

**BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 20, 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 *October 20, 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: October 20, 2026
10:00 A.M.

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ☐ **ROLL CALL OF COMMISSIONERS**
 - ☐ **APPROVAL OF MINUTES:** September 15, 2026 Open Minutes Appendix I
September 15, 2026 Closed Minutes sent via e-mail

 - ☐ **CORRESPONDENCE:** None
 - ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Pages 2-15**
 - ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR/BENEFITS – PERMA Pages 16-21**
 - ☐ **BENEFITS CONSULTANT – Conner Strong & Buckelew Pages 22-26**
 - ☐ **BENEFITS THIRD PARTY ADMINISTRATOR - AmeriHealth Pages 27-29**
 - ☐ **PRESCRIPTION ADMINISTRATOR – Express Scripts Pages 30-32**

 - ☐ **TREASURER – Carolyn Havlick**
 - Resolution **64-26** October P&C Bills List Page 33
 - Resolution **65-26** October Health Bills List Page 34
 - Motion to approve Resolutions 64-26 through 65-26*
 - Treasurer Reports Pages 35-38

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

 - ☐ **CLAIMS ADMINISTRATOR – Qual-Lynx**
 - Monthly Report.....Pages 39-41

 - ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report.....Pages 42-52

 - ☐ **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 66-26 Closed Session (Motion) Page 53**
 - ☐ **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: December 15, 2026, 10:00 A.M., Mt. Holly, NJ**

BURLINGTON COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Telephone (201) 881-7632 Fax (201) 881-7633

Date: October 20, 2026

Memo to: Commissioners of the Burlington County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

-
- ☐ **Certificate of Insurance Issuance Report (Page 3)** – Included on page 3 of the agenda is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There was (1) one certificate of insurance issued during the month.

☐ **Motion to approve the certificate of insurance reports**

- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 4-7)** – The NJCE met virtually on September 18, 2026. Included in the agenda on pages 4-7 is a summary report of the meeting. The NJCE is scheduled to meet again on Friday, October 23, 2026 at 1:30 p.m., virtually.

- ☐ **2027 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2027 pre-renewal and the marketplace on September 22nd. A copy of the presentation was e-mailed to the Commissioners and Professionals on September 30. A recording of the webinar will be uploaded to the NJCE website.

- ☐ **BCIC Financial Fast Track (Pages 8-10)** – Included in the agenda on pages 8-10 is a copy of the Financial Fast Track for the month of July. As of **July 31, 2026** there is a statutory surplus of **\$2,013,943**. Line 11 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 **\$9,514,114**.

- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2026** the NJCE has a surplus of **\$17,679,421**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$30,546,738**.

- ☐ **Claim Tracking Reports (Pages 13-15)** – The Claim Tracking Reports are on pages 13-15 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of July 31, 2026 with the Commission.

- ☐ **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. Please join us at the Annual Reception held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on Wednesday, November 18. We look forward to seeing everyone there. No RSVP is required.

- ☐ **November Meeting** – The Commission is not scheduled to meet in November. Our next regular meeting is scheduled for Tuesday, December 15, 2026 at 10:00 a.m.

Burlington County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2026 To 10/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Alzheimer's New Jersey I - Rowan College at Burlington County	425 Eagle Rock Avenue, Suite 203 Roseland, NJ 07068	Student Practices Liability included in package. RE: Annual Alzheimer's Walk The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to participating in the annual Alzheimer's Walk event.	9/10/2026 #6668356	GL AU EX WC OTH
Total # of Holders: 1				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: September 18, 2026

Memo to: Burlington County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF September Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). At this point in the meeting, closed session was not needed for additional claim review, and the Board accepted the committee's recommendation to approve the claims.

All claims are reviewed and discussed at the Claims Review Committee meetings and only property claims of \$500,000 and more are discussed during closed sessions of the NJCE JIF meetings. Fund Attorney and the Fund Office recommended expansion of the review during closed session to include General Liability and Workers' Compensation claims of \$500,000 or more. This change will allow all large authority requests and/or final settlements to be reviewed by the board. The Board of Fund Commissioners accepted the recommendation; the Claims Review Committee Charter and Plan of Risk Management will be updated to memorialize this action at the October 23, 2026 JIF meeting.

NJCE Settlement Procedures: Submitted for information was the current claims settlement procedures on claims with settlements that exceed the Primary and NJCE limits with excess contribution/reimbursement. The procedures have been updated to reflect notification at the Commission level; the Board of Fund Commissioners accepted the revisions of the claim settlement procedures.

Excess Pollution Liability Quote: On July 30th Underwriting Manager presented a revised excess pollution liability quote for 17 member locations with 15-month policy term, which reflected a \$15m limit and \$5m retention to include Odor/Atmospheric Migration at a minimum premium of \$448,856.25. As of this meeting, four member entities have indicated interest in purchasing this coverage. Since the quotes are subject to a minimum premium, the Underwriting Manager will re-market this coverage as part of the 2027 pollution liability renewal to improve pricing, coverage, terms and conditions. The Board of Fund Commissioners agreed with this recommendation.

Professional Services:

Claims Resolution Corporation (CRC): The Fund's contract with CRC for Claims Administration of WC & Managed Care services expires on September 25, 2026. A request for proposal (RFP) was issued on Friday July 17, 2026 with a deadline to submit responses by August 11, 2026; three (3) responses were received in response to this RFP. On August 24, 2026, Fund Attorney, QPA, Treasurer and Executive Director staff met to conduct a preliminary review of the responses. It was determined

that the scope and fees section of the RFP did not clarify pricing and as such, the NJCE is unable to determine the exact costs by the respondents.

Recommendation is to revise the RFP sections, reissue the RFP following this meeting and award a contract for services with a January 1, 2027 effective date. In addition, CRC was contacted to consider extending the current agreement, at the same terms and conditions, to the end of December, pending re-procurement of services, and agreed to do so. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution extending the current agreement with CRC to provide claims administration services with the same terms and conditions until December 31, 2026.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expired June 2026. The NJCE Cyber Liability carriers view the Fund's collaboration with the Chertoff Group and services provided as extremely beneficial. Underwriting Manager worked with the Chertoff Group to review member concerns, industry updates, etc. to submit a proposal with updated projects and initiatives. A noted addition in the proposal was Operational Technology (OT) Framework, which are the points of a network that control actual equipment often found in water utility systems. Submitted was a copy of Chertoff's proposal with updated projects at an annual fee not to exceed \$40,000. The Board of Fund Commissioners moved a motion to approve these services subject to pay to play documentation.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent the Fund in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. On August 5th, the Ad Hoc Committee – Commissioners Buono, Kessler and Shea and Fund Attorney - met to draft the scope of services for consideration. The final draft was submitted to the Fund Attorney for review and contract award services are targeted for a January 1, 2027 start date.

Conflict Attorney: At the June 26th fund meeting, Fund Office and Fund Attorney recommended the procurement of a conflict attorney to opine on a potential conflict or appearance of a conflict with the plaintiff attorney firm for an active Atlantic County Utility Authority (ACUA) environmental claim.

ACUA recommended the firm Porzio Bromberg and Newman to be contingent on use of a retired judge with relevant conflict attorney experience. In addition, Conner Strong and Buckelew recommended the following firms for consideration by the Board:

- Bressler, Amery & Ross [Legal Ethics and Compliance: Bressler, Amery & Ross, P.C.](#)
- Malamut Law [Dominic Rota | Malamut Law](#)
- Einhorn Barbarito [Ethics & Professional Liability Defense - Einhorn Barbarito](#)

Recommendation is the Fund Office will contact Porzio Bromberg and Newman to consider and provide a quote for this engagement. The Board of Fund Commissioners agreed with the recommendation.

Other Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2026. The Fund Office in conjunction with Fund Attorney and QPA will start the procurement process in October.

Property Risk Engineering: In June, Underwriting Manager submitted two property risk engineering proposals from Chubb and Zurich given the Fund's uptick in property losses during the 1st quarter of 2026. The Board agreed to implement the program over a multi-year period. Initially, each member's largest location was identified in Origami by Underwriting to obtain a quote. In June, the Board also recommended each member identify three (3) of their preferred locations for inspection. A status report of the identified locations will be submitted for the October agenda.

NJCE Committees:

Finance Sub Committee: A meeting of the Finance Sub Committee has been scheduled for October 16, 2026 at 9:30AM to discuss the 2027 preliminary budget.

NJCE Safety Committee: The Safety Committee met on Monday September 14, 2026; submitted for information were the minutes of the meeting. The next meeting is scheduled for Monday, December 14th at 10am via Zoom.

Cyber Claims: At the June 26th meeting, the Board of Fund Commissioners agreed with the Finance Sub Committee's recommendation that the Fund Office and Underwriting Manager pursue a Master Service Agreement with its Breach Counsel. The Master Service Agreement will help avoid challenges faced by members when complying with local public contract laws and/or organizing their governing body quickly enough to engage cyber legal counsel and forensic vendors. A draft agreement will be submitted for the October agenda for the Board's review and consideration.

Tracking Reports: Submitted for information was the Financial Fast Track as of June 30, 2026 reflecting a statutory surplus of \$18.1 million. The reports reflects the consolidation of 2010 to 2019 Fund Years creating the Legacy and Closed Years accounts. Also submitted was the Expected Loss Ratio as of June 30, 2026.

Regulatory Compliance Checklist as of 9/16/2026: Submitted for information was a checklist that tracks contracts, compliance, and other Fund business.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are set to renew their three-year membership with the Fund as of January 1, 2027; the Fund Office has received all renewal resolutions and/or agreements from these members and a will submit the necessary filing with the state agencies.

2027 Budget & Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates.

Underwriting Data Collection: The 2027 renewal process began on July 27th with a deadline to complete by September 4th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

December 31, 2025 Audit: The 2025 Audit Report, Actuarial Certification & Statement of Actuarial Opinion was filed with the Department of Community Affairs. The Synopsis of Audit has been posted to the fund's website in the *Public Notice/State Required Postings* section.

2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference is scheduled for November 17th through November 19th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and more information will be provided at the next meeting.

2027 Best Practices Workshop Webinar: Feedback on the last session held in 2025 was positive and the Fund plans to host another workshop virtually in the fall of 2027.

Underwriting Manager Report

Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 10:00AM to cover the current state of the market and anticipated program changes.

In addition, Underwriting Manager reported a favorable meeting with Safety National, the NJCE's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the Fund's collaborative efforts in its management of claims and risk control efforts.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from June to September 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo. Report noted the NJCE Leadership Academy, a program whose goal is to enhance leadership skills, has partnered with Echelon Front to provide foundational principles of leadership; a training announcement and registration on the program will be issued to members in the coming week.

In addition, the 2026 Safety Grant program has contributions from Safety National, Munich RE, Old Republic and METIS, in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500 respectively, for a total grant amount of \$130,500. Safety Director and the safety grant committee will review the submissions and provide a report at the October meeting.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2026.

Executive Session: The Board of Fund Commissioners held Executive Session to review all claims of \$500,000 or more. In Open Session, the Board of Fund Commissioners agreed on the strategy outlined for BCIC claim #2025354527.

Next Meeting: The next regularly scheduled meeting is October 23, 2026 at 1:30pm via Zoom.

BURLINGTON COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2026					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	838,540	5,869,783	86,600,183	92,469,966
2.	CLAIM EXPENSES				
	Paid Claims	565,463	3,019,064	32,195,098	35,214,163
	Case Reserves	(343,149)	(132,897)	6,326,199	6,193,302
	IBNR	42,793	535,941	3,956,582	4,492,522
	Excess Insurance Recoverable	0	0	(99,447)	(99,447)
	Discounted Claim Value	(17,517)	(69,919)	(857,523)	(927,443)
	TOTAL CLAIMS	247,590	3,352,188	41,520,908	44,873,096
3.	EXPENSES				
	Excess Premiums	397,344	2,781,408	39,043,313	41,824,721
	Administrative	57,645	421,780	6,262,991	6,684,770
	TOTAL EXPENSES	454,989	3,203,187	45,306,304	48,509,491
4.	UNDERWRITING PROFIT (1-2-3)	135,962	(685,592)	(227,029)	(912,622)
5.	INVESTMENT INCOME	28,439	172,425	1,577,936	1,750,361
6.	PROFIT (4 + 5)	164,401	(513,168)	1,350,907	837,740
7.	CEL APPROPRIATION CANCELLATION	0	0	4,958	4,958
8.	DIVIDEND INCOME	0	0	587,771	587,771
9.	DIVIDEND EXPENSE	0	0	(1,187,771)	(1,187,771)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	0	(127,003)	1,898,248	1,771,245
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	164,401	(640,171)	2,654,114	2,013,943
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	1,139	39,861	499,127	538,989
	2013	416	(89,268)	(139,611)	(228,879)
	2014	2,097	(12,473)	96,188	83,715
	2015	35	56,833	(1,012,739)	(955,906)
	2016	281	(18,540)	8,661	(9,879)
	2017	1,903	(46,782)	1,044,911	998,129
	2018	1,021	(49,861)	278,824	228,964
	2019	1,919	38,513	1,049,992	1,088,505
	2020	4,029	55,638	2,339,388	2,395,026
	2021	1,995	17,244	(45,933)	(28,688)
	2022	698	67,435	(1,437,438)	(1,370,003)
	2023	2,649	(81,639)	(260,538)	(342,177)
	2024	2,048	(724,890)	(159,955)	(884,845)
	2025	3,176	(46,245)	393,235	346,991
	2026	140,993	154,001		154,001
	TOTAL SURPLUS (DEFICITS)	164,401	(640,171)	2,654,114	2,013,943
	TOTAL CASH				9,514,114

BURLINGTON COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2012					
	Paid Claims	0	72	1,860,186	1,860,258
	Case Reserves	0	0	0	0
	IBNR	0	(5,000)	23,345	18,345
	Excess Insurance Recoverable	0	0	(909)	(909)
	Discounted Claim Value	0	484	(2,217)	(1,733)
TOTAL FY 2012 CLAIMS		0	(4,444)	1,880,405	1,875,961
FUND YEAR 2013					
	Paid Claims	584	4,011	2,618,035	2,622,046
	Case Reserves	(584)	104,503	7,790	112,293
	IBNR	0	(2,000)	25,114	23,114
	Excess Insurance Recoverable	0	0	(7,910)	(7,910)
	Discounted Claim Value	0	(9,890)	(3,253)	(13,142)
TOTAL FY 2013 CLAIMS		0	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	0	237	(7,516)	(7,279)
TOTAL FY 2015 CLAIMS		0	237	3,391,956	3,392,193
FUND YEAR 2016					
	Paid Claims	2,247	14,236	2,422,719	2,436,954
	Case Reserves	(247)	32,285	146,789	179,075
	IBNR	(1,720)	(1,720)	1,720	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(3,225)	(14,566)	(17,790)
TOTAL FY 2016 CLAIMS		280	41,575	2,556,663	2,598,238
FUND YEAR 2017					
	Paid Claims	120	3,444	1,700,404	1,703,848
	Case Reserves	(120)	(6,769)	11,941	5,172
	IBNR	0	0	7,032	7,032
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	697	(1,905)	(1,208)
TOTAL FY 2017 CLAIMS		0	(2,627)	1,717,471	1,714,844
FUND YEAR 2018					
	Paid Claims	900	32,661	2,713,554	2,746,215
	Case Reserves	(900)	(16,661)	76,186	59,525
	IBNR	0	(291)	29,876	29,586
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,380	(9,907)	(8,527)
TOTAL FY 2018 CLAIMS		0	17,090	2,809,709	2,826,798

BURLINGTON COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		July 31, 2026		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	960	2,472	2,130,997	2,133,469
Case Reserves	(960)	(2,472)	18,437	15,965
IBNR	0	(3,179)	40,435	37,256
Excess Insurance Recoverable	0	0	(90,077)	(90,077)
Discounted Claim Value	0	461	(5,715)	(5,254)
TOTAL FY 2019 CLAIMS	0	(2,717)	2,094,077	2,091,359
FUND YEAR 2020				
Paid Claims	120	8,070	736,644	744,714
Case Reserves	(120)	(8,649)	50,733	42,084
IBNR	0	(7,588)	138,428	130,841
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,253	(15,097)	(13,844)
TOTAL FY 2020 CLAIMS	0	(6,914)	910,708	903,794
FUND YEAR 2021				
Paid Claims	4,096	138,031	2,673,422	2,811,453
Case Reserves	(52,455)	(183,555)	427,785	244,230
IBNR	48,359	6,546	164,048	170,594
Excess Insurance Recoverable	0	0	(541)	(541)
Discounted Claim Value	0	14,637	(52,627)	(37,990)
TOTAL FY 2021 CLAIMS	0	(24,342)	3,212,088	3,187,746
FUND YEAR 2022				
Paid Claims	26,552	261,668	3,658,534	3,920,202
Case Reserves	(24,615)	(457,252)	1,282,180	824,928
IBNR	(1,937)	(65,842)	358,029	292,187
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	38,189	(123,051)	(84,862)
TOTAL FY 2022 CLAIMS	0	(223,237)	5,175,692	4,952,455
FUND YEAR 2023				
Paid Claims	17,061	194,165	2,292,712	2,486,877
Case Reserves	29,823	(4,536)	1,037,166	1,032,630
IBNR	(46,884)	(129,560)	724,499	594,939
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	19,383	(135,849)	(116,466)
TOTAL FY 2023 CLAIMS	0	79,453	3,918,528	3,997,981
FUND YEAR 2024				
Paid Claims	371,788	1,270,474	1,979,528	3,250,001
Case Reserves	(232,226)	(294,716)	1,774,949	1,480,233
IBNR	(139,562)	(226,958)	719,438	492,480
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	17,238	(205,059)	(187,821)
TOTAL FY 2024 CLAIMS	0	766,038	4,268,855	5,034,893
FUND YEAR 2025				
Paid Claims	71,684	666,731	1,653,222	2,319,953
Case Reserves	(4,278)	(141,510)	1,419,057	1,277,546
IBNR	(67,406)	(475,438)	1,724,617	1,249,179
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	54,869	(280,762)	(225,893)
TOTAL FY 2025 CLAIMS	0	104,651	4,516,134	4,620,786
FUND YEAR 2026				
Paid Claims	69,351	421,748		421,748
Case Reserves	(56,467)	847,717		847,717
IBNR	251,943	1,446,969		1,446,969
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(17,517)	(205,634)		(205,634)
TOTAL FY 2026 CLAIMS	247,310	2,510,801	0	2,510,801
COMBINED TOTAL CLAIMS				
	247,590	3,352,188	41,520,908	44,873,096
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 anticipated recoverable amounts from the CEL of \$407,747 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2026			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		3,668,064	25,676,449	369,829,068	395,505,517
2.	CLAIM EXPENSES					
		Paid Claims	1,702,179	6,025,966	29,596,460	40,087,793
		Case Reserves	948,121	3,833,452	12,305,536	12,050,602
		IBNR	(1,171,199)	(894,573)	19,408,209	18,136,656
		Discounted Claim Value	29,361	(137,208)	(4,230,960)	(4,368,169)
		Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS		1,508,462	8,723,937	56,910,426	65,634,363
3.	EXPENSES					
		Excess Premiums	2,441,792	17,086,021	265,514,382	282,600,403
		Administrative	234,976	1,643,470	25,830,190	27,473,661
	TOTAL EXPENSES		2,676,769	18,729,491	291,344,572	310,074,064
4.	UNDERWRITING PROFIT (1-2-3)		(517,167)	(1,776,979)	21,574,070	19,797,091
5.	INVESTMENT INCOME		82,517	589,837	4,500,045	5,089,882
6.	PROFIT (4+5)		(434,650)	(1,187,142)	26,074,115	24,886,972
7.	Dividend		0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)		(434,650)	(1,187,142)	18,866,564	17,679,421
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy		6,483	660,453	0	660,453
	Closed Years		16,921	(285,278)	14,115,983	13,830,705
	2020		4,914	216,029	1,131,810	1,347,839
	2021		(109,751)	(282,216)	(365,013)	(647,229)
	2022		4,499	(1,363,844)	928,915	(434,929)
	2023		8,775	(154,071)	(2,982,758)	(3,136,830)
	2024		9,610	239,017	385,652	624,669
	2025		16,332	329,479	5,651,976	5,981,455
	2026		(392,433)	(546,712)		(546,712)
TOTAL SURPLUS (DEFICITS)			(434,650)	(1,187,142)	18,866,564	17,679,421
TOTAL CASH						30,546,738

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2026					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
LEGACY					
Paid Claims	53,587	285,133	0	285,133	
Case Reserves	(196,855)	(596,509)	0	(596,509)	
IBNR	143,268	75,281	0	75,281	
Discounted Claim Value	0	(401,963)	0	(401,963)	
Excess Recoveries	0	0	0	0	
TOTAL LEGACY CLAIMS	0	(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	919	196,975	2,059,147	2,256,122	
Case Reserves	(9,806)	(80,756)	952,692	871,935	
IBNR	8,887	(237,757)	604,550	366,793	
Discounted Claim Value	0	46,988	(193,474)	(146,485)	
Excess Recoveries	0	(103,700)	(168,819)	(272,519)	
TOTAL FY 2020 CLAIMS	0	(178,249)	3,254,096	3,075,847	
FUND YEAR 2021					
Paid Claims	17,508	260,095	3,403,434	3,663,530	
Case Reserves	790,937	1,077,067	1,880,569	2,957,637	
IBNR	(690,694)	(1,035,311)	1,035,311	0	
Discounted Claim Value	0	25,615	(375,778)	(350,163)	
TOTAL FY 2021 CLAIMS	117,751	327,467	5,943,537	6,271,003	
FUND YEAR 2022					
Paid Claims	0	2,399,065	2,273,066	4,672,131	
Case Reserves	(9,794)	(598,404)	1,716,601	1,118,196	
IBNR	9,794	(512,298)	1,784,444	1,272,146	
Discounted Claim Value	0	114,298	(379,863)	(265,565)	
TOTAL FY 2022 CLAIMS	0	1,402,661	5,394,248	6,796,909	
FUND YEAR 2023					
Paid Claims	4,086	222,296	5,375,202	5,597,498	
Case Reserves	1,246,232	2,287,010	694,406	2,981,416	
IBNR	(1,250,318)	(2,364,260)	4,501,726	2,137,467	
Discounted Claim Value	0	71,776	(694,458)	(622,682)	
TOTAL FY 2023 CLAIMS	0	216,822	9,876,877	10,093,699	
FUND YEAR 2024					
Paid Claims	2,603	160,455	2,203,383	2,363,838	
Case Reserves	(128,008)	(54,034)	2,414,779	2,360,745	
IBNR	125,405	(415,983)	4,710,250	4,294,266	
Discounted Claim Value	0	138,334	(982,534)	(844,201)	
TOTAL FY 2024 CLAIMS	0	(171,228)	8,345,877	8,174,650	
FUND YEAR 2025					
Paid Claims	0	126,002	536,878	662,879	
Case Reserves	69,985	(111,370)	558,103	446,733	
IBNR	(69,985)	(302,331)	6,394,948	6,092,617	
Discounted Claim Value	0	74,197	(1,160,711)	(1,086,514)	
TOTAL FY 2025 CLAIMS	0	(213,502)	6,329,218	6,115,716	
FUND YEAR 2026					
Paid Claims	1,623,477	2,375,945		2,375,945	
Case Reserves	(814,570)	1,910,448		1,910,448	
IBNR	552,443	3,898,086		3,898,086	
Discounted Claim Value	29,361	(650,597)		(650,597)	
TOTAL FY 2026 CLAIMS	1,390,711	7,533,881	0	7,533,881	
COMBINED TOTAL CLAIMS	1,508,462	8,723,937	56,910,426	65,634,363	
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
July 31, 2026

COVERAGE LINE - PROPERTY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		TOTAL
June-26	0	0	0	0	0	0	0	0	0	0	1	4	4	6	6		21
July-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	0	0	0		0
Limited Reserves																	\$1,037
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		TOTAL
June-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$600	\$0	\$3,500	\$2,329	\$248,931		\$255,360
July-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$600	\$2,975	\$3,500	\$2,329	\$12,381		\$21,785
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,975	\$0	\$0	(\$236,550)		(\$233,575)
Ltd Incurred	\$44,560	\$21,276	\$17,759	\$183,294	\$388,219	\$208,503	\$584,547	\$288,781	\$246,759	\$68,601	\$339,389	\$485,499	\$148,573	\$453,372	\$46,639		\$3,525,772
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
June-26	0	0	0	0	0	0	1	0	2	0	7	14	23	25	40		112
July-26	0	0	0	0	0	0	1	0	2	0	6	14	20	20	41		104
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	0	-3	-5	1		-8
Limited Reserves																	\$10,663
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		TOTAL
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
July-26	\$0	\$0	\$0	\$0	\$0	\$0	\$4,654	\$0	\$34,669	\$0	\$304,386	\$271,477	\$216,131	\$99,198	\$178,434		\$1,108,950
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0	\$0	\$0	(\$14,821)	\$29,860	(\$367,926)	\$29,986	(\$19,102)		(\$380,785)
Ltd Incurred	\$476,088	\$362,651	\$1,353,356	\$737,117	\$193,592	\$77,058	\$276,976	\$171,059	\$74,043	\$51,160	\$777,880	\$447,307	\$425,893	\$386,979	\$225,833		\$6,036,992
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
June-26	0	0	0	0	0	0	0	0	0	0	0	0	3	6	2		11
July-26	0	0	0	0	0	0	0	0	0	0	0	0	3	4	3		10
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-2	1		-1
Limited Reserves																	\$4,263
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		TOTAL
June-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$22,962	\$17,709	\$3,500		\$44,171
July-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$21,822	\$16,209	\$4,500		\$42,531
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,140)	(\$1,500)	\$1,000		(\$1,640)
Ltd Incurred	\$6,543	\$20,152	\$286,342	\$282,034	\$132,098	\$268,417	\$173,255	\$354,375	\$8,875	\$43,246	\$91,410	\$35,838	\$40,167	\$32,314	\$5,380		\$1,780,446
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
June-26	0	2	0	1	5	1	4	2	1	14	9	10	24	30	55		158
July-26	0	2	0	1	5	1	4	2	1	11	6	10	23	26	53		145
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-3	0	-1	-4	-2		-13
Limited Reserves																	\$30,991
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		TOTAL
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
July-26	\$0	\$112,293	\$0	\$71,904	\$179,075	\$5,172	\$54,871	\$15,965	\$7,415	\$244,230	\$519,942	\$297,407	\$1,173,162	\$1,159,810	\$652,402		\$4,493,648
NET CHGE	\$0	(\$584)	\$0	\$0	(\$247)	(\$120)	(\$400)	(\$960)	(\$120)	(\$52,455)	(\$11,194)	(\$3,012)	\$137,100	\$5,518	\$198,185		\$271,711
Ltd Incurred	\$1,333,067	\$2,330,261	\$774,097	\$2,197,038	\$1,902,119	\$1,155,042	\$1,770,963	\$1,147,079	\$564,520	\$2,873,265	\$3,537,540	\$2,000,720	\$3,143,471	\$2,397,143	\$965,751		\$28,092,075
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
June-26	0	2	0	1	5	1	5	2	3	14	17	28	54	67	103		302
July-26	0	2	0	1	5	1	5	2	3	11	13	28	50	56	103		280
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-4	0	-4	-11	0		-22
Limited Reserves																	\$20,239
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		TOTAL
June-26	\$0	\$112,877	\$0	\$71,904	\$179,321	\$5,292	\$60,425	\$16,925	\$42,204	\$296,684	\$850,943	\$542,036	\$1,646,582	\$1,281,825	\$904,184		\$6,011,203
July-26	\$0	\$112,293	\$0	\$71,904	\$179,075	\$5,172	\$59,525	\$15,965	\$42,084	\$244,230	\$824,928	\$571,859	\$1,414,616	\$1,277,546	\$847,717		\$5,666,914
NET CHGE	\$0	(\$584)	\$0	\$0	(\$247)	(\$120)	(\$900)	(\$960)	(\$120)	(\$52,455)	(\$26,016)	\$29,823	(\$231,966)	(\$4,278)	(\$56,467)		(\$344,289)
Ltd Incurred	\$1,860,258	\$2,734,339	\$2,431,555	\$3,399,482	\$2,616,029	\$1,709,020	\$2,805,740	\$1,961,293	\$894,197	\$3,036,272	\$4,746,220	\$2,969,364	\$3,758,104	\$3,269,808	\$1,243,603		\$39,435,285

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

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		79	MONTH TARGETED	Last Month		78	MONTH TARGETED	Last Year		67	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	329,377	246,759	246,759	74.92%	100.00%	246,759	246,759	74.92%	100.00%	246,760	246,760	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%	96.99%
POL/EPL	13,057	0	0	0.00%	96.50%	0	0	0.00%	96.50%	0	0	0.00%	96.99%
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%	97.21%
WORKER'S COMP	1,708,000	564,520	564,520	33.05%	100.00%	564,520	564,520	33.05%	100.00%	536,277	536,277	31.40%	100.00%
TOTAL ALL LINES	2,903,434	894,197	894,197	30.80%	98.98%	894,197	894,197	30.80%	98.54%	845,955	845,955	29.14%	98.68%
NET PAYOUT %	\$852,113				29.35%								

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		67	MONTH TARGETED	Last Month		66	MONTH TARGETED	Last Year		55	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
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%	96.99%	51,160	51,160	8.44%	97.05%	34,478	34,478	5.69%	96.81%
POL/EPL	100,290	19,410	19,410	19.35%	96.99%	19,410	19,410	19.35%	97.05%	19,410	19,410	19.35%	96.81%
AUTO LIABILITY	144,000	43,246	43,246	30.03%	97.21%	43,246	43,246	30.03%	97.14%	43,246	43,246	30.03%	94.86%
WORKER'S COMP	1,837,001	2,873,265	2,873,265	156.41%	100.00%	2,921,624	2,921,624	159.04%	100.00%	2,032,537	2,032,537	110.64%	99.74%
TOTAL ALL LINES	3,090,291	3,055,683	3,055,683	98.88%	96.04%	3,104,042	3,104,042	100.44%	96.04%	2,198,273	2,198,273	71.13%	98.88%
NET PAYOUT %	\$2,811,453				90.98%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		55	MONTH TARGETED	Last Month		54	MONTH TARGETED	Last Year		43	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	348,000	339,389	339,389	97.53%	100.00%	339,389	339,389	97.53%	100.00%	239,997	239,997	68.96%	100.00%
GEN LIABILITY	555,000	777,880	777,880	140.16%	96.81%	770,851	770,851	138.89%	96.73%	80,249	80,249	14.46%	93.91%
POL/EPL	197,000	2,426	2,426	1.23%	96.81%	2,426	2,426	1.23%	96.73%	2,426	2,426	1.23%	93.91%
AUTO LIABILITY	149,000	91,410	91,410	61.35%	94.86%	91,410	91,410	61.35%	94.56%	30,100	30,100	20.20%	90.64%
WORKER'S COMP	2,315,000	3,537,540	3,537,540	152.81%	99.74%	3,544,033	3,544,033	153.09%	99.70%	2,169,083	2,169,083	93.70%	99.02%
TOTAL ALL LINES	3,564,000	4,748,645	4,748,645	133.24%	98.94%	4,748,109	4,748,109	133.22%	98.89%	2,521,854	2,521,854	70.76%	97.69%
NET PAYOUT %	\$3,923,717				110.09%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		43	MONTH TARGETED	Last Month		42	MONTH TARGETED	Last Year		31	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	420,000	485,499	485,499	115.59%	100.00%	480,564	480,564	114.42%	100.00%	419,879	419,879	99.97%	100.00%
GEN LIABILITY	516,000	447,307	447,307	86.69%	93.91%	414,807	414,807	80.39%	93.46%	29,885	29,885	5.79%	86.42%
POL/EPL	223,000	573,540	573,540	257.19%	93.91%	573,540	573,540	257.19%	93.46%	214,108	214,108	96.01%	86.42%
AUTO LIABILITY	151,000	35,838	35,838	23.73%	90.64%	35,838	35,838	23.73%	90.21%	36,373	36,373	24.09%	83.75%
WORKER'S COMP	2,535,500	2,000,720	2,000,720	78.91%	99.02%	2,000,693	2,000,693	78.91%	98.92%	1,014,365	1,014,365	40.01%	96.90%
TOTAL ALL LINES	3,845,500	3,542,904	3,542,904	92.13%	97.81%	3,505,441	3,505,441	91.16%	97.65%	1,714,610	1,714,610	44.59%	94.71%
NET PAYOUT %	\$2,510,273				65.28%								

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

CURRENT FUND YEAR 2024 – LOSSES CAPPED AT RETENTION

2024	Budget	Current		31	MONTH TARGETED	Last Month		30	MONTH TARGETED	Last Year		19	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	480,000	148,573	148,573	30.95%	100.00%	148,573	148,573	30.95%	100.00%	166,031	166,031	34.59%	97.40%
GEN LIABILITY	488,000	425,893	425,893	87.27%	86.42%	935,967	935,967	191.80%	85.57%	272,507	272,507	55.84%	72.70%
POL/EPL	236,000	1,036,883	1,036,883	439.36%	86.42%	1,036,883	1,036,883	439.36%	85.57%	37,695	37,695	15.97%	72.70%
AUTO LIABILITY	159,000	40,167	40,167	25.26%	83.75%	40,167	40,167	25.26%	82.91%	13,344	13,344	8.39%	68.41%
WORKER'S COMP	2,580,000	3,143,471	3,143,471	121.84%	96.90%	2,993,836	2,993,836	116.04%	96.57%	2,353,494	2,353,494	91.22%	88.04%
TOTAL ALL LINES	3,943,000	4,794,987	4,794,987	121.61%	94.82%	5,155,425	5,155,425	130.75%	94.42%	2,843,071	2,843,071	72.10%	85.57%
NET PAYOUT %	\$3,314,754				84.07%								

CURRENT FUND YEAR 2025 – LOSSES CAPPED AT RETENTION

2025	Budget	Current		19	MONTH TARGETED	Last Month		18	MONTH TARGETED	Last Year		7	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	455,179	453,372	453,372	99.60%	97.40%	458,816	458,816	100.80%	97.09%	86,947	86,947	19.10%	53.00%
GEN LIABILITY	511,000	386,979	386,979	75.73%	72.70%	391,520	391,520	76.62%	71.16%	282,018	282,018	55.19%	25.00%
POL/EPL	241,000	0	0	0.00%	72.70%	0	0	0.00%	71.16%	0	0	0.00%	25.00%
AUTO LIABILITY	176,000	32,314	32,314	18.36%	68.41%	33,814	33,814	19.21%	66.43%	43,246	43,246	24.57%	25.00%
WORKER'S COMP	2,866,000	2,397,143	2,397,143	83.64%	88.04%	2,339,150	2,339,150	81.62%	86.31%	940,454	940,454	32.81%	19.00%
TOTAL ALL LINES	4,249,179	3,269,808	3,269,808	76.95%	85.52%	3,223,300	3,223,300	75.86%	83.96%	1,352,666	1,352,666	31.83%	23.95%
NET PAYOUT %	\$1,992,262				46.89%								

CURRENT FUND YEAR 2026 – LOSSES CAPPED AT RETENTION

2026	Budget	Current		7	MONTH TARGETED	Last Month		6	MONTH TARGETED	Last Year		-5	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	491,000	46,639	46,639	9.50%	53.00%	283,189	283,189	57.68%	45.00%			N/A	N/A
GEN LIABILITY	510,000	225,833	225,833	44.28%	25.00%	232,761	232,761	45.64%	19.00%			N/A	N/A
POL/EPL	242,000	0	0	0.00%	25.00%	0	0	0.00%	19.00%	0	0	N/A	N/A
AUTO LIABILITY	184,000	5,380	5,380	2.92%	25.00%	4,280	4,280	2.33%	20.00%			N/A	N/A
WORKER'S COMP	3,154,000	965,751	965,751	30.62%	19.00%	711,949	711,949	22.57%	14.00%			N/A	N/A
TOTAL ALL LINES	4,581,000	1,243,603	1,243,603	27.15%	23.87%	1,232,179	1,232,179	26.90%	18.38%	0	0	N/A	N/A
NET PAYOUT %	\$395,886				8.64%								

BURLINGTON COUNTY INSURANCE COMMISSION

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

Date: October 20, 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 August 2026

Some highlights of the August Financial Fast Track are below:

- The Fund reported a **monthly surplus of \$910k.**
- **Cumulative surplus cash balance of \$741K.**
- **Revenue** for the month totaled **\$3.2M** in assessments. This consisted of Assessment and accrued COBRA
- **Paid claims** amounted to **\$1.7M**
- **Expenses** totaled **\$514K.**

2027 BUDGET INTRODUCTION

The Commission data through June 30, 2026, was reviewed by the Actuary and provided projections. The budget presentation, which includes an overview, draft budget and assessments, was sent as an attachment. The Commissioners may take action to introduce the budget today and advertise for a public hearing.

We are still finalizing the following, which will be reflected in the adopted budget and rates. The proposed budget for introduction includes estimates based on initial indications and/or prior RFP responses. County Assessments will be available shortly.

- 1) Professional RFPs: Introduced Budget Assumes Contract Awards/Anticipated Responses
 - a. *Program Manager* – RFP closed on October 16, 2026, currently being reviewed
 - b. *Benefits Actuary* – RFP closed on October 16, 2026, currently being reviewed
 - c. *Executive Director* – Included as part of Commissioner Executive Director RFP

MOTION: *Motion to approve Resolution 63-26 introducing the 2027 Burlington County Insurance Commission health budget in the amount of \$46,423,461 and advertise for a public hearing.*

PUBLIC HEARING - BUDGET ADOPTION

Regulations require at least 28 days between budget introduction and adoption. The Commission's regular meeting of December 15th satisfies the requirement. The Commission could consider adding a special meeting if there was a desire to adopt the budget sooner. It could be held on or after November 17th.

CASH FLOW

Since the last meeting, the Treasurer, Chair Buono and members from the PERMA team discussed the cash position of the health account of the Commission.

If claims continue to run high, the Treasurer has asked for a temporary solution to alleviate cash flow concerns through the end of the year and into January, prior to the new budget increase. Since the Property and Casualty account maintains more cash than the benefits account, it is being recommended to allow the Treasurer to make interfund transfers between the two accounts to pay claims and return the funds when cash is stable. The Attorney and Auditor have no concerns with the process. The Treasurer will notify PERMA when these transfers occur for auditing purposes. We ask whether the commissioners affirm via a motion and/or resolution. If a resolution is preferred, we can prepare for approval at next meeting.

BURLINGTON COUNTY INSURANCE COMMISSION-HIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2026		
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		3,210,718	26,020,578	412,543,492	438,564,070
2.	CLAIM EXPENSES					
	Paid Claims		1,828,500	22,727,571	356,414,909	379,142,479
	IBNR		(22,447)	685,214	2,595,744	3,280,958
	Less Specific Excess		(18,679)	(683,654)	(12,883,158)	(13,566,811)
	Less Aggregate Excess		-	-	-	-
	TOTAL CLAIMS		1,787,374	22,729,131	346,127,495	368,856,626
3.	EXPENSES					
	MA & HMO Premiums		219,142	1,751,216	13,943,689	15,694,905
	Excess Premiums		222,794	1,792,074	13,590,347	15,382,421
	Administrative		72,852	862,139	19,553,739	20,415,878
	TOTAL EXPENSES		514,788	4,405,429	47,087,775	51,493,203
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)		908,556	(1,113,982)	19,328,223	18,214,241
5.	INVESTMENT INCOME		2,398	29,102	1,148,369	1,177,471
6.	DIVIDEND INCOME		-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)		910,954	(1,084,880)	20,476,591	19,391,712
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)		910,954	(1,084,880)	225,206	(859,673)
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	Surplus	1,478	16,716	3,244,661	3,261,377
		Cash	1,478	16,716	3,168,138	3,184,854
2024		Surplus	26,960	274,517	(3,425,104)	(3,150,587)
		Cash	(176,659)	(1,267,306)	(2,037,795)	(3,305,101)
2025		Surplus	876,882	(1,205,671)		(1,205,671)
		Cash	620,453	667,957		667,957
2026		Surplus	876,882	(1,205,671)		(1,205,671)
		Cash	620,453	667,957		667,957
	TOTAL SURPLUS (DEFICITS)		910,954	(1,084,880)	225,206	(859,673)
	TOTAL CASH		450,905	(596,184)	1,337,154	740,970
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS		-	452	286,929,532	286,929,984
	FUND YEAR 2024					
	Paid Claims		(5,288)	175,216	29,176,945	29,352,161
	IBNR		-	-	-	-
	Less Specific Excess		-	-	(1,743,329)	(1,743,329)
	Less Aggregate Excess		-	-	-	-
	TOTAL FY 2024 CLAIMS		(5,288)	175,216	27,433,616	27,608,831
	FUND YEAR 2025					
	Paid Claims		4,189	2,316,178	30,521,446	32,837,624
	IBNR		(31,149)	(2,513,976)	2,595,744	81,768
	Less Specific Excess		-	(76,719)	(1,352,844)	(1,429,563)
	Less Aggregate Excess		-	-	-	-
	TOTAL FY 2025 CLAIMS		(26,960)	(274,517)	31,764,346	31,489,829
	FUND YEAR 2026					
	Paid Claims		1,829,600	20,235,725		20,235,725
	IBNR		8,702	3,199,190		3,199,190
	Less Specific Excess		(18,679)	(606,935)		(606,935)
	Less Aggregate Excess		-	-		-
	TOTAL FY 2026 CLAIMS		1,819,623	22,827,980		22,827,980
	COMBINED TOTAL CLAIMS		1,787,374	22,729,131	346,127,494	368,856,624

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	FY2026							
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
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	\$ 740,970
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	\$ 3,280,958
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	\$ 2,622,478
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	\$ 3,263,010
Surplus	225,206	\$ 45,306	\$ 105,590	\$ 191,128	\$ (555,885)	\$ (1,059,186)	\$ 129,183	\$ (1,770,627)	\$ (640,532)
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	\$ 1,828,500
Claims Budget -- Month	2,480,696	\$ 2,929,193	\$ 2,913,426	\$ 2,937,763	\$ 2,920,270	\$ 2,913,962	\$ 2,892,461	\$ 2,904,667	\$ 2,886,850
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	\$ 22,977,571
Claims Budget -- YTD	30,176,621	\$ 2,929,193	\$ 5,842,619	\$ 8,780,381	\$ 11,700,651	\$ 14,614,613	\$ 17,507,074	\$ 20,411,741	\$ 23,298,591
RATIOS									
Cash Position to Claims Paid	0.41	0.87	0.82	1.01	0.52	0.49	1.4	0.06	0.41
Claims Paid to Claims Budget -- Month	1.32	0.83	0.92	0.86	1.2	1.07	0.6	1.67	0.63
Claims Paid to Claims Budget -- YTD	1.08	0.83	0.9	0.9	1.0	1.0	0.9	1.02	0.98
Cash Position to IBNR	0.52	0.69	0.73	0.8	0.58	0.47	0.75	0.09	0.23
Assets to Liabilities	1.09	1.01	1.04	1.06	0.82	0.69	1.04	0.46	0.80
Surplus as Months of Claims	0.09	0.02	0.04	0.07	-0.19	-0.36	0.04	(0.61)	-0.22
IBNR to Claims Budget -- Month	1.05	1.05	1.04	1.09	1.09	1.11	1.13	1.14	1.14

RESOLUTION NO. 63-26

**BURLINGTON COUNTY INSURANCE COMMISSION
INTRODUCTION OF THE 2027 PROPOSED HEALTH PROGRAM BUDGET**

WHEREAS, The Burlington County Insurance Commission is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

WHEREAS, a quorum of the Executive Committee met on October 20, 2026, in Public Session to introduce the proposed budget for the 2027 Fund Year; and

BE IT FURTHER RESOLVED that a hearing on the 2027 budget in the amount of **\$46,423,461** shall be held at the Commission's advertised meeting of _____ to be held. The 2027 budget shall be considered for adoption at a second reading at that time and after the completion of a public hearing.

BE IT FURTHER RESOLVED that copies of this resolution shall be sent to each Commissioner, Risk Manager, and Governing Body, the New Jersey Department of Banking and Insurance, and the New Jersey Department of Community Affairs.

ADOPTED by THE BURLINGTON COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 20, 2026.

BY: _____
ASHLEY BUONO ESQ., CHAIR

ATTEST:
BY: _____
EVE CULLINAN, VICE CHAIR

Burlington County Employee Benefits Fund

2027 Proposed Budget

Census:	Monthly	Annual
Medical AmeriHealth	1,112	13,344
Single	587	7,044
Family	525	6,300
Rx	1,112	13,344
Medicare Advantage - Medical	465	5,580
Rx No Medical (Incl in Rx above)	1	12
Medicare Advantage - Only (Incl above)	465	5,580

202

	LINE ITEMS	Annualized Budget FY2026	Proposed Budget FY2027	\$ Change	% Change
1	COUNTY & COMMISSION				
2	Medical Claims	\$ 26,697,641	\$ 31,558,659	\$ 4,861,018	18.21%
3	Prescription Claims	\$ 8,233,124	\$ 9,728,231	\$ 1,495,108	18.16%
4	Less Formulary Rebates	\$ (2,716,931)	\$ (3,210,316)	\$ (493,385)	18.16%
5	Subtotal RX	\$ 5,516,193	\$ 6,517,915	\$ 1,001,723	18.16%
6	Subtotal Claim Funds	\$ 32,213,834	\$ 38,076,574	\$ 5,862,741	18.20%
7					
8	Medicare Advantage UHC - County Only	\$ 1,905,163	\$ 2,473,433	\$ 568,270	29.83%
9	Medicare Advantage UHC - Bridge Commission	\$ 744,456	\$ 950,332	\$ 205,877	27.65%
10	Subtotal Medicare Advantage	\$ 2,649,619	\$ 3,423,765	\$ 774,147	29.22%
11					
12	Reinsurance				
13	Specific	\$ 2,702,694	\$ 3,513,502	\$ 810,808	30.00%
14	Subtotal Reinsurance	\$ 2,702,694	\$ 3,513,502	\$ 810,808	30.00%
15					
16	Total Loss Fund	\$ 37,566,146	\$ 45,013,841	\$ 7,447,695	19.83%
17					
18	Contingency	\$ 40,077	\$ 66,250	\$ 26,173	65.31%
19					
20	Expenses				
21	Executive Director	\$ 149,216	\$ 152,200	\$ 2,984	2.00%
22	Enrollment Vendor	\$ 75,744	\$ 75,744	\$ -	0.00%
23	TPA - Claims Agent AmeriHealth	\$ 482,652	\$ 496,130	\$ 13,477	2.79%
24	Actuary	\$ 16,524	\$ 16,854	\$ 330	2.00%
25	Auditing Services	\$ 16,561	\$ 16,561	\$ -	0.00%
26	Benefits Program Manager	\$ 503,720	\$ 514,772	\$ 11,052	2.19%
27	Attorney	\$ 3,500	\$ 3,500	\$ -	0.00%
28					
29	Subtotal Expenses	\$ 1,247,917	\$ 1,275,761	\$ 27,844	2.23%
30					
31	Miscellaneous				
32	Miscellaneous	\$ 10,130	\$ 10,130	\$ -	0.00%
33	GASB 45 Reporting	\$ 5,000	\$ 5,000	\$ -	0.00%
34	Annual Audit Project	\$ 40,000	\$ 40,000	\$ -	0.00%
35	ACA Taxes	\$ 12,478	\$ 12,478	\$ -	0.00%
36	Subtotal Miscellaneous	\$ 67,608	\$ 67,608	\$ -	0.00%
37					
38	Total Expenses	\$ 1,315,525	\$ 1,343,369	\$ 27,844	2.12%
39					
40	Total Budget	\$ 38,921,748	\$ 46,423,461	\$ 7,501,713	19.27%
41					
42	County Line Adjustments	\$ 900,000	\$ 900,000	\$ -	0.00%



TO: Executive Committee – Burlington County Insurance Commission

FROM: Tammy Brown, Executive Partner
Ian Dalton, Associate Consultant

DATE: October 20th, 2026

➤ **CONNER STRONG AND BUCKELEW**

- ✓ *Medical and Prescription Utilization Reporting- Paid September 2025 to August 2026*
- ✓ *Client Activity Report: January 2026- September 2026*
- ✓ *Dental Marketing Update*
- ✓ *2027 Open Enrollment*

➤ **AMERIHEALTH ADMINISTRATORS**

- ✓ *Inspira Contract Negotiations*

➤ **PREVIOUSLY REPORTED**

- ✓ *ESI 7/01/2026 Formulary Update*
- ✓ *2026 Annual Notice of Credible Coverage (NOCC)*

**Burlington County Insurance Commission
Benefits Consultant
Conner Strong & Buckelew
October 20th, 2026**

➤ **CONNER STRONG AND BUCKELEW**

Medical and Prescription Utilization Reporting- Paid September 2025 to August 2026

The outline below provides an overview of healthcare costs, utilization, and key drivers for BCIC. It analyzes data from the Reporting Period: Paid September 2025 to August 2026, compared to the Comparison Period: Paid September 2024 to August 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 \$27,798,343 and pharmacy claims are \$8,092,670, for a total of \$35,891,013 for 1,610 subscribers.
- Total annual paid spend increased by 9.14%, with paid claims expense PEPM rising 8.99% to \$1,839.26 from \$1,687.54.
- Key areas of utilization and cost growth include inpatient surgical admissions, mental health and substance abuse-related professional services, and specialty retail maintenance pharmacy.

Top 5 Diagnosis Groups

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

Top 5 Procedure Groups

- Drugs
- Imaging/Radiology
- Office Visits
- Inpatient Days
- Laboratory

Top Provider

- VIRTUA - MEMORIAL HOSPITAL BURLINGTON COUNTY, INC. remained the top-paid provider, with payments increasing 48% to \$4.21M.
- Notable decreases among top providers included GRAY STATION NEUROLOGY, PC (-54%), VIRTUA WILLINGBORO HOSPITAL INC (-45%), and THE COOPER HEALTH SYSTEM (-26%).

Top 5 Drugs

- Takhzyro and Mounjaro were the top drugs by total paid amount.

- Mounjaro had the largest dollar increase, rising 79% from the prior period.
- Rinvoq had the highest growth rate among the top drugs, increasing 5,638% year over year.
- Other notable increases included Kesimpta Pen (+441%), Tremfya (+204%), Enbrel Sureclick (+105%), Takhzyro (+34%), and Verzenio (+31%).

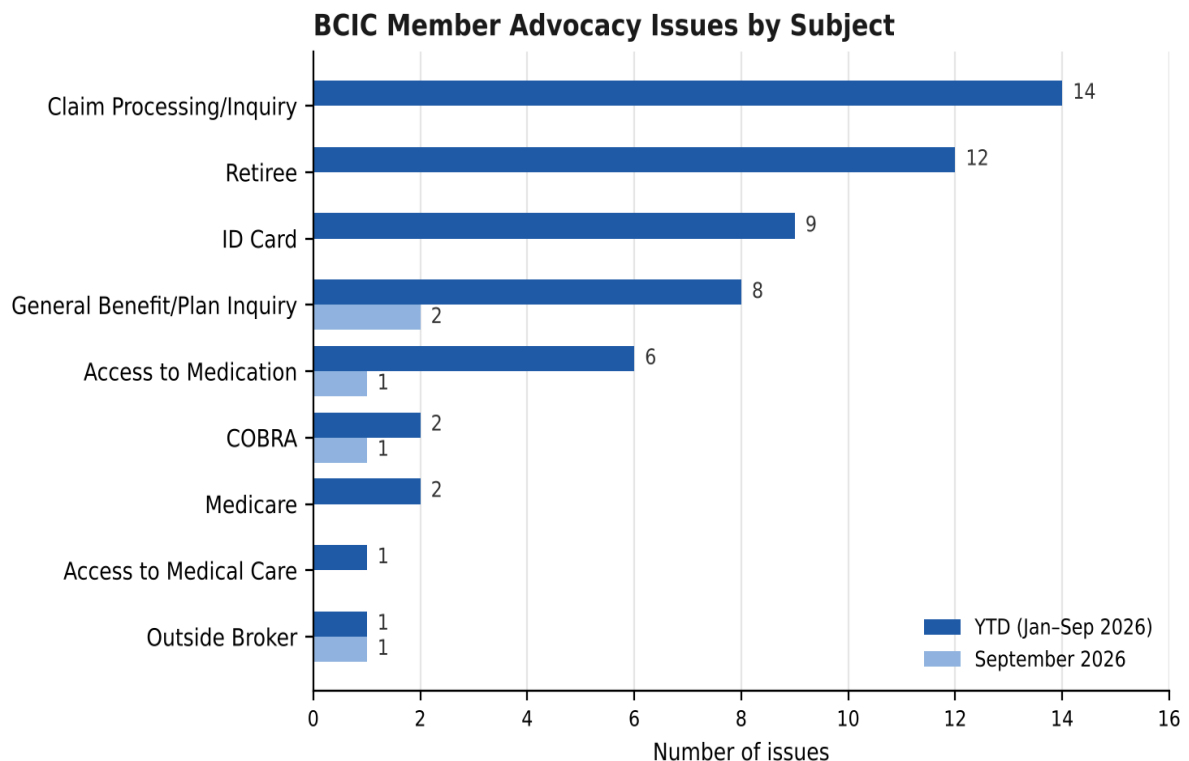
Chronic Condition Prevalence

- Hyperlipidemia
- Hypertension
- Depression

Client Activity Report: January 2026- September 2026

In September 2026, CSB received and acted on five (5) employee inquiries on behalf of the Commission. They covered General Benefit/Plan Inquiries (2), Access to Medication (1), COBRA (1), and Outside Broker (1). Of the four (4) inquiries closed, three (75%) were resolved the same day and one (25%) within 1–5 days. One Access to Medication inquiry received September 25 remains open, and CSB is working toward its resolution.

Year-to-date, CSB has handled fifty-five (55) inquiries, most often about Claim Processing (14), Retiree (12), and ID Card (9) issues. Employees submitted 82% of them. Of the fifty-three (53) inquiries closed year-to-date, 51% were resolved within five days, including 34% the same day.



Dental Marketing Update

As discussed in previous Program Manager reports, CSB marketed the County's dental benefits from August through mid-September. The RFP was issued to Horizon BCBS (the incumbent carrier), Delta Dental, and United Concordia. Each carrier was asked for fully insured and self-insured proposals, plan designs on an equal-to-or-better-than (ETBT) basis, and multi-year contract options. Horizon BCBS and Delta Dental submitted proposals. United Concordia declined to quote because its financials would not be competitive.

After reviewing the proposals, CSB will recommend that the County renew with Horizon BCBS on a fully insured basis for 24 months. Horizon proposed only a minimal increase to its fully insured rates, and staying with the incumbent avoids the provider disruption a carrier change could cause. Renewing also protects members enrolled in the Horizon Dental Choice plan, which covers approximately one-third of the County's enrolled dental population, since Delta Dental's proposed DHMO plan is not a complete benefits match. CSB will meet with the County soon to review the full marketing analysis and confirm its final decision.

2027 Open Enrollment

The County's 2027 Open Enrollment is tentatively scheduled for December 1 through December 31, 2026. During this period, employees may change plans, add or remove dependents, or waive coverage. CSB is updating the County's custom Open Enrollment guide, which details the medical, prescription, dental, and vision plans offered through the County. The draft will be provided to the County for approval once it is available.

➤ **AMERIHEALTH ADMINISTRATORS**

Inspira Contract Negotiations

AmeriHealth Administrators is in active negotiations with Inspira Health on a new agreement, as the current contract expires October 31, 2026. Under the existing terms, Inspira Health providers will remain in-network through February 28, 2027. If no agreement is reached, covered services on or after March 1, 2027, may be paid at a lower level, depending on the member's plan benefits. Emergency services will not be affected. AmeriHealth is mailing notification letters this week to potentially affected members and will help them find other in-network options in their communities. Members with questions should call the customer service number on the back of their ID card.

According to a recent utilization report, Inspira Health is not among the County's top 25 providers by net paid claims, so member disruption is expected to be limited. We will continue to monitor the negotiations and provide updates to the Commission as they become available.

➤ **PREVIOUSLY REPORTED**

Express Scripts 7/01/2026 Formulary Change

As reported in the May Program Manager's report, effective July 1, 2026, ESI will implement revisions to its National Preferred Formulary (NFP), resulting in certain medications being moved to the exclusion list. Notably, Farmiga, a medication used to manage type 2 diabetes, will be excluded from coverage as of this date. Dapagliflozin has been designated as the preferred alternative and will remain covered under the updated formulary. This change affected 19 Commission members who were prescribed Farmiga. ESI distributed communications on the forthcoming change during the first week of May.

2026 Annual Notice of Credible Coverage (NOCC)

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



2026 Burlington County Insurance Commission

	Medical Claims	# of EE's	PER EE
JANUARY	\$1,018,726	1,123	\$907
FEBRUARY	\$2,058,216	1,118	\$1,841
MARCH	\$2,088,327	1,130	\$1,848
APRIL	\$3,048,479	1,108	\$2,751
MAY	\$2,759,849	1,106	\$2,495
JUNE	\$1,768,619	1,100	\$1,608
JULY	\$3,089,719	1,113	\$2,776
AUGUST	\$2,100,181	1,106	\$1,899
SEPTEMBER	\$2,325,586	1,109	\$2,097
OCTOBER			
NOVEMBER			
DECEMBER			
TOTALS	\$20,257,701		
	2026 Average	1,113	\$2,025



Burlington County Insurance Commission

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

Average payment per employee YTD:	\$18,821.74	Customer Service Metric	Sept	PG Standard	
Average payment per member YTD:	\$9,483.82	1st Call Resolution	85.30%	n/a	
		ASA	5.18	48	
September number of claimants with paid claims over \$50k	9	Abandonment Rate	0.53%	5.00%	
Total paid on those claimants:	\$907,604				
2026 Top Facilities Utilized based on paid claims:	Total Paid	Totals	2026 Cty YTD Total	2025 Cty YTD Total	2025 Cty Total
VIRTUA MOUNT HOLLY HOSPITAL, NJ	\$2,693,849	Total Inpatient Admissions	93	116	181
VIRTUA WEST JERSEY HOSPITAL MARLTON, NJ	\$1,754,842	Total Inpatient Days	501	468	864
TRUSTEES OF THE UNIVERSITY OF PENNSYLVANIA, PA	\$1,487,170	Total ER visits	543	500	662
VIRTUA OUR LADY OF LOURDES HOSPITAL, NJ	\$834,405	Total Physician Units	52,152	52,317	69,480
TEMPLE UNIVERSITY HOSPITAL, PA	\$660,302	Total Physician Office Visit	9,245	9,078	10,929



PLAN SPONSOR INFORMATION SERVICES

Large Claimant Report- Claims Over \$50k

Group: Burlington County Insurance Commission
 Paid Dates: 9/1/2026 - 9/30/2026
 Network Service: ALL

Unique member	Status	Paid Amount	Condition
1 - Subscriber	Active	\$ 163,999	Alcohol-Related Disorders
2 - Spouse	Active	\$ 136,277	Benign Neoplasms
3 - Subscriber	Termed	\$ 123,464	Secondary Malignancies
4 - Subscriber	Active	\$ 109,644	Cardiac Dysrhythmias
5 - Subscriber	Active	\$ 102,000	Abdominal Hernia
6 - Subscriber	Active	\$ 83,135	Myopathies
7 - Dependent	Termed	\$ 78,260	Neurodevelopmental Disorders
8 - Subscriber	Active	\$ 55,823	Non-Hodgkin Lymphoma
9 - Subscriber	Active	\$ 55,004	Alcohol-Related Disorders
		\$ 907,604	

CONFIDENTIALITY NOTICE: This Report is intended only for the use of the entity indicated above and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If you have received this document in error, please do not distribute. Please destroy the original document and notify the AmeriHealth Administrators at AHAReporting@ahatpa.com. Thank you for your compliance.

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	2,174	2,172	2,176					
Total Days	124,039	106,952	123,036	354,091	120,174	115,151	118,617	350,840	120,274	115,978	115,772	352,024					
Total Patients	1,060	1,027	1,057	1,443	998	1,017	1,012	1,365	996	996	997	1,362					
Total Plan Cost	\$618,517	\$570,111	\$738,241	\$1,926,587	\$643,417	\$571,178	\$739,681	\$1,938,775	\$564,585	\$670,606	\$638,348	\$1,873,537					
Generic Fill Rate (GFR) - Total	89.9%	91.1%	89.4%	90.1%	90.2%	90.8%	89.8%	90.4%	90.4%	88.3%	87.5%	88.8%					
Plan Cost PMPM	\$279.11	\$259.61	\$333.89	\$290.89	\$292.06	\$259.86	\$339.15	\$294.56	\$258.75	\$308.47	\$293.90	\$287.00					
% Change Plan Cost PMPM	18.1%	4.1%	48.8%	22.9%	16.0%	-19.3%	26.0%	5.7%	-12.3%	3.3%	-6.1%	-5.0%					
Total Specialty Plan Cost	\$310,586	\$305,070	\$399,745	\$1,015,400	\$322,033	\$293,214	\$427,201	\$1,044,494	\$290,123	\$369,761	\$328,212	\$988,096					
Specialty % of Total Specialty Plan Cost	50.2%	53.5%	54.1%	52.7%	50.1%	51.3%	57.8%	53.9%	51.4%	55.1%	51.4%	52.7%					

Top Indications

County of Burlington (Current Period 01/2026 - 09/2026 vs. Previous Period 01/2025 - 09/2025) 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	26.5 %	3,347	\$1,224,380	\$62.05	35.4 %	27.9 %	30.4 %	3,604	\$1,292,407	\$63.78	35.6 %	26.1 %	-2.7 %
2	2	INFLAMMATORY CONDITIONS	25.3 %	381	\$1,166,568	\$59.12	48.0 %	30.1 %	16.8 %	325	\$714,002	\$35.23	51.7 %	32.1 %	67.8 %
3	3	CANCER	14.7 %	163	\$676,568	\$34.29	73.6 %	77.9 %	18.3 %	163	\$777,653	\$38.38	69.3 %	77.4 %	-10.7 %
4	10	HEREDITARY ANGIOEDEMA	13.8 %	15	\$636,857	\$32.27	33.3 %	4.7 %	12.5 %	14	\$533,125	\$26.31	35.7 %	3.7 %	22.7 %
5	5	MIGRAINE HEADACHES	5.6 %	408	\$257,221	\$13.04	42.6 %	51.2 %	4.8 %	407	\$202,857	\$10.01	53.1 %	54.2 %	30.2 %
6	6	ASTHMA	4.2 %	1,580	\$194,016	\$9.83	90.9 %	89.7 %	3.7 %	1,761	\$156,416	\$7.72	90.6 %	89.3 %	27.4 %
7	4	ATOPIC DERMATITIS	3.0 %	385	\$139,741	\$7.08	86.2 %	79.5 %	5.6 %	473	\$239,599	\$11.82	81.4 %	83.0 %	-40.1 %
8	8	MULTIPLE SCLEROSIS	2.8 %	24	\$129,399	\$6.56	37.5 %	40.0 %	2.3 %	21	\$99,710	\$4.92	42.9 %	44.0 %	33.3 %
9	7	GI DISORDERS	2.1 %	298	\$98,958	\$5.01	75.5 %	58.1 %	2.9 %	273	\$122,055	\$6.02	65.6 %	58.1 %	-16.7 %
10	9	ANTICOAGULANT	2.0 %	280	\$90,056	\$4.56	14.6 %	20.8 %	2.6 %	249	\$110,510	\$5.45	19.3 %	21.9 %	-16.3 %
Total Top 10				6,881	\$4,613,767	\$233.81	53.9 %	48.4 %		7,290	\$4,248,332	\$209.65	54.9 %	47.8 %	11.5 %

Top Drugs

County of Burlington (Current Period 01/2026 - 09/2026 vs. Previous Period 01/2025 - 09/2025) Peer = Government - National Preferred Formulary

Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Current Period				Previous Period				Trend
					Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	1	MOUNJARO	DIABETES	N	567	73	\$595,842	\$30.20	381	53	\$384,674	\$18.98	59.1 %
2	175	TAKHZYRO	HEREDITARY ANGIOEDEMA	Y	10	1	\$539,640	\$27.35	9	1	\$435,908	\$21.51	27.1 %
3	4	OZEMPIC	DIABETES	N	357	46	\$337,250	\$17.09	387	55	\$354,149	\$17.48	-2.2 %
4	55	VERZENIO	CANCER	Y	16	2	\$253,237	\$12.83	17	2	\$248,831	\$12.28	4.5 %
5	67	TREMFYA	INFLAMMATORY CONDITIONS	Y	20	3	\$216,715	\$10.98	10	1	\$63,080	\$3.11	252.8 %
6	10	RINVOQ	INFLAMMATORY CONDITIONS	Y	33	4	\$213,635	\$10.83	3	1	\$14,345	\$0.71	1429.3 %
7	104	IBRANCE	CANCER	Y	10	1	\$144,635	\$7.33	10	1	\$146,696	\$7.24	1.2 %
8	240	LORBRENA	CANCER	Y	6	1	\$122,521	\$6.21	1	1	\$11,640	\$0.57	980.9 %
9	NA	SAJAZIR	HEREDITARY ANGIOEDEMA	Y	5	1	\$97,217	\$4.93	5	1	\$97,217	\$4.80	2.7 %
10	24	NURTEC ODT	MIGRAINE HEADACHES	N	62	18	\$92,791	\$4.70	43	13	\$64,910	\$3.20	46.8 %
11	77	SKYRIZI	INFLAMMATORY CONDITIONS	Y	12	1	\$89,208	\$4.52	9	1	\$60,580	\$2.99	51.2 %
12	532	TABRECTA	CANCER	Y	8	1	\$84,791	\$4.30	NA	NA	NA	NA	NA
13	183	VUMERITY	MULTIPLE SCLEROSIS	Y	9	1	\$79,936	\$4.05	9	1	\$57,717	\$2.85	42.2 %
14	14	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	9	1	\$77,508	\$3.93	NA	NA	NA	NA	NA
15	21	JARDIANCE	DIABETES	N	251	34	\$76,462	\$3.87	266	36	\$151,811	\$7.49	-48.3 %
16	41	TREMFYA PEN	INFLAMMATORY CONDITIONS	Y	10	1	\$74,534	\$3.78	NA	NA	NA	NA	NA
17	501	ORSERDU	CANCER	Y	3	1	\$66,559	\$3.37	NA	NA	NA	NA	NA
18	5	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	9	1	\$65,980	\$3.34	12	1	\$85,775	\$4.23	-21.0 %
19	18	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	9	1	\$63,265	\$3.21	12	1	\$73,818	\$3.64	-12.0 %
20	35	ELIQUIS	ANTICOAGULANT	N	189	31	\$55,121	\$2.79	148	21	\$79,554	\$3.93	-28.8 %
21	279	BIMZELX	INFLAMMATORY CONDITIONS	Y	4	1	\$52,154	\$2.64	NA	NA	NA	NA	NA
22	52	UBRELVY	MIGRAINE HEADACHES	N	43	15	\$50,194	\$2.54	36	12	\$35,592	\$1.76	44.8 %
23	78	TEZSPIRE	ASTHMA	Y	13	3	\$49,924	\$2.53	NA	NA	NA	NA	NA
24	123	CIMZIA (2 PACK)	INFLAMMATORY CONDITIONS	Y	9	1	\$48,798	\$2.47	13	2	\$66,669	\$3.29	-24.8 %
25	30	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	6	1	\$45,714	\$2.32	3	1	\$33,958	\$1.68	38.2 %
Total Top 25					1,670		\$3,593,631	\$182.11	1,374		\$2,466,925	\$121.74	49.6 %

**BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 64-26

OCTOBER 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

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
	NEW JERSEY COUNTIES EXCESS JIF	CORRECT 08/26 DEPOSIT ERROR	10,965.27
			10,965.27
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	6.24
	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/26	20,487.50
			20,493.74
	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 10/26	1,020.00
			1,020.00
	LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL SERVICES FOR 09/26 INV 1955	2,491.83
			2,491.83
	QUAL-LYNX	CLAIM SERVICES INV QL26-1884 10/26	22,325.00
			22,325.00
	USA TODAY MEDIA CORP	A# 793114 INV 7879631-12639677 09/26	47.30
			47.30
	BROWN & BROWN METRO, LLC	RMC- 2ND INSTALL 2026 ROWAN COLLEGE	7,500.00
			7,500.00
		Total Payments FY 2026	64,843.14
		TOTAL PAYMENTS ALL FUND YEARS	64,843.14

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. 65-26

OCTOBER 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

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
UNITED HEALTHCARE INSURANCE CO.	MEDICARE ADVANTAGE 10/26	222,166.28 222,166.28
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 10/26	39,135.94 39,135.94
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/26	5.68
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 10/26	6,204.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 10012026	5,460.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 10/26	12,221.88 23,891.56
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 10/26	37,281.30 37,281.30
FAIRVIEW INSURANCE	PROGRAM MANAGER 10/26	3,993.88 3,993.88
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 10/26	219,148.28 219,148.28
	Total Payments FY 2026	545,617.24
	TOTAL PAYMENTS ALL FUND YEARS	545,617.24

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: July										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin				TOTAL
OPEN 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
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	1,425.64	0.00	0.00	0.00	0.00	0.00	1,425.64
Invest Pymnts	2,675.75	7,042.56	1,706.53	15,918.36	549.66	546.06	0.00	0.00	0.00	28,438.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,675.75	7,042.56	1,706.53	15,918.36	549.66	546.06	0.00	0.00	0.00	28,438.92
Other *	0.00	0.00	0.00	0.00	0.00	355,148.51	0.00	0.00	0.00	355,148.51
TOTAL	2,675.75	7,042.56	1,706.53	17,344.00	549.66	355,694.57	0.00	0.00	0.00	385,013.07
EXPENSES										
Claims Transfers	27,990.19	399,337.49	1,240.00	138,320.89	0.00	0.00	0.00	0.00	0.00	566,888.57
Expenses	0.00	0.00	0.00	0.00	0.00	45,190.76	0.00	0.00	0.00	45,190.76
Other *	(16,968.00)	20,553.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,585.00
TOTAL	11,022.19	419,890.49	1,240.00	138,320.89	0.00	45,190.76	0.00	0.00	0.00	615,664.33
END BALANCE	148,183.77	1,126,214.85	131,487.74	7,165,558.20	321,301.02	621,368.08	0.00	0.00	0.00	9,514,113.66

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
BURLINGTON COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
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	\$9,744,764.84	9787502.36	0 -	42,737.52
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	\$28,438.79	\$28,438.79	\$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	\$28,438.79	\$28,438.79	\$0.00	\$0.00
9 Deposits - Purchases	\$994,771.69	\$356,574.15	\$0.00	\$638,197.54
10 (Withdrawals - Sales)	-\$1,253,861.87	-\$683,388.30	\$0.00	-\$570,473.57
Ending Cash & Investment Balance	\$9,514,113.45	\$9,489,127.00	\$0.00	\$24,986.45
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$156,406.42	\$0.00	\$0.00	\$156,406.42
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$9,670,519.87	\$9,489,127.00	\$0.00	\$181,392.87

BURLINGTON COUNTY INSURANCE COMMISSION - HIF
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026										
Month Ending: August										
	Medical	Rx	Dental	DMO	County Run-In	Reinsurance	Admin	0	0	TOTAL
OPEN 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
RECEIPTS										
Assessments	2,413,199.47	451,642.29	0.00	0.00	0.00	214,271.58	107,608.29	0.00	0.00	3,186,721.63
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,362.89	0.00	0.00	0.00	0.00	0.00	35.23	0.00	0.00	2,398.12
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,362.89	0.00	0.00	0.00	0.00	0.00	35.23	0.00	0.00	2,398.12
Other *	258,952.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258,952.01
TOTAL	2,674,514.37	451,642.29	0.00	0.00	0.00	214,271.58	107,643.52	0.00	0.00	3,448,071.76
EXPENSES										
Claims Transfers	2,126,532.93	582,205.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,708,738.84
Expenses	65,633.76	0.00	0.00	0.00	0.00	222,794.00	0.00	0.00	0.00	288,427.76
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,192,166.69	582,205.91	0.00	0.00	0.00	222,794.00	0.00	0.00	0.00	2,997,166.60
END BALANCE	3,938,433.36	(3,059,824.35)	0.00	0.00	0.00	(272,368.23)	134,729.06	0.00	0.00	740,969.84

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS		
BURLINGTON COUNTY INSURANCE COMMISSION - HIF		
ALL FUND YEARS COMBINED		
CURRENT MONTH	August	
CURRENT FUND YEAR	2026	
		Investors Checking
Description:		
ID Number:		
Maturity (Yrs)		
Purchase Yield:		
TOTAL for All Accts & instruments		
Opening Cash & Investment Balance	\$290,065.36	290065.36
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	\$2,398.11	\$2,398.11
6 Interest Paid - Term Instr.s	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00
8 Net Investment Income	\$2,398.11	\$2,398.11
9 Deposits - Purchases	\$3,445,673.64	\$3,445,673.64
10 (Withdrawals - Sales)	-\$2,997,166.60	-\$2,997,166.60
Ending Cash & Investment Balance	\$740,970.51	\$740,970.51
Ending Interest Accrual Balance	\$0.00	\$0.00
Plus Outstanding Checks	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00
Balance per Bank	\$740,970.51	\$740,970.51



**Burlington County Insurance Fund Commission
Medical Savings Summary**



2026

	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
JANUARY	155	148	95%	\$ 98,607.61	\$ 41,440.33	\$ 57,167.28	58%
FEBRUARY	168	165	98%	\$ 94,250.89	\$ 36,122.56	\$ 58,128.33	62%
MARCH	218	211	97%	\$ 163,894.87	\$ 68,916.26	\$ 94,978.61	58%
APRIL	138	127	92%	\$ 103,440.64	\$ 32,899.74	\$ 70,540.90	68%
MAY	162	149	92%	\$ 154,188.31	\$ 88,903.36	\$ 65,284.95	42%
JUNE	173	166	96%	\$ 209,125.68	\$ 77,970.39	\$ 131,155.29	63%
JULY	180	176	98%	\$ 124,359.18	\$ 45,792.13	\$ 78,567.05	63%
AUGUST	178	174	98%	\$ 339,069.98	\$ 129,709.09	\$ 209,360.89	62%
SEPTEMBER	144	141	98%	\$ 750,490.75	\$ 164,356.60	\$ 586,134.15	78%
TOTALS	1516	1457	96%	\$ 2,037,427.91	\$ 686,110.46	\$ 1,351,317.45	66%

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
SEPTEMBER
2026**



In Network

<u>Specialty</u>	<u>Bill Count</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% Savings</u>
Ortho/Neuro	19	\$537,016.73	\$72,192.87	\$464,823.86	87%
Hospital	5	\$68,888.52	\$29,853.99	\$39,034.53	57%
Ambulatory Surgery Center	1	\$54,202.73	\$19,572.15	\$34,630.58	64%
Physical therapy/Occupational therapy	72	\$23,365.00	\$8,086.60	\$15,278.40	65%
Occupational Medicine/Urgent Care	31	\$16,742.47	\$5,707.28	\$11,035.19	66%
Anesthesia/Pain Management	2	\$9,400.00	\$3,588.73	\$5,811.27	62%
Emergency Medicine	4	\$4,852.00	\$1,188.58	\$3,663.42	76%
Behavioral Health	4	\$1,980.00	\$910.00	\$1,070.00	54%
MRI/Radiology	2	\$722.00	\$251.25	\$470.75	65%
Psychiatry	1	\$321.00	\$185.00	\$136.00	42%

Out of Network

<u>Specialty</u>	<u>Bill Count</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% Savings</u>
Emergency Medicine	2	\$1,400.30	\$700.15	\$700.15	50%

Network Negotiations

<u>Specialty</u>	<u>Bill Count</u>	<u>Charges</u>	<u>Approved</u>	<u>Savings</u>	<u>% Savings</u>
Neuromonitoring	1	\$31,600.00	\$22,120.00	\$9,480.00	30%



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

2026

<u>Insured Group</u>	<u>Indemnity Claims</u>	<u>Medical Only Claims</u>	<u>Record Only Claims</u>	<u>Total Claims</u>
Burlington County	14	49	29	92
Burlington County Board of Social Services	0	4	0	4
Burlington County Bridge Commission	0	2	0	2
Burlington County Institute of Technology	0	8	1	9
Burlington County Special Services School District	0	47	5	52
Rowan College at Burlington County	1	3	6	10
Total	15	113	41	169

2025

<u>Insured Group</u>	<u>Indemnity Claims</u>	<u>Medical Only Claims</u>	<u>Record Only Claims</u>	<u>Total Claims</u>
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

SAFETY DIRECTOR REPORT

BURLINGTON COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 8, 2026

DATE OF MEETING: October 20, 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, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

September – October 2026

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 8:** Attended the BCIC Claims Committee meeting.
- **September 11:** Attended the BCIC Safety Committee meeting.
- **September 15:** Attended the BCIC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 13:** Plan to attend the BCIC Claims Committee meeting.
- **October 20:** 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](#).

- [CDL Federal Motor Carrier Safety Administration – FMCSA Drug Alcohol Clearinghouse](#)
- [National Preparedness Month – Best Practices](#)
- [Dog Parks – 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. *(October through December 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.

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

DATE	CLASS TOPIC	TIME
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	<u>The Power of Collaboration (Atlantic)*</u>	9:00 - 12:00 pm
10/13/26	<u>Bloodborne Pathogens</u>	10:00 - 11:00 am
10/13/26	<u>Leaf Collection Safety</u>	1:00 - 3:00 pm
10/14/26	<u>Public Works & Utility: Safety & Regulatory Awareness</u>	8:00 - 12:00 pm
10/15/26	<u>NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*</u>	8:30 - 12:30 pm
10/15/26	<u>NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*</u>	8:30 - 12:30 pm
10/15/26	<u>NJCE EXPO 2026: Work Zone Safety (Bergen)*</u>	8:30 - 12:30 pm
10/16/26	<u>Work Zone: Temporary Traffic Controls</u>	7:30 - 9:30 am
10/16/26	<u>Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*</u>	9:00 - 11:00 am
10/16/26	<u>Introduction to Understanding Conflict (Zoom Meeting)</u>	10:00 - 12:00 pm
10/16/26	<u>Ladder Safety/Walking & Working Surfaces</u>	1:00 - 3:00 pm
10/19/26	<u>HazMat Awareness with Hazard Communication/NJ Right to Know</u>	8:30 - 11:30 am
10/19/26	<u>Snow Removal Safety</u>	1:00 - 3:00 pm
10/19/26	<u>Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</u>	1:00 - 3:00 pm
10/20/26	<u>Fire Extinguisher Safety</u>	11:00 - 12:00 pm
10/20/26	<u>Lockout/Tagout (Control of Hazardous Energy)</u>	1:00 - 3:00 pm
10/21/26	<u>Chipper Safety</u>	8:30 - 9:30 am
10/21/26	<u>Chainsaw Safety</u>	10:00 - 11:00 am
10/21/26	<u>Employee Conduct and Violence Prevention in the Workplace</u>	1:00 - 2:30 pm
10/21/26	<u>Hazard Communication/NJ Right to Know</u>	1:00 - 2:30 pm
10/22/26	<u>NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*</u>	8:30 - 12:30 pm
10/22/26	<u>NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*</u>	8:30 - 12:30 pm
10/22/26	<u>NJCE EXPO 2026: Work Zone Safety (Atlantic)*</u>	8:30 - 12:30 pm
10/23/26	<u>Leaf Collection Safety</u>	8:30 - 10:30 am
10/23/26	<u>Fire Safety & Emergency Action Plans</u>	11:00 - 12:00 pm
10/23/26	<u>CDL: Drivers' Safety Regulations</u>	1:00 - 3:00 pm
10/26/26	<u>Work Zone: Flagger</u>	8:30 - 9:30 am
10/26/26	<u>Personal Protective Equipment</u>	10:00 - 12:00 pm
10/26/26	<u>Excavation, Trenching and Shoring Awareness</u>	1:00 - 2:30 pm
10/27/26	<u>Confined Space Entry</u>	8:30 - 11:30 am
10/27/26	<u>AI Best Practices</u>	11:00 - 12:30 pm
10/27/26	<u>Sanitation and Recycling Safety</u>	1:00 - 3:00 pm
10/28/26	<u>Ladder Safety/Walking & Working Surfaces</u>	8:30 - 10:30 am
10/28/26	<u>Designated Employer Representative Training (DER) (Zoom Meeting)**</u>	9:00 - 4:00 pm w/1 hour lunch brk
10/28/26	<u>Shop and Tool Safety</u>	11:00 - 12:00 pm
10/29/26	<u>Hazard Communication/NJ Right to Know</u>	8:30 - 10:00 am
10/29/26	<u>Snow Removal Safety</u>	1:00 - 3:00 pm
10/30/26	<u>Hearing Conservation</u>	8:30 - 9:30 am
10/30/26	<u>Mower Safety</u>	10:00 - 11:00 am
10/30/26	<u>Playground Safety Inspections</u>	1:00 - 3:00 pm
11/2/26	<u>Public Works & Utility: Safety & Regulatory Awareness</u>	8:00 - 12:00 pm
11/2/26	<u>Hazard Communication/NJ Right to Know</u>	1:00 - 2:30 pm
11/3/26	<u>Hoists, Cranes, and Rigging</u>	7:30 - 9:30 am
11/3/26	<u>Law Enforcement: Work Zone Initial Training</u>	9:00 - 1:00 pm
11/3/26	<u>Leaf Collection Safety</u>	10:00 - 12:00 pm
11/3/26	<u>CDL: Drivers' Safety Regulations</u>	1:00 - 3:00 pm

11/4/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
11/4/26	Work Zone: Flagger	11:00 - 12:00 pm
11/4/26	Personal Protective Equipment	1:00 - 3:00 pm
11/4/26	Snow Removal Safety	1:00 - 3:00 pm
11/5/26	Bloodborne Pathogens	7:30 - 8:30 am
11/5/26	Chainsaw Safety	9:00 - 10:00 am
11/5/26	Chipper Safety	10:30 - 11:30 am
11/6/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/9/26	Confined Space Entry	7:30 - 10:30 am
11/9/26	Implicit Bias in the Workplace	9:00 - 10:30 am
11/9/26	Fire Extinguisher Safety	11:00 - 12:00 pm
11/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/10/26	Shop and Tool Safety	7:30 - 8:30 am
11/10/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
11/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
11/10/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/10/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/12/26	Hearing Conservation	7:30 - 8:30 am
11/12/26	Work Zone: Flagger	9:00 - 10:00 am
11/12/26	Fire Safety & Emergency Action Plans	10:30 - 11:30 am
11/13/26	Fall Protection Awareness	8:30 - 10:30 am
11/13/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
11/13/26	Hazard Communication/NJ Right to Know	10:30 - 12:00 pm
11/13/26	Personal Protective Equipment	1:00 - 3:00 pm
11/16/26	Fire Extinguisher Safety	7:30 - 8:30 am
11/16/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/16/26	Leaf Collection Safety	1:00 - 3:00 pm
11/20/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
11/20/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
11/20/26	Bloodborne Pathogens	10:00 - 11:00 am
11/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
11/23/26	Chainsaw Safety	8:30 - 9:30 am
11/23/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/23/26	Snow Removal Safety	1:00 - 3:00 pm
11/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
11/24/26	Driving Safety Awareness	10:30 - 12:00 pm
11/24/26	Fire Safety & Emergency Action Plans	1:00 - 2:00 pm
11/24/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
12/1/26	Heavy Equipment Safety	8:30 - 10:30 am
12/1/26	Chipper Safety	11:00 - 12:00 pm
12/1/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
12/2/26	Bloodborne Pathogens	8:30 - 9:30 am
12/2/26	Hearing Conservation	10:00 - 11:00 am
12/2/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	1:00 - 3:00 pm

12/3/26	Confined Space Entry	8:30 - 11:30 am
12/3/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
12/3/26	Personal Protective Equipment	1:00 - 3:00 pm
12/4/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
12/4/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
12/4/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/7/26	Fire Extinguisher Safety	8:00 - 9:00 am
12/7/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
12/7/26	Fire Safety & Emergency Action Plans	9:30 - 10:30 am
12/7/26	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
12/8/26	Ethical Decision Making	9:00 - 11:30 am
12/8/26	Driving Safety Awareness	10:30 - 12:00 pm
12/8/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/9/26	Snow Removal Safety	7:30 - 9:30 am
12/9/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
12/9/26	Leaf Collection Safety	1:00 - 3:00 pm
12/10/26	Work Zone: Flagger	7:30 - 8:30 am
12/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
12/10/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
12/10/26	Fall Protection Awareness	1:00 - 3:00 pm
12/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 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 10 th	Middlesex Co. Fire Academy [^]	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 th	Morris County Public Safety Training Academy [^]	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 th	Atlantic Cape Community College [^]	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 th	Burlington Co. Emergency Training Center	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Friday, November 6 th	Rowan College of South Jersey [^]	Gloucester	1400 Tanyard Rd., Sewell, NJ

[^] Practical Leadership Offered

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

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

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

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

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



2026 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

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. 66-26

**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: 1381, 0654, 0647, 1899

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 October 20, 2026.

ADOPTED:

BY: _____
ASHLEY BUONO, ESQ., CHAIRPERSON

ATTEST:

BY: _____
EVE CULLINAN, VICE CHAIRPERSON

APPENDIX I

MINUTES

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 15, 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 Glenn Prince
-----------------	---

Employee Benefits	PERMA Risk Management Services James Rhodes
-------------------	---

Conner Strong & Buckelew
Ian Dalton

AmeriHealth Administrators
Megan Natale
Erin Davidowicz

Express Scripts, Inc.
E J Frederique

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
Dennis Skalkowski, PFK O'Connor Davies
Kaleigh Hadley, PFK O'Connor Davies

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF AUGUST 11, 2026

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
AUGUST 11, 2026**

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on June 5 via zoom where a variety of topics were discussed such as safety directors' bulletins, PEOSH activity, as well as written programs, and upcoming training. Mr. Prince said they also discussed the most commonly cited standards from January 1st through March 31st. He said the September 11th Safety Committee Meeting had to be cancelled due to the holiday and will be scheduled at a later time.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on Tuesday, September 8th 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:

2025 AUDIT REPORT AS OF DECEMBER 31, 2025 – Executive Director said the Auditor's Report as of December 31, 2025 was sent under separate cover to the Fund Commissioners. Auditors from PFK O'Connor Davies were present to participate in the meeting to review the audit. Enclosed in the agenda was Resolution 53-26, Certification of Annual Audit Report ending December 31, 2025, the Group Affidavit Form and Certification of Board of Fund Commissioners. Mr. Skalkowski reported as of December 31st, between property and casualty and health, the commission had total assets of \$15.8 million, \$12.9 million in reserves, resulting in a net position of \$2.9 million. Mr. Skalkowski advised they were issuing an unmodified opinion in respect to the financial as a whole and internal controls over financial reporting. Mr. Skalkowski advised there were no findings or recommendations listed in the report. Mr. Skalkowski noted there was an increase in the excess insurance payments and that meant that we had higher claims for this year. This meant that the premiums were exhausted and we had to go into the excess. This is something we want to be mindful

of when we approve the claims. Mr. Skalkowski said he wanted to thank the Commission for the opportunity once again to serve the Commission. Mr. Skalkowski ended his report but said he would be happy to answer any questions at this time. Chair Buono said the review was very thorough and thanked Mr. Skalkowski.

MOTION TO APPROVE RESOLUTION 53-26 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2025

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

At this time Mr. Skalkowski and Ms. Hadley left the meeting.

COMMISSION ATTORNEY RESOLUTION – Executive Director said 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. Chair Buono expressed the need to discuss this in closed session.

RFP FOR PROFESSIONAL SERVICES – Executive Director said 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. He said the Fund Office will issue draft copies of the RFP's and send them to the Commission Attorney for his review and approval before they were advertised. Executive Director said 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

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS – Executive Director said enclosed in the agenda were 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

Moved: Chair Buono
Second: Commissioner Cullinan
Vote: Unanimous

At this time Mr. Glenn Prince entered the meeting from the parking lot.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director said the NJCE held a special meeting on July 30th to review quotes that were received for pollution liability, which would provide coverage for 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. Executive Director said the Underwriting Manager subsequently revised the methodology and pricing, and he was working on obtaining more participation from members. He

said the more participation from members the lower the premium would be. 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 were 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 was scheduled for Friday, September 18, 2026, at 9:30 a.m.

NJCE PRE-RENEWAL WEBINAR – Executive Director said the Underwriting Manager Team would be hosting a Pre-Renewal Webinar on Tuesday, September 22, 2026, at 10:00 a.m. The Underwriting Manager would cover the current state of the insurance market and anticipated program changes for the upcoming renewal. Enclosed in the agenda was a copy of the information with the link to register. Executive Director encouraged everyone to attend this important webinar.

NJCE 2027 RENEWAL PROCESS – Executive Director said the annual underwriting process to update locations, vehicles, etc. was completed via Origami, which was launched on Monday, July 27, 2026. He referred to the Optional Ancillary Coverage Applications that were now 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. Ms. Dodd said as of right now everyone was in good shape.

BCIC FINANCIAL FAST TRACK – Executive Director reported on 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. Executive Director reported \$800K - \$900K left in the surplus in the commission. Fund years 2022, 2023, 2024 are running in deficits and this is what was causing the surplus to be brought down. Executive Director asked Senior Associate Claim Consultant, Kerin Drumheiser, to take a closer look at some of the claims. She has provided a list of those claims in the agenda.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK– Executive Director referred to the NJCE Financial Fast Track Report for the month of June. He said the Financial Fast Track 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 – Executive Director said the Statement of Accounts were sent out by e-mail on September 3rd and advised that payments were due on October 15, 2026.

2026 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – Executive Director reported the 111th annual conference was scheduled for November 17th through November 19th at the Atlantic City Convention Center in Atlantic City. He said the MEL would be there, holding three or four different educational sessions that everybody is invited to attend. More information will follow.

CLAIM TRACKING REPORTS – Executive Director referred to the Claim Tracking Reports enclosed in the agenda. He reported on the Claims Activity Report and Expected Loss Ratio Analysis Report as of June 30, 2026 with the Commission.

CLAIMS LARGE LOSS ANALYSIS REPORT– Ms. Drumheiser reported on a claim report analysis and said the analysis reviewed reserve changes from December 31, 2025 through the end of July and focused on claims with increases greater than \$10,000, identifying about \$3.85 million in added reserves across just under 80 claims. Most of the increase came from the County at roughly \$2.5 million, followed by Special Schools at just over \$800,000 and the College at about \$477,000. The County’s adverse development was driven primarily by Workers’ Compensation, with additional pressure from Property and General Liability. Workers’ Compensation remains the biggest concern due to rising claim severity, continued development of large losses, reopeners, and medical inflation, while Property losses were driven by several weather-related events and General Liability was affected by a few large matters, including the RCBC clinic practice claim. Overall, although some years reflect outlier claims, Workers’ Compensation continues to be the most consistent and significant source of loss pressure and may require more aggressive claim management to move cases toward resolution.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes

Health Benefits Minutes
September 15, 2026
Executive Director
PERMA

FINANCIAL FAST TRACK – Mr. Rhodes reviewed the July fast track, highlighting a deficit for the month with additional Thursday claims pull and a month of nine high claimants, which AmeriHealth will provide additional details. He noted there are some challenges and the 2027 budget development is currently in process and exploring creative solutions that the Commission may consider implementing in the future.

REQUEST FOR PROPOSAL (RFP) UPDATE – Mr. Rhodes provided an update on the Health Benefits RFP, noting they were released the day prior to the meeting and is due by October 16th.

NEW JERSEY NEWBORN MANDATE RESOLUTION - Mr. Rhodes discussed that Resolution 55-26 is included in the agenda to adopt the New Jersey Newborn Mandate that extends the newborn enrollment window from sixty to ninety days.

Chair Buono made the motion to approve Resolution 55-26, adopting the New Jersey Newborn Coverage Mandate subject to a resolution at the next meeting. Commissioner Cullinan seconded the motion.

In response to Chair Buono, Ms. Dodd noted that the RFP’s are posted to the Commission website and that the HIF team developed the RFP. Mr. Rhodes confirmed that when submissions are received, the Commission will provide their analysis and recommendations.

Program Manager
Conner Strong & Buckelew

Mr. Dalton reviewed the following items in the Program Manager's report:

UTILIZATION HIGHLIGHTS – Mr. Dalton noted the data is analyzing August 2025 to July 2026 comparing to August 2024 to July 2025. He highlighted that mental health is rising as a top diagnosis group, as it was previously #4 but currently at #2. Additionally, office visits and laboratories have increased.

2027 DENTAL MARKETING – Mr. Dalton reported the proposals from bidding carriers are due the day of the meeting a 4:00pm and the recommendation and analysis of the proposals will be included at the next meeting.

**Third Party Administrator
Medical AmeriHealth Administrators**

Ms. Davidowicz reviewed the AmeriHealth report included in the agenda for the month of July 2026, noting the per employee average for the month is \$2,776.03. She noted there were eleven high-cost claimants that totaled \$1,364,897 for the month of July, which is one of the highest months year to date. Ms. Davidowicz commented there was a preliminary August reported and there was a decrease in high-cost payments and claim spend overall.

Mr. Hrubash clarified that in the data, it shows the total inpatient admissions are lower in 2026 compared to 2025, but the length of those admissions has increased.

**Prescription Benefits Manager
Express Scripts**

Ms. EJ Frederique reviewed the report on the agenda for July 2026 data, highlighting the generic fill rate is 90% and the monthly plan cost per member is \$258.75. Regarding the top indications, she noted the utilization of Atopic Dermatitis has decreased compared to last year. She reviewed the top 25 drugs, noting Inflammatory Conditions that were not being utilized in the previous period but currently in the top 25.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda and advised she reviewed the bills and has concerns regarding paying the claims for the Health Fund Account as there is not enough cash in the account to cover the high claims. Ms. Havlick said she was recommending approval of Resolutions 56-26 through 58-26 but wants the board to stay alert regarding this matter. Mr. Rhodes advised that they are only few days short of paying bills and have a planning committee meeting scheduled to take place. Mr. Rhodes advised that July was a brutal month for claims and this was the driving force behind the deficit. Executive Director requested to schedule a meeting with the Fund office finance team to see where they can assist.

MOTION TO APPROVE RESOLUTION 56-26, THROUGH RESOLUTION 58-26

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 August 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
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%

Ms. Gallo reviewed the Savings by Specialty report and noted the top saving categories were Hospital Services, Ortho/Neuro, Physical/Occupational Therapy, and Occupational Medicine/Urgent Care. Ms. Gallo advised there were 151 workers' compensation claims reported year to date and medical only claims continue to represent the majority of the activity with 101. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince referred to a copy of the Safety Director Report which was included in the agenda and advised the report covered August through September activities and loss control visits. Mr. Prince noted all Safety Director's Bulletins were sent out. Mr. Prince reported that training opportunities through October 31 had been posted on the NJCE website, with updates extending through November 24. Mr. Prince highlighted an upcoming expo at the Emergency Training Center, where live training would take place, and emphasized that these expos had been important for giving employees, especially for newer staff, hands-on instruction instead of relying only on online videos or webinars. Mr. Prince reported the NJCE Safety Grant Committee meeting had been planned for the following week, with the goal of placing grant distribution on the agenda for the October 23 NJCE meeting.

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 October 20 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:

Crystal Chuck

Caitlin Perkins, Benefits