BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
SEPTEMBER 15, 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 *September 15, 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: September 15, 2026
10:00 A.M.

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES: August 11, 2026 Open Minutes...................................... …Appendix I**
  August 11, 2026 Closed Minutes.................................. sent via e-mail

- ❑ **CORRESPONDENCE: None**

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

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA ....Pages 2-19**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR/BENEFITS – PERMA ....Pages 20-24**

- ❑ **BENEFITS CONSULTANT – Conner Strong & Buckelew ....Pages 25-27**

- ❑ **BENEFITS THIRD PARTY ADMINISTRATOR - AmeriHealth ....Pages 28-30**

- ❑ **PRESCRIPTION ADMINISTRATOR – Express Scripts ....Pages 31-33**

- ❑ **TREASURER – Carolyn Havlick**
  Resolution **56-26** September P&C Bills List..**Page 34**
  Resolution **57-26** September Supplement P&C Bills List ....**Page 35**
  Resolution **58-26** September Health Bills List..**Page 36**
  Motion to approve Resolutions 56-26 through 58-26
  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 59-26 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: October 20, 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: September 15, 2026

Memo to: Commissioners of the Burlington County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 Audit Report as of December 31, 2025 (Pages 4-6)** - The Auditor's Report as of December 31, 2025 was sent under separate cover to the Fund Commissioners. PFK O'Connor Davies will participate in the meeting to review the audit. We will be seeking approval of the 2025 Audit from the Commissioners at the meeting. Included in the agenda on pages 4-5 is Resolution 53-26, Certification of Annual Audit Report ending December 31, 2025. The Group Affidavit Form and Certification of Board of Fund Commissioners is on page 6.

    - ❑ **Motion to approve Resolution 53-26 Certification of Annual Audit Report for Period Ending December 31, 2025**

- ❑ **Commission Attorney Resolution (Page 7)** – We have received a request from the Commission Attorney, Nicholas J. Repici, to increase the not to exceed amount of his agreement for Fund Year 2026. This request is due to the additional unforeseen work arising for the litigation in the Cioce v. Rowan College Burlington County case. Included in the agenda on page 7 is Resolution 54-26, Authorization to Amend Resolution 13-26 Adopted on January 13, 2026 to Reflect a Change in the not to Exceed Amount for Lenox Law Firm as Specialized Legal Services, (Commission Attorney).

    - ❑ **Motion to approve Resolution 54-26 Authorization to Amend Resolution 13-26 Adopted on January 13, 2026 to Reflect a Change in the not to Exceed Amount for Lenox Law Firm as Specialized Legal Services, (Commission Attorney)**

- ❑ **RFP for Professional Services** – The Insurance Commission Service Agreements for the Executive Director, Actuary, Auditor, Commission Attorney, Third Party Administrator and Defense Law Firms expire as of December 31, 2026. The Fund Office will issue draft copies of the RFP's and send to the Commission Attorney for his review and approval before they are advertised. Also, the Executive Director RFP will include instructions for the responses to be returned to the Commission Attorney's office instead of the Fund Office.

    - ❑ **Motion to authorize the Fund Office to issue Request for Proposals for the positions of Executive Director, Actuary, Auditor, Commission Attorney, Third Party Administrator and Defense Law Firms**

- ❑ **Certificate of Insurance Issuance Reports (Pages 8-9)** – Included on pages 8-9 of the agenda are copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of July and August. There were (4) four certificate of insurances issued during the month of July and (1) one during the month of August.

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

- ❑ **New Jersey Counties Excess Joint Insurance Fund –** The NJCE held a special meeting on July 30 to discuss excess coverage premiums for applicable landfills, transfer stations and wastewater sites. The NJCE Board of Fund Commissioners agreed to consider option # 4, premium of $448,856.25 for 15 months. The Underwriting Manager subsequently revised the methodology and pricing. An e-mail was sent on August 17 with the updated information and a request for member entities to confirm by September 4 whether they are interested in pursuing the coverage.

  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 was August 11, 2026. The next regular meeting is scheduled for Friday, September 18, 2026 at 9:30 a.m.

- ❑ **NJCE Pre-Renewal Webinar (Page 10)** – The Underwriting Manager Team will be hosting a Pre-Renewal Webinar on **Tuesday, September 22, 2026 at 10:00 a.m.** The Underwriting Manager will cover the current state of the insurance market and anticipated program changes for the upcoming renewal. Included in the agenda on page 10 is a copy of the information with the link to register. We encourage everyone to attend this important webinar.

- ❑ **NJCE 2027 Renewal Process** – 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 were once again available through **Broker Buddha**. All information was due on Friday, September 4, 2026. The Fund Office will follow up with the member entities for any items not completed.

- ❑ **BCIC Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of June. As of **June 30, 2026** there is a statutory surplus of **$1,849,542.** 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 **$1,771,245.** The cash amount is **$9,744,765.**

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 14-15)** – Included in the agenda on pages 14-15 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2026** the NJCE has a surplus of **$18,114,071.** Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **$7,207,551**. The cash amount is **$32,528,383.**

- ❑ **2026 Assessments –** The Statement of Accounts were sent out by e-mail on September 3. Payments are due on October 15, 2026.

- ❑ **2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference -** The 111th annual conference is scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. More information will follow.

- ❑ **Claim Tracking Reports (Pages 16-18) –** The Claim Tracking Reports are on pages 16-18 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of June 30, 2026 with the Commission.

- ❑ **Claims Large Loss Analysis Report (Page 19) –** Included in the agenda on page 19 is a claim report which will be reviewed during the meeting.

RESOLUTION NO. 53-26

Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

> R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars ($1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Burlington County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE

RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 15, 2026.

____

Ashley Buono, Esq., Chair

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

BURLINGTON COUNTY INSURANCE COMMISION

We members of the BOARD OF COMMISSIONERS of the Burlington County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Burlington County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2025.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

____
(L.S.) Eve Cullinan

____
(L.S.) Dina Rocco, Esq.

____
(L.S.) Erin Kelly

____
ASHLEY BUONO, ESQ.
Chair

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

RESOLUTION NO. 54-26

AUTHORIZIATION TO AMEND RESOLUTION 13-26 ADOPTED ON JANUARY 13, 2026 TO REFLECT A CHANGE IN THE NOT EXCEED AMOUNT FOR LENOX LAW FIRM AS SPECIALIZED LEGAL SERVICES, (COMMISSION ATTORNEY)

WHEREAS, the Burlington County Insurance Commission (hereinafter the "Commission") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A et seq; and

WHEREAS, by Resolution 13-26 adopted on January 13, 2026, the Commissioners of the Burlington County Insurance Commission authorized an agreement to Lenox Law Firm to provide Special Legal Services, (Commission Attorney); and

WHEREAS, there is a need to amend item 4 of Resolution 13-26 to revise the Not to Exceed Amount to **$30,000**; and

WHEREAS, all other covenants and agreements set forth in Resolution 13-26 shall remain unchanged;

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Burlington County Insurance Commission that Resolution 13-26 adopted on January 13, 2026 is hereby amended solely to reflect a revised Not to Exceed Amount of **$30,000** for Lenox Law Firm; and

BE IT FURTHER RESOLVED that all other terms and conditions of Resolution 13-26 shall remain unchanged.

ADOPTED by the Burlington County Insurance Commission at a properly noticed meeting held on September 15, 2026.

BY:___________________________________

ASHLEY BUONO, ESQ., CHAIRPERSON

BY:___________________________________

EVE CULLINAN, VICE CHAIRPERSON

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 - State of New Jersey, NJ I - County of Burlington	Department of Environmental Protection PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Green Streets & Stormwater Mapping- Grant Identifier GSSM2025-00024 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respects the Department of Environmental Protection Green Streets & Stormwater Mapping 2025 Grant Identifier GSSM2025-00024.	7/8/2026 #6599165	GL AU EX WC OTH
H - NJ Transit, Local I - County of Burlington	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: NJT VEHICLE ID: 18-153- 2024 FORD CHAMPION CHALLENGER VIN NO.: 1FDFE4FN4RDD21501 NJT VEHICLE ID: 18-154- 2024 FORD CHAMPION CHALLENGER VIN NO.:1FDFE4FNXRDD21485 CQ-790 4UZADRRFD6KCKT5748 CQ-818 1FDFE4FN4RDD21465 CQ-819 1FDFE4FN4RDD21479 CQ-840 2027 FORD CHAMPION CHALLENGER- 1FDFE4FN4VDD11982	7/15/2026 #6606407	GL AU EX OTH
H - NJ Department of Human Services I - County of Burlington	Division of Family Developement 6 Quakerbridge Plaza PO Box 716, Trenton, NJ 08625	RE: TS27003- Transportation Grant Evidence of insurance as respects TS27003- Transportation Grant	7/23/2026 #6610891	GL AU EX WC OTH
H - NJ Department of Human Services I - County of Burlington	Division of Family Development 6 Quakerbridge Plaza PO Box 716, Trenton, NJ 08625	RE: SH27003- Social Services for the Homeless Grant Evidence of insurance as respects SH27003- Social Services for the Homeless Grant	7/23/2026 #6610890	GL AU EX WC OTH
Total # of Holders: 4				

Burlington County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2026 To 9/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - NJ Department of Children & I - County of Burlington	Families Southern Business Office 215 Crown Point Road Thorofare, NJ 08086		8/19/2026 #6650414	GL AU EX WC OTH
Total # of Holders: 1				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

Please join the NJCE Underwriting Manager for a presentation on the 2027 pre-renewal via an interactive webinar on **Tuesday, September 22, 2026 at 10:00am.** The Underwriting Manager will cover the current state of the market and anticipated program changes.

To attend please register through the following link:

https://permainc.zoom.us/webinar/register/WN_nJLfpz-pQIa7frFmOjAQ6A

Please feel free to extend this webinar invitation to others that may benefit from it.

The webinar will be recorded and posted to the NJCE website www.njce.org

	BURLINGTON COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2026		
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	838,540	5,031,243	86,600,183	91,631,425
2.	CLAIM EXPENSES				
	Paid Claims	261,417	2,453,601	32,195,098	34,648,700
	Case Reserves	(189,465)	210,251	6,326,199	6,536,450
	IBNR	(103,297)	493,147	3,956,582	4,449,729
	Excess Insurance Recoverabl	0	0	(99,447)	(99,447)
	Discounted Claim Value	33,202	(52,402)	(857,523)	(909,925)
	TOTAL CLAIMS	1,857	3,104,598	41,520,908	44,625,506
3.	EXPENSES				
	Excess Premiums	397,344	2,384,064	39,043,313	41,427,377
	Administrative	63,799	364,135	6,262,991	6,627,126
	TOTAL EXPENSES	461,143	2,748,199	45,306,304	48,054,503
4.	UNDERWRITING PROFIT (1-2-3)	375,541	(821,554)	(227,029)	(1,048,584)
5.	INVESTMENT INCOME	28,445	143,986	1,577,936	1,721,923
6.	PROFIT (4 + 5)	403,986	(677,568)	1,350,907	673,339
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	(83,080)	(127,003)	1,898,248	1,771,245
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	320,906	(804,572)	2,654,114	1,849,542
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	41,846	38,722	499,127	537,849
	2013	(93,466)	(89,684)	(139,611)	(229,296)
	2014	(24,931)	(14,570)	96,188	81,617
	2015	63,119	56,798	(1,012,739)	(955,941)
	2016	9,498	(18,822)	8,661	(10,160)
	2017	(57,772)	(48,685)	1,044,911	996,226
	2018	(40,631)	(50,881)	278,824	227,943
	2019	16,672	36,594	1,049,992	1,086,586
	2020	949	51,609	2,339,388	2,390,997
	2021	78,044	15,250	(45,933)	(30,683)
	2022	98,287	66,737	(1,437,438)	(1,370,701)
	2023	(115,952)	(84,287)	(260,538)	(344,826)
	2024	(224,625)	(726,938)	(159,955)	(886,893)
	2025	572,187	(49,421)	393,235	343,814
	2026	(2,320)	13,008		13,008
TOTAL SURPLUS (DEFICITS)		320,906	(804,572)	2,654,114	1,849,542
TOTAL CASH					9,744,765

BURLINGTON COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
	AS OF	June 30, 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	(2,500)	(5,000)	23,345	18,345
Excess Insurance Recoverable	0	0	(909)	(909)
Discounted Claim Value	248	484	(2,217)	(1,733)
TOTAL FY 2012 CLAIMS	**(2,252)**	**(4,444)**	**1,880,405**	**1,875,961**
FUND YEAR 2013				
Paid Claims	714	3,427	2,618,035	2,621,463
Case Reserves	107,800	105,087	7,790	112,877
IBNR	(1,000)	(2,000)	25,114	23,114
Excess Insurance Recoverable	0	0	(7,910)	(7,910)
Discounted Claim Value	(10,228)	(9,890)	(3,253)	(13,142)
TOTAL FY 2013 CLAIMS	**97,286**	**96,624**	**2,639,777**	**2,736,401**
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	0	1,282	3,326,296	3,327,578
Case Reserves	0	(1,282)	73,186	71,904
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	(11)	(11)
Discounted Claim Value	18	237	(7,516)	(7,279)
TOTAL FY 2015 CLAIMS	**18**	**237**	**3,391,956**	**3,392,193**
FUND YEAR 2016				
Paid Claims	2,832	11,989	2,422,719	2,434,707
Case Reserves	2,967	32,532	146,789	179,321
IBNR	1,720	0	1,720	1,720
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(4,341)	(3,225)	(14,566)	(17,790)
TOTAL FY 2016 CLAIMS	**3,178**	**41,296**	**2,556,663**	**2,597,958**
FUND YEAR 2017				
Paid Claims	460	3,324	1,700,404	1,703,728
Case Reserves	(460)	(6,649)	11,941	5,292
IBNR	(4,255)	0	7,032	7,032
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	606	697	(1,905)	(1,208)
TOTAL FY 2017 CLAIMS	**(3,649)**	**(2,627)**	**1,717,471**	**1,714,844**
FUND YEAR 2018				
Paid Claims	2,542	31,761	2,713,554	2,745,315
Case Reserves	5,458	(15,761)	76,186	60,425
IBNR	(8,181)	(291)	29,876	29,586
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,173	1,380	(9,907)	(8,527)
TOTAL FY 2018 CLAIMS	**992**	**17,090**	**2,809,709**	**2,826,798**

	BURLINGTON COUNTY INSURANCE COMMISSION			
	FINANCIAL FAST TRACK REPORT			
	AS OF	June 30, 2026		
	ALL YEARS COMBINED			
	THIS MONTH	**YTD CHANGE**	**PRIOR YEAR END**	**FUND BALANCE**
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	400	1,512	2,130,997	2,132,509
Case Reserves	(400)	(1,512)	18,437	16,925
IBNR	(2,290)	(3,179)	40,435	37,256
Excess Insurance Recoverable	0	0	(90,077)	(90,077)
Discounted Claim Value	331	461	(5,715)	(5,254)
TOTAL FY 2019 CLAIMS	**(1,959)**	**(2,717)**	**2,094,077**	**2,091,359**
FUND YEAR 2020				
Paid Claims	5,270	7,950	736,644	744,594
Case Reserves	(5,270)	(8,529)	50,733	42,204
IBNR	(6,247)	(7,588)	138,428	130,841
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	622	1,253	(15,097)	(13,844)
TOTAL FY 2020 CLAIMS	**(5,625)**	**(6,914)**	**910,708**	**903,794**
FUND YEAR 2021				
Paid Claims	7,939	133,935	2,673,422	2,807,357
Case Reserves	(15,417)	(131,100)	427,785	296,684
IBNR	(69,132)	(41,813)	164,048	122,235
Excess Insurance Recoverable	0	0	(541)	(541)
Discounted Claim Value	8,292	14,637	(52,627)	(37,990)
TOTAL FY 2021 CLAIMS	**(68,318)**	**(24,342)**	**3,212,088**	**3,187,746**
FUND YEAR 2022				
Paid Claims	10,636	235,116	3,658,534	3,893,650
Case Reserves	(223,281)	(432,637)	1,282,180	849,543
IBNR	(42,154)	(63,905)	358,029	294,124
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	25,386	38,189	(123,051)	(84,862)
TOTAL FY 2022 CLAIMS	**(229,413)**	**(223,237)**	**5,175,692**	**4,952,455**
FUND YEAR 2023				
Paid Claims	13,132	177,104	2,292,712	2,469,816
Case Reserves	3,614	(34,359)	1,037,166	1,002,807
IBNR	36,245	(82,675)	724,499	641,823
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5,904	19,383	(135,849)	(116,466)
TOTAL FY 2023 CLAIMS	**58,896**	**79,453**	**3,918,528**	**3,997,981**
FUND YEAR 2024				
Paid Claims	92,870	898,686	1,979,528	2,878,213
Case Reserves	59,442	(62,490)	1,774,949	1,712,459
IBNR	52,468	(87,397)	719,438	632,041
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	8,189	17,238	(205,059)	(187,821)
TOTAL FY 2024 CLAIMS	**212,970**	**766,038**	**4,268,855**	**5,034,893**
FUND YEAR 2025				
Paid Claims	18,728	595,046	1,653,222	2,248,269
Case Reserves	(331,685)	(137,232)	1,419,057	1,281,825
IBNR	(263,346)	(408,032)	1,724,617	1,316,585
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	36,455	54,869	(280,762)	(225,893)
TOTAL FY 2025 CLAIMS	**(539,848)**	**104,651**	**4,516,134**	**4,620,786**
FUND YEAR 2026				
Paid Claims	105,893	352,397		352,397
Case Reserves	207,767	904,184		904,184
IBNR	205,374	1,195,026		1,195,026
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(39,453)	(188,117)		(188,117)
TOTAL FY 2026 CLAIMS	**479,581**	**2,263,491**	**0**	**2,263,491**
COMBINED TOTAL CLAIMS	**1,857**	**3,104,598**	**41,520,908**	**44,625,506**

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.

	NEW JERSEY COUNTIES EXCESS JIF				
	FINANCIAL FAST TRACK REPORT				
	AS OF	June 30, 2026			
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**3,668,064**	**22,008,385**	**369,829,068**	**391,837,453**
2.	**CLAIM EXPENSES**				
	Paid Claims	218,361	4,323,787	29,596,460	38,385,614
	Case Reserves	3,159,242	2,885,330	12,305,536	11,102,480
	IBNR	(2,533,217)	276,626	19,408,209	19,307,855
	Discounted Claim Value	382,257	(166,569)	(4,230,960)	(4,397,529)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	**1,226,643**	**7,215,475**	**56,910,426**	**64,125,901**
3.	**EXPENSES**				
	Excess Premiums	2,440,042	14,644,229	265,514,382	280,158,611
	Administrative	235,373	1,408,494	25,830,190	27,238,684
	TOTAL EXPENSES	**2,675,415**	**16,052,723**	**291,344,572**	**307,397,295**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(233,994)**	**(1,259,812)**	**21,574,070**	**20,314,257**
5.	**INVESTMENT INCOME**	85,358	507,320	4,500,045	5,007,365
6.	**PROFIT (4+5)**	**(148,636)**	**(752,493)**	**26,074,115**	**25,321,622**
7.	**Dividend**	0	0	(7,207,551)	(7,207,551)
8.	**SURPLUS (6-7)**	**(148,636)**	**(752,493)**	**18,866,564**	**18,114,071**
SURPLUS (DEFICITS) BY FUND YEAR					
	Legacy	111,958	653,971	0	653,971
	Closed Years	17,139	(302,199)	14,115,983	13,813,784
	2020	(93,347)	211,116	1,131,810	1,342,926
	2021	54,742	(172,465)	(365,013)	(537,478)
	2022	(1,137,143)	(1,368,343)	928,915	(439,428)
	2023	(535,696)	(162,847)	(2,982,758)	(3,145,605)
	2024	(140,453)	229,406	385,652	615,058
	2025	228,014	313,147	5,651,976	5,965,123
	2026	1,346,150	(154,279)		(154,279)
TOTAL SURPLUS (DEFICITS)		**(148,636)**	**(752,493)**	**18,866,564**	**18,114,071**
TOTAL CASH					**32,528,383**

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF June 30, 2026				
ALL YEARS COMBINED				
CLAIM ANALYSIS BY FUND YEAR				
LEGACY				
Paid Claims	(89,690)	231,546	0	231,546
Case Reserves	(8,115)	(399,654)	0	(399,654)
IBNR	(31,633)	(67,987)	0	(67,987)
Discounted Claim Value	23,909	(401,963)	0	(401,963)
Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS	**(105,529)**	**(638,058)**	**0**	**(638,058)**
CLOSED YEARS				
Paid Claims	0	444,143	17,766,574	18,210,717
TOTAL CLOSED YEAR CLAIMS	**0**	**444,143**	**17,766,574**	**18,210,717**
FUND YEAR 2020				
Paid Claims	92,118	196,056	2,059,147	2,255,203
Case Reserves	(84,759)	(70,950)	952,692	881,742
IBNR	77,185	(246,644)	604,550	357,906
Discounted Claim Value	13,924	46,988	(193,474)	(146,485)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**98,467**	**(178,249)**	**3,254,096**	**3,075,847**
FUND YEAR 2021				
Paid Claims	213,571	242,587	3,403,434	3,646,022
Case Reserves	(297,279)	286,130	1,880,569	2,166,700
IBNR	(16,082)	(344,617)	1,035,311	690,694
Discounted Claim Value	53,481	25,615	(375,778)	(350,163)
TOTAL FY 2021 CLAIMS	**(46,309)**	**209,716**	**5,943,537**	**6,153,252**
FUND YEAR 2022				
Paid Claims	1,020	2,399,065	2,273,066	4,672,131
Case Reserves	645,945	(588,610)	1,716,601	1,127,990
IBNR	400,252	(522,093)	1,784,444	1,262,352
Discounted Claim Value	94,482	114,298	(379,863)	(265,565)
TOTAL FY 2022 CLAIMS	**1,141,699**	**1,402,661**	**5,394,248**	**6,796,909**
FUND YEAR 2023				
Paid Claims	1,342	218,210	5,375,202	5,593,413
Case Reserves	998,553	1,040,778	694,406	1,735,184
IBNR	(474,106)	(1,113,942)	4,501,726	3,387,785
Discounted Claim Value	18,793	71,776	(694,458)	(622,682)
TOTAL FY 2023 CLAIMS	**544,582**	**216,822**	**9,876,877**	**10,093,699**
FUND YEAR 2024				
Paid Claims	0	157,853	2,203,383	2,361,236
Case Reserves	(5,098)	73,974	2,414,779	2,488,753
IBNR	103,671	(541,388)	4,710,250	4,168,861
Discounted Claim Value	51,610	138,334	(982,534)	(844,201)
TOTAL FY 2024 CLAIMS	**150,183**	**(171,228)**	**8,345,877**	**8,174,650**
FUND YEAR 2025				
Paid Claims	0	126,002	536,878	662,879
Case Reserves	(5,009)	(181,355)	558,103	376,748
IBNR	(250,099)	(232,346)	6,394,948	6,162,602
Discounted Claim Value	43,629	74,197	(1,160,711)	(1,086,514)
TOTAL FY 2025 CLAIMS	**(211,478)**	**(213,502)**	**6,329,218**	**6,115,716**
FUND YEAR 2026				
Paid Claims	0	752,468		752,468
Case Reserves	1,915,005	2,725,018		2,725,018
IBNR	(2,342,407)	3,345,642		3,345,642
Discounted Claim Value	82,428	(679,958)		(679,958)
TOTAL FY 2026 CLAIMS	**(344,973)**	**6,143,170**	**0**	**6,143,170**
COMBINED TOTAL CLAIMS	**1,226,643**	**7,215,475**	**56,910,426**	**64,125,901**

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.

Fund Year 2020 Claims reflect an anticipated recoverable amount of $272.519 due from the reinsurer for COVID-19 WC claims.

Burlington County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 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
May-26	0	0	0	0	0	0	0	0	0	0	1	4	5	6	6	22
June-26	0	0	0	0	0	0	0	0	0	0	1	4	4	6	6	21
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	-1
Limited Reserves																$12,160
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$600	$0	$3,500	$116,560	$37,813	$158,472
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$600	$0	$3,500	$2,329	$248,931	$255,360
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($114,231)	$211,118	$96,888
Ltd Incurred	$44,560	$21,276	$17,759	$183,294	$388,219	$208,503	$584,547	$288,781	$246,759	$68,601	$339,389	$480,564	$148,573	$458,816	$283,189	$3,762,831
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
May-26	0	0	0	0	0	0	1	0	2	0	7	14	24	36	34	118
June-26	0	0	0	0	0	0	1	0	2	0	7	14	23	25	40	112
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-11	6	-6
Limited Reserves																$13,301
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
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
June-26	$0	$0	$0	$0	$0	$0	$5,154	$0	$34,669	$0	$319,208	$241,617	$584,058	$107,494	$197,536	$1,489,735
NET CHGE	$0	$0	$0	$0	$0	$0	($600)	$0	($5,150)	$0	$23,708	$12,487	$183,288	($88,846)	($8,038)	$116,849
Ltd Incurred	$476,088	$362,651	$1,353,356	$737,117	$193,592	$77,058	$276,976	$171,059	$74,043	$51,160	$770,851	$414,807	$435,967	$391,520	$232,761	$6,019,005
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
May-26	0	0	0	0	0	0	0	0	0	0	0	0	3	6	3	12
June-26	0	0	0	0	0	0	0	0	0	0	0	0	3	6	2	11
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves																$4,725
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$0	$7,799	$0	$0	$0	$0	$0	$0	$0	$23,042	$17,709	$4,720	$53,270
June-26	$0	$0	$0	$0	$7,799	$0	$0	$0	$0	$0	$0	$0	$22,962	$17,709	$3,500	$51,970
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($80)	$0	($1,220)	($1,300)
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	$33,814	$4,280	$1,766,302
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
May-26	0	2	0	1	6	2	5	3	1	18	17	16	35	34	62	202
June-26	0	2	0	1	5	1	4	2	1	14	9	10	24	30	55	158
NET CHGE	0	0	0	0	-1	-1	-1	-1	0	-4	-8	-6	-11	-4	-7	-44
Limited Reserves																$26,721
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
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
June-26	$0	$112,877	$0	$71,904	$179,321	$5,292	$55,271	$16,925	$7,535	$296,684	$531,136	$300,419	$1,036,062	$1,154,293	$454,217	$4,221,937
NET CHGE	$0	$107,800	$0	$0	($4,832)	($460)	$6,058	($400)	($120)	($15,417)	($245,588)	($8,873)	($121,866)	($128,608)	$5,907	($406,401)
Ltd Incurred	$1,333,067	$2,330,261	$774,097	$2,197,038	$1,900,119	$1,155,042	$1,770,963	$1,147,079	$564,520	$2,921,624	$3,544,033	$2,000,693	$2,993,836	$2,339,150	$711,949	$27,683,469
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
May-26	0	2	0	1	6	2	6	3	3	18	25	34	67	82	105	354
June-26	0	2	0	1	5	1	5	2	3	14	17	28	54	67	103	302
NET CHGE	0	0	0	0	-1	-1	-1	-1	0	-4	-8	-6	-13	-15	-2	-52
Limited Reserves																$19,930
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
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
June-26	$0	$112,877	$0	$71,904	$187,120	$5,292	$60,425	$16,925	$42,204	$296,684	$850,943	$542,036	$1,646,582	$1,281,825	$904,184	$6,019,002
NET CHGE	$0	$107,800	$0	$0	($4,832)	($460)	$5,458	($400)	($5,270)	($15,417)	($221,880)	$3,614	$61,342	($331,685)	$207,767	($193,963)
Ltd Incurred	$1,860,258	$2,734,339	$2,431,555	$3,399,482	$2,599,484	$1,709,020	$2,805,740	$1,961,293	$894,197	$3,084,631	$4,745,683	$2,931,902	$3,618,543	$3,223,300	$1,232,179	$39,231,608

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF June 30, 2026

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		78		Last Month		77		Last Year		66	
2020	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-25	TARGETED
PROPERTY	329,377	246,759	246,759	74.92%	100.00%	246,759	246,759	74.92%	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%	97.05%
POL/EPL	13,057	0	0	0.00%	96.50%	0	0	0.00%	96.50%	0	0	0.00%	97.05%
AUTO LIABILITY	139,000	8,875	8,875	6.39%	96.94%	8,875	8,875	6.39%	96.94%	8,875	8,875	6.39%	97.14%
WORKER'S COMP	1,708,000	564,520	564,520	33.05%	100.00%	564,520	564,520	33.05%	100.00%	567,978	567,978	33.25%	100.00%
TOTAL ALL LINES	2,903,434	894,197	894,197	30.80%	98.98%	894,197	894,197	30.80%	98.54%	877,655	877,655	30.23%	98.69%
NET PAYOUT %	$851,993			**29.34%**									

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		66		Last Month		65		Last Year		54	
2021	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-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%	97.05%	51,160	51,160	8.44%	97.09%	50,986	50,986	8.41%	96.73%
POL/EPL	100,290	19,410	19,410	19.35%	97.05%	19,410	19,410	19.35%	97.09%	19,410	19,410	19.35%	96.73%
AUTO LIABILITY	144,000	43,246	43,246	30.03%	97.14%	43,246	43,246	30.03%	97.05%	43,246	43,246	30.03%	94.56%
WORKER'S COMP	1,837,001	2,921,624	2,921,624	159.04%	100.00%	2,929,102	2,929,102	159.45%	99.98%	2,910,950	2,910,950	158.46%	99.70%
TOTAL ALL LINES	3,090,291	3,104,042	3,104,042	100.44%	96.04%	3,111,520	3,111,520	100.69%	96.03%	3,093,194	3,093,194	100.09%	98.82%
NET PAYOUT %	$2,807,357			**90.84%**									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		54		Last Month		53		Last Year		42	
2022	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-25	TARGETED
PROPERTY	348,000	339,389	339,389	97.53%	100.00%	339,389	339,389	97.53%	100.00%	339,389	339,389	97.53%	100.00%
GEN LIABILITY	555,000	770,851	770,851	138.89%	96.73%	738,637	738,637	133.09%	96.63%	446,976	446,976	80.54%	93.46%
POL/EPL	197,000	2,426	2,426	1.23%	96.73%	2,426	2,426	1.23%	96.63%	2,426	2,426	1.23%	93.46%
AUTO LIABILITY	149,000	91,410	91,410	61.35%	94.56%	91,410	91,410	61.35%	94.26%	67,200	67,200	45.10%	90.21%
WORKER'S COMP	2,315,000	3,544,033	3,544,033	153.09%	99.70%	3,787,491	3,787,491	163.61%	99.66%	3,721,456	3,721,456	160.75%	98.92%
TOTAL ALL LINES	3,564,000	4,748,109	4,748,109	133.22%	98.89%	4,959,353	4,959,353	139.15%	98.83%	4,577,447	4,577,447	128.44%	97.51%
NET PAYOUT %	$3,897,165			**109.35%**									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		42		Last Month		41		Last Year		30	
2023	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-25	TARGETED
PROPERTY	420,000	480,564	480,564	114.42%	100.00%	448,496	448,496	106.78%	100.00%	416,096	416,096	99.07%	100.00%
GEN LIABILITY	516,000	414,807	414,807	80.39%	93.46%	396,300	396,300	76.80%	92.99%	163,721	163,721	31.73%	85.57%
POL/EPL	223,000	573,540	573,540	257.19%	93.46%	573,540	573,540	257.19%	92.99%	556,313	556,313	249.47%	85.57%
AUTO LIABILITY	151,000	35,838	35,838	23.73%	90.21%	35,838	35,838	23.73%	89.77%	36,386	36,386	24.10%	82.91%
WORKER'S COMP	2,535,500	2,000,693	2,000,693	78.91%	98.92%	2,002,644	2,002,644	78.98%	98.81%	2,035,172	2,035,172	80.27%	96.57%
TOTAL ALL LINES	3,845,500	3,505,441	3,505,441	91.16%	97.65%	3,456,818	3,456,818	89.89%	97.47%	3,207,689	3,207,689	83.41%	94.29%
NET PAYOUT %	$2,502,634			**65.08%**									

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF June 30, 2026

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Current		30		Last Month		29		Last Year		18	
2024	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-25	TARGETED
PROPERTY	480,000	148,573	148,573	30.95%	100.00%	148,573	148,573	30.95%	100.00%	158,498	158,498	33.02%	97.09%
GEN LIABILITY	488,000	435,967	435,967	89.34%	85.57%	714,458	714,458	146.41%	84.65%	262,760	262,760	53.84%	71.16%
POL/EPL	236,000	1,036,883	1,036,883	439.36%	85.57%	656,883	656,883	278.34%	84.65%	32,309	32,309	13.69%	71.16%
AUTO LIABILITY	159,000	40,167	40,167	25.26%	82.91%	40,167	40,167	25.26%	82.02%	13,344	13,344	8.39%	66.43%
WORKER'S COMP	2,580,000	2,993,836	2,993,836	116.04%	96.57%	3,060,599	3,060,599	118.63%	96.21%	2,834,881	2,834,881	109.88%	86.31%
TOTAL ALL LINES	3,943,000	4,655,425	4,655,425	118.07%	94.42%	4,620,679	4,620,679	117.19%	93.98%	3,301,792	3,301,792	83.74%	84.04%
NET PAYOUT %	$2,942,966			**74.64%**									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Current		18		Last Month		17		Last Year		6	
2025	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-25	TARGETED
PROPERTY	455,179	458,816	458,816	100.80%	97.09%	573,047	573,047	125.89%	96.87%	569,291	569,291	125.07%	45.00%
GEN LIABILITY	511,000	391,520	391,520	76.62%	71.16%	452,763	452,763	88.60%	69.55%	223,768	223,768	43.79%	19.00%
POL/EPL	241,000	0	0	0.00%	71.16%	0	0	0.00%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	176,000	33,814	33,814	19.21%	66.43%	33,793	33,793	19.20%	64.31%	35,541	35,541	20.19%	20.00%
WORKER'S COMP	2,866,000	2,339,150	2,339,150	81.62%	86.31%	2,367,735	2,367,735	82.61%	84.23%	758,536	758,536	26.47%	14.00%
TOTAL ALL LINES	4,249,179	3,223,300	3,223,300	75.86%	83.96%	3,427,337	3,427,337	80.66%	82.16%	1,587,136	1,587,136	37.35%	18.45%
NET PAYOUT %	$1,941,476			**45.69%**									

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

		Current		6		Last Month		5		Last Year		-6	
2026	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	30-Jun-26	TARGETED	Incurred	Incurred	31-May-26	TARGETED	Incurred	Incurred	31-May-25	TARGETED
PROPERTY	491,000	283,189	283,189	57.68%	45.00%	67,063	67,063	13.66%	37.00%			N/A	N/A
GEN LIABILITY	510,000	232,761	232,761	45.64%	19.00%	220,416	220,416	43.22%	14.00%			N/A	N/A
POL/EPL	242,000	0	0	0.00%	19.00%	0	0	0.00%	14.00%	0	0	N/A	N/A
AUTO LIABILITY	184,000	4,280	4,280	2.33%	20.00%	5,500	5,500	2.99%	15.00%			N/A	N/A
WORKER'S COMP	3,154,000	711,949	711,949	22.57%	14.00%	626,579	626,579	19.87%	9.00%			N/A	N/A
TOTAL ALL LINES	4,581,000	1,232,179	1,232,179	26.90%	18.38%	919,559	919,559	20.07%	13.06%	0	0	N/A	N/A
NET PAYOUT %	$327,995			**7.16%**									

Loss Analysis				
Row Labels	Sum of 12/31/25 Total Incurred	Sum of 7/31/26 Total Incurred	Sum of Difference Total Incurred from 12/31/25 to 7/31/26	Claim Count
BURLINGTON COUNTY	**$ 363,848.53**	**$ 2,891,145.67**	**$ 2,527,297.14**	**60**
AL	**$ 1,216.75**	**$ 18,000.00**	**$ 16,783.25**	**1**
2024	$ 1,216.75	$ 18,000.00	$ 16,783.25	1
GL	**$ 651,348.50**	**$ 1,305,895.16**	**$ 654,546.66**	**35**
2022	$ 531,137.00	$ 603,935.41	$ 72,798.41	3
2023	$ 77,050.00	$ 287,500.00	$ 210,450.00	5
2024	$ 8,661.50	$ 83,513.75	$ 74,852.25	6
2025	$ 34,500.00	$ 155,096.00	$ 120,596.00	7
2026		$ 175,850.00	$ 175,850.00	14
PROP	**$ (354,894.72)**	**$ 428,264.26**	**$ 783,158.98**	**6**
2023	$ 25,425.00	$ 69,477.77	$ 44,052.77	2
2025	$ (380,319.72)	$ 358,786.49	$ 739,106.21	4
WC	**$ 66,178.00**	**$ 1,138,986.25**	**$ 1,072,808.25**	**18**
2021	$ 19,542.00	$ 68,952.10	$ 49,410.10	1
2025	$ 46,636.00	$ 510,231.53	$ 463,595.53	5
2026		$ 559,802.62	$ 559,802.62	12
BURLINGTON COUNTY BRIDGE COMMISSION	**$ 1,259.75**	**$ 16,500.00**	**$ 15,240.25**	**1**
GL	**$ 1,259.75**	**$ 16,500.00**	**$ 15,240.25**	**1**
2024	$ 1,259.75	$ 16,500.00	$ 15,240.25	1
BURLINGTON COUNTY INSTITUTE OF TECH	**$ 7,268.00**	**$ 29,818.00**	**$ 22,550.00**	**2**
WC	**$ 7,268.00**	**$ 29,818.00**	**$ 22,550.00**	**2**
2025	$ 7,268.00	$ 19,768.00	$ 12,500.00	1
2026		$ 10,050.00	$ 10,050.00	1
BURLINGTON COUNTY SPECIAL SCHOOL DIST	**$ 367,236.92**	**$ 1,176,037.75**	**$ 808,800.83**	**12**
WC	**$ 367,236.92**	**$ 1,176,037.75**	**$ 808,800.83**	**12**
2022	$ 39,232.06	$ 81,097.06	$ 41,865.00	1
2024	$ 189,081.40	$ 404,612.28	$ 215,530.88	2
2025	$ 138,923.46	$ 530,455.29	$ 391,531.83	6
2026		$ 159,873.12	$ 159,873.12	3
ROWAN COLLEGE AT BURLINGTON COUNTY	**$ 124,242.75**	**$ 601,712.00**	**$ 477,469.25**	**4**
GL	**$ 121,492.75**	**$ 516,500.00**	**$ 395,007.25**	**2**
2024	$ 121,492.75	$ 516,500.00	$ 395,007.25	2
WC	**$ 2,750.00**	**$ 85,212.00**	**$ 82,462.00**	**2**
2024	$ 2,750.00	$ 17,750.00	$ 15,000.00	1
2025		$ 67,462.00	$ 67,462.00	1
Grand Total	**$ 863,855.95**	**$ 4,715,213.42**	**$ 3,851,357.47**	**79**

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

Date: September 15, 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 July 31, 2026

Some highlights of the May Financial Fast Track are below:

- The Fund reported a **monthly deficit of $1.8M**.
- **Cumulative surplus cash balance of $290K**.
- **Revenue** for the month totaled **$3.2M** in assessments. This consisted of Assessment and accrued COBRA refunds
- **Paid claims** amounted to **$4.4M,** in June paid claims amounted to **$1.5M**
- **Expenses** totaled **$560K**.

NEW JERSEY NEWBORN MANDATE RESOLUTION

At the previous meeting, Ms. Tammy Brown presented the newly enacted New Jersey Newborn Mandate, which extends the enrollment window from sixty to ninety days. **Resolution 55-26** formally authorizes the adoption of this mandate, effective January 1, 2027.

REQUEST FOR PROPOSAL (RFP) UPDATE

At the June meeting, a motion was approved authorizing the release of RFPs for a Health Benefits Actuary and a Health Benefits Program Manager. The Attorney reviewed and approved the RFP documents and are currently preparing for release. The tentative timeline is below:

Release of RFP	September 14, 2026
Proposal Due Date	October 16, 2026, at 3:30pm
Evaluation Completed	October 2026
Insurance Commission Action	November 2026

2027 BUDGET UPDATE

The 2027 budget is current in process and expected to be introduced at the October meeting, with anticipation of a special November meeting for adoption.

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

			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**		**3,249,506**	**22,809,860**	**412,543,492**	**435,353,352**
2.	**CLAIM EXPENSES**					
	Paid Claims		4,863,330	20,899,070	356,414,909	**377,313,979**
	IBNR		30,360	707,661	2,595,744	**3,303,405**
	Less Specific Excess		(300,163)	(664,975)	(12,883,158)	**(13,548,132)**
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		**4,593,527**	**20,941,757**	**346,127,495**	**367,069,252**
3.	**EXPENSES**					
	MA & HMO Premiums		220,881	1,532,074	13,943,689	**15,475,763**
	Excess Premiums		225,022	1,569,280	13,590,347	**15,159,627**
	Administrative		113,564	789,287	19,553,739	**20,343,026**
	TOTAL EXPENSES		**559,468**	**3,890,641**	**47,087,775**	**50,978,416**
4.	**UNDERWRITING PROFIT/(LOSS) (1-2-3)**		(1,903,489)	(2,022,537)	19,328,223	**17,305,685**
5.	**INVESTMENT INCOME**		3,678	26,704	1,148,369	**1,175,073**
6.	**DIVIDEND INCOME**		-	-	-	-
7.	**STATUTORY PROFIT/(LOSS) (4+5+6)**		**(1,899,810)**	**(1,995,833)**	**20,476,591**	**18,480,758**
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)		**(1,899,810)**	**(1,995,833)**	**225,206**	**(1,770,627)**

SURPLUS (DEFICITS) BY FUND YEAR

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
Closed	**Surplus**	1,738	15,238	3,244,661	**3,259,899**
	Cash	1,738	15,238	3,168,138	**3,183,376**
2024	**Surplus**	(96,482)	(176,074)	405,649	**229,575**
	Cash	(96,482)	(19,184)	206,810	**187,626**
2025	**Surplus**	(117,861)	247,556	(3,425,104)	**(3,177,548)**
	Cash	(154,201)	(1,090,647)	(2,037,795)	**(3,128,441)**
2026	**Surplus**	(1,687,205)	(2,082,553)		**(2,082,553)**
	Cash	(1,908,624)	47,504		**47,504**
TOTAL SURPLUS (DEFICITS)		**(1,899,810)**	**(1,995,833)**	**225,206**	**(1,770,627)**
TOTAL CASH		**(2,157,569)**	**(1,047,089)**	**1,337,154**	**290,065**

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
TOTAL CLOSED YEAR CLAIMS	**-**	**452**	**286,929,532**	**286,929,984**
FUND YEAR 2024				
Paid Claims	96,940	180,504	29,176,945	**29,357,449**
IBNR	-	-	-	-
Less Specific Excess	-	-	(1,743,329)	**(1,743,329)**
Less Aggregate Excess	-	-	-	-
TOTAL FY 2024 CLAIMS	**96,940**	**180,504**	**27,433,616**	**27,614,120**
FUND YEAR 2025				
Paid Claims	154,201	2,311,990	30,521,446	**32,833,436**
IBNR	(36,340)	(2,482,827)	2,595,744	**112,917**
Less Specific Excess	-	(76,719)	(1,352,844)	**(1,429,563)**
Less Aggregate Excess	-	-	-	-
TOTAL FY 2025 CLAIMS	**117,861**	**(247,556)**	**31,764,346**	**31,516,790**
FUND YEAR 2026				
Paid Claims	4,612,189	18,406,125		**18,406,125**
IBNR	66,700	3,190,488		**3,190,488**
Less Specific Excess	(300,163)	(588,256)		**(588,256)**
Less Aggregate Excess	-	-		-
TOTAL FY 2026 CLAIMS	**4,378,726**	**21,008,357**		**21,008,357**
COMBINED TOTAL CLAIMS	**4,593,527**	**20,941,757**	**346,127,494**	**367,069,251**

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

INDICES	2025	JAN	FEB	MAR	APR	MAY	JUN	JUL
		FY2026						
Cash Position	1,337,154	$ 2,125,863	$ 2,219,243	$ 2,548,829	$ 1,835,848	$ 1,521,648	$ 2,447,634	$ 290,065
IBNR	2,595,744	$ 3,086,594	$ 3,030,209	$ 3,203,833	$ 3,180,956	$ 3,224,693	$ 3,273,045	$ 3,303,405
Assets	2,765,718	$ 3,076,656	$ 3,084,472	$ 3,346,054	$ 2,583,584	$ 2,401,891	$ 3,381,075	$ 1,508,995
Liabilities	2,540,512	$ 3,031,350	$ 2,978,883	$ 3,154,926	$ 3,139,470	$ 3,461,077	$ 3,251,892	$ 3,279,622
Surplus	225,206	$ 45,306	$ 105,590	$ 191,128	$ (555,885)	$ (1,059,186)	$ 129,183	$ (1,770,627)
Claims Paid -- Month	3,282,650	$ 2,435,709	$ 2,690,048	$ 2,532,914	$ 3,502,689	$ 3,130,601	$ 1,743,780	$ 4,863,330
Claims Budget -- Month	2,480,696	$ 2,932,099	$ 2,917,649	$ 2,941,986	$ 2,924,493	$ 2,916,627	$ 2,895,127	$ 2,907,837
Claims Paid -- YTD	32,527,079	$ 2,435,709	$ 5,125,757	$ 7,658,670	$ 11,161,359	$ 14,291,961	$ 16,035,740	$ 20,899,070
Claims Budget -- YTD	30,176,621	$ 2,932,099	$ 5,849,747	$ 8,791,733	$ 11,716,225	$ 14,632,852	$ 17,527,979	$ 20,435,815
RATIOS								
Cash Position to Claims Paid	0.41	0.87	0.82	1.01	0.52	0.49	1.4	0.06
Claims Paid to Claims Budget -- Month	1.32	0.83	0.92	0.86	1.2	1.07	0.6	1.67
Claims Paid to Claims Budget -- YTD	1.08	0.83	0.9	0.9	1.0	1.0	0.9	1.02
Cash Position to IBNR	0.52	0.69	0.73	0.8	0.58	0.47	0.75	0.09
Assets to Liabilities	1.09	1.01	1.04	1.06	0.82	0.69	1.04	0.46
Surplus as Months of Claims	0.09	0.02	0.04	0.06	-0.19	-0.36	0.04	(0.61)
IBNR to Claims Budget -- Month	1.05	1.05	1.04	1.09	1.09	1.11	1.13	1.14

BURLINGTON COUNTY INSURANCE COMMISSION-HIF
RATIOS

INDICES	2025	JAN	FEB	MAR	APR	MAY
		FY2026				
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

RESOLUTION NO. 55-26

BURLINGTON COUNTY INSURANCE COMMISSION
RESOLUTION ADOPTING THE NEW JERSEY NEWBORN
COVERAGE STATE MANDATE

WHEREAS, the Burlington County Insurance Commission (hereinafter the "Commission") provides health benefits coverage to its participating employer members and their eligible dependents; and

WHEREAS, the State of New Jersey has enacted P.L. 2025, c. 194, approved January 7, 2026, a mandate revising the newborn enrollment period, extending the window from sixty (60) days to ninety (90) days from the date of birth (hereinafter the "Newborn Mandate"); and

WHEREAS, pursuant to Section 9 of P.L. 2025, c. 194, the Newborn Mandate applies to plans renewed after March 8, 2026, and, as to the Commission's health benefits plans, will go into effect on January 1, 2027; and

WHEREAS, the Commission has reviewed the requirements of this mandate and determined that formal adoption of its provisions is necessary and appropriate;

NOW, THEREFORE, BE IT RESOLVED, by the Burlington County Insurance Commission that it hereby adopts the New Jersey Newborn Mandate, P.L. 2025, c. 194, extending the newborn enrollment window from sixty (60) days to ninety (90) days effective January 1, 2027.

ADOPTED by the Burlington County Insurance Commission at a properly noticed meeting held on September 15, 2026.

BY:________________________________

ASHLEY BUONO, ESQ., CHAIRPERSON

BY:________________________________

EVE CULLINAN, VICE CHAIRPERSON

CONNER STRONG & BUCKELEW

TO: Executive Committee – Burlington County Insurance Commission

FROM: Tammy Brown, Executive Partner

Ian Dalton, Associate Consultant

DATE: Tuesday, September 15, 2026

- **CONNER STRONG AND BUCKELEW**
  - ✓ Medical and Prescription Utilization Reporting- Paid August 2025 to July 2026
  - ✓ 2027 Dental Marketing Update

Burlington County Insurance Commission
Benefits Consultant
Conner Strong & Buckelew
September 15th , 2026

- **CONNER STRONG AND BUCKELEW**

Medical and Prescription Utilization Reporting- Paid August 2025 to July 2026
The outline below provides an overview of healthcare costs, utilization, and key drivers for BCIC. It analyzes data from the Reporting Period: Paid August 2025 to July 2026, compared to the Comparison Period: Paid August 2024 to July 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 $27,830,388 and pharmacy claims of $8,093,749 for a total of $35,924,137 for 1,608 subscribers.
- Total annual paid spend increased by 7.55%, with paid claims expense PMPM rising 7.91% to $1,064.85 from $986.76.
- Key areas of utilization and cost growth include inpatient admissions, mental health-related professional services, and specialty retail maintenance pharmacy.

Top 5 Diagnosis Groups
- Gastrointestinal Disorders
- Mental Health
- Neurological Disorders
- Cancer
- Health Status/Encounters

Top 5 Procedure Groups
- Imaging/Radiology
- Drugs
- Office Visits
- Inpatient Days
- Laboratory

Top Provider
VIRTUA - MEMORIAL HOSPITAL BURLINGTON COUNTY, INC. remained the top-paid provider, with payments increasing 46% to $4.19M.
THE COOPER HEALTH SYSTEM (-38%), and Virtua Our Lady of Lourdes Hospital (-8%).

Top 5 Drugs
Takhzyro and Mounjaro were the top drugs by total paid amount.
Mounjaro had the largest dollar increase, rising 78% from the prior period.
Tremfya had the highest growth rate among the top drugs, increasing 229% year over year.
Other notable increases included Enbrel Sureclick (+129%), Verzenio (+28%), and Takhzyro (+26%).

Burlington County Insurance Commission
Benefits Consultant
Conner Strong & Buckelew
September 15th , 2026

<u>Chronic Condition Prevalence</u>

- Hyperlipidemia
- Hypertension
- Depression

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

2027 Dental Marketing Update

As reported in the August Program manger's report, CSB released a Request for Proposal (RFP) for dental benefits on the County's behalf. Since August meeting, this RFP has been released, and proposals are due from bidding carriers on September 15th by 4:00pm. CSB will be evaluating these proposals and will present its findings to the County.

AmeriHealth Administrators

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	$3,089,718.89	1,113	$2,776.03
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			
TOTALS	**$15,831,933.96**		
	2026 Average	**1,114**	**$2,032.39**

Burlington County Insurance Commission

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

Average payment per employee YTD:	$14,801.67
Average payment per member YTD:	$7,444.59
July number of claimants with paid claims over $50,000	11
Total paid on those claimants:	$1,364,897

Customer Service Metric	July results	PG Standard
1st Call Resolution	88.50%	n/a
ASA	84.24	48
Abandonment Rate	4.83%	5.00%

2026 Top Facilities Utilized based on paid claims:	Total Paid
VIRTUA MOUNT HOLLY HOSPITAL, NJ	$2,300,914
VIRTUA WEST JERSEY HOSPITAL MARLTON, NJ	$1,472,156
TRUSTEES OF THE UNIVERSITY OF PENNSYLVANIA, PA	$1,309,343
VIRTUA OUR LADY OF LOURDES HOSPITAL, NJ	$729,862
TEMPLE UNIVERSITY HOSPITAL, PA	$655,190

Totals	2026 Cty YTD Total	2025 Cty YTD Total	2025 Cty Total
Total Inpatient Admissions	69	88	181
Total Inpatient Days	405	342	864
Total ER visits	433	392	662
Total Physician Units	40,670	41,736	69,480
Total Physician Office Visit	6,193	6,706	10,929

Group:		Burlington County Insurance Commission
Paid Dates:		7/1/2026 - 7/31/2026
Network Service		ALL

Unique member	Status	Paid Amount	Condition
1 - Dependent	Active	$ 320,816	Neurodevelopmental Disorders
2 - Spouse	Active	$ 208,294	Gastroduodenal Ulcer
3 - Spouse	Active	$ 150,169	Spondylopathies/Spondyloarthropathy (Including Infective)
4 - Subscriber	Active	$ 117,179	Pneumonia (Except That Caused By Tuberculosis)
5 - Subscriber	Active	$ 116,234	Secondary Malignancies
6 - Spouse	Active	$ 94,712	Benign Neoplasms
7 - Dependent	Active	$ 89,550	Musculoskeletal Pain, Not Low Back Pain
8 - Subscriber	Active	$ 82,671	Myopathies
9 - Subscriber	Active	$ 82,367	Cardiac Dysrhythmias
10 - Subscriber	Active	$ 52,346	Male Reproductive System Cancers - Prostate
11 - Subscriber	Active	$ 50,559	Appendicitis And Other Appendiceal Conditions
		$ 1,364,897	

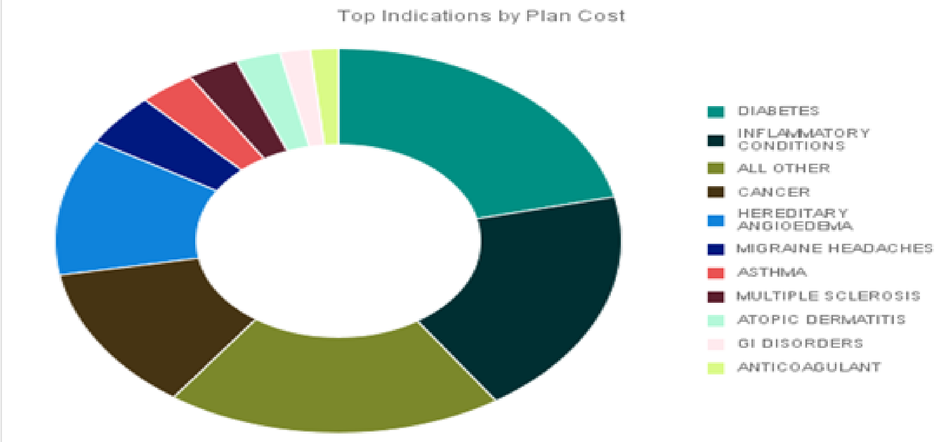
Burlington County

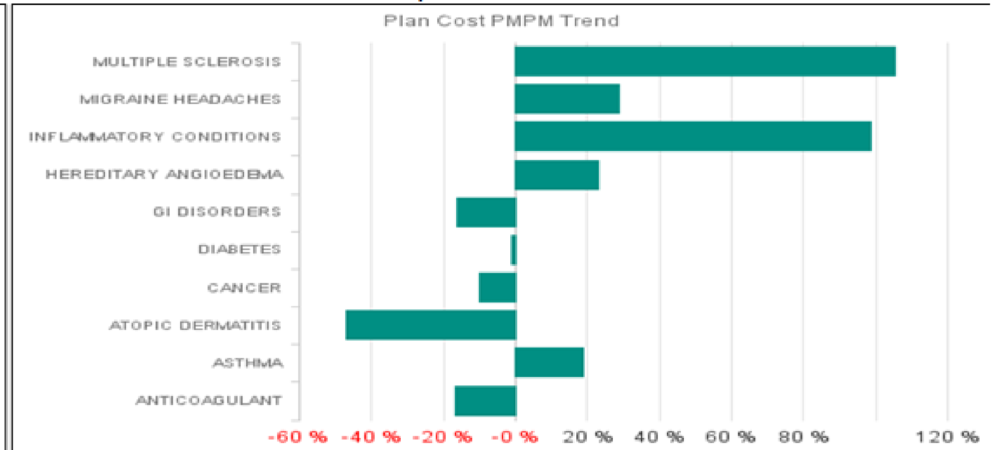
Total Component/Date of Service (Month)	2025 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4	2025 YTD
Membership	2,289	2,253	2,247	2,263	2,245	2,256	2,247	2,249	2,254	2,240	2,233	2,242	2,199	2,200	2,212	2,204	2,240
Total Days	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	2,182								
Total Days	124,039	106,952	123,036	354,091	120,174	115,151	118,617	350,840	120,274								
Total Patients	1,060	1,027	1,057	1,443	998	1,017	1,012	1,365	996								
Total Plan Cost	$618,517	$570,111	$738,241	$1,926,587	$643,417	$571,178	$739,681	$1,938,775	$564,585								
Generic Fill Rate (GFR) - Total	89.9%	91.1%	89.4%	90.1%	90.2%	90.8%	89.8%	90.4%	90.4%								
Plan Cost PMPM	$279.11	$259.61	$333.89	$290.89	$292.06	$259.86	$339.15	$294.56	$258.75								
% Change Plan Cost PMPM	18.1%	4.1%	48.8%	22.9%	16.0%	-19.3%	26.0%	5.7%	-12.3%								
Total Specialty Plan Cost	$310,586	$305,070	$399,745	$1,015,400	$322,033	$293,214	$427,201	$1,044,494	$290,123								
Specialty % of Total Specialty Plan Cost	50.2%	53.5%	54.1%	52.7%	50.1%	51.3%	57.8%	53.9%	51.4%								

Top Indications

County of Burlington (Current Period 01/2026 - 07/2026 vs. Previous Period 01/2025 - 07/2025) 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	26.4 %	2,605	$945,287	$61.43	35.1 %	27.4 %	30.6 %	2,794	$981,820	$62.18	36.3 %	26.3 %	-1.2 %
2	2	INFLAMMATORY CONDITIONS	23.9 %	288	$854,337	$55.52	49.0 %	30.1 %	13.8 %	239	$441,717	$27.97	54.4 %	32.7 %	98.5 %
3	3	CANCER	15.2 %	119	$543,331	$35.31	69.7 %	78.1 %	19.3 %	126	$620,266	$39.28	66.7 %	77.2 %	-10.1 %
4	10	HEREDITARY ANGIOEDEMA	14.3 %	12	$510,554	$33.18	33.3 %	4.7 %	13.3 %	12	$426,428	$27.00	41.7 %	3.2 %	22.9 %
5	5	MIGRAINE HEADACHES	5.4 %	323	$194,477	$12.64	44.6 %	51.3 %	4.8 %	315	$155,307	$9.84	54.9 %	54.4 %	28.5 %
6	6	ASTHMA	3.9 %	1,236	$140,793	$9.15	91.2 %	89.6 %	3.8 %	1,336	$121,698	$7.71	90.6 %	89.3 %	18.7 %
7	8	MULTIPLE SCLEROSIS	3.6 %	21	$128,864	$8.37	28.6 %	39.9 %	2.0 %	13	$64,461	$4.08	46.2 %	44.6 %	105.2 %
8	4	ATOPIC DERMATITIS	3.2 %	304	$113,132	$7.35	85.5 %	80.1 %	6.8 %	393	$218,593	$13.84	79.9 %	83.5 %	-46.9 %
9	7	GI DISORDERS	2.1 %	242	$76,143	$4.95	76.4 %	58.3 %	2.9 %	205	$93,034	$5.89	66.3 %	58.1 %	-16.0 %
10	9	ANTICOAGULANT	2.0 %	216	$70,702	$4.59	15.7 %	21.0 %	2.7 %	197	$87,273	$5.53	18.8 %	22.1 %	-16.9 %
		Total Top 10		**5,366**	**$3,577,619**	**$232.51**	**54.0 %**	**48.3 %**		**5,630**	**$3,210,597**	**$203.32**	**55.2 %**	**48.2 %**	**14.4 %**

Top Drugs

County of Burlington (Current Period 01/2026 - 07/2026 vs. Previous Period 01/2025 - 07/2025) 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	425	67	$446,695	$29.03	276	47	$277,133	$17.55	65.4 %
2	164	TAKHZYRO	HEREDITARY ANGIOEDEMA	Y	8	1	$432,780	$28.13	7	1	$329,211	$20.85	34.9 %
3	4	OZEMPIC	DIABETES	N	282	45	$265,297	$17.24	305	54	$276,550	$17.51	-1.6 %
4	55	VERZENIO	CANCER	Y	13	2	$203,118	$13.20	12	2	$168,781	$10.69	23.5 %
5	10	RINVOQ	INFLAMMATORY CONDITIONS	Y	27	4	$171,161	$11.12	NA	NA	NA	NA	NA
6	66	TREMFYA	INFLAMMATORY CONDITIONS	Y	12	2	$146,670	$9.53	6	1	$34,693	$2.20	333.9 %
7	292	LORBRENA	CANCER	Y	6	1	$122,521	$7.96	NA	NA	NA	NA	NA
8	112	IBRANCE	CANCER	Y	8	1	$111,876	$7.27	8	1	$113,706	$7.20	1.0 %
9	523	TABRECTA	CANCER	Y	8	1	$84,791	$5.51	NA	NA	NA	NA	NA
10	165	VUMERITY	MULTIPLE SCLEROSIS	Y	9	1	$79,936	$5.20	6	1	$38,729	$2.45	111.8 %
11	NA	SAJAZIR	HEREDITARY ANGIOEDEMA	Y	4	1	$77,774	$5.05	5	1	$97,217	$6.16	-17.9 %
12	24	NURTEC ODT	MIGRAINE HEADACHES	N	45	16	$68,145	$4.43	36	13	$55,239	$3.50	26.6 %
13	77	SKYRIZI	INFLAMMATORY CONDITIONS	Y	9	1	$65,980	$4.29	6	1	$38,770	$2.46	74.7 %
14	49	TREMFYA PEN	INFLAMMATORY CONDITIONS	Y	8	1	$59,631	$3.88	NA	NA	NA	NA	NA
15	19	JARDIANCE	DIABETES	N	195	34	$59,316	$3.85	193	34	$110,088	$6.97	-44.7 %
16	303	BIMZELX	INFLAMMATORY CONDITIONS	Y	4	1	$52,154	$3.39	NA	NA	NA	NA	NA
17	15	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	5	1	$47,701	$3.10	NA	NA	NA	NA	NA
18	32	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	6	1	$45,714	$2.97	1	1	$20,375	$1.29	130.3 %
19	5	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	6	1	$42,752	$2.78	9	1	$62,273	$3.94	-29.5 %
20	18	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	6	1	$41,022	$2.67	9	1	$52,591	$3.33	-20.0 %
21	34	ELIQUIS	ANTICOAGULANT	N	138	28	$40,037	$2.60	110	20	$58,943	$3.73	-30.3 %
22	27	OTEZLA	INFLAMMATORY CONDITIONS	Y	8	2	$35,733	$2.32	3	1	$10,800	$0.68	239.6 %
23	54	UBRELVY	MIGRAINE HEADACHES	N	31	15	$34,081	$2.21	27	9	$27,006	$1.71	29.5 %
24	7	DUPIXENT PEN	ATOPIC DERMATITIS	N	13	3	$32,429	$2.11	NA	NA	NA	NA	NA
25	122	CIMZIA (2 PACK)	INFLAMMATORY CONDITIONS	Y	6	1	$30,542	$1.98	10	2	$47,987	$3.04	-34.7 %
				Total Top 25	**1,282**		**$2,797,855**	**$181.83**	**1,029**		**$1,820,092**	**$115.26**	**57.8 %**

BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 56-26 **SEPTEMBER 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 08/26	4.68
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/26	20,487.50
		20,492.18
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 09/26	1,020.00
		1,020.00
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL- PARTIAL FOR 08/26 INV 1846	3,060.00
		3,060.00
QUAL-LYNX	CLAIM SERVICES INV QL26-1799 09/26	22,325.00
		22,325.00
USA TODAY MEDIA CORP	A# 793114 INV 7837274-12536399 FOR 08/26	48.08
		48.08
HARDENBERGH INSURANCE GROUP	RMC FEE 2ND INSTALL 2026 09/26	28,414.50
		28,414.50
BROWN & BROWN METRO, LLC	RMC- 1ST INSTALL 2026 ROWAN COLLEGE	10,000.00
		10,000.00
	Total Payments FY 2026	**85,359.76**
	TOTAL PAYMENTS ALL FUND YEARS	**85,359.76**

____
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. 57-26 **SEPTEMBER 2026 SUPPLEMENT**

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
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL- BALANCE FOR 08/26 INV. 1846	4,080.00
		4,080.00
	Total Payments FY 2026	**4,080.00**
	TOTAL PAYMENTS ALL FUND YEARS	**4,080.00**

____
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. 58-26 **SEPTEMBER 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 09/26	219,891.73
UNITED HEALTHCARE INSURANCE CO.	MEDICARE ADVANTAGE 08/26	219,141.71
		439,033.44
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 09/26	39,750.83
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 08/26	39,787.00
		79,537.83
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/26	7.16
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 09/26	6,252.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 09012026	5,460.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 09/26	12,316.44
		24,035.60
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 09/26	37,593.06
		37,593.06
FAIRVIEW INSURANCE	PROGRAM MANAGER 09/26	3,993.88
		3,993.88
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 09/26	222,591.46
		222,591.46
	Total Payments FY 2026	**806,785.27**
	TOTAL PAYMENTS ALL FUND YEARS	**806,785.27**

____

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

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026										
Month Ending: June										
	Property	**Liability**	**Auto**	**Worker's Comp**	**NJ CEL**	**Admin**				**TOTAL**
OPEN 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
RECEIPTS										
Assessments	10,204.09	15,628.26	3,823.94	65,547.24	98,120.92	11,707.85	0.00	0.00	0.00	205,032.30
Refunds	3,645.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,645.81
Invest Pymnts	2,636.15	7,079.13	1,683.11	16,058.41	381.52	606.67	0.00	0.00	0.00	28,444.99
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,636.15	7,079.13	1,683.11	16,058.41	381.52	606.67	0.00	0.00	0.00	28,444.99
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,486.05	22,707.39	5,507.05	81,605.65	98,502.44	12,314.52	0.00	0.00	0.00	237,123.10
EXPENSES										
Claims Transfers	(101,174.32)	108,086.72	101.00	258,049.73	0.00	0.00	0.00	0.00	0.00	265,063.13
Expenses	0.00	0.00	0.00	0.00	0.00	51,605.06	0.00	0.00	0.00	51,605.06
Other *	106,181.72	38,797.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144,978.72
TOTAL	5,007.40	146,883.72	101.00	258,049.73	0.00	51,605.06	0.00	0.00	0.00	461,646.91
END BALANCE	**156,530.21**	**1,539,062.78**	**131,021.21**	**7,286,535.09**	**320,751.36**	**310,864.27**	**0.00**	**0.00**	**0.00**	**9,744,764.92**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
BURLINGTON COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	**June**			
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	**$9,969,288.68**	**9944302.23**	**0**	**24,986.45**
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	$28,444.96	$28,444.96	$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	$28,444.96	$28,444.96	$0.00	$0.00
9 Deposits - Purchases	$550,995.99	$208,678.11	$0.00	$342,317.88
10 (Withdrawals - Sales)	-$803,964.79	-$393,922.94	$0.00	-$410,041.85
Ending Cash & Investment Balance	$9,744,764.84	$9,787,502.36	$0.00	-$42,737.52
Ending Interest Accrual Balance	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$112,398.80	$0.00	$0.00	$112,398.80
(Less Deposits in Transit)	$0.00	$0.00	$0.00	$0.00
Balance per Bank	$9,857,163.64	**$9,787,502.36**	$0.00	$69,661.28

BURLINGTON COUNTY INSURANCE COMMISSION - HIF

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026 Month Ending: July	Medical	Rx	Dental	DMO	County Run-In	Reinsurance	Admin	0	0	TOTAL
OPEN BALANCE	5,171,614.65	(2,503,889.88)	0.00	0.00	0.00	(256,666.20)	36,575.58	0.00	0.00	2,447,634.15
RECEIPTS										
Assessments	2,453,974.36	458,635.61	0.00	0.00	0.00	217,842.33	109,424.69	0.00	0.00	3,239,876.99
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	3,631.70	0.00	0.00	0.00	0.00	0.00	46.61	0.00	0.00	3,678.31
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,631.70	0.00	0.00	0.00	0.00	0.00	46.61	0.00	0.00	3,678.31
Other *	251,207.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251,207.07
TOTAL	2,708,813.13	458,635.61	0.00	0.00	0.00	217,842.33	109,471.30	0.00	0.00	3,494,762.37
EXPENSES										
Claims Transfers	4,203,460.65	884,006.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,087,467.11
Expenses	220,881.45	0.00	0.00	0.00	0.00	225,021.94	118,961.34	0.00	0.00	564,864.73
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,424,342.10	884,006.46	0.00	0.00	0.00	225,021.94	118,961.34	0.00	0.00	5,652,331.84
END BALANCE	**3,456,085.68**	**(2,929,260.73)**	**0.00**	**0.00**	**0.00**	**(263,845.81)**	**27,085.54**	**0.00**	**0.00**	**290,064.68**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
BURLINGTON COUNTY INSURANCE COMMISSION - HIF			
ALL FUND YEARS COMBINED			
CURRENT MONTH		July	
CURRENT FUND YEAR		2026	
		Description:	Investors Checking
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
		TOTAL for All Accts & instruments	
Opening Cash & Investment Balance		$2,447,634.79	2447634.79
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	$3,678.32	$3,678.32
6	Interest Paid - Term Instr.s	$0.00	$0.00
7	Realized Gain (Loss)	$0.00	$0.00
8	Net Investment Income	$3,678.32	$3,678.32
9	Deposits - Purchases	$3,491,084.06	$3,491,084.06
10	(Withdrawals - Sales)	-$5,652,331.81	-$5,652,331.81
Ending Cash & Investment Balance		$290,065.36	$290,065.36
Ending Interest Accrual Balance		$0.00	$0.00
Plus Outstanding Checks		$40,184.87	$40,184.87
(Less Deposits in Transit)		$0.00	$0.00
Balance per Bank		$330,250.23	**$330,250.23**

QUALCARE INC

Burlington County Insurance Fund Commission
Medical Savings Summary

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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%
AUGUST	178	174	98%	$ 339,069.98	$ 129,709.09	$ 209,360.89	62%
TOTALS	**1372**	**1316**	**96%**	**$ 1,286,937.16**	**$ 521,753.86**	**$ 765,183.30**	**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
AUGUST
2026

In Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Hospital	11	$231,436.83	$84,638.66	$146,798.17	63%
Ortho/Neuro	28	$38,885.48	$16,827.55	$22,057.93	57%
Physical/Occupational therapy	79	$23,998.00	$9,232.71	$14,765.29	62%
Occupational Medicine/Urgent Care	32	$17,498.67	$7,396.03	$10,102.64	58%
MRI/Radiology	9	$9,225.00	$3,100.24	$6,124.76	66%
Anesthesia/Pain Management	5	$6,955.00	$2,355.58	$4,599.42	66%
Emergency Medicine	2	$3,093.00	$706.14	$2,386.86	77%
Behavioral Health	6	$2,820.00	$1,250.00	$1,570.00	56%
Psychiatry	1	$321.00	$185.00	$136.00	42%
Cardiology	1	$25.00	$16.28	$8.72	35%

Out of Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Ambulance	4	$4,812.00	$4,000.90	$811.10	17%

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	44	26	81
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	5	46
Rowan College at Burlington County	1	3	6	10
Total	12	101	38	151

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

BURLINGTON COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 3, 2026

DATE OF MEETING: September 15, 2026

BCIC SERVICE TEAM

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

August – September 2026

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 4:** Attended the BCIC Claims Committee meeting.
- **August 11:** Attended the BCIC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 8:** Plan to attend the BCIC Claims Committee meeting.
- **September 11:** Plan to attend the BCIC Safety Committee meeting.
- **September 15:** 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.

- Safety Recall: Kobalt Battery Power Yard Tools
- Jake's Law – Accessibility in Playgrounds – Best-Practices
- Bleachers & Grandstands – Best-Practices
- Fire & EMS Bulletin: Rhabdomyolysis Awareness Prevention – Best Practices

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. *(September through November 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 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).

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.**

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

DATE	CLASS TOPIC	TIME
9/1/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
9/1/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/2/26	Bloodborne Pathogens	8:30 - 9:30 am
9/2/26	Fire Safety & Emergency Action Plans	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 & Emergency Action Plans	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	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/21/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
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	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 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
10/1/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/26	Bloodborne Pathogens	10:00 - 11:00 am
10/2/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/5/26	Mower Safety	8:30 - 9:30 am
10/5/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
10/5/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/6/26	Back Safety/Material Handling	9:00 - 10:00 am
10/6/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/6/26	Chipper Safety	10:30 - 11:30 am
10/6/26	Chainsaw Safety	1:00 - 2:00 pm

10/7/26	Hearing Conservation	7:30 - 8:30 am
10/7/26	Work Zone: Flagger	9:00 - 10:00 am
10/7/26	Ethics for NJ Local Government Employees (Camden)*	9:00 - 11:00 am
10/7/26	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/26	Protecting Children from Abuse In New Jersey Local Government Programs (Camden)*	11:30 - 1:00 pm
10/7/26	Driving Safety Awareness	1:00 - 2:30 pm
10/8/26	Confined Space Entry	8:30 - 11:30 am
10/8/26	Fall Protection Awareness	1:00 - 3:00 pm
10/9/26	Heavy Equipment Safety	7:30 - 9:30 am
10/9/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
10/9/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/9/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
10/9/26	Personal Protective Equipment	1:00 - 3:00 pm
10/12/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
10/12/26	Asbestos Awareness	10:00 - 11:30 am
10/13/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/13/26	Ethical Decision Making	9:00 - 11:30 am
10/13/26	The Power of Collaboration (Atlantic)*	9:00 - 12:00 pm
10/13/26	Bloodborne Pathogens	10:00 - 11:00 am
10/13/26	Leaf Collection Safety	1:00 - 3:00 pm
10/14/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
10/15/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/26	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/16/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
10/16/26	Introduction to Understanding Conflict (Zoom Meeting)	10:00 - 12:00 pm
10/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
10/19/26	Snow Removal Safety	1:00 - 3:00 pm
10/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
10/20/26	Fire Extinguisher Safety	11:00 - 12:00 pm
10/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
10/21/26	Chipper Safety	8:30 - 9:30 am
10/21/26	Chainsaw Safety	10:00 - 11:00 am
10/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/21/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
10/22/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/26	Leaf Collection Safety	8:30 - 10:30 am
10/23/26	Fire Safety & Emergency Action Plans	11:00 - 12:00 pm
10/23/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/26/26	Work Zone: Flagger	8:30 - 9:30 am
10/26/26	Personal Protective Equipment	10:00 - 12:00 pm
10/26/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
10/27/26	Confined Space Entry	8:30 - 11:30 am

10/27/26	AI Best Practices	11:00 - 12:30 pm
10/27/26	Sanitation and Recycling Safety	1:00 - 3:00 pm
10/28/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
10/28/26	Shop and Tool Safety	11:00 - 12:00 pm
10/29/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/29/26	Snow Removal Safety	1:00 - 3:00 pm
10/30/26	Hearing Conservation	8:30 - 9:30 am
10/30/26	Mower Safety	10:00 - 11:00 am
10/30/26	Playground Safety Inspections	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.

Group Training Procedures:

- 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.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

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

Please Note: ***The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed 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 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

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

Work Zone Safety

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.

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

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. 59-26

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: 2027, 5130, 9685, 178E, 189E & 170E

   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 September 15, 2026.

ADOPTED:

BY:____
ASHLEY BUONO, ESQ., CHAIRPERSON

ATTEST:

BY:____
EVE CULLINAN, VICE CHAIRPERSON

APPENDIX I

MINUTES

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – August 11, 2026
Zoom/Mount Holly
10:00 A.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 **Kathy Kissane** **Dawn Lawson** **Lisa Gallo**
	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 **Rob Garish**
Employee Benefits	PERMA Risk Management Services **James Rhodes**
	Conner Strong & Buckelew **Tammy Brown** **Ian Dalton**
	AmeriHealth Administrators **Megan Natale** **Erin Davidowicz**
	Express Scripts, Inc. **Hiteska Patel**

ALSO PRESENT:
Tracey Jobes, Bridge Commission
Andrew Willmott, Burlington County Special Services School District/Burlington County Institute of Technology
Tom Merchel, Conner Strong & Buckelew
Katherine Walters, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Jennifer Olson, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Tracey Jobes, Bridge Commission

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 9, 2026 & JUNE 29, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 9, 2026 AS WELL AS THE OPEN AND CLOSED MINUTES JUNE 29, 2026

Moved:	Commissioner Cullinan
Second:	Chair Buono
Vote:	Unanimous

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Garish, covering for Mr. Prince, reported the Safety Committee last met on June 5 via zoom. Mr. Garish said the meeting covered our training schedules for June and July along with the most commonly cited PEOSH citations for the first quarter. Mr. Garish reported there was a Safety Bulletin discussion on tree work near electrical and job hazard assessments which is very crucial as there is increased attention from PEOSH. Mr. Garish said they also spoke about the 2026 NJCE Safety Grant and the Leadership Academy. In response to Chair Buono's inquiry, Mr. Garish said the next Safety Committee meeting was scheduled for September 11 via zoom. Mr. Garish concluded his report unless there were any further questions.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on Tuesday, August 4[t] and reviewed the claims that would be discussed during 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 June. He advised there were (6) six certificate of insurances issued during the month of July.

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 advised the Finance Committee met on June 17 followed by the Executive Committee on June 26. Executive Director said the Board of Fund Commissioners approved the 2025 audit and noted there were no recommendations or findings. Executive Director reported that the Board of Fund Commissioners accepted a recommendation to maintain the capped reimbursement at $20,000 per member for property appraisals completed in 2026.

Executive Director advised there was a discussion on an excess pollution quote for landfills. Executive Director said they were still working on this as there were questions on the allocation and whether all the counties identified would buy in which would affect the pricing. Chair Buono advised this was being presented to the County Commissioners at their next meeting. Executive Director said we do have another allocation philosophies and he would see if he could give Chair Buono this new information before the County meeting.

Executive Director said we also spoke about a property risk control initiative. Executive Director explained property carriers would conduct risk-control inspections, and it was suggested each member identify three of their preferred locations for inspections.

Executive Director reported the Board of Fund Commissioners agreed to procure a Lobbyist to represent the NJCE. The RFP and scope of services are currently being developed.

Executive Director advised the County's membership renewal with the NJCE was expiring the end of the year. Chair Buono said the resolution was listed on the County Commissioners' agenda.

NJCE 2027 RENEWAL PROCESS: Executive Director reported the annual underwriting process to update locations, vehicles, etc. via Origami, was launched on Monday, July 27, 2026. Executive Director said the Optional Ancillary Coverage Applications were once again available through Broker Buddha. Executive Director noted the deadline for submitting all required information was Friday, September 4, 2026 and said the timely submission of all information was critical in keeping the process on schedule. Executive Director referred to a copy of the memorandum from the NJCE Underwriting Manager which was included in the agenda and noted a new item, e-bikes, inspection reports on dams and bridges. Chair Buono said she spoke with Mr. Merchel about this yesterday and is following up with the department head to make sure we meet the requirements for insurance.

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

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 31, 2026 there was a surplus of $1,528,636. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated $1,854,326 of the surplus was the BCIC's share of the NJCE equity. Executive Director pointed out that without the investment in the NJCE we would be in a negative position right now. Executive Director said he knows there have been some POL/EPL claims and a couple of major property claims so we would look at the claims. Executive Director noted the cash amount was $9,969,289.

CLAIM TRACKING REPORTS: Executive Director referred to a copy of the Expected Loss Ratio Analysis Report as of May 31, 2026 which was included in the agenda and noted the claim review would focus on this report. Executive Director advised this report measures how we are performing compared to where the actuary indicates we should be at a point in time. Executive Directo reviewed the years and the percentages.

SUBMISSION OF NEW PROPERTY DAMAGE CLAIMS: Executive Director referred to a copy of a memorandum included in the agenda which provides instructions for reporting new property claims. Please share this information with anyone who submits property claims. Ms. Kissane said new reports could also be sent to propertyclaims@quallynx.com.

2026 MEETING SCHEDULE: Executive Director said we did not have a meeting date scheduled for October. Executive Director advised, after polling the Commissioners, we are suggesting we set up a meeting for Tuesday, October 20, 2026 at 10:00 a.m. Executive Director requested a motion to schedule a meeting for October. Executive Director noted our next meeting was scheduled for Tuesday, September 15, 2026 at 10:00 a.m.

MOTION TO SCHEDULE A MEETING ON TUESDAY, OCTOBER 20, 2026 AT 10:00 A.M.

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes

Health Benefits Minutes
August 11, 2026

Executive Director
PERMA

FINANCIAL FAST TRACK – Mr. Rhodes reviewed the May fast track, highlighting a small deficit for the month but the claims in May were slightly lower than in April, as April had five Thursdays in the month. He provided preliminary numbers from June, stating there was a $1 million surplus but there was a caveat, as there was one less claim draw compared to May.

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 June 2025 to May 2026. She reported an 18% increase in claims this year compared to last year, which is consistent with the financials in the Executive Director's report, commenting that this data and information will be utilized to produce the 2027 budget. She reported on the top 5 diagnosis groups, procedure groups, providers, and drugs continues to remain steady. 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.

STATE HEALTH BENEFITS PRELIMINARY PROPOSED INCREASE – Ms. Brown provided the current preliminary proposed increases for the State Health Benefits for next year, noting that there are conversations around plan design changes and how to stop escalating the costs.

2027 DENTAL MARKETING – Ms. Brown reported the most recent dental RFP is expiring at the end of the year and the RFP has been finalized and provided the tentative marketing timeline for the RFP deliverables.

In response to Chair Buono, Ms. Brown estimated that in September they will be able to review and present the responses.

NEW JERSEY NEWBORN COVERAGE MANDATE – Ms. Brown reported that the New Jersey Newborn Coverage mandate was put into effect that extends the timeframe for newborns to be covered by the plan from 60 to 90 days. It was recommended for the Commission to adopt the same requirements.

Chair Buono made the motion to adopt the New Jersey Newborn Coverage Mandate subject to a resolution at the next meeting. Commissioner Cullinan seconded the motion.

EXPRESS SCRIPTS – Ms. Brown commented Express Scripts will be mailing the annual disclosure notices to plan participants and the July 1st Formulary update, as the full formulary copies were provided at the meeting.

Ms. Brown closed her report by commenting on the Health Fair, commending Ian Dalton, who spearheaded the effort. Commissioner Cullinan commented that there has been a lot of positive feedback and Chair Buono commented on how it was a great event, seeing the vendors and the employees interact.

Mr. Dalton thanked Healthy Measures and the County's Human Resources team who did the heavy lifting. He commented that it was a great turnout and provides a foundation to build off for future health fair events.

Third Party Administrator
Medical AmeriHealth Administrators

Ms. Davidowicz reviewed the AmeriHealth report included in the agenda for the month of June 2026, noting the per employee average for the month is $1,607.84. She noted there were two high-cost claimants that totaled $195,773 for the month of June. Ms. Davidowicz reviewed the additional ancillary reports, which include top facilities and performance guarantees.

Prescription Benefits Manager
Express Scripts

Ms. Patel reviewed the report on the agenda for Q2 2026 data, highlighting the generic fill rate is 90.4% and the monthly plan cost per member is $294.56. She commented that the generic fill rate is high since the Commission does not cover GLP-1's. Regarding the top indications, she noted the utilization of Inflammatory Conditions continues to be increasing since majority of these types of medications are under specialty drugs. She reviewed the top 25 drugs, nothing that Jardiance, which is a drug for Diabetes, is showing a 50% plan cost decrease due to the unit cost dropping.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda and said there was a revised Bills List which was distributed at the start of the meeting. Ms. Havlick advised she reviewed and everything was in order. Ms. Havlick said she was recommending approval of Resolutions 47-26 through 51-26. Chair Buono thanked Ms. Havlick for catching the revised bills list.

MOTION TO APPROVE RESOLUTION47-26, THROUGH RESOLUTION 51-26

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

ATTORNEY: Mr. Repici said his report was for closed session.

CLAIMS ADMINISTRATOR: Ms. Gallo reviewed the medical savings summary for the month of July and also the year-to-date figures as noted below.

2026	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
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%**

Ms. Gallo reviewed the Savings by Specialty report and noted the top saving categories were Hospital Services, Emergency Medicine, Ortho/Neuro and Physical Therapy. Ms. Gallo advised there were 143 workers' compensation claims reported year to date and medical only claims continue to represent the majority of the activity with 98. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Garish referred to a copy of the Safety Director Report which was included in the agenda and advised the report covered June, July and August activities and loss control visits. Mr. Garish noted all Safety Director's Bulletins were sent out. Mr. Garish reported an Active Shooter Training was scheduled for September 3 via zoom and encouraged all departments to have representatives attend. Mr. Garish noted some other training opportunities were available through September including bloodborne pathogens, HAZCOM and fire safety.

Mr. Garish also spoke about a new four-hour Leadership Training Course being developed for October. Mr. Garish advised it would be in person, in the Camden County area at a college location. This leadership course is intended for current and prospective supervisors and those looking to strengthen their leadership skills. Mr. Garish said an official flyer would be distributed once the October dates and location were finalized. Mr. Garish 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 52-26 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 52-26 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 AS WELL AS INCREASING THE RESERVE AUTHORITY FOR THE RCBC CLAIM AS DISCUSSED.

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

Chair Buono said the next meeting was scheduled for September 15 at 10:00 a.m.

MOTION TO ADJOURN:

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

MEETING ADJOURNED 11:14 A.M.
Minutes prepared by:
Cathy Dodd, Assisting Secretary
Caitlin Perkins, Benefits