89.8%	90.4%									
Plan Cost PMPM	$279.11	$259.61	$333.89	$290.89	$292.06	$259.86	$339.15	$294.56									
% Change Plan Cost PMPM	18.1%	4.1%	48.8%	22.9%	16.0%	-19.3%	26.0%	5.7%									
Total Specialty Plan Cost	$310,586	$305,070	$399,745	$1,015,400	$322,033	$293,214	$427,201	$1,044,494									
Specialty % of Total Specialty Plan Cost	50.2%	53.5%	54.1%	52.7%	50.1%	51.3%	57.8%	53.9%									

Top Indications

County of Burlington (Current Period 01/2026 - 06/2026 vs. Previous Period 01/2025 - 06/2025) Peer = Government - National Preferred Formulary





			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	1	DIABETES	26.7 %	2,212	$834,191	$63.17	32.8 %	27.0 %	30.9 %	2,386	$838,757	$61.96	36.2 %	26.3 %	2.0 %
2	2	INFLAMMATORY CONDITIONS	24.5 %	257	$764,988	$57.93	48.6 %	30.4 %	15.1 %	212	$410,550	$30.33	54.2 %	32.9 %	91.0 %
3	3	CANCER	14.8 %	108	$462,489	$35.02	71.3 %	78.3 %	18.7 %	109	$508,163	$37.54	66.1 %	77.1 %	-6.7 %
4	10	HEREDITARY ANGIOEDEMA	14.7 %	11	$457,914	$34.68	36.4 %	2.7 %	13.0 %	10	$351,644	$25.98	40.0 %	4.0 %	33.5 %
5	5	MIGRAINE HEADACHES	5.1 %	273	$160,185	$12.13	46.5 %	51.4 %	5.0 %	270	$136,838	$10.11	54.4 %	54.6 %	20.0 %
6	6	ASTHMA	3.5 %	1,067	$109,774	$8.31	91.2 %	89.7 %	4.0 %	1,158	$108,375	$8.01	90.8 %	89.3 %	3.8 %
7	4	ATOPIC DERMATITIS	3.4 %	262	$106,083	$8.03	84.4 %	80.2 %	5.9 %	321	$158,949	$11.74	81.6 %	83.5 %	-31.6 %
8	8	MULTIPLE SCLEROSIS	3.2 %	18	$100,436	$7.61	33.3 %	39.8 %	1.6 %	12	$44,086	$3.26	50.0 %	44.6 %	133.5 %
9	7	GI DISORDERS	2.2 %	202	$69,323	$5.25	75.2 %	58.0 %	3.0 %	177	$82,556	$6.10	65.5 %	58.4 %	-13.9 %
10	9	ANTICOAGULANT	1.8 %	180	$57,485	$4.35	16.7 %	21.2 %	2.7 %	166	$73,517	$5.43	18.7 %	22.1 %	-19.8 %
		Total Top 10		**4,590**	**$3,122,868**	**$236.49**	**53.2 %**	**48.2 %**		**4,821**	**$2,713,435**	**$200.45**	**55.4 %**	**48.3 %**	**18.0 %**

Top Drugs

County of Burlington (Current Period 01/2026 - 06/2026 vs. Previous Period 01/2025 - 06/2025) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	1	MOUNJARO	DIABETES	N	368	65	$386,982	$29.31	233	43	$233,132	$17.22	70.2 %
2	170	TAKHZYRO	HEREDITARY ANGIOEDEMA	Y	7	1	$380,140	$28.79	6	1	$273,870	$20.23	42.3 %
3	4	OZEMPIC	DIABETES	N	249	45	$235,604	$17.84	266	53	$239,777	$17.71	0.7 %
4	56	VERZENIO	CANCER	Y	12	2	$186,412	$14.12	11	2	$151,830	$11.22	25.9 %
5	11	RINVOQ	INFLAMMATORY CONDITIONS	Y	24	4	$149,924	$11.35	NA	NA	NA	NA	NA
6	275	LORBRENA	CANCER	Y	6	1	$122,521	$9.28	NA	NA	NA	NA	NA
7	69	TREMFYA	INFLAMMATORY CONDITIONS	Y	10	2	$116,864	$8.85	6	1	$34,693	$2.56	245.3 %
8	112	IBRANCE	CANCER	Y	6	1	$79,118	$5.99	7	1	$96,619	$7.14	-16.1 %
9	NA	SAJAZIR	HEREDITARY ANGIOEDEMA	Y	4	1	$77,774	$5.89	4	1	$77,774	$5.75	2.5 %
10	513	TABRECTA	CANCER	Y	7	1	$72,849	$5.52	NA	NA	NA	NA	NA
11	77	SKYRIZI	INFLAMMATORY CONDITIONS	Y	9	1	$65,980	$5.00	6	1	$38,770	$2.86	74.5 %
12	50	TREMFYA PEN	INFLAMMATORY CONDITIONS	Y	8	1	$59,631	$4.52	NA	NA	NA	NA	NA
13	24	NURTEC ODT	MIGRAINE HEADACHES	N	38	15	$58,445	$4.43	32	12	$50,418	$3.72	18.8 %
14	329	BIMZELX	INFLAMMATORY CONDITIONS	Y	4	1	$52,154	$3.95	NA	NA	NA	NA	NA
15	19	JARDIANCE	DIABETES	N	171	33	$52,136	$3.95	178	33	$101,515	$7.50	-47.4 %
16	166	VUMERITY	MULTIPLE SCLEROSIS	Y	6	1	$51,508	$3.90	6	1	$38,729	$2.86	36.3 %
17	15	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	5	1	$47,701	$3.61	NA	NA	NA	NA	NA
18	32	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	6	1	$45,714	$3.46	NA	NA	NA	NA	NA
19	6	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	6	1	$42,752	$3.24	9	1	$62,273	$4.60	-29.6 %
20	18	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	6	1	$41,022	$3.11	9	1	$52,591	$3.89	-20.0 %
21	27	OTEZLA	INFLAMMATORY CONDITIONS	Y	8	2	$35,733	$2.71	3	1	$10,800	$0.80	239.2 %
22	34	ELIQUIS	ANTICOAGULANT	N	117	27	$33,640	$2.55	97	19	$51,791	$3.83	-33.4 %
23	7	DUPIXENT PEN	ATOPIC DERMATITIS	N	13	3	$32,429	$2.46	NA	NA	NA	NA	NA
24	55	UBRELVY	MIGRAINE HEADACHES	N	29	14	$30,695	$2.32	22	9	$21,947	$1.62	43.4 %
25	127	CIMZIA (2 PACK)	INFLAMMATORY CONDITIONS	Y	6	1	$30,542	$2.31	10	2	$47,987	$3.54	-34.8 %
				Total Top 25	**1,125**		**$2,488,269**	**$188.43**	**905**		**$1,584,516**	**$117.05**	**61.0 %**

BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 47-26 **JULY 2026**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Burlington County Insurance Fund Commission, hereby authorizes the Commission treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund**.**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	4.44
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/26	20,487.50
		20,491.94
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 07/26	1,020.00
		1,020.00
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL SERVICES FOR 06/26 INV 1644	1,260.00
		1,260.00
QUAL-LYNX	CLAIM SERVICES INV QL26-1616 07/26	22,325.00
		22,325.00
USA TODAY MEDIA CORP	A# 793114 INV 7749646 12393502 06/26	46.52
USA TODAY MEDIA CORP	A#793114 INV 7659903-12207068 FOR 4/26	47.30
		93.82
	Total Payments FY 2026	**45,190.76**
	TOTAL PAYMENTS ALL FUND YEARS	**$45,190.76**

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Chairperson

Attest: ______________________________ Dated: ______________________________

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST

Resolution No. 48-26 **JULY 2026**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Burlington County Insurance Commission Health Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund**.**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
UNITED HEALTHCARE INSURANCE CO.	MEDICARE ADVANTAGE 07/26	220,881.45
		220,881.45
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 07/26	40,184.87
		40,184.87
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/26	5.40
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 07/26	6,308.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 07012026	5,460.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 07/26	12,426.76
		24,200.16
ACTUARIAL SOLUTIONS, LLC	Q3 2026 ACTUARY FEES 07/26	4,150.00
		4,150.00
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 07/26	37,930.80
		37,930.80
FAIRVIEW INSURANCE	PROGRAM MANAGER 07/26	4,028.31
		4,028.31
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 07/26	225,021.94
		225,021.94
	Total Payments FY 2026	**556,397.53**
	TOTAL PAYMENTS ALL FUND YEARS	**$556,397.53**

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Chairperson

Attest: ______________________________________ Dated: ________________________________

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND CONFIRMING BILLS LIST

Resolution No. 49-26 **JULY 2026**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Burlington County Insurance Commission Health Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
DEPARTMENT OF TREASURY	PCORI FEES 2026	8,467.20
		8,467.20
	Total Payments FY 2026	**8,467.20**
	TOTAL PAYMENTS ALL FUND YEARS	**$8,467.20**

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Chairperson

Attest: _____________________________________ Dated: _______________________________

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 50-26 **AUGUST 2026**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Burlington County Insurance Fund Commission, hereby authorizes the Commission treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund**.**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
BURLINGTON COUNTY	CLAIMS REIMB DOL 11/20/08	6,836.29
		6,836.29
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/26	4.68
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/26	20,487.50
		20,492.18
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 08/26	1,020.00
		1,020.00
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL SERVICES FOR 07/26 INV 1764	2,920.00
		2,920.00
QUAL-LYNX	CLAIM SERVICES INV QL26-1714 08/26	22,325.00
		22,325.00
USA TODAY MEDIA CORP	A# 793114 INV 7794219-12462951 7/26	47.30
		47.30
	Total Payments FY 2026	**$1,960,890.37**
	TOTAL PAYMENTS ALL FUND YEARS	**$1,960,890.37**

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Chairperson
Attest: ______________________________ Dated: ________________________

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST

Resolution No. 51-26 **AUGUST 2026**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Burlington County Insurance Commission Health Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund**.**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	39.34
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 08012026	5,460.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 08/26	18,556.56
		24,055.90
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 08/26	37,515.12
		37,515.12
FAIRVIEW INSURANCE	PROGRAM MANAGER 08/26	4,062.74
		4,062.74
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 08/26	222,794.00
		222,794.00
	Total Payments FY 2026	**$288,427.76**
	TOTAL PAYMENTS ALL FUND YEARS	**$288,427.76**

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Chairperson

Attest: ______________________________________ Dated: ________________________________

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

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Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026

Month Ending: May

	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin				TOTAL
OPEN BALANCE	30,503.60	1,600,374.79	82,174.46	6,908,682.78	(872,992.42)	307,780.91	0.00	0.00	0.00	8,056,524.12
RECEIPTS										
Assessments	113,895.03	174,438.01	42,681.64	731,619.01	1,095,196.82	130,679.59	0.00	0.00	0.00	2,288,510.11
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,527.77	7,141.86	1,664.84	15,616.64	44.51	554.27	0.00	0.00	0.00	27,549.89
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,527.77	7,141.86	1,664.84	15,616.64	44.51	554.27	0.00	0.00	0.00	27,549.89
Other *	0.00	0.00	0.00	0.00	0.00	6,836.29	0.00	0.00	0.00	6,836.29
TOTAL	116,422.80	181,579.87	44,346.48	747,235.65	1,095,241.33	138,070.15	0.00	0.00	0.00	2,322,896.29
EXPENSES										
Claims Transfers	1,874.84	79,088.55	905.78	192,939.26	0.00	0.00	0.00	0.00	0.00	274,808.43
Expenses	0.00	0.00	0.00	0.00	0.00	95,696.25	0.00	0.00	0.00	95,696.25
Other *	0.00	39,627.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,627.00
TOTAL	1,874.84	118,715.55	905.78	192,939.26	0.00	95,696.25	0.00	0.00	0.00	410,131.68
END BALANCE	**145,051.56**	**1,663,239.11**	**125,615.16**	**7,462,979.17**	**222,248.91**	**350,154.81**	**0.00**	**0.00**	**0.00**	**9,969,288.73**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
BURLINGTON COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	**May**			
CURRENT FUND YEAR	**2026**			
	Description:	**Ins Comm General A/C - CItizens**	**ASO Claims-WC & Liab**	**TD Bank #8087**
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	**$8,056,524.10**	**8031537.65**	**0**	**24986.45**
Opening Interest Accrual Balance	**$0.00**	**0**	**0**	**0**
1 Interest Accrued and/or Interest Cost	$0.00	$0.00	$0.00	$0.00
2 Interest Accrued - discounted Instr.s	$0.00	$0.00	$0.00	$0.00
3 (Amortization and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00
4 Accretion	$0.00	$0.00	$0.00	$0.00
5 Interest Paid - Cash Instr.s	$27,549.86	$27,549.86	$0.00	$0.00
6 Interest Paid - Term Instr.s	$0.00	$0.00	$0.00	$0.00
7 Realized Gain (Loss)	$0.00	$0.00	$0.00	$0.00
8 Net Investment Income	$27,549.86	$27,549.86	$0.00	$0.00
9 Deposits - Purchases	$2,677,953.83	$2,363,518.40	$0.00	$314,435.43
10 (Withdrawals - Sales)	-$792,739.11	-$478,303.68	$0.00	-$314,435.43
Ending Cash & Investment Balance	$9,969,288.68	$9,944,302.23	$0.00	$24,986.45
Ending Interest Accrual Balance	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$223,065.04	$28,197.08	$0.00	$194,867.96
(Less Deposits in Transit)	$0.00	$0.00	$0.00	$0.00
Balance per Bank	$10,192,353.72	**$9,972,499.31**	$0.00	$219,854.41

BURLINGTON COUNTY INSURANCE COMMISSION - HIF

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026
Month Ending: May

	Medical	Rx	Dental	DMO	County Run-In	Reinsurance	Admin	0	0	TOTAL
OPEN BALANCE	4,550,109.63	(2,503,189.99)	0.00	0.00	0.00	(237,615.16)	26,543.33	0.00	0.00	1,835,847.81
RECEIPTS										
Assessments	2,437,467.79	456,704.75	0.00	0.00	0.00	214,547.76	111,113.98	0.00	0.00	3,219,834.28
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,873.00	0.00	0.00	0.00	0.00	0.00	49.23	0.00	0.00	3,922.23
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,873.00	0.00	0.00	0.00	0.00	0.00	49.23	0.00	0.00	3,922.23
Other *	20,581.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20,581.05
TOTAL	2,461,921.84	456,704.75	0.00	0.00	0.00	214,547.76	111,163.21	0.00	0.00	3,244,337.56
EXPENSES										
Claims Transfers	2,673,132.11	594,413.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,267,546.03
Expenses	0.00	0.00	0.00	0.00	0.00	224,819.40	66,171.56	0.00	0.00	290,990.96
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,673,132.11	594,413.92	0.00	0.00	0.00	224,819.40	66,171.56	0.00	0.00	3,558,536.99
END BALANCE	**4,338,899.36**	**(2,640,899.16)**	**0.00**	**0.00**	**0.00**	**(247,886.80)**	**71,534.98**	**0.00**	**0.00**	**1,521,648.38**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
BURLINGTON COUNTY INSURANCE COMMISSION - HIF			
ALL FUND YEARS COMBINED			
CURRENT MONTH		**May**	
CURRENT FUND YEAR		**2026**	
		Description:	**Investors Checking**
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
		TOTAL for All Accts & instruments	
Opening Cash & Investment Balance		**$1,835,848.44**	**1835848.44**
Opening Interest Accrual Balance		**$0.00**	**0**
1	Interest Accrued and/or Interest Cost	$0.00	$0.00
2	Interest Accrued - discounted Instr.s	$0.00	$0.00
3	(Amortization and/or Interest Cost)	$0.00	$0.00
4	Accretion	$0.00	$0.00
5	Interest Paid - Cash Instr.s	$3,922.23	$3,922.23
6	Interest Paid - Term Instr.s	$0.00	$0.00
7	Realized Gain (Loss)	$0.00	$0.00
8	Net Investment Income	$3,922.23	$3,922.23
9	Deposits - Purchases	$3,240,415.33	$3,240,415.33
10	(Withdrawals - Sales)	-$3,558,536.99	-$3,558,536.99
Ending Cash & Investment Balance		$1,521,649.01	$1,521,649.01
Ending Interest Accrual Balance		$0.00	$0.00
Plus Outstanding Checks		$3,925.02	$3,925.02
(Less Deposits in Transit)		$0.00	$0.00
Balance per Bank		$1,525,574.03	**$1,525,574.03**

Burlington County Insurance Fund Commission
Medical Savings Summary

2026

	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
JANUARY	155	148	95%	$ 98,607.61	$ 41,440.33	$ 57,167.28	58%
FEBRUARY	168	165	98%	$ 94,250.89	$ 36,122.56	$ 58,128.33	62%
MARCH	218	211	97%	$ 163,894.87	$ 68,916.26	$ 94,978.61	58%
APRIL	138	127	92%	$ 103,440.64	$ 32,899.74	$ 70,540.90	68%
MAY	162	149	92%	$ 154,188.31	$ 88,903.36	$ 65,284.95	42%
JUNE	173	166	96%	$ 209,125.68	$ 77,970.39	$ 131,155.29	63%
JULY	180	176	98%	$ 124,359.18	$ 45,792.13	$ 78,567.05	63%
TOTALS	**1194**	**1142**	**96%**	**$ 947,867.18**	**$ 392,044.77**	**$ 555,822.41**	**59%**

2025

	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
JANUARY	194	192	99%	$ 301,660.99	$ 128,793.71	$ 172,867.28	57%
FEBRUARY	167	166	99%	$ 126,091.77	$ 42,937.11	$ 83,154.66	66%
MARCH	296	287	97%	$ 223,277.45	$ 85,597.45	$ 137,680.00	62%
APRIL	181	159	88%	$ 285,845.09	$ 70,673.03	$ 215,172.06	75%
MAY	162	152	94%	$ 135,628.47	$ 42,526.84	$ 93,101.63	69%
JUNE	161	149	93%	$ 375,313.89	$ 226,740.56	$ 148,573.33	40%
JULY	146	136	93%	$ 172,606.00	$ 76,689.99	$ 95,916.01	56%
AUGUST	188	179	95%	$ 248,029.77	$ 96,216.62	$ 147,825.87	59%
SEPTEMBER	174	170	98%	$ 274,326.49	$ 96,706.06	$ 177,620.43	65%
OCTOBER	154	146	95%	$ 183,975.32	$ 58,237.21	$ 125,738.11	68%
NOVEMBER	134	126	94%	$ 85,774.02	$ 34,049.06	$ 51,724.96	60%
DECEMBER	69	69	100%	$ 26,460.93	$ 9,002.88	$ 17,458.05	66%
TOTALS	**2026**	**1931**	**95%**	**$ 2,438,990.19**	**$ 968,170.52**	**$ 1,466,832.39**	**60%**

BURLINGTON COUNTY INSURANCE COMMISSION SAVINGS BY SPECIALTY June/July 2026

In Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Ortho/Neuro	31	$80,053.85	$27,217.71	$52,836.14	66%
Hospital	8	$77,321.40	$21,566.30	$55,755.10	72%
Physical therapy/Occupational therapy	161	$55,555.90	$20,113.39	$35,442.51	64%
Emergency Medicine	14	$31,127.00	$9,434.10	$21,692.90	70%
Occupational Medicine/Urgent Care	44	$25,591.24	$9,332.77	$16,258.47	64%
MRI/Radiology	19	$15,576.10	$5,503.13	$10,072.97	65%
Anesthesia/Pain Management	8	$12,817.00	$4,333.01	$8,483.99	66%
Occupational Medicine	42	$11,141.18	$7,776.97	$3,364.21	30%
Behavioral Health	6	$3,540.00	$1,650.00	$1,890.00	53%
Durable Medical Equipment	3	$2,766.39	$2,213.11	$553.28	20%
Psychiatry	3	$962.00	$555.00	$407.00	42%
Otolaryngology (ENT)	3	$932.00	$666.44	$265.56	28%

Out of Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Emergency Medicine	2	$8,244.20	$8,230.74	$13.46	0%
Ambulance	5	$3,671.60	$1,835.80	$1,835.80	50%
Anesthesia/Pain Management	1	$2,600.00	$2,132.00	$468.00	18%
MRI/Radiology	1	$950.00	$950.00	$0.00	0%
Behavioral Health	1	$600.00	$227.55	$372.45	62%
Laboratory Services	1	$35.00	$24.50	$10.50	30%

Burlington County Insurance Commission
Workers' Compensation Claims Reported by Claim Type
2026

2026

Insured Group	Indemnity Claims	Medical Only Claims	Record Only Claims	Total Claims
Burlington County	11	41	22	74
Burlington County Board of Social Services	0	4	0	4
Burlington County Bridge Commission	0	2	0	2
Burlington County Institute of Technology	0	7	1	8
Burlington County Special Services School District	0	41	4	45
Rowan College at Burlington County	1	3	6	10
Total	12	98	33	143

2025

Insured Group	Indemnity Claims	Medical Only Claims	Record Only Claims	Total Claims
Burlington County	14	53	45	112
Burlington County Board of Social Services	0	2	8	10
Burlington County Bridge Commision	0	1	0	1
Burlington County Institute of Technology	1	6	0	7
Burlington County Special Services School District	3	73	18	94
Rowan College at Burlington County	0	4	4	8
Total	18	139	75	232

J.A. Montgomery CONSULTING

SAFETY DIRECTOR REPORT

BURLINGTON COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: July 29, 2026

DATE OF MEETING: August 11, 2026

BCIC SERVICE TEAM

<table>
<tr><td>Paul J. Shives,
Partner & Sr. Director of Safety Services
pshives@jamontgomery.com
Office: 732-736-5213</td><td>Glenn Prince,
Associate Public Sector Director
gprince@jamontgomery.com
Office: 856-552-4744
Cell: 609-238-3949</td><td>Natalie Dougherty,
Senior Account Manager
ndougherty@jamontgomery.com
Office: 856-552-4738</td></tr>
<tr><td colspan="3">Mailing Address:
TRIAD 1828 CENTRE
Cooper Street, 18th Floor
Camden, NJ 08102
P.O. Box 99106
Camden, NJ 08101</td></tr>
</table>

June - August 2026

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 2:** Attended the BCIC Claims Committee meeting.
- **June 5:** Attended the BCIC Safety Committee meeting.
- **June 9:** Attended the BCIC meeting.
- **June 29:** Attended the BCIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 4:** Plan to attend the BCIC Claims Committee meeting.
- **August 11:** Plan to attend the BCIC meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at Safety Director Bulletins.

- Earbuds & Bluetooth Headphones in the Workplace - Best Practices
- REMINDER - NJCE Leadership Academy Open Enrollment until June 22

- Kobalt Battery Power Yard Tools

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2026.

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: NJCE Live Monthly Training Schedules. Please register early; under-attended classes will be canceled. *(August through September Live Training Schedule and Registration Links are attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet, you will click on the NJCE LIVE Group Sign-in Sheet link or QR Code and complete the form with your groups' information. ***Please Submit Within 24 Hours***

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that members can view 24/7 on the NJCE Learning Management System (LMS). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. NJCE Learning On Demand Catalog

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- December 1 – 22, 2026 (Start Date – January 1, 2027)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: NJCE Leadership Academy.

Please note: If a class link is not present on the Live Monthly Training Schedules, the class may not be offered/available yet. Please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information about the Program, please visit the NJCE Leadership Academy webpage.

NJCE
NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND
LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password. (NJCE LMS Login). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

J.A.Montgomery CONSULTING

As a reminder, the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (real-time) are on the NJCE LIVE website (NJCE LIVE Monthly Training Schedules).

(*) **In-Person Training**: Is being held via the **MSI-NJCE Expo**. Expos are scheduled throughout the state and are for training programs that are not available virtually. ***Please Note:*** ***Registration for in-person* classes will be completed through Eventbrite by clicking on the Class Topic registration link(s) below.***

(**) **Zoom Meeting Training**: ***Please note: Starting in January 2026, INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.***

For more information on training and other safety resources, please visit the Safety portion of the NJCE.org website: **https://njce.org/safety**.

NOTE: **If a class registration link is not taking you to a registration page for completion, it means that the class was either canceled or the class is full. Thank you.**

August through September 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
8/3/26	Hazard Communication/NJ Right to Know	8:00 - 9:30 am
8/3/26	Hearing Conservation	10:00 - 11:00 am
8/3/26	Shop and Tool Safety	1:00 - 2:00 pm
8/4/26	Dealing with Difficult People & De-Escalation	9:30 - 11:00 am
8/4/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/4/26	Chipper Safety	11:00 - 12:00 pm
8/4/26	Fire Safety	1:00 - 2:00 pm
8/5/26	Personal Protective Equipment	8:30 - 10:30 am
8/5/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/5/26	Mower Safety	11:00 - 12:00 pm
8/6/26	Fire Extinguisher Safety	8:30 - 9:30 am
8/7/26	Confined Space Entry	8:30 - 11:30 am
8/7/26	Playground Safety Inspections	1:00 - 3:00 pm
8/10/26	Implicit Bias in the Workplace	9:00 - 10:30 am
8/10/26	Heavy Equipment Safety	1:00 - 3:00 pm
8/11/26	Fall Protection Awareness	8:30 - 10:30 am
8/11/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
8/12/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
8/12/26	Ethical Decision Making	9:00 - 11:30 am
8/13/26	Bloodborne Pathogens	8:30 - 9:30 am
8/13/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
8/14/26	Mower Safety	7:30 - 8:30 am
8/14/26	Chainsaw Safety	9:00 - 10:00 am
8/17/26	Hearing Conservation	8:30 - 9:30 am
8/17/26	Fire Safety	10:00 -11:00 am

8/18/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
8/18/26	Personal Protective Equipment	1:00 - 3:00 pm
8/19/26	Asbestos Awareness	1:00 - 3:00 pm
8/19/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/20/26	Confined Space Entry	8:30 - 11:30 am
8/20/26	Fire Extinguisher Safety	1:00 - 2:00 pm
8/21/26	Bloodborne Pathogens	8:30 - 9:30 am
8/21/26	Work Zone: Flagger	1:00 - 2:00 pm
8/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
8/25/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/26	Driving Safety Awareness	1:30 - 3:00 pm
8/26/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
8/26/26	Bloodborne Pathogens	1:00 - 2:00 pm
8/27/26	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/27/26	Work Zone: Flagger	10:30 - 11:30 am
8/28/26	Excavation, Trenching and Shoring Awareness	8:30 - 10:00 am
8/31/26	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/1/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
9/1/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/2/26	Fire Safety	10:00 - 11:00 am
9/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/3/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
9/3/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
9/3/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/8/26	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/10/26	Chipper Safety	8:00 - 9:00 am
9/10/26	Chainsaw Safety	9:30 - 10:30 am
9/10/26	Asbestos Awareness	4:00 - 6:00 pm
9/11/26	Personal Protective Equipment	8:30 - 10:30 am
9/11/26	Mower Safety	11:00 - 12:00 pm
9/14/26	Confined Space Entry	9:00 - 12:00 pm
9/14/26	Fire Safety	1:00 - 2:00 pm
9/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
9/15/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/16/26	Hearing Conservation	7:30 - 8:30 am
9/16/26	Work Zone: Flagger	9:00 - 10:00 am
9/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/17/26	Fire Extinguisher Safety	8:30 - 9:30 am
9/17/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/17/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
9/17/26	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/18/26	Fall Protection Awareness	8:30 - 10:30 am
9/18/26	Bloodborne Pathogens	11:00 - 12:00 pm
9/18/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm

9/21/26	**Leaf Collection Safety**	**8:30 - 10:30 am**
9/21/26	**Public Employers: What You Need to Know (Zoom Meeting)****	**10:00 - 11:30 am**
9/21/26	**Employee Conduct and Violence Prevention in the Workplace**	**1:00 - 2:30 pm**
9/22/26	**Chipper Safety**	**8:30 - 9:30 am**
9/22/26	**Chainsaw Safety**	**10:00 - 11:00 am**
9/22/26	**Work Zone: Flagger**	**1:00 - 2:00 pm**
9/23/26	**Mower Safety**	**7:30 - 8:30 am**
9/23/26	**Bloodborne Pathogens**	**9:00 - 10:00 am**
9/23/26	**Implicit Bias in the Workplace**	**9:00 - 10:30 am**
9/23/26	**Driving Safety Awareness**	**10:30 - 12:00 pm**
9/24/26	**Public Works & Utility: Safety & Regulatory Awareness**	**8:00 - 12:00 pm**
9/24/26	**Personal Protective Equipment**	**1:00 - 3:00 pm**
9/25/26	**Confined Space Entry**	**8:30 - 11:30 am**
9/25/26	**Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program**	**9:00 - 10:30 am**
9/25/26	**Lockout/Tagout (Control of Hazardous Energy)**	**1:00 - 3:00 pm**
9/28/26	**Hazard Communication/NJ Right to Know**	**7:30 - 9:00 am**
9/28/26	**Snow Removal Safety**	**9:30 - 11:30 am**
9/29/26	**Shop and Tool Safety**	**8:30 - 9:30 am**
9/29/26	**Fire Extinguisher Safety**	**10:00 - 11:00 am**
9/29/26	**AI Best Practices**	**11:00 - 12:30 pm**
9/29/26	**Leaf Collection Safety**	**1:00 - 3:00 pm**
9/30/26	**Hearing Conservation**	**8:30 - 9:30 am**
9/30/26	**CDL: Drivers' Safety Regulations**	**10:00 - 12:00 pm**
9/30/26	**Ladder Safety/Walking & Working Surfaces**	**1:00 - 3:00 pm**

ZOOM SAFETY TRAINING GUIDELINES

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. **To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session.** ***This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.***

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please click here for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

<u>Group Training Procedures:</u>

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **<u>NJCE LIVE GROUP SIGN IN SHEET SUBMISSION</u>**

  To submit the NJCE LIVE Group Sign-in Sheet, please click **<u>NJCE LIVE Group Sign-in Sheet</u>** or use the QR Code and complete the form with your group's information. *(Please Submit within 24 Hours)*

  <u>Please Note:</u> The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and <u>should Not be completed</u> if the user logged in and viewed the training on their Own.

2026 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
  - Lockout/Tagout – Control of Hazardous Energy
  - Personal Protective Equipment
  - Ladder Safety
  - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations^)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10th	Middlesex Co. Fire Academy^	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16th	Morris County Public Safety Training Academy^	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24th	Atlantic Cape Community College^	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16th	Burlington Co. Emergency Training Center^	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5th	Rowan College of South Jersey^	Gloucester	1400 Tanyard Rd., Sewell, NJ

^ Practical Leadership Offered

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the LIVE Monthly Training Schedules link located on **NJCE LIVE** webpage. (**NJCE Live Monthly Training Schedules** click on the Course Topic/Date).

(***Please Note:*** Registration Links are available two months prior to the class date. So please check back.)

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com

2026 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

<u>**Excavation, Trenching & Shoring**</u>

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

<u>**Work Zone Safety**</u>

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

<u>Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)</u>

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:
CPWM 4.0 Technical CEU Credits
Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:
CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits
CTC - 3.0 General/Secondary CEU Credits
CPWM - 3.0 Management CEU Credits
RMC - 3.0 Professional Development CEU Credits
QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

RESOLUTION NO. 52-26

BURLINGTON COUNTY INSURANCE COMMISSION
RESOLUTION FOR CLOSED SESSION

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the Burlington County Insurance Commission, County of Burlington, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.

2. The general nature of the subject matter to be discussed:

   CONTRACTS:

   LITIGATION: 4368, 9036, 1338, 6844, 1537, 1330

   PERSONNEL:

3. It is anticipated at this time that the above subject matter will be made public when the members of the Burlington County Insurance Commission have made final determination.

4. This resolution shall take effect immediately.

ADOPTED by THE BURLINGTON COUNTY INSURANCE COMMISSION at a properly noticed meeting held on August 11, 2026.

ADOPTED:

BY:____
ASHLEY BUONO, ESQ., CHAIRPERSON

ATTEST:

BY:____
EVE CULLINAN, VICE CHAIRPERSON

APPENDIX I

MINUTES

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 9, 2026
Zoom/Mount Holly
10:00 A.M.

Executive Director called the meeting to order and read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Ashley Buono, Esq.	Present
Eve A. Cullinan	Present
Dina Rocco, Esq.	Present
Erin Kelly, (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Joseph Hrubash**, **Bradford Stokes**
Claims Services	Qual Lynx **Kathy Kissane** **Dawn Lawson**
	Vanguard Claims Administration
	PERMA Risk Management Services **Kerin Drumheiser** **Shai McLeod**
Attorney	Lenox Law Firm **Nicholas J. Repici, Esq.**
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	**Carolyn Havlick**
Safety Director	J.A. Montgomery Consulting **Glenn Prince**
Employee Benefits	PERMA Risk Management Services **Caitlyn Perkins, Emily Koval**
	Conner Strong & Buckelew **Tammy Brown** **Ian Dalton**
	Amerihealth Administrators **Megan Natale** **Erin Davidowicz**
	Express Scripts, Inc. **Hiteska Patel**

ALSO PRESENT:
Tom Merchel, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Crystal Chuck, PERMA Risk Management Services
Jennifer Olson, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Tracey Jobes, Bridge Commission

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MAY 12, 2026 & JUNE 1, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MAY 12, 2026 & JUNE 1, 2026

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays,

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on June 5th to discuss a variety of topics such as training opportunities and PEOSH and commonly cited citations. Mr. Prince advised the next Safety Committee meeting was scheduled for September 11th at 10am. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on June 2nd and reviewed the PARS and SARS that would be presented in closed session today. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director said enclosed in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of May. He advised there was (1) one certificate of insurance issued during the month of May.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director said the NJCE is scheduled to meet again on Friday, June 26, 2026 at 9:30 a.m. virtually. One of the items to be discussed at this meeting will be property risk control services as to which the county will benefit from based on the property loss activity.

FINANCIAL FAST TRACKS: Executive Director said the Financial Fast Tracks were not available and will appear in the next agenda.

2026 NEW JERSEY ASSOCIATION OF COUNTIES (NJAC) CONFERENCE: Executive Director said NJAC held their 75th annual conference last week at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors. Executive Director said unfortunately he was unable to attend but asked Executive Director Brad Stokes how his experience was. Mr. Stokes said it was well attended, and the NJCE JIF booth received a lot of visitors. Mr. Stokes said the annual conference hosts a variety of educational sessions and forums relevant to counties and their operations. Conner Strong & Buckelew conducted two workshops: *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* paneled by Edward Cooney, Partner, Conner Strong & Buckelew and *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Mr Stokes said the seminars were well attended, leaving standing room only. Additional information on either workshop can be provided upon request and we look forward to exhibiting at next year's annual conference. Chair Buono said the conference was very successful. The county's administrator and CFO presented an educational presentation.

BURLINGTON COUNTY 2027 MEMBERSHIP RENEWAL: Executive Director said Burlington County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2027. He said the Fund Office sent a sample resolution and agreement to Ms. Cullinan at the County to adopt and confirm their intent to renew their membership with the NJCE. Also, the Fund Office will send a sample resolution and agreement to the County, Bridge Commission and Board of Social Services to renew their membership in the Commission for another three years beginning on January 1, 2027. Executive Director advised the College and Schools would renew their membership in July 2027.

2026 MEETING SCHEDULE: Executive Director said the Commission is not scheduled to meet in July. Our next meeting is scheduled for Tuesday, August 11, 2026 at 10:00 a.m. Remaining meeting dates are September 9 and December 15, 2026. October meeting is TBD.

Executive Director's Report Made Part of Minutes

EXECUTIVE DIRECTOR'S REPORT - BENEFITS

Health Benefits Minutes

FINANCIAL FAST TRACK: Ms. Perkins reviewed the March Fast Track, noting a minor surplus deficit of $85,000 for the month and a total cash amount of $2.5 million. She highlighted that the claims are running at 90% and there was approximately $150,000 claims paid from 2025.

REQUEST FOR PROPOSAL (RFP) AUTHORIZATION: Ms. Perkins reported that the Health Benefits Fund Actuary and Program Manager contracts are a one-year contract and expire at the end of the year. A motion is required to approve the authorization to release the RFP's, which is expected to be released in the fall.

In response to Chair Buono, Ms. Perkins confirmed updates will be provided with the timeline once finalized and ensure that it is advertised on the website.

Chair Buono motioned to approve authorization to release RFP's for a Health Benefits Actuary *and a Health Benefits Program Manager. Commissioner Cullinan seconded the motion.*

Program Manager
Conner Strong & Buckelew

Ms. Brown reviewed the following items in the Program Manager's report:

UTILIZATION HIGHLIGHTS: Ms. Brown noted the data is analyzing through April 2026. She reported the medical utilization continues to remain steady in 2026, which is consistent with the utilization usage. She reported on the top 20 diagnosis groups, procedure groups, providers, and drugs that is included in the agenda. Regarding pharmacy utilization, Ms. Brown highlighted that diabetes, and inflammatory conditions drive almost 50% of the spend for the top five indications. She noted we continue to analyze the utilization relating to increasing of specialty medications.

2026 HEALTH FAIR UPDATE: Ms. Brown reported that a date has been finalized, July 30th at the Emergency Services Training Center (ESTC). She commented that her colleague, Mr. Ian Dalton, is waiting to hear a response from Virtua, who he has been in contact with. He commented that he should have an update by tomorrow regarding their attendance.

AMERIHEALTH ADMINISTRATORS: Ms. Brown reported there are conversations occurring regarding the Abilities in Action, which provides pediatric therapy services, to see if they can be included in the network as they are a top provider in certain areas within the State of New Jersey and provides specialized services.

EXPRESS SCRIPTS FORMULARY CHANGE: Ms. Brown commented that there are 19 Commission members who were impacted by the July 1 formulary changes, which have been notified.

Third Party Administrator
Medical AmeriHealth Administrators

Ms. Davidowicz reviewed the AmeriHealth report included in the agenda for the month of April 2026, noting the per employee average for 2026 so far is $1,836.88. She noted there were nine high-cost claimants that totaled $1,458,304 for the month of April. Ms. Davidowicz reviewed the additional ancillary reports, which include top facilities and performance guarantees.

In response to Chair Buono, Ms. Davidowicz noted there were three extra high cost claimants which is driving the extra cost that is reported in April.

Prescription Benefits Manager
Express Scripts

Ms. Patel reviewed the report on the agenda for April 2026, highlighting the generic fill rate is 90.2% and the monthly plan cost per member is $292.06, which increased 16% compared to April 2025. Regarding the top indications, she noted the utilization of Inflammatory Conditions increased due to the use of high-cost specialty drugs. She commented that the updated National Preferred Formulary will be released next week and will be sent over to the Program Manager team for distribution.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda. Ms. Havlick advised she reviewed and everything was in order. Ms. Havlick said she would mail the checks today and was recommending approval of Resolutions 43-26 and 44-26.

MOTION TO APPROVE RESOLUTION 43-26, JUNE P&C BILLS LIST, RESOLUTION 44-26 JUNE HIF BILLS LIST

Moved:	Chair Buono
Second:	Commissioner Cullinan
Roll Call Vote:	3 Ayes, 0 Nays

ATTORNEY: Mr. Repici said he did not have a report for open but would have a quick report for closed session.

CLAIMS ADMINISTRATOR: Ms. Kissane reported on the medical savings summary stating they processed 162 bills, 149 were in network, as of May with a savings of $65,234 and 92% of network utilization. Ms. Kissane advised the total charges for the month of May were $154,188.31 and Qual Care was able to reduce those payments to $88,903.36 with a network savings of $65,284.95 or 42% savings. Ms. Kissane said the next report was your savings by Specialty for the months of May and noted the hospital, had the highest charges of $63,541.12, QualCare was able to reduce payments and save 43% from the total charges. Ambulatory surgery center came in with the second highest charge and bill count, QualCare was able to save 22% on those bills. Ms. Kissane reported on the claims report by claim type stating year to date we have received 10 indemnity claims, 77 medical only claims, 28 record only claims for a total 115 claims. Ms. Kissane said included in the agenda was an updated Qual Lynx team list, with a change to the work comp claims manager. Karen Conway has replaced Claudia Acosta. Ms. Kissane concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince referred to a copy of the Safety Director Report which was included in the agenda. Mr. Prince said the report included all risk control and safety activities conducted through the end of July. He said any departments that desire to participate in any of our training programs are encouraged to visit NJCE.org, to review the training opportunities and schedule and register accordingly. Mr. Prince said included in the agenda was the MSI-NJCE Expo schedule and advised that the county will be hosting the Expo Sept 16th at the Emergency Training Center. A variety of in training topics will be presented such as excavation, trenching, ensuring, work zone safety, and our fast track to safety. Mr. Prince thanked the chair for advocating for the grant program at the last safety committee meeting as the deadline of August 1st is fast approaching. Mr. Prince concluded his report unless there were any questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Chair Buono asked if there was anyone from the public that wanted to make a comment.

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chair Buono read Resolution 45-26 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4012) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 45-26 FOR CLOSED SESSION

Moved:	Commissioner Cullinan
Second:	Chair Buono
Vote:	3 Ayes, 0 Nays

Upon returning to open session, Chair Buono said she would make a motion.

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN CLOSED

Moved:	Chair Buono
Second:	Commissioner Cullinan
Roll Call Vote:	3 Ayes, 0 Nays

Chair Buono said the next meeting was scheduled for August 11^{th} at 10:00 a.m.

MOTION TO ADJOURN:

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

MEETING ADJOURNED 10:52 A.M.
Minutes prepared by:
Crystal Chuck, Assisting Secretary
Caitlin Perkins, Benefits

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – June 29, 2026, Zoom
3:30 P.M.

Chair Buono called the meeting to order and read the Open Public Meetings notice into record.

ROLL CALL OF COMMISSIONERS:

Ashley Buono, Esq.	Present
Eve A. Cullinan	Present
Dina Rocco, Esq.	Present
Erin Kelly, (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Joseph Hrubash**
Claims Services	Qual Lynx **Dawn Lawson** **Kathy Kissane**
	Vanguard Claims Administration **Sarah Mentzer**
	PERMA Risk Management Services **Shai McLeod** **Robyn Walcoff** **Kerin Drumheiser**
Attorney	Lenox Law Firm **Nicholas Repici, Esq.**
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	**Carolyn Havlick**
Safety Director	J.A. Montgomery Consulting

ALSO PRESENT:
Cathy Dodd, PERMA Risk Management Services

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Chair Buono asked if there was anyone from the public that wanted to make a comment.

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Chair Buono read Resolution 46-26, Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 46-26 FOR CLOSED SESSION

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote	3 Ayes, 0 Nays

Upon returning to open session, Chair Buono said we would need a motion to approve the PARS and SARS discussed in executive session.

MOTION TO APPROVE THE PARS AND SARS DISCUSSED IN CLOSED SESSION

Moved:	Commissioner Cullinan
Second:	Chair Bruno
Roll Call Vote	3 Ayes, 0 Nays

Chair Buono said our next meeting was on August 11 and wished everybody a great summer. Chair Buono said she would take a motion to adjourn.

MOTION TO ADJOURN:

Moved:	Commissioner Cullinan
Second:	Chair Buono
Vote:	3 Ayes, 0 Nays

MEETING ADJOURNED 4:08 P.M.
Minutes prepared by: Cathy Dodd, Assisting Secretary