BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 10, 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 *February 10, 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

I. Advertising the notice in the Burlington County Times

II. Filing advance written notice of this meeting with the Commissioners of the Burlington County Insurance Commission; and

III. Posting notice on the Public Bulletin Board of the Office of the County Clerk

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

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES: January 13, 2026 Open Minutes.................................. …Appendix I**
  January 13, 2026 Closed Minutes................................ sent via e-mail
  January 21, 2026 Open Minutes.................................. …Appendix I
  January 21, 2026 Closed Minutes .... sent via e-mail
- ❑ **CORRESPONDENCE: None**

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

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA ....Pages 2-20**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR/BENEFITS – PERMA ....Pages 21-23**

- ❑ **BENEFITS CONSULTANT – Conner Strong & Buckelew ....Pages 24-27**

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

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

- ❑ **TREASURER – Carolyn Havlick**
  Resolution **27-26** February P&C List ....**Page 34**
  Resolution **28-26** January Health Bills List...**Page 35**
  Resolution **29-26** February Health Bills List ....**Page 36**
  Motion to approve Resolutions 27-26, 28-26 & 29-26
  Treasurer Reports (P&C & HIF)..**Pages 37-40**

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

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

- ❑ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  Monthly Report...**Pages 44-50**

- ❑ **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 30-26 Closed Session** *(Motion)*..**Page 51**
- ❑ **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: March 10, 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: February 10, 2026

Memo to: Commissioners of the Burlington County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2026 Plan of Risk Management (Appendix II) –** The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

    - ❑ **Motion to approve Resolution 24-26, Plan of Risk Management**

- ❑ **Certificate of Insurance Issuance Report (Appendix III) –** Included in Appendix III of the agenda is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were (114) one hundred fourteen certificates of insurance issued during the month of January.

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

- ❑ **Bowman & Company, LLP (Page 4)** – Bowman & Company, LLP announced they are joining PFK O'Connor Davies, a top-tier Accounting and Advisory practice. Included in the agenda on page 4 is Resolution No. 25-26, authorizing the amendment of Resolution No. 13-26, adopted January 13, 2026, appointing certain professionals for Fund Year 2026. This amendment revises Item No. 3, to reflect PFK O'Connor Davies as the appointed firm for auditing services. The resolution was reviewed by the Commission Attorney.

    - ❑ **Motion to adopt Resolution No. 25-26, Authorization to Amend Resolution No. 13-26 Adopted on January 13, 2026 Appointing Certain Professionals for Fund Year 2026**

- ❑ **Publication of Legal Notices on the Commission Website (Page 5) –** Effective March 1, 2026 public entities are required to publish all legal notices on their official website with a hyperlink to the Secretary of State's legal notices webpage. Also, for the entire calendar year of 2026, the Commission shall publish twice per month on an online news publication, a notice that its legal notices can now be found on the Commission website. Included in the agenda on page 5 is Resolution No. 26-26, authorizing an amendment of Resolution No. 4-26, adopted on January 13, 2026, Designating Official Newspaper for the Commission to Include Approval of the Publication of Legal Notices on the Commission Website for 2026. The resolution was reviewed by the Commission Attorney.

    - ❑ **Motion to adopt Resolution No. 26-26, Authorization to Amend Resolution No. 4-26 Adopted on January 13, 2026 Appointing Certain Professionals for Fund Year 2026**

- **New Jersey Counties Excess Joint Insurance Fund (Pages 6-10**) - The NJCE held a special meeting on January 6th to formally adopt their 2026 Budget. A summary report of that meeting along with copies of the budget and assessments appears on pages 6-10. The NJCE will hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m..

- **NJCE JIF – 2026 Renewal Webinar –** The Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF will be conducting the 2026 Renewal Overview Webinar on Tuesday, February 24th at 11:00 a.m. The NJCE Underwriting Manager will detail the successes of the marketing of the NJCE program and coverage changes and enhancements to be aware of for 2026. An invitation was sent with the link to register. If you need the link or have trouble registering, you can reach out to Cathy Dodd.

- **BCIC Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 11-13 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2025** there is a statutory surplus of **$2,306,037.** 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 **$1,805,922.** The cash amount is **$9,143,991.**

- **NJCE Property and Casualty Financial Fast Track (Pages 14-16)** – Included in the agenda on pages 14-16 is a copy of the NJCE Financial Fast Track Report for the month of October. As of **October 31, 2025** the NJCE has a surplus of **$18,147,168.** Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **$6,707,551**. The cash amount is **$41,497,475.**

- **Claim Tracking Reports (Pages 17-19) –** The Claim Tracking Reports are on pages 17-19 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of November 30, 2025 with the Commission.

- **2026 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- **2026 Property & Casualty Assessments –** In accordance with the Commission's By Law's the Property & Casualty Assessment Bills will be e-mailed to the member entities. The first installment is due on March 15, 2026. Future assessments will be due on May 15, 2026 and October 15, 2026.

- **2026 MEL, MRHIF & NJCE Educational Seminar (Page 20) -** Enclosed on page 20 please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. The seminar **<u>is pending approval</u>** for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. Please save the date.

RESOLUTION NO. 25-26

BURLINGTON COUNTY INSURANCE COMMISSION
AUTHORIZATION TO AMEND RESOLUTION NO. 13-26 ADOPTED ON JANUARY 13, 2026 APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2026

WHEREAS, the BURLINGTON COUNTY INSURANCE COMMISSION (hereinafter "BCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, by Resolution No. 13-26 adopted on January 13, 2026, the Board of Commissioners of the Burlington County Insurance Commission appointed certain professionals for Fund Year 2026 and;

WHEREAS, there is a need to amend Item No. 3 in Resolution No. 13-26, as the appointed firm for auditing services, Bowman & Company, LLP, has announced they have joined PFK O'Connor Davies, and

WHEREAS, all other covenants and agreements set forth in Resolution No. 13-26 shall remain in full force and effect;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners that Resolution No. 13-26 adopted on January 13, 2026 is hereby amended to reflect the name change of the auditor to PFK O'Connor Davies.

ADOPTED by THE BURLINGTON COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 10, 2026

BY:____
ASHLEY BUONO, ESQ., CHAIRPERSON

ATTEST:
BY:____
EVE CULLINAN, VICE CHAIRPERSON

RESOLUTION NO. 26-26

BURLINGTON COUNTY INSURANCE COMMISSION
AUTHORIZATION TO AMEND RESOLUTION NO. 4-26 ADOPTED ON JANUARY 13, 2026 TO INCLUDE APPROVAL OF THE PUBLICATION OF LEGAL NOTICES ON THE COMMISSION WEBSITE FOR 2026

WHEREAS, the BURLINGTON COUNTY INSURANCE COMMISSION (hereinafter "BCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, by Resolution No. 4-26 adopted on January 13, 2026 the Board of Commissioners of the Burlington County Insurance Commission authorized the **Burlington County Times** as the official newspaper of the Commission and all official notices required to be published shall be published in the newspaper.

WHEREAS, there is a need to amend Resolution No. 4-26 to include authorization for the publication of legal notices on the Commission's official website; and

NOW, THEREFORE, BE IT RESOLVED that effective March 1, 2026, the Burlington County Insurance Commission will publish all legal notices on its webpage designated for official notices - www. bcnj.co.burlington.nj.us and said webpage will include a hyperlink to the Secretary of State's legal notices webpage.

BE IT FURTHER RESOLVED that meeting notices shall appear not less than forty-eight (48) hours in advance of the meeting and be displayed on the website for no less than one (1) week. Thereafter notices shall be moved to an archive and be maintained for at least one (1) year.

BE IT FURTHER RESOLVED for the entire calendar year of 2026, the Commission shall publish twice per month on an online news publication, a notice that its legal notices can now be found on the Commission website and shall include a hyperlink to the same.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the BCIC shall give notice of said meetings to the Burlington County Times.

ADOPTED by THE BURLINGTON COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 10, 2026.

ADOPTED:

BY:____
ASHLEY BUONO ESQ., CHAIRPERSON

ATTEST:

BY:____
EVE CULLINAN, VICE CHAIRPERSON

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: January 6, 2026

Memo to: Commissioner
Burlington County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF January Report

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Finance Sub-Committee met on December 18th following the budget introduction on November 21st:

1. For updates on the excess renewal marketing,
2. Review program enhancements,
3. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/26, and
4. Based on the marketing results to make a recommendation to the Board on a final 2026 budget for adoption.

Copies of the committee's December meeting minutes were submitted for information. Also submitted was the Underwriting Manager's presentation on the excess insurance marketing results.

The Board of Fund Commissioners accepted the recommendations of the Finance Sub-Committee and ratified the following changes/actions made by the Underwriting Manager:

Property: Reduction in the Named Windstorm deductible and cap from 5% and $10M cap to 2.5% and $5M cap in the property program**.**

Excess Liability Structure: Increase in excess liability limits from $10M x $12M to $10M x $22M. The layer will be on a quota share basis with four carriers.

Cyber: Increased limits from AIG increasing the program limits from $5M x $5M to $5M x $10M for total limits of $15M. The additional limit also comes with enhancements such as Cyber Crime Coverage: $500,000 per claim / $1,000,000 aggregate excess $1,000,000 per claim / $2,000,000 aggregate.

Active Assailant Coverage: Addition of Active Assailant Coverage for all members and member entities of the Fund as applicable, which resulted in an additional premium of $80,000 ($155,000 less $75,000).

The Board of Fund Commissioners accepted all the recommendations of the Finance Sub-Committee and took action to ratify the changes as presented, authorized the Underwriting Manager to bind coverage for 2026 and adopted a resolution authorizing the purchase of excess and ancillary coverages.

2026 Budget: Based on the comprehensive marketing results, the Finance Sub-Committee reviewed and recommended an amended 2026 budget for adoption that included enhanced coverage and various sublimit improvements. The amended 2026 budget reflects a total of $43,528,710 or a 0.26% increase over the 2025 annualized assessed budget. Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2026 Budget totaling $43,528,710 and certified the assessments.

2026 Renewal Overview Webinar: The Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11am; a link to register will be distributed.

2026 Reorganization February Meeting: The Fund is scheduled to meet again in-person on Thursday, February 26, 2026, at 10:30am at the Forsgate Country Club in Monroe, NJ to conduct the 2026 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2026 AMENDED INTRODUCED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios

APPROPRIATIONS

I. Claims and Excess Insurance

	Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced Budget FY2026	Change $	Change %
1	Property	750K x 250K *	1,209,130	750K x 250K *	1,132,749	(76,381)	-6.3%
2	Liability	1750x250 **	1,446,138	1750x250 **	1,520,508	74,370	5.1%
3	Auto	1750x250 **	502,265	1750x250 **	531,039	28,774	5.7%
4	Workers' Comp.	Various	3,092,545	Various	3,320,159	227,614	7.4%
5	Workers' Comp. Presumption	600K x 1.15MIL	454,345	600K x 1.15MIL	468,632	14,287	3.1%
6	SBL/EPL		33,076		33,903	827	2.5%
7	POL/EPL		366,361		436,084	69,723	19.0%
8	Cyber		422,274		422,274		0.0%
9	Loss Fund Contingency		819,440		819,440		0.0%
10	**Subtotal - Claims**		**8,345,573**		**8,684,788**	**339,215**	**4.1%**
11	**Premiums**						
12							
13	Property		12,521,929		10,909,507	(1,612,422)	-12.9%
14	Terrorism		98,363		93,350	(5,013)	-5.1%
15	Equipment Breakdown Cert		459,256		519,534	60,278	13.1%
16	Liability	7MIL x 2MIL	3,978,052	7MIL x 2MIL	4,448,147	470,095	11.8%
17	Excess Liability	10MIL x 10MIL	2,665,026	20MIL x 10MIL	3,948,833	1,283,807	48.2%
18	Workers Comp (Stat x 1MIL)		3,176,908		3,447,165	270,257	8.5%
19	Premium Contingency		3,163,300		3,000,000	(163,300)	-5.2%
20							
21	**SubTotal Premiums**		**26,062,834**		**26,366,536**	**303,702**	**1.2%**
22	**Total Loss Fund**		**34,408,407**		**35,051,324**	**642,917**	**1.9%**
23							
24	**II. Expenses, Fees & Contingency**						
25							
26	Claims Adjustment		77,001		78,895	1,894	2.5%
27	Claims Adjustment - Property		204,500		220,000	15,500	7.6%
28	Safety Director		462,809		473,549	10,740	2.3%
29	General Expense						
30	Exec. Director		760,621		778,377	17,756	2.3%
31	Actuary		25,616		26,131	515	2.0%
32	Auditor		19,664		19,664		0.0%
33	Attorney		15,000		15,000		0.0%
34	Treasurer		15,000		15,000		0.0%
35	QPA		6,000		6,000		0.0%
36	Technical Writer		25,499		25,000	(499)	-2.0%
37	Underwriting Manager		500,994		512,690	11,696	2.3%
38	Underwriting Data Consolidation		138,085		151,982	13,897	10.1%
39	Cyber Security Consultant		40,000		40,000		0.0%
40	Payroll Audit		23,727		24,202	475	2.0%
41	Property Appraisals/Reimbursement		102,002		104,045	2,043	2.0%
42	Safety Institute Funding		30,347		20,600	(9,747)	-32.1%
43	Safety Grant Supplement		30,599		31,208	609	2.0%
44							
45	Misc. Expense & Contingency		135,204		137,908	2,704	2.0%
46	**Total Fund Exp & Contingency**		**2,612,668**		**2,680,251**	**67,583**	**2.6%**
47	Risk Management Consultant		214,241		220,062	5,821	2.7%
48							
49	Total Self Insured Program		**37,235,316**		**37,951,637**	**716,321**	**1.9%**
50							
51	**Ancillary Coverages**		**6,182,510**		**6,065,136**	**(117,374)**	**-1.9%**
52							
53	**Total Including Ancillary Coverages**		**43,417,826**		**44,016,772**	**598,946**	**1.38%**
54	**Dividend**				**(488,063)**		
55	**Total Proposed Budget**		**43,417,826**		**43,528,710**	**110,884**	**0.26%**
56	*** Monmouth County Property retention**	**500K x 500K**		**500K x 500K**			
57	**** ACIC GL/AL retention**	**1.5MILx500**		**1.5MILx500**			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2026 AMENDED INTRODUCED ANCILLARY ONLY BUDGET

APPROPRIATIONS

I. Claims and Excess Insurance

	Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced BUDGET FY2026	Change $	Change %
1	**Ancilliary Coverages**						
2	POL/EPL		1,783,603		1,728,700	(54,903)	-3.1%
3	Crime Program		200,765		201,941	1,176	0.6%
4	Medical Malpractice		1,423,188		1,612,120	188,932	13.3%
5	Pollution Liability		240,592		247,367	6,775	2.8%
6	Employed Lawyers Liability		154,450		153,630	(820)	-0.5%
7	Cyber Liability	5MIL x 5MIL	1,900,614	10MIL x 5MIL	1,531,662	(368,952)	-19.4%
8	Aviation		98,997		95,097	(3,900)	-3.9%
9	Marina Operators Liability		24,280		24,959	679	2.8%
10	Active Assailant		72,285		155,000	82,715	114.4%
11	Supplemental Indemnity WC		24,422		22,602	(1,820)	-7.5%
12	Fiduciary Liab		3,511		3,511		0.0%
13	VET Liability		421		475	54	12.8%
14	Small Craft		8,580		5,623	(2,957)	-34.5%
15	Volunteers Sup Indemnity		2,211		959	(1,252)	-56.6%
16	A&H Fire Trainers		3,635		3,746	111	3.0%
17	Petty Cash Bond		165		165		0.0%
18	Hull & Protection Indemnity Primary		183,914		199,772	15,858	8.6%
19	Aviation & Heliport		60,593		62,808	2,215	3.7%
20	Ancillary Admin		-		15,000	15,000	100.0%
21							
22	Total Ancilliary Coverages		**6,186,226**		**6,065,136**	**(121,090)**	**-2.0%**
23	***Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted**						

New Jersey Counties Excess Joint Insurance Fund

Fund Year 2026 Assessment by Member

	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	468,851	1,087,243	1,778,377	373,762	1,171,251	591,189	547,263	914,963	871,768	880,121	8,684,788
Premiums	2,114,860	3,018,756	5,501,111	1,138,945	2,605,919	2,599,767	1,916,698	2,545,677	2,908,196	2,016,607	26,366,536
Expenses, Fee & Contingency	199,581	311,278	571,631	118,831	244,291	256,684	116,149	294,685	304,543	262,578	2,680,251
Total Self-Insured Program	2,783,292	4,417,277	7,851,119	1,631,538	4,021,461	3,667,702	2,580,110	3,755,325	4,084,507	3,159,306	37,951,637
Total Ancilliary Coverages	888,273	350,850	894,365	240,687	1,409,015	533,707	222,336	513,341	477,814	534,748	6,065,136
Total Fund Disbursements	**3,671,565**	**4,768,127**	**8,745,484**	**1,872,225**	**5,430,476**	**4,201,409**	**2,802,445**	**4,268,666**	**4,562,321**	**3,694,054**	**44,016,772**

	BURLINGTON COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF	November 30, 2025			
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	811,905	8,930,950	76,857,328	85,788,278
2.	CLAIM EXPENSES				
	Paid Claims	822,262	4,315,949	27,554,456	31,870,406
	Case Reserves	(89,216)	974,604	5,456,186	6,430,789
	IBNR	(303,936)	383,506	3,845,102	4,228,608
	Excess Insurance Recoverabl	0	0	(99,447)	(99,447)
	Discounted Claim Value	(29,482)	(279,884)	(606,336)	(886,220)
	TOTAL CLAIMS	399,627	5,394,175	36,149,961	41,544,136
3.	EXPENSES				
	Excess Premiums	399,256	4,391,817	34,252,239	38,644,056
	Administrative	62,753	646,827	5,557,679	6,204,505
	TOTAL EXPENSES	462,009	5,038,644	39,809,918	44,848,562
4.	UNDERWRITING PROFIT (1-2-3)	(49,731)	(1,501,869)	897,449	(604,420)
5.	INVESTMENT INCOME	28,027	322,224	1,227,353	1,549,577
6.	PROFIT (4 + 5)	(21,705)	(1,179,645)	2,124,802	945,157
7.	CEL APPROPRIATION CANCELLATION	0	0	4,958	4,958
8.	DIVIDEND INCOME	0	0	541,024	541,024
9.	DIVIDEND EXPENSE	0	0	(991,024)	(991,024)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	182,372	659,649	1,146,272	1,805,922
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	160,667	(519,995)	2,826,033	2,306,037
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	1,625	17,797	526,281	544,078
	2013	1,161	5,183	(166,660)	(161,477)
	2014	3,106	68,900	1,920	70,820
	2015	407	10,001	(1,002,414)	(992,413)
	2016	2,532	(97,457)	38,107	(59,350)
	2017	3,748	54,368	1,007,416	1,061,784
	2018	2,849	(1,228)	141,227	139,999
	2019	25,227	17,880	1,323,806	1,341,686
	2020	67,416	215,757	2,134,887	2,350,644
	2021	(11,711)	17,730	(183,415)	(165,684)
	2022	13,481	(75,965)	(1,259,464)	(1,335,429)
	2023	7,485	(135,518)	(271,718)	(407,236)
	2024	(67,006)	(396,676)	536,058	139,382
	2025	110,347	(220,766)		(220,766)
TOTAL SURPLUS (DEFICITS)		160,667	(519,995)	2,826,033	2,306,038
TOTAL CASH					9,143,991

BURLINGTON COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF November 30, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	38,038	1,773,288	1,811,326
Case Reserves	0	(34,725)	34,725	0
IBNR	0	(3,000)	28,845	25,845
Excess Insurance Recoverable	0	0	(909)	(909)
Discounted Claim Value	0	(1,547)	(933)	(2,480)
TOTAL FY 2012 CLAIMS	**0**	**(1,233)**	**1,835,016**	**1,833,782**
FUND YEAR 2013				
Paid Claims	306	7,417	2,629,972	2,637,389
Case Reserves	(612)	2,493	5,599	8,092
IBNR	306	(2,694)	29,114	26,420
Excess Insurance Recoverable	0	0	(7,910)	(7,910)
Discounted Claim Value	0	(3,173)	(509)	(3,683)
TOTAL FY 2013 CLAIMS	**0**	**4,042**	**2,656,266**	**2,660,308**
FUND YEAR 2014				
Paid Claims	80	210	2,452,144	2,452,354
Case Reserves	0	(38,839)	38,839	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	193	(193)	(0)
TOTAL FY 2014 CLAIMS	**80**	**(38,436)**	**2,490,790**	**2,452,354**
FUND YEAR 2015				
Paid Claims	0	18,619	3,286,416	3,305,035
Case Reserves	0	(18,619)	92,053	73,434
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	(11)	(11)
Discounted Claim Value	0	(6,202)	(1,350)	(7,552)
TOTAL FY 2015 CLAIMS	**0**	**(6,202)**	**3,377,108**	**3,370,907**
FUND YEAR 2016				
Paid Claims	0	75,902	2,409,379	2,485,281
Case Reserves	(28)	57,924	92,314	150,237
IBNR	28	28	1,720	1,748
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(12,917)	(2,229)	(15,146)
TOTAL FY 2016 CLAIMS	**0**	**120,936**	**2,501,184**	**2,622,121**
FUND YEAR 2017				
Paid Claims	0	53,640	1,637,438	1,691,077
Case Reserves	(10,906)	(64,545)	78,174	13,629
IBNR	10,906	10,906	7,032	17,938
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(1,495)	(2,583)	(4,078)
TOTAL FY 2017 CLAIMS	**0**	**(1,495)**	**1,720,060**	**1,718,566**
FUND YEAR 2018				
Paid Claims	0	70,901	2,799,129	2,870,030
Case Reserves	(2,167)	(41,588)	118,072	76,484
IBNR	2,167	2,814	33,510	36,324
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(4,248)	(6,472)	(10,720)
TOTAL FY 2018 CLAIMS	**0**	**27,879**	**2,944,238**	**2,972,117**

BURLINGTON COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF November 30, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	40	145,958	1,853,990	1,999,947
Case Reserves	0	(100,196)	119,367	19,171
IBNR	(40)	(22,700)	75,922	53,222
Excess Insurance Recoverable	0	0	(90,077)	(90,077)
Discounted Claim Value	0	3,850	(10,374)	(6,524)
TOTAL FY 2019 CLAIMS	**0**	**26,912**	**1,948,828**	**1,975,740**
FUND YEAR 2020				
Paid Claims	920	3,414	747,818	751,232
Case Reserves	(919)	519	32,126	32,645
IBNR	(1)	(30,990)	189,912	158,922
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(2,653)	(12,523)	(15,176)
TOTAL FY 2020 CLAIMS	**0**	**(29,710)**	**957,333**	**927,623**
FUND YEAR 2021				
Paid Claims	15,242	321,786	2,391,332	2,713,118
Case Reserves	(25,419)	(218,756)	665,165	446,409
IBNR	10,177	(90,243)	297,748	207,505
Excess Insurance Recoverable	0	0	(541)	(541)
Discounted Claim Value	0	4,969	(64,652)	(59,683)
TOTAL FY 2021 CLAIMS	**0**	**17,756**	**3,289,052**	**3,306,808**
FUND YEAR 2022				
Paid Claims	35,638	553,365	3,051,535	3,604,900
Case Reserves	(50,314)	(265,405)	1,546,790	1,281,385
IBNR	14,676	(255,894)	566,653	310,760
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	12,323	(141,638)	(129,315)
TOTAL FY 2022 CLAIMS	**0**	**44,388**	**5,023,341**	**5,067,729**
FUND YEAR 2023				
Paid Claims	49,257	501,617	1,784,398	2,286,014
Case Reserves	(45,139)	59,067	1,055,817	1,114,884
IBNR	(4,118)	(218,965)	1,013,302	794,337
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(22,098)	(134,764)	(156,862)
TOTAL FY 2023 CLAIMS	**(0)**	**319,621**	**3,718,753**	**4,038,374**
FUND YEAR 2024				
Paid Claims	28,385	1,085,468	737,617	1,823,084
Case Reserves	10,631	257,915	1,577,146	1,835,061
IBNR	(39,016)	(1,043,090)	1,601,344	558,254
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	19,863	(228,116)	(208,253)
TOTAL FY 2024 CLAIMS	**0**	**320,155**	**3,687,991**	**4,008,146**
FUND YEAR 2025				
Paid Claims	692,394	1,439,617		1,439,617
Case Reserves	35,657	1,379,359		1,379,359
IBNR	(299,021)	2,037,334		2,037,334
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(29,482)	(266,750)		(266,750)
TOTAL FY 2025 CLAIMS	**399,547**	**4,589,561**	**0**	**4,589,561**
COMBINED TOTAL CLAIMS	**399,627**	**5,394,175**	**36,149,961**	**41,544,136**

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.

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	NEW JERSEY COUNTIES EXCESS JIF				
	FINANCIAL FAST TRACK REPORT				
	AS OF October 31, 2025				
	ALL YEARS COMBINED				
1.	**UNDERWRITING INCOME**	**3,550,175**	**35,501,753**	**326,407,524**	**361,909,277**
2.	**CLAIM EXPENSES**				
	Paid Claims	543,642	6,055,487	23,673,763	29,729,251
	Case Reserves	457,113	(3,844,778)	15,868,519	12,023,743
	IBNR	(47,857)	1,131,281	17,187,288	18,318,568
	Discounted Claim Value	(120,319)	94,708	(4,295,909)	(4,201,202)
	Excess Recoveries	(211,819)	288,470	(1,147,062)	(858,592)
	TOTAL CLAIMS	**620,760**	**3,725,168**	**51,286,599**	**55,011,768**
3.	**EXPENSES**				
	Excess Premiums	2,421,378	24,227,124	236,578,246	260,805,370
	Administrative	233,368	2,369,371	23,142,827	25,512,198
	TOTAL EXPENSES	**2,654,746**	**26,596,495**	**259,721,073**	**286,317,568**
4.	**UNDERWRITING PROFIT (1-2-3)**	**274,670**	**5,180,090**	**15,399,852**	**20,579,941**
5.	**INVESTMENT INCOME**	116,814	993,623	3,281,155	4,274,778
6.	**PROFIT (4+5)**	**391,484**	**6,173,713**	**18,681,007**	**24,854,719**
7.	**Dividend**	0	0	(6,707,551)	(6,707,551)
8.	**SURPLUS (6-7)**	**391,484**	**6,173,713**	**11,973,456**	**18,147,168**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	362	3,428	70,386	73,814
	2011	880	9,949	391,132	401,081
	2012	1,734	13,461	486,042	499,503
	2013	3,167	26,759	1,118,179	1,144,938
	2014	4,316	39,856	1,923,686	1,963,542
	2015	3,522	36,816	1,313,021	1,349,837
	2016	5,437	193,656	1,508,680	1,702,336
	2017	7,134	328,000	2,562,938	2,890,938
	2018	8,088	165,341	2,445,415	2,610,756
	2019	6,629	117,041	2,073,713	2,190,754
	2020	9,786	1,269,639	167,484	1,437,123
	2021	7,787	109,698	(672,764)	(563,066)
	2022	8,522	(358,554)	1,243,729	885,175
	2023	12,021	1,271,134	(4,462,718)	(3,191,584)
	2024	12,703	(1,055,416)	1,804,532	749,116
	2025	299,396	4,002,903		4,002,903
TOTAL SURPLUS (DEFICITS)		**391,484**	**6,173,713**	**11,973,455**	**18,147,168**
TOTAL CASH					**41,497,475**

NEW JERSEY COUNTIES EXCESS JIF
FINANCIAL FAST TRACK REPORT
AS OF October 31, 2025
ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	**0**	**0**	**171,840**	**171,840**
FUND YEAR 2011				
Paid Claims	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS	**0**	**(1,427)**	**835,426**	**833,999**
FUND YEAR 2012				
Paid Claims	3,792	36,252	1,785,983	1,822,235
Case Reserves	(3,792)	(36,252)	112,437	76,185
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	3,289	(11,571)	(8,282)
TOTAL FY 2012 CLAIMS	**0**	**3,289**	**1,890,529**	**1,893,818**
FUND YEAR 2013				
Paid Claims	2,911	25,356	1,153,465	1,178,821
Case Reserves	(2,911)	(22,059)	434,898	412,839
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	0	3,893	(47,302)	(43,409)
TOTAL FY 2013 CLAIMS	**0**	**3,893**	**1,558,401**	**1,562,294**
FUND YEAR 2014				
Paid Claims	0	3,221	864,533	867,754
Case Reserves	10,000	8,275	82,575	90,850
IBNR	(10,000)	(11,197)	21,077	9,880
Discounted Claim Value	0	704	(11,153)	(10,449)
TOTAL FY 2014 CLAIMS	**0**	**1,003**	**957,032**	**958,035**
FUND YEAR 2015				
Paid Claims	0	1,774	2,473,703	2,475,477
Case Reserves	0	5,726	597,900	603,626
IBNR	0	(13,211)	49,975	36,764
Discounted Claim Value	0	2,610	(73,534)	(70,924)
TOTAL FY 2015 CLAIMS	**0**	**(3,101)**	**3,048,044**	**3,044,943**
FUND YEAR 2016				
Paid Claims	3,484	39,722	1,392,569	1,432,291
Case Reserves	(5,984)	(186,138)	1,125,747	939,609
IBNR	2,500	(13,948)	39,497	25,549
Discounted Claim Value	0	18,487	(109,929)	(91,442)
TOTAL FY 2016 CLAIMS	**0**	**(141,876)**	**2,447,884**	**2,306,008**
FUND YEAR 2017				
Paid Claims	0	1,744	1,585,263	1,587,007
Case Reserves	0	(259,572)	605,912	346,340
IBNR	0	(16,343)	43,208	26,865
Discounted Claim Value	0	13,663	(54,120)	(40,457)
TOTAL FY 2017 CLAIMS	**0**	**(260,509)**	**2,180,263**	**1,919,754**

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
	AS OF	October 31, 2025		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	0	4,600	1,620,907	1,625,507
Case Reserves	0	(54,705)	440,557	385,852
IBNR	0	(49,420)	227,389	177,969
Discounted Claim Value	0	10,735	(63,964)	(53,229)
TOTAL FY 2018 CLAIMS	**0**	**(88,789)**	**2,224,889**	**2,136,100**
FUND YEAR 2019				
Paid Claims	95,100	315,120	1,373,046	1,688,166
Case Reserves	(95,100)	(321,518)	1,250,583	929,065
IBNR	0	(50,677)	196,568	145,891
Discounted Claim Value	0	4,183	(120,133)	(115,950)
TOTAL FY 2019 CLAIMS	**0**	**(52,893)**	**2,700,064**	**2,647,171**
FUND YEAR 2020				
Paid Claims	298,966	2,574,419	(181,777)	2,392,642
Case Reserves	280,887	(3,720,312)	4,808,620	1,088,308
IBNR	(368,033)	(947,772)	1,461,677	513,905
Discounted Claim Value	0	630,857	(836,712)	(205,855)
Excess Recoveries	(211,819)	288,470	(1,147,062)	(858,592)
TOTAL FY 2020 CLAIMS	**0**	**(1,174,337)**	**4,104,746**	**2,930,409**
FUND YEAR 2021				
Paid Claims	6,121	56,199	3,333,352	3,389,551
Case Reserves	(210,320)	(260,400)	2,146,382	1,885,982
IBNR	204,199	150,592	1,107,209	1,257,801
Discounted Claim Value	0	18,050	(425,157)	(407,107)
TOTAL FY 2021 CLAIMS	**0**	**(35,558)**	**6,161,786**	**6,126,228**
FUND YEAR 2022				
Paid Claims	106	751,977	1,517,476	2,269,453
Case Reserves	(5,106)	722,509	993,800	1,716,309
IBNR	5,000	(1,118,064)	2,943,881	1,825,817
Discounted Claim Value	0	87,644	(478,087)	(390,443)
TOTAL FY 2022 CLAIMS	**0**	**444,065**	**4,977,070**	**5,421,135**
FUND YEAR 2023				
Paid Claims	31,050	106,471	5,267,964	5,374,435
Case Reserves	572	(560,876)	1,324,351	763,475
IBNR	(31,623)	(865,903)	5,533,584	4,667,681
Discounted Claim Value	0	162,351	(906,005)	(743,654)
TOTAL FY 2023 CLAIMS	**0**	**(1,157,957)**	**11,219,894**	**10,061,937**
FUND YEAR 2024				
Paid Claims	72,378	1,815,943	577,421	2,393,364
Case Reserves	688,122	672,283	1,839,730	2,512,013
IBNR	(760,500)	(1,455,269)	5,539,202	4,083,933
Discounted Claim Value	0	101,312	(1,147,621)	(1,046,309)
TOTAL FY 2024 CLAIMS	**0**	**1,134,270**	**6,808,732**	**7,943,002**
FUND YEAR 2025				
Paid Claims	29,734	324,152		324,152
Case Reserves	(199,255)	168,261		168,261
IBNR	910,600	5,525,790		5,525,790
Discounted Claim Value	(120,319)	(963,106)		(963,106)
TOTAL FY 2025 CLAIMS	**620,760**	**5,055,097**	**0**	**5,055,097**
COMBINED TOTAL CLAIMS	**620,760**	**3,725,168**	**51,286,600**	**55,011,768**

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 $785,740 due from the reinsurer for COVID-19 WC claims.

Burlington County Insurance Commission

CLAIM ACTIVITY REPORT

November 30, 2025

COVERAGE LINE - PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
November-25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves															$0
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$600	$10,965	$10,485	$279,273	$301,324
November-25	$0	$0	$0	$0	$0	$0	$0	$0	$1	$0	$600	$16,167	$28,600	$292,056	$337,424
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$1	$0	$0	$5,202	$18,115	$12,783	$36,100
Ltd Incurred	$44,560	$21,276	$17,759	$183,294	$388,219	$208,503	$584,547	$288,781	$230,837	$68,601	$365,928	$695,194	$206,589	$0	$3,304,089
COVERAGE LINE - GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	78	94	120	91	72	62	96	88	79	87	81	90	34	52	1124
November-25	25	66	96	81	61	61	91	80	71	81	69	83	22	55	942
NET CHGE	-53	-28	-24	-10	-11	-1	-5	-8	-8	-6	-12	-7	-12	3	-182
Limited Reserves															$1,053
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	$0	$0	$0	$0	$0	$0	$8,874	$0	$25,055	$0	$399,464	$98,034	$249,532	$212,456	$993,415
November-25	$0	$0	$0	$0	$0	$0	$8,874	$0	$24,135	$0	$352,384	$88,324	$237,389	$280,987	$992,093
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	($920)	$0	($47,080)	($9,710)	($12,143)	$68,531	($1,322)
Ltd Incurred	$476,088	$362,651	$1,353,356	$737,117	$193,592	$77,058	$260,976	$171,059	$54,043	$51,146	$696,378	$199,788	$429,970	$429,970	$5,493,191
COVERAGE LINE - AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	11	7	37	24	23	30	17	26	14	19	21	18	7	7	261
November-25	0	6	35	19	21	23	17	24	12	16	14	15	2	8	212
NET CHGE	-11	-1	-2	-5	-2	-7	0	-2	-2	-3	-7	-3	-5	1	-49
Limited Reserves															$368
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$61,931	$0	$1,000	$21,679	$84,610
November-25	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$54,901	$0	$1,000	$22,119	$78,020
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($7,030)	$0	$0	$440	($6,590)
Ltd Incurred	$6,543	$20,152	$286,342	$282,034	$132,098	$268,417	$173,255	$354,375	$8,875	$43,246	$97,455	$35,838	$13,784	$13,784	$1,736,200
COVERAGE LINE - WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	199	123	109	115	140	123	125	103	75	199	172	161	85	102	1831
November-25	42	101	91	104	127	112	115	96	70	182	161	153	72	115	1541
NET CHGE	-157	-22	-18	-11	-13	-11	-10	-7	-5	-17	-11	-8	-13	13	-290
Limited Reserves															$2,872
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	$0	$8,704	$0	$73,434	$150,265	$24,535	$69,777	$19,171	$8,509	$471,829	$869,704	$607,853	$1,462,001	$826,795	$4,592,575
November-25	$0	$8,092	$0	$73,434	$150,237	$13,629	$67,610	$19,171	$8,509	$446,409	$873,500	$516,079	$1,467,853	$780,697	$4,425,221
NET CHGE	$0	($612)	$0	$0	($28)	($10,906)	($2,167)	$0	$0	($25,419)	$3,796	($91,773)	$5,852	($46,098)	($167,354)
Ltd Incurred	$1,332,995	$2,221,747	$774,097	$2,197,038	$1,855,598	$1,158,367	$1,770,963	$1,147,079	$565,098	$2,918,799	$3,789,169	$2,041,464	$3,048,910	$3,048,910	$27,870,234
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	288	224	266	230	235	215	238	217	168	305	274	269	126	161	3216
November-25	67	173	222	204	209	196	223	200	153	279	244	251	96	178	2695
NET CHGE	-221	-51	-44	-26	-26	-19	-15	-17	-15	-26	-30	-18	-30	17	-521
Limited Reserves															$2,164
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
October-25	$0	$8,704	$0	$73,434	$150,265	$24,535	$78,650	$19,171	$33,564	$471,829	$1,331,699	$716,852	$1,723,018	$1,340,203	$5,971,923
November-25	$0	$8,092	$0	$73,434	$150,237	$13,629	$76,484	$19,171	$32,645	$446,409	$1,281,385	$620,570	$1,734,842	$1,375,859	$5,832,757
NET CHGE	$0	($612)	$0	$0	($28)	($10,906)	($2,167)	$0	($919)	($25,419)	($50,314)	($96,281)	$11,824	$35,657	($139,165)
Ltd Incurred	$1,860,186	$2,625,826	$2,431,555	$3,399,482	$2,569,508	$1,712,345	$2,789,740	$1,961,293	$858,853	$3,081,792	$4,948,930	$2,972,285	$3,699,254	$3,492,665	$38,403,713

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF November 30, 2025

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		71		Last Month		70		Last Year		59	
2020	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-24	MONTH TARGETED
PROPERTY	329,377	230,837	230,837	70.08%	100.00%	647,433	647,433	196.56%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	714,000	54,043	54,043	7.57%	96.64%	54,043	54,043	7.57%	96.75%	41,543	41,543	5.82%	97.06%
POL/EPL													
AUTO LIABILITY	139,000	8,875	8,875	6.39%	97.08%	8,875	8,875	6.39%	97.18%	65,944	65,944	47.44%	95.94%
WORKER'S COMP	1,708,000	565,098	565,098	33.09%	100.00%	565,098	565,098	33.09%	100.00%	574,457	574,457	33.63%	99.86%
TOTAL ALL LINES	2,890,377	858,853	858,853	29.71%	99.03%	1,275,448	1,275,448	44.13%	99.06%	681,944	681,944	23.59%	99.00%
NET PAYOUT %	$826,208			**28.58%**									

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		59		Last Month		58		Last Year		47	
2021	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-24	MONTH TARGETED
PROPERTY	403,000	68,601	68,601	17.02%	100.00%	70,287	70,287	17.44%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	606,000	51,146	51,146	8.44%	97.06%	50,986	50,986	8.41%	97.02%	108,236	108,236	17.86%	95.40%
POL/EPL													
AUTO LIABILITY	144,000	43,246	43,246	30.03%	95.94%	43,246	43,246	30.03%	95.69%	218,393	218,393	151.66%	92.21%
WORKER'S COMP	1,837,001	2,918,799	2,918,799	158.89%	99.86%	2,919,882	2,919,882	158.95%	99.83%	2,647,311	2,646,770	144.08%	99.34%
TOTAL ALL LINES	2,990,001	3,081,792	3,081,792	103.07%	99.12%	3,084,401	3,084,401	103.16%	99.08%	2,973,940	2,973,400	99.44%	98.29%
NET PAYOUT %	$2,654,793			**88.79%**									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		47		Last Month		46		Last Year		35	
2022	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-24	MONTH TARGETED
PROPERTY	348,000	365,928	365,928	105.15%	100.00%	1,007,019	1,007,019	289.37%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	752,000	696,378	696,378	92.60%	95.40%	687,811	687,811	91.46%	95.07%	479,508	479,508	63.76%	89.48%
POL/EPL	0	2,426	2,426	0.00%	95.40%	0	0	0.00%	95.07%	0	0	0.00%	89.48%
AUTO LIABILITY	149,000	97,455	97,455	65.41%	92.21%	97,455	97,455	65.41%	91.84%	141,416	141,416	94.91%	86.58%
WORKER'S COMP	2,315,000	3,789,169	3,789,169	163.68%	99.34%	3,772,925	3,772,925	162.98%	99.28%	3,759,919	3,759,919	162.42%	97.90%
TOTAL ALL LINES	3,564,000	4,951,356	4,951,356	138.93%	98.28%	5,565,210	5,565,210	156.15%	98.15%	4,380,843	4,380,843	122.92%	95.86%
NET PAYOUT %	$3,669,971			**102.97%**									

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF November 30, 2025

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		35		Last Month		34		Last Year		23	
2023	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-24	MONTH TARGETED
PROPERTY	420,000	695,194	695,194	165.52%	100.00%	1,023,900	1,023,900	243.79%	100.00%	0	0	0.00%	99.33%
GEN LIABILITY	739,000	199,788	199,788	27.03%	89.48%	187,888	187,888	25.42%	88.77%	372,890	372,890	50.46%	78.18%
POL/EPL	0	606,842	606,842	0.00%	89.48%	0	0	0.00%	88.77%	0	0	0.00%	78.18%
AUTO LIABILITY	151,000	35,838	35,838	23.73%	86.58%	35,838	35,838	23.73%	85.94%	84,945	84,945	56.26%	75.06%
WORKER'S COMP	2,535,500	2,041,464	2,041,464	80.52%	97.90%	2,062,869	2,062,869	81.36%	97.68%	1,854,600	1,854,600	73.15%	92.71%
TOTAL ALL LINES	3,845,500	3,579,127	3,579,127	93.07%	96.07%	3,310,496	3,310,496	86.09%	95.76%	2,312,435	2,312,435	60.13%	89.95%
NET PAYOUT %	$2,464,243			**64.08%**									

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Current		23		Last Month		22		Last Year		11	
2024	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-24	MONTH TARGETED
PROPERTY	480,000	206,589	206,589	43.04%	99.33%	168,223	168,223	35.05%	98.69%	0	0	0.00%	86.00%
GEN LIABILITY	488,000	429,970	429,970	88.11%	78.18%	427,396	427,396	87.58%	76.91%	424,263	424,263	86.94%	49.00%
POL/EPL	0	152,500	152,500	0.00%	78.18%	0	0	0.00%	76.91%	0	0	0.00%	49.00%
AUTO LIABILITY	159,000	13,784	13,784	8.67%	75.06%	13,734	13,734	8.64%	73.57%	54,703	54,703	34.40%	45.00%
WORKER'S COMP	2,580,000	3,048,910	3,048,910	118.17%	92.71%	3,024,406	3,024,406	117.23%	91.80%	1,519,912	1,519,912	58.91%	52.00%
TOTAL ALL LINES	3,707,000	3,851,754	3,851,754	103.90%	90.90%	3,633,759	3,633,759	98.02%	89.95%	1,998,878	1,998,878	53.92%	55.71%
NET PAYOUT %	$2,016,693			**54.40%**									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Current		11		Last Month		10		Last Year		-1	
2025	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Oct-24	MONTH TARGETED
PROPERTY	455,179	998,344	998,344	219.33%	86.00%	993,213	993,213	218.20%	76.00%			N/A	N/A
GEN LIABILITY	511,000	412,313	412,313	80.69%	49.00%	333,535	333,535	65.27%	42.00%			N/A	N/A
POL/EPL	0	3,500	3,500	0.00%	49.00%	0	0	0.00%	42.00%			N/A	N/A
AUTO LIABILITY	176,000	37,294	37,294	21.19%	45.00%	36,794	36,794	20.91%	40.00%			N/A	N/A
WORKER'S COMP	2,866,000	1,389,861	1,389,861	48.49%	52.00%	1,384,806	1,384,806	48.32%	42.00%			N/A	N/A
TOTAL ALL LINES	4,008,179	2,841,311	2,841,311	70.89%	55.17%	2,748,347	2,748,347	68.57%	45.77%	0	0	N/A	N/A
NET PAYOUT %	$609,164			**15.20%**									

16TH ANNUAL
MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 24 ▸ 9:00 AM – 12:00 PM
FRIDAY, MAY 1 ▸ 9:00 AM – 12:00 PM

Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

This online seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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MRHIF Municipal Reinsurance Health Insurance Fund

NJCE

AGENDA

FRIDAY, APRIL 24

- Local Government Health Benefits Crisis
- Police Accreditation Plus Initiative
- Controlling Workers Compensation Costs

FRIDAY, MAY 1

- Anti-Harassment Programs for Volunteer Organizations
- Cyber JIF at 3
- Local Government Ethics Act

TO REGISTER

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NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 10, 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 October 31, 2025

2026 STOP LOSS – SYMETRA RENEWAL

At the January meeting of the Executive Committee, action was taken to accept the Symetra Stop Loss renewal for 2026. We notified our Symetra team of the acceptance, and the policy has officially been renewed. Premium payments are being made and the coverage is in place.

BURLINGTON COUNTY INSURANCE COMMISSION-HIF
FINANCIAL FAST TRACK REPORT
AS OF October 31, 2025

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**2,784,623**	**28,117,047**	**378,886,004**	**407,003,050**
2.	CLAIM EXPENSES				
	Paid Claims	3,165,868	25,986,139	323,887,829	349,873,968
	IBNR	(6,614)	75,965	2,836,435	2,912,399
	Less Specific Excess	(320,620)	(693,813)	(11,391,985)	(12,085,799)
	Less Aggregate Excess	-	-	-	-
	TOTAL CLAIMS	**2,838,634**	**25,368,290**	**315,332,279**	**340,700,568**
3.	EXPENSES				
	MA & HMO Premiums	176,037	1,722,597	11,867,594	13,590,191
	Excess Premiums	163,804	1,657,452	11,612,454	13,269,906
	Administrative	68,187	999,105	18,342,980	19,342,085
	TOTAL EXPENSES	**408,028**	**4,379,154**	**41,823,029**	**46,202,183**
4.	UNDERWRITING PROFIT/(LOSS) (1-2-3)	(462,039)	(1,630,397)	21,730,696	20,100,299
5.	INVESTMENT INCOME	8,569	152,817	982,676	1,135,493
6.	DIVIDEND INCOME	-	-	-	-
7.	STATUTORY PROFIT/(LOSS) (4+5+6)	(453,471)	(1,477,580)	22,713,372	21,235,793
8.	DIVIDEND	-	1,000,000	18,971,231	19,971,231
9.	Transferred Surplus IN	-	-	-	-
10.	Transferred Surplus OUT	-	-	(280,154)	(280,154)
	STATUTORY SURPLUS (7-8+9)	**(453,471)**	**(2,477,580)**	**3,461,987**	**984,408**

SURPLUS (DEFICITS) BY FUND YEAR

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
Closed	Surplus	67,007	(824,409)	4,060,481	3,236,072
	Cash	(75,506)	(749,321)	4,115,846	3,366,525
2024	Surplus	(326,170)	799,691	(598,493)	201,197
	Cash	(348,862)	4,064,153	(3,848,743)	215,409
2025	Surplus	(194,307)	(2,452,862)		(2,452,862)
	Cash	(376,758)	(560,363)		(560,363)
TOTAL SURPLUS (DEFICITS)		**(453,471)**	**(2,477,580)**	**3,461,987**	**984,408**
TOTAL CASH		**(801,126)**	**2,754,468**	**267,103**	**3,021,571**

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
TOTAL CLOSED YEAR CLAIMS	(21,749)	(32,764)	286,962,296	286,929,532
FUND YEAR 2024				
Paid Claims	350,811	2,203,171	27,138,548	29,341,719
IBNR	(22,692)	(2,798,142)	2,836,435	38,293
Less Specific Excess	-	(138,328)	(1,605,001)	(1,743,329)
Less Aggregate Excess	-	-	-	-
TOTAL FY 2024 CLAIMS	328,119	(733,298)	28,369,981	27,636,683
FUND YEAR 2025				
Paid Claims	2,836,806	23,815,731		23,815,731
IBNR	16,078	2,874,107		2,874,107
Less Specific Excess	(320,620)	(555,486)		(555,486)
Less Aggregate Excess	-	-		-
TOTAL FY 2025 CLAIMS	2,532,264	26,134,352		26,134,352
COMBINED TOTAL CLAIMS	**2,968,248**	**25,497,904**	**315,332,278**	**340,830,182**

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

		FY2025									
INDICES	2024	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT
Cash Position	267,103	$ 4,523,475	$ 6,939,530	$ 6,863,488	$ 6,094,584	$ 5,329,189	$ 4,661,766	$ 3,941,111	$ 3,814,955	$ 3,822,698	$ 3,021,571
IBNR	2,836,435	$ 2,890,626	$ 2,841,397	$ 3,071,016	$ 2,858,573	$ 2,888,421	$ 2,933,310	$ 2,953,553	$ 2,931,163	$ 2,919,013	$ 2,912,399
Assets	7,559,932	$ 7,458,896	$ 7,973,673	$ 7,740,279	$ 7,094,386	$ 6,292,394	$ 5,724,978	$ 5,020,008	$ 4,741,794	$ 4,666,289	$ 4,065,044
Liabilities	4,097,945	$ 4,055,761	$ 3,910,157	$ 4,043,406	$ 3,959,726	$ 3,665,992	$ 3,608,470	$ 3,528,183	$ 3,408,383	$ 3,228,410	$ 3,080,636
Surplus	3,461,987	$ 3,403,135	$ 4,063,516	$ 3,696,873	$ 3,134,660	$ 2,626,402	$ 2,116,508	$ 1,491,824	$ 1,333,411	$ 1,437,878	$ 984,408
Claims Paid -- Month	2,968,702	$ 2,542,367	$ 1,836,664	$ 2,495,967	$ 2,167,329	$ 2,870,566	$ 2,859,513	$ 3,130,738	$ 2,628,059	$ 2,473,265	$ 3,165,868
Claims Budget -- Month	2,376,347	$ 2,565,333	$ 2,526,701	$ 2,531,283	$ 2,526,328	$ 2,538,550	$ 2,527,639	$ 2,529,414	$ 2,518,564	$ 2,513,916	$ 2,480,029
Claims Paid -- YTD	28,461,705	$ 2,542,367	$ 4,379,031	$ 6,874,998	$ 9,042,327	$ 11,912,893	$ 14,772,406	$ 17,903,144	$ 20,347,006	$ 22,820,271	$ 25,986,139
Claims Budget -- YTD	28,819,409	$ 2,565,333	$ 5,092,026	$ 7,623,309	$ 10,149,637	$ 12,688,187	$ 15,218,077	$ 17,747,491	$ 20,266,055	$ 22,778,743	$ 25,258,772
RATIOS											
Cash Position to Claims Paid	0.09	1.78	3.78	2.75	2.81	1.86	1.63	1.26	1.45	1.55	0.95
Claims Paid to Claims Budget -- Month	1.25	0.99	0.73	0.99	0.86	1.13	1.13	1.24	1.04	0.98	1.28
Claims Paid to Claims Budget -- YTD	0.99	0.99	0.86	0.9	0.9	0.9	1.0	1.01	1.00	1	1.03
Cash Position to IBNR	0.09	1.56	2.44	2.23	2.13	1.85	1.59	1.33	1.30	1.31	1.04
Assets to Liabilities	1.84	1.84	2.04	1.91	1.79	1.72	1.59	1.42	1.39	1.45	1.32
Surplus as Months of Claims	1.46	1.33	1.61	1.46	1.24	1.03	0.84	0.59	0.53	0.57	0.4
IBNR to Claims Budget -- Month	1.19	1.13	1.12	1.21	1.13	1.14	1.16	1.17	1.16	1.16	1.17

CONNER STRONG & BUCKELEW

TO: Executive Committee – Burlington County Insurance Commission

FROM: Tammy Brown, Executive Partner

Ian Dalton, Associate Consultant

DATE: February 10th , 2026

- Conner Strong & Buckelew
    - ✓ 2025 Utilization Highlights
    - ✓ 2025 Client Activity Report- Appendix IV
- Legislative Updates
    - ✓ Creditable Coverage Online Disclosures

Burlington County Insurance Commission
Benefits Consultant
Conner Strong & Buckelew
February 10th, 2026

- Conner Strong & Buckelew

2025 Utilization Highlights

Please refer to the item located beneath this report for the 2025 Utilization Highlights.

2025 Client Activity Report

In 2025, Conner Strong & Buckelew addressed 85 member issues for the Burlington County Health Insurance Commission. The most common topics included general benefit and plan inquiries (20), retiree matters (18), and claim processing (17). Employees accounted for the majority of contacts (58), followed by dependents and carriers. Case resolution times showed that 39% were closed on the same day, 25% within 1-5 days, 8% within 6-10 days, and 28% required more than 10 days.

Compared to 2024, overall activity increased from 71 to 85 cases. General benefit inquiries and retiree matters continued to be the primary reasons for contact, with a noticeable rise in claim processing questions. Employee-initiated cases increased from 43 to 58. The percentage of same-day closures improved from 27% in 2024 to 39% in 2025, although there was also an increase in cases taking longer than 10 days to resolve. The data reflects higher engagement and improved response times for many issues in 2025.

Please see the December Client Activity Report in the supplementary materials for more specific information.

- Legislative Updates

Creditable Coverage Online Disclosures

Group health plan sponsors offering prescription drug coverage must report their plan's creditable coverage status to CMS online each year, within 60 days of the plan year start (e.g., by March 1, 2026 for calendar year plans). Additional disclosures are required within 30 days of any change in coverage status or plan termination. Plans without Medicare Part D eligible members or those approved for the retiree drug subsidy are exempt from this reporting.

This annual disclosure lets CMS and Medicare Part D eligible individuals know if the prescription coverage is "creditable" or "non-creditable," helping prevent late enrollment penalties. All submissions must be made electronically using the CMS Disclosure Form and are separate from other CMS reporting obligations, such as Medicare Secondary Payer reporting. As program managers, Conner Strong and PERMA will assist the Commission with the submission process to ensure compliance.

Burlington County Insurance Commission
Utilization Highlights

January through December 2024 vs. January through December 2025

Medical:

Our update summarizes the utilization for approximately 1,100 employees and 2,240 members representing a 2.8% decrease in the number of members when compared to the prior period.

Type of Service	Paid Claims	Increase expressed in dollars	Increase expressed as a PMPM
Inpatient	$ 7,275,000	31.5%	35.3%
Outpatient	$ 10,503,300	16.9%	20.3%
Professional Services	$ 8,979,700	2.7%	5.6%
Total	**$ 26,758,000**	**15.0%**	**18.3%**

Top 5 Diagnosis:

- ✓ Gastrointestinal Disorders
- ✓ Neurological Disorders
- ✓ Musculoskeletal Disorders
- ✓ Mental Health
- ✓ Cancer

Total claims spend for the Top 5 diagnosis categories represent **over $11 million** or approximately **42**% of the total 2025 YTD Paid amount.

AmeriHealth's network remains strong with **95%** of Paid claims In Network

Burlington County Insurance Commission
Utilization Highlights

January through December 2024 vs. January through December 2025

Pharmacy:

Through December, the Commission's Plan Cost is $7,824,600 representing an increase of 18.7%. The increase in plan costs as a Per Member Per Month is 21.9%

Top 5 Indications

Diabetes	29.1%
Cancer	19.2%
Inflammatory Conditions	17.6%
Hereditary Angioedema	12.7%
Atopic Dermatitis	5.0%

Cancer and Diabetes comprise approximately **50%** of the top 10 Pharmacy Indications.

The Top 25 Drugs comprise approximately 58% of Total Plan Cost and reflect 9 distinct indications.

Out of the top 25 drugs, 18 of them are for Specialty medications used to treat the chronic, more complex medical conditions such as Cancer, Inflammatory Conditions and Multiple Sclerosis. Specialty Medications comprise 64% of the Top 25 Drug total spend.

We have seen a significant increase in Diabetic utilizers for medications used to treat Diabetes such as Ozempic, Mounjaro, Jardiance and Trulicity.

Our team will continue to monitor ongoing utilization and report back to this group.

AmeriHealth Administrators

2025 Burlington County Insurance Commission

	Medical Claims	# of EE's	PER EE
JANUARY	$2,090,391.00	1,114	$1,876.47
FEBRUARY	$1,616,409.00	1,101	$1,468.13
MARCH	$1,748,358.00	1,104	$1,583.66
APRIL	$1,625,763.00	1,104	$1,472.61
MAY	$2,293,396.00	1,114	$2,058.70
JUNE	$2,364,232.00	1,106	$2,137.64
JULY	$2,824,176.00	1,109	$2,546.60
AUGUST	$2,007,776.00	1,112	$1,805.55
SEPTEMBER	$1,896,849.00	1,098	$1,727.55
OCTOBER	$2,456,706.00	1,087	$2,260.08
NOVEMBER	$2,520,735.00	1,090	$2,312.60
DECEMBER	$2,532,924.00	1,091	$2,321.65
TOTALS	**$25,977,715.00**		
	2025 Average	**1,103**	**$1,964.27**

AmeriHealth Administrators

Burlington County Insurance Commission

Paid Claims 01/01/2025-12/31/2025

Average payment per employee YTD:	$23,673.55
Average payment per member YTD:	$11,667.68
Dec number of claimants with paid claims over $50,000	12
Total paid on those claimants:	$1,148,338

Customer Service Metric	Dec results	PG Standard
1st Call Resolution	90.30%	n/a
ASA	6	30
Abandonment Rate	0.38%	5.00%

2025 Top Facilities Utilized based on paid claims:	Total Paid
VIRTUA MOUNT HOLLY HOSPITAL, NJ	$3,639,292
VIRTUA WEST JERSEY HEALTH SYSTEM, NJ	$2,838,538
VIRTUA WILLINGBORO HOSPITAL, NJ	$1,045,825
CAPITAL HEALTH SYSTEM, PA	$829,390
VIRTUA OUR LADY OF LOURDES HOSPITAL, NJ	$752,637

Totals	2025 Cty YTD Total	2024 Cty YTD Total	2024 Cty Total
Total Inpatient Admissions	181	106	106
Total Inpatient Days	864	614	614
Total ER visits	662	612	612
Total Physician Units	69,480	67,402	67,402
Total Physician Office Visit	10,929	11,027	11,027

AmeriHealth Administrators

PLAN SPONSOR INFORMATION SERVICES
Large Claimant Report- Claims Over $50,000.00

Group: Burlington County Insurance Commission
Paid Dates: 12/1/2025 - 12/31/2025
Network Service ALL

Unique member		Status	Paid Amount	Condition
1 - Employee		Active	$ 337,951	Coagulation and Hemorrhagic Disorders
2 - Dependent		Active	$ 103,994	Liveborn - Complication
3 - Employee		Active	$ 102,415	Alcohol Related Disorders
4 - Employee		Active	$ 88,064	Alcohol Related Disorders
5 - Employee		Active	$ 74,905	Prophylactic Immunotherapy
6 - Employee		Active	$ 73,933	Cardiac Dysrhythmias
7 - Employee		Active	$ 73,396	Eye Cancer
8 - Employee		Active	$ 68,611	Renal Failure
9 - Dependent		Active	$ 61,642	Liveborn - Premature
10 - Employee		Active	$ 61,475	Osteoarthritis
11 - Dependent		Active	$ 51,208	Respiratory Failure
12 - Spouse		Active	$ 50,744	Heart Disease
			$ 1,148,338	

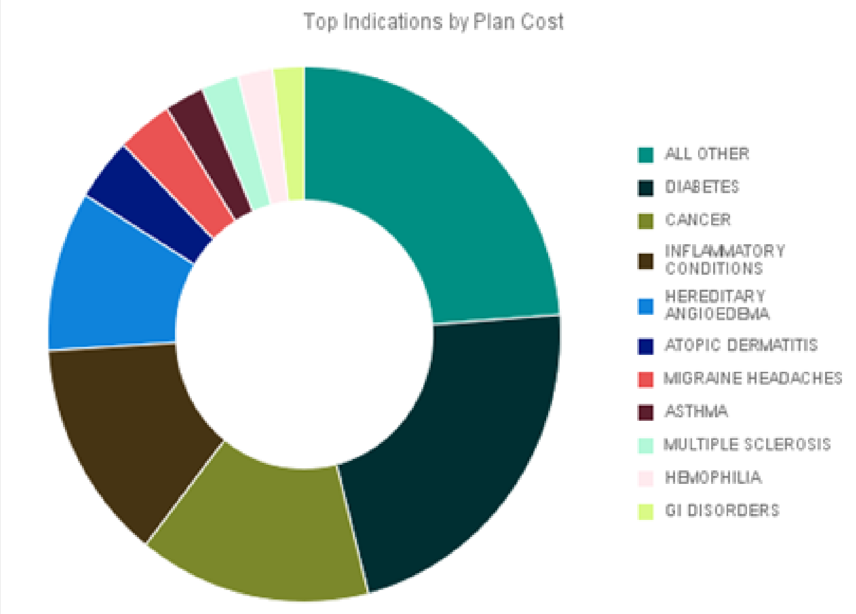
Burlington County

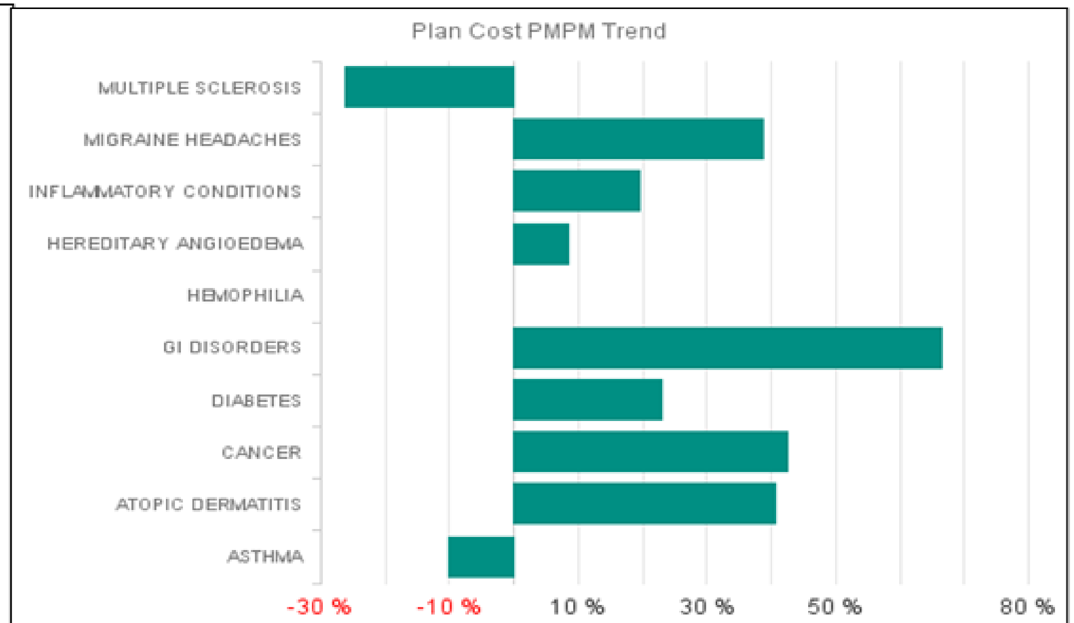
Total Component/Date of Service (Month)	2024 01	2024 02	2024 03	2024 Q1	2024 04	2024 05	2024 06	2024 Q2	2024 07	2024 08	2024 09	2024 Q3	2024 10	2024 11	2024 12	2024 Q4	2024 YTD
Membership	2,318	2,308	2,297	2,308	2,313	2,315	2,302	2,310	2,317	2,302	2,294	2,304	2,279	2,292	2,277	2,283	2,301
Total Days	127,415	115,921	120,618	363,954	120,968	120,466	115,901	357,335	121,307	119,171	120,600	361,078	128,120	112,604	118,848	359,572	1,441,939
Total Patients	1,066	1,049	1,033	1,486	1,030	1,042	999	1,443	994	1,011	1,043	1,442	1,053	1,018	1,038	1,469	1,943
Total Plan Cost	$595,177	$435,484	$468,791	$1,499,451	$631,593	$480,932	$540,339	$1,652,864	$619,605	$508,764	$618,494	$1,746,863	$631,943	$533,972	$528,204	$1,694,119	$6,593,297
Generic Fill Rate (GFR) - Total	89.8%	91.2%	91.2%	90.8%	89.7%	90.9%	90.9%	90.5%	90.6%	90.3%	88.3%	89.7%	87.1%	88.4%	89.8%	88.4%	89.8%
Plan Cost PMPM	$256.76	$188.68	$204.09	$216.59	$273.06	$207.75	$234.73	$238.51	$267.42	$221.01	$269.61	$252.69	$277.29	$232.97	$231.97	$247.39	$238.77
Total Specialty Plan Cost	$285,387	$193,953	$174,010	$653,349	$338,057	$206,128	$249,347	$793,532	$322,115	$201,668	$301,086	$824,869	$299,205	$255,488	$236,771	$791,465	$3,063,215
Specialty % of Total Specialty Plan Cost	47.9%	44.5%	37.1%	43.6%	53.5%	42.9%	46.1%	48.0%	52.0%	39.6%	48.7%	47.2%	47.3%	47.8%	44.8%	46.7%	46.5%

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
% Change Plan Cost PMPM	-8.0%	32.2%	9.9%	9.3%	-10.6%	55.1%	14.7%	16.8%	10.3%	35.1%	16.0%	19.6%	29.3%	44.6%	51.5%	41.0%	21.9%
Total Specialty Plan Cost	$235,565	$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
Specialty % of Total Specialty Plan Cost	43.6%	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%

Top Indications

County of Burlington (Current Period 01/2025 - 12/2025 vs. Previous Period 01/2024 - 12/2024) 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	29.1 %	4,831	$1,732,622	$64.47	35.4 %	23.3 %	29.6 %	4,683	$1,447,158	$52.41	37.5 %	25.4 %	23.0 %
2	3	CANCER	19.2 %	214	$1,145,197	$42.61	69.2 %	75.3 %	16.9 %	214	$825,448	$29.89	69.6 %	75.7 %	42.6 %
3	2	INFLAMMAT	17.6 %	435	$1,050,186	$39.08	52.9 %	29.1 %	18.5 %	390	$903,397	$32.72	59.5 %	32.1 %	19.4 %
4	10	HEREDITARY	12.7 %	19	$757,008	$28.17	36.8 %	7.9 %	14.7 %	19	$716,283	$25.94	26.3 %	13.2 %	8.6 %
5	4	ATOPIC DER	5.0 %	592	$298,488	$11.11	81.9 %	79.2 %	4.5 %	546	$218,351	$7.91	85.2 %	82.8 %	40.5 %
6	5	MIGRAINE HE	4.6 %	538	$271,428	$10.10	52.0 %	50.7 %	4.1 %	431	$201,178	$7.29	57.1 %	52.7 %	38.6 %
7	6	ASTHMA	3.3 %	2,331	$193,751	$7.21	91.2 %	88.1 %	4.5 %	2,475	$221,465	$8.02	88.7 %	88.2 %	-10.1 %
8	7	MULTIPLE SC	3.1 %	32	$184,723	$6.87	37.5 %	47.0 %	5.3 %	38	$257,092	$9.31	31.6 %	48.6 %	-26.2 %
9	9	HEMOPHILIA	2.9 %	2	$171,170	$6.37	0.0 %	2.6 %	NA		NA	NA	NA	2.6 %	NA
10	8	GI DISORDEF	2.6 %	366	$155,557	$5.79	68.3 %	57.8 %	2.0 %	306	$96,050	$3.48	66.0 %	56.7 %	66.4 %
		Total Top 10		**9,360**	**$5,960,130**	**$221.77**	**56.1 %**	**45.7 %**		**9,102**	**$4,886,421**	**$176.95**	**57.8 %**	**47.9 %**	**25.3 %**

Top Drugs

County of Burlington (Current Period 01/2025 - 12/2025 vs. Previous Period 01/2024 - 12/2024) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	183	TAKHZYRO	HEREDITARY ANGIOEDEMA	Y	12	1	$620,904	$23.10	13	1	$595,960	$21.58	7.1 %
2	1	MOUNJARO	DIABETES	N	544	62	$551,503	$20.52	248	30	$238,668	$8.64	137.4 %
3	4	OZEMPIC	DIABETES	N	497	57	$457,969	$17.04	516	53	$425,243	$15.40	10.7 %
4	43	VERZENIO	CANCER	Y	24	2	$381,203	$14.18	18	3	$216,296	$7.83	81.1 %
5	9	JARDIANCE	DIABETES	N	343	38	$195,823	$7.29	273	30	$151,245	$5.48	33.0 %
6	99	IBRANCE	CANCER	Y	12	1	$184,822	$6.88	7	1	$85,706	$3.10	121.6 %
7	362	LORBRENA	CANCER	Y	8	1	$173,031	$6.44	NA	NA	NA	NA	NA
8	719	ADVATE	HEMOPHILIA	Y	2	1	$171,170	$6.37	NA	NA	NA	NA	NA
9	200	ALECENSA	CANCER	Y	9	1	$162,467	$6.05	12	1	$186,638	$6.76	-10.6 %
10	855	SAJAZIR	HEREDITARY ANGIOEDEMA	Y	7	1	$136,104	$5.06	5	1	$97,217	$3.52	43.8 %
11	19	FARXIGA	DIABETES	N	229	19	$124,421	$4.63	222	23	$111,905	$4.05	14.2 %
12	15	ENBREL SURECLICK	INFLAMMATORY CONDITIONS	Y	18	2	$120,347	$4.48	NA	NA	NA	NA	NA
13	8	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	15	1	$111,964	$4.17	10	1	$70,530	$2.55	63.1 %
14	11	RINVOQ	INFLAMMATORY CONDITIONS	Y	16	4	$104,376	$3.88	NA	NA	NA	NA	NA
15	20	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	15	1	$99,306	$3.70	11	1	$60,750	$2.20	68.0 %
16	294	ADBRY AUTOINJECTOR	ATOPIC DERMATITIS	Y	25	2	$97,109	$3.61	4	2	$13,314	$0.48	649.4 %
17	7	DUPIXENT PEN	ATOPIC DERMATITIS	Y	36	4	$96,699	$3.60	21	3	$53,839	$1.95	84.5 %
18	83	LENALIDOMIDE	CANCER	Y	6	1	$93,753	$3.49	NA	NA	NA	NA	NA
19	133	VUMERITY	MULTIPLE SCLEROSIS	Y	12	1	$89,179	$3.32	14	1	$101,188	$3.66	-9.4 %
20	30	TRULICITY	DIABETES	N	95	10	$87,694	$3.26	120	14	$103,853	$3.76	-13.2 %
21	27	NURTEC ODT	MIGRAINE HEADACHES	N	57	16	$86,968	$3.24	50	8	$80,750	$2.92	10.7 %
22	67	SKYRIZI	INFLAMMATORY CONDITIONS	Y	12	1	$86,769	$3.23	15	1	$97,497	$3.53	-8.6 %
23	35	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	8	1	$84,830	$3.16	NA	NA	NA	NA	NA
24	57	TREMFYA	INFLAMMATORY CONDITIONS	Y	12	1	$80,122	$2.98	4	1	$19,169	$0.69	329.5 %
25	56	REVLIMID	CANCER	Y	5	1	$76,849	$2.86	NA	NA	NA	NA	NA
				Total Top 25	2,019		$4,475,383	$166.53	1,563		$2,709,768	$98.13	69.7 %

BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 27-26 **February 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 2025

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	2025 AATRIX 1099 FILINGS 02/26	19.99
		19.99
	Total Payments FY 2025	**$19.99**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 1ST INSTALL 2026 02/26	2,814,127.60
		2,814,127.60
BURLINGTON COUNTY	CLAIMS REIMB. 1991&2010 02/26	2,824.27
		2,824.27
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/26	3.70
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/26	20,487.50
		20,491.20
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES 02/26	1,020.00
		1,020.00
COCKERILL, CRAIG & MOORE, LLC	LEGAL SERVICES FOR 01/26 INV 14774	1,300.00
		1,300.00
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL SERVICES FOR 01/26 INV 946	3,180.00
		3,180.00
QUAL-LYNX	CLAIM ADJUSTING SERVICES 02/26	22,325.00
		22,325.00
SAFETY MATTERS, INC.	2026 ESAFETY TRAINING PKG. 02/26	10,616.00
		10,616.00
GANNETT PENNSYLVANIA LOCALIQ	A# 793114- ORD # 11984234 BCT 1/26	31.47
		31.47
	Total Payments FY 2026	**$2,875,915.54**
	TOTAL PAYMENTS ALL FUND YEARS	**$2,875,935.53**

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Chairperson

Attest: ______________________________ Dated: ______________________________

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

______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 28-26 **JANUARY 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 2025

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/25	6.66
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/25	5.92
		12.58
	Total Payments FY 2025	**$12.58**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
UNITED HEALTHCARE INSURANCE CO.	MEDICARE ADVANTAGE 01/26	217,457.38
		217,457.38
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 01/26	39,967.85
		39,967.85
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 01/26	6,256.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 01012026	5,676.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 01/26	12,324.32
		24,256.32
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 01/26	37,671.00
		37,671.00
FAIRVIEW INSURANCE	PROGRAM MANAGER 01/26	3,925.02
		3,925.02
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 01/26	223,806.70
		223,806.70
	Total Payments FY 2026	**$547,084.27**
	TOTAL PAYMENTS ALL FUND YEARS	**$547,096.85**

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Chairperson

Attest: ____________________________________ Dated: ______________________________

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

______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 29-26 **FEBRUARY 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 2025

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	REIMB FOR PRINT/SHIP INV 160587 12/25	921.81
		921.81
	Total Payments FY 2025	**$921.81**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
UNITED HEALTHCARE INSURANCE CO.	MEDICARE ADVANTAGE 02/26	217,002.47
		217,002.47
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 02/26	39,678.49
		39,678.49
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 02/26	6,220.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 02012026	2,868.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 02/26	12,253.40
		21,341.40
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 02/26	37,437.18
		37,437.18
FAIRVIEW INSURANCE	PROGRAM MANAGER 02/26	3,925.02
		3,925.02
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 02/26	222,186.38
		222,186.38
	Total Payments FY 2026	**$541,570.94**
	TOTAL PAYMENTS ALL FUND YEARS	**$542,492.75**

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Chairperson

Attest: ____________________________________ Dated: ______________________________

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

_____________________________, Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
BURLINGTON COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	**November**			
CURRENT FUND YEAR	**2025**			
	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	**$9,220,114.87**	**9,116,530.04**	**78,598.38**	**24,986.45**
Opening Interest Accrual Balance	**$0.00**	**-**	**-**	**-**
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	$28,026.59	$28,026.59	$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	$28,026.59	$28,026.59	$0.00	$0.00
9 Deposits - Purchases	$431,403.25	$195,776.95	$0.00	$235,626.30
10 (Withdrawals - Sales)	-$535,554.52	-$299,928.22	$0.00	-$235,626.30
Ending Cash & Investment Balance	$9,143,990.19	$9,040,405.36	$78,598.38	$24,986.45
Ending Interest Accrual Balance	$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks	$102,556.53	$25,241.32	$0.00	$77,315.21
(Less Deposits in Transit)	-$24,241.32	$0.00	-$24,241.32	$0.00
Balance per Bank	$9,222,305.40	$9,065,646.68	$54,357.06	$102,301.66

BURLINGTON COUNTY INSURANCE COMMISSION

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025 Month Ending: November	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	397,275.61	1,685,703.79	246,281.29	6,643,304.96	(169,393.56)	416,943.11	9,220,115.19
RECEIPTS							
Assessments	9,401.44	14,180.50	3,114.23	50,532.71	93,120.55	13,578.18	183,927.60
Refunds	1,800.00	0.00	0.00	9,061.08	0.00	0.00	10,861.08
Invest Pymnts	2,904.39	6,636.87	1,832.79	15,812.36	44.58	795.64	28,026.63
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,904.39	6,636.87	1,832.79	15,812.36	44.58	795.64	28,026.63
Other *	0.00	0.00	0.00	988.27	0.00	0.00	988.27
TOTAL	14,105.83	20,817.37	4,947.02	76,394.42	93,165.13	14,373.82	223,803.58
EXPENSES							
Claims Transfers	636,839.44	59,909.51	3,625.00	132,748.78	0.00	0.00	833,122.73
Expenses	0.00	0.00	0.00	0.00	0.00	64,301.92	64,301.92
Other *	(632,410.93)	34,914.50	0.00	0.00	0.00	0.00	(597,496.43)
TOTAL	4,428.51	94,824.01	3,625.00	132,748.78	0.00	64,301.92	299,928.22
END BALANCE	**406,952.92**	**1,611,697.14**	**247,603.31**	**6,586,950.60**	**(76,228.43)**	**367,015.01**	**9,143,990.55**

BURLINGTON COUNTY INSURANCE COMMISSION - HIF

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2025 Month Ending: October	Medical	Rx	Dental	DMO	County Run-In	Reinsurance	Admin	0	TOTAL
OPEN BALANCE	5,569,923.17	(1,575,065.62)	0.00	0.00	0.00	(175,871.96)	3,712.18	0.00	3,822,697.77
RECEIPTS									
Assessments	2,064,444.97	362,796.80	0.00	0.00	0.00	152,519.13	102,348.90	0.00	2,682,109.80
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	8,507.10	0.00	0.00	0.00	0.00	0.00	61.50	0.00	8,568.60
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	8,507.10	0.00	0.00	0.00	0.00	0.00	61.50	0.00	8,568.60
Other *	383,652.49	208,545.58	0.00	0.00	0.00	0.00	0.00	0.00	592,198.07
TOTAL	2,456,604.56	571,342.38	0.00	0.00	0.00	152,519.13	102,410.40	0.00	3,282,876.47
EXPENSES									
Claims Transfers	2,588,801.35	946,013.47	0.00	0.00	0.00	0.00	0.00	0.00	3,534,814.82
Expenses	176,037.32	0.00	0.00	0.00	0.00	163,804.04	106,833.86	0.00	446,675.22
Other *	102,512.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102,512.83
TOTAL	2,867,351.50	946,013.47	0.00	0.00	0.00	163,804.04	106,833.86	0.00	4,084,002.87
END BALANCE	**5,159,176.23**	**(1,949,736.71)**	**0.00**	**0.00**	**0.00**	**(187,156.87)**	**(711.28)**	**0.00**	**3,021,571.37**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
BURLINGTON COUNTY INSURANCE COMMISSION - HIF			
ALL FUND YEARS COMBINED			
CURRENT MONTH		**October**	
CURRENT FUND YEAR		**2025**	
		Description:	**Investors Checking**
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
		TOTAL for All Accts & instruments	
Opening Cash & Investment Balance		**$3,822,698.26**	**3,822,698.26**
Opening Interest Accrual Balance		**$0.00**	**-**
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	$8,568.60	$8,568.60
6	Interest Paid - Term Instr.s	$0.00	$0.00
7	Realized Gain (Loss)	$0.00	$0.00
8	Net Investment Income	$8,568.60	$8,568.60
9	Deposits - Purchases	$3,171,795.05	$3,171,795.05
10	(Withdrawals - Sales)	-$3,981,490.04	-$3,981,490.04
Ending Cash & Investment Balance		$3,021,571.87	$3,021,571.87
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		$3,021,571.87	**$3,021,571.87**

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%
TOTALS	**155**	**148**	**95%**	**$ 98,607.61**	**$ 41,440.33**	**$ 57,167.28**	**58%**

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
January 2026

In Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Physical therapy/Occupational therapy	64	$26,414.00	$7,682.71	$18,731.29	71%
Occupational Medicine/Urgent Care	48	$23,021.01	$8,624.98	$14,396.03	63%
Hospital	3	$15,882.86	$9,867.00	$6,015.86	38%
Ambulatory Surgery Center	1	$6,849.00	$5,136.75	$1,712.25	25%
Ortho/Neuro	12	$5,332.00	$1,684.73	$3,647.27	68%
Emergency Medicine	4	$4,528.00	$1,071.52	$3,456.48	76%
MRI/Radiology	4	$3,490.56	$974.64	$2,515.92	72%
Durable Medical Equipment	2	$3,149.06	$2,519.25	$629.81	20%
Behavioral Health	5	$2,400.00	$1,080.00	$1,320.00	55%
Anesthesia/Pain Management	2	$1,675.00	$291.14	$1,383.86	83%
Opthalmology/Optometry	2	$1,093.12	$223.68	$869.44	80%
Physical Medicine & Rehabilitation	1	$400.00	$260.00	$140.00	35%

Out of Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Behavioral Health	6	$3,900.00	$1,550.93	$2,349.07	60%
Durable Medical Equipment	1	$473.00	$473.00	$0.00	0%

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

2026

Insured Group	Indemnity Claims	Medical Only Claims	Record Only Claims	Total Claims
Burlington County	3	13	5	21
Burlington County Board of Social Services	0	0	0	0
Burlington County Bridge Commision	0	1	0	1
Burlington County Institute of Technology	0	0	0	0
Burlington County Special Services School District	0	4	0	4
Rowan College at Burlington County	0	1	0	1
Total	3	19	5	27

2025

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

SAFETY DIRECTOR REPORT

BURLINGTON COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: January 30, 2026

DATE OF MEETING: February 10, 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 Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

January – February 2026

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 13:** Attended the BCIC meeting.
- **January 14:** Attended the BCIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 3:** Plan to attend the BCIC Claims Committee meeting.
- **February 6:** Plan to attend the BCIC Safety Committee meeting.
- **February 10:** 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.

- High Visibility Apparel Guidance - Best Practices
- Snow & Ice Removal - 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 (schedule to be released).

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee 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. *(February through March 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 the attendee of the class must attend the whole session. **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 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 can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) NJCE 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:

- *June 1 - 22, 2026 (Start Date: July 1, 2026*)
- *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 so 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 and details on the Program please visit the NJCE Leadership Academy webpage: NJCE Leadership Academy.

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 through this process. (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 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. (The Expo 2026 schedule will be released soon).***

(**) **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 cancelled or the class is full. Thank you.**

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

DATE	CLASS TOPIC	TIME
2/2/26	Snow Removal Safety	8:30 - 10:30 am
2/2/26	Shop & Tool Safety	11:00 - 12:00 pm
2/2/26	Hearing Conservation	2:30 - 3:30 pm
2/3/26	Fall Protection Awareness	8:30 - 10:30 am
2/3/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/4/26	Bloodborne Pathogens	7:30 - 8:30 am
2/4/26	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
2/4/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/5/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
2/5/26	Fire Safety	11:00 - 12:00 pm
2/5/26	Fire Extinguisher Safety	1:00 - 2:00 pm
2/6/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
2/6/26	Work Zone: Flagger	10:30 - 11:30 am
2/6/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
2/9/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/10/26	Confined Space Entry	7:30 - 10:30 am
2/10/26	Ethical Decision Making	9:00 - 11:30 am
2/10/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/11/26	Driving Safety Awareness	8:30 - 10:00 am
2/11/26	Chipper Safety	10:30 - 11:30 am
2/11/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	1:00 -2:30 pm
2/11/26	Hearing Conservation	1:00 - 2:00 pm

2/12/26	**Personal Protective Equipment**	**8:30 - 10:30 am**
2/12/26	**Introduction to Understanding Conflict (Zoom Meeting)****	**10:00 - 12:00 pm**
2/12/26	**Bloodborne Pathogens**	**11:00 - 12:00 pm**
2/18/26	**Heavy Equipment Safety**	**8:00 - 10:00 am**
2/18/26	**Fire Extinguisher Safety**	**10:30 - 11:30 am**
2/18/26	**Chainsaw Safety**	**1:00 - 2:00 pm**
2/18/26	**Employee Conduct & Violence Prevention in the Workplace**	**1:00 - 2:30 pm**
2/19/26	**Fire Safety**	**8:30 - 9:30 am**
2/19/26	**Lockout/Tagout (Control of Hazardous Energy)**	**10:00 - 12:00 pm**
2/19/26	**Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders**	**1:00 - 3:00 pm**
2/19/26	**Hazard Communication/NJ Right to Know**	**1:00 - 2:30 pm**
2/20/26	**HazMat Awareness with Hazard Communication/NJ Right to Know**	**8:30 - 11:30 am**
2/20/26	**Bloodborne Pathogens**	**1:00 - 2:00 pm**
2/23/26	**Excavation, Trenching and Shoring Awareness**	**8:00 - 9:30 am**
2/23/26	**Playground Safety Inspections**	**10:00 - 12:00 pm**
2/23/26	**Public Employers: What You Need to Know (Zoom Meeting)****	**9:00 - 10:30 am**
2/24/26	**Snow Removal Safety**	**8:30 - 10:30 am**
2/24/26	**Work Zone: Flagger**	**11:00 - 12:00 pm**
2/24/26	**Personal Protective Equipment**	**1:00 - 3:00 pm**
2/25/26	**Public Works & Utility: Safety & Regulatory Awareness**	**8:00 - 12:00 pm**
2/25/26	**CDL: Drivers' Safety Regulations**	**1:00 - 3:00 pm**
2/26/26	**Confined Space Entry**	**8:30 - 11:30 am**
2/26/26	**Hazard Communication/NJ Right to Know**	**1:00 - 2:30 pm**
2/27/26	**Ladder Safety/Walking & Working Surfaces**	**7:30 - 9:30 am**
2/27/26	**Asbestos Awareness**	**10:00 - 12:00 pm**
3/2/26	**Personal Protective Equipment**	**8:30 - 10:30 am**
3/2/26	**Harassment in the Workplace for Elected Officials, Managers, & Supervisors**	**9:00 - 11:00 am**
3/2/26	**Bloodborne Pathogens**	**11:00 - 12:00 pm**
3/2/26	**Employee Conduct and Violence Prevention in the Workplace**	**1:00 - 2:30 pm**
3/3/26	**Hoists, Cranes, and Rigging**	**7:30 - 9:30 am**
3/3/26	**Hazard Communication/NJ Right to Know**	**10:00 - 11:30 am**
3/3/26	**Law Enforcement: Work Zone Initial Training**	**1:00 - 5:00 pm**
3/4/26	**Hearing Conservation**	**8:30 - 9:30 am**
3/4/26	**Ladder Safety/Walking & Working Surfaces**	**10:00 - 12:00 pm**
3/4/26	**Fire Safety**	**1:00 - 2:00 pm**
3/5/26	**Mower Safety**	**8:30 - 9:30 am**
3/5/26	**Chainsaw Safety**	**10:00 - 11:00 am**
3/6/26	**CDL: Drivers' Safety Regulations**	**8:30 - 10:30 am**
3/6/26	**Ethics for NJ Local Government Employees**	**9:00 - 11:00 am**
3/6/26	**Protecting Children from Abuse In New Jersey Local Government Programs**	**11:30 - 1:00 pm**
3/6/26	**Jetter/Vacuum Safety Awareness**	**1:00 - 3:00 pm**
3/9/26	**Lockout/Tagout (Control of Hazardous Energy)**	**8:30 - 10:30 am**
3/9/26	**Excavation, Trenching and Shoring Awareness**	**1:00 - 2:30 pm**
3/10/26	**Work Zone: Flagger**	**7:30 - 8:30 am**
3/10/26	**Preparing for First Amendment Audits**	**9:00 - 11:00 am**
3/11/26	**Confined Space Entry**	**8:30 - 11:30 am**
3/12/26	**Career Survival for Managers, Business Administrators, and Assistants**	**9:00 - 11:00 am**
3/12/26	**Public Works & Utility: Safety & Regulatory Awareness**	**8:00 - 12:00 pm**
3/12/26	**Work Zone: Temporary Traffic Controls**	**1:00 - 3:00 pm**

3/13/26	Fire Safety	8:00 - 9:00 am
3/13/26	Fire Extinguisher Safety	9:30 - 10:30 am
3/13/26	Work Zone: Flagger	11:00 - 12:00 pm
3/16/26	The Power of Collaboration Parts (Camden)*	9:00 - 12:00 pm
3/17/26	Bloodborne Pathogens	8:30 - 9:30 am
3/17/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
3/17/26	Hearing Conservation	10:00 - 11:00 am
3/18/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
3/18/26	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
3/18/26	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
3/18/26	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	11:30 - 1:00 pm
3/18/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/19/26	Shop and Tool Safety	8:30 - 9:30 am
3/19/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
3/19/26	Personal Protective Equipment	10:00 - 12:00 pm
3/20/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
3/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
3/23/26	Asbestos Awareness	8:30 - 10:30 am
3/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
3/23/26	Driving Safety Awareness	1:00 - 2:30 pm
3/25/26	Confined Space Entry	8:30 - 11:30 am
3/25/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/25/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
3/26/26	Mower Safety	8:30 - 9:30 am
3/26/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
3/26/26	Chipper Safety	10:00 - 11:00 am
3/26/26	Fall Protection Awareness	1:00 - 3:00 pm
3/27/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
3/27/26	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/30/26	Playground Safety Inspections	8:30 - 10:30 am
3/30/26	Bloodborne Pathogens	11:00 - 12:00 pm
3/31/26	Sanitation and Recycling Safety	8:30 - 10:30 am
3/31/26	Fire Extinguisher Safety	11:00 - 12:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).

- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please click here for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

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

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

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

RESOLUTION NO. 30-26

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: 6433, 1381, 6325, 2815, 2120 & 1428

   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 February 10, 2026.

ADOPTED:

BY:____
ASHLEY BUONO, ESQ., CHAIRPERSON

ATTEST:

BY:____
EVE CULLINAN, VICE CHAIR

APPENDIX I

MINUTES

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 13, 2026
10:00 A.M.

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

ROLL CALL OF COMMISSIONERS:

Ashley Buono, Esq.	Excused
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 Silvinski** **Lisa Gallo** Vanguard Claims Administration **Sarah Mentzer** PERMA Risk Management Services **Shai McLeod** **Jennifer Conicella**
Attorney	Cockerill, Craig & Moore, LLC **Jeffrey Craig, Esq.** Lenox Law Firm **Nicholas J. Repici, Esq.**
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	**Carolyn Havlick**
Safety Director	J.A. Montgomery Consulting **Tom Reilly**
Employee Benefits	PERMA Risk Management Services **Brandon Lodics** **Caitlyn Perkins** **James Rhodes** Conner Strong & Buckelew **Tammy Brown** **Ian Dalton** Amerihealth Administrators **Megan Penick** **Megan Natale** Express Scripts, Inc. **Hiteksha Patel**

ALSO PRESENT:
Tami Granata, Burlington County
Tracey Jobes, Burlington County Bridge Commission
Jaclyn Lindsey, Conner Strong & Buckelew
Thomas Merchel, Conner Strong & Buckelew
Christina Violetti, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 9, 2025

It was noted the closed minutes were sent via e-mail.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF DECEMBER 9, 2025

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Reilly advised he was reporting on behalf of Glenn Prince. Mr. Reilly reported that the Safety Committee last met on December 5 at 10:00 via zoom and discussed training opportunities for December 2025 and January 2026 along with the NJCE Leadership Academy. Mr. Reilly said the following Safety Director Bulletins were reviewed; Security Measures for Water and Wastewater Utility Facilities, Black Bears Best Practices and Best Practices for avoiding collisions with deer. Mr. Reilly advised the committee also discussed the most cited PEOSH citations for July through September and were placed in the packet. Mr. Reilly reported the Safety Committee would continue to meet quarterly in 2026 and the next meeting was scheduled for February 6, 2026 at 10:00 via zoom. Mr. Reilly concluded his report unless there were any questions. Ms. Rocco said she did not have any questions but asked that someone send her an invite to the Safety Committee Meeting on February 6.

CLAIMS COMMITTEE: Ms. Conicella referred to a copy of the 2026 Claims Committee Meeting Schedule which was included in the agenda and noted the meetings would be conducted virtually at 3:00 p.m. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

REORGANIZATION RESOLUTIONS: Executive Director advised BCIC was required to reorganize at the January Board of Commissioners meeting as per the Commission by Laws. Executive Director referred to the necessary Reorganization Resolutions which were included in the agenda. Executive Director said he would review the Resolutions with the Commissioner's permission.

Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairperson
Resolution 2-26 Appointing a Commissioner to the NJCE for Fund Year 2026
Resolution 3-26 Appointing Agent for Service of Process and Custodian of Records 2026

Resolution 4-26 Designating Official Newspapers for the Commission
Resolution 5-26 Designating Authorized Depositories for Fund Assets & Cash Management Plan

Resolution 6-26 Designating Commission Treasurer
Resolution 7-26 Designating Authorized Signatures for Commission Bank Accounts
Resolution 8-26 Indemnify Burlington County Insurance Commission Officials/ Employees
Resolution 9-26 Authorizing Commission Treasurer to Process Payments & Expenses
Resolution 10-26 Authorizing the Use of County Approved Banking Services

Executive Director asked if anyone had any questions and requested a motion to approve the Reorganization Resolutions, Number 1-26 through 10-26.

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-26 THROUGH 10-26

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

2025 PROPERTY AND CASUALTY BUDGET: Executive Director reported at the December 19, 2025 meeting the 2026 Property and Casualty Budget was introduced and in accordance with the regulations we advertised the budget. Executive Director said today was the Public Hearing. Executive Director referred to a copy of the amended budget in the amount of $9,865,738 which was included in the agenda. Executive Director advised the overall increase from 2025 was $122,883 or a 1.3% increase. Executive Director said if you recall we introduced the budget with a 3.2% increase but since then the premiums have decreased due to the great marketing results of the NJCE 2026 renewal. Executive Director advised the NJCE adopted their budget during a special meeting on January 6 and said if there were any questions on that budget he would be happy to answer.

Executive Director reviewed a copy of the assessments which were included in the agenda and said assessments would be billed in 3 installments and payable as follows: 40% on 3/15/26, 30% on 5/15/26 and 30% on 10/15/26. Executive Director requested a motion to open the Public Hearing on the budget.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 PROPERTY & CASUALTY BUDGET

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

Executive Director asked if anyone had any questions or wanted a discussion on the budget. Hearing none, Executive Director requested a motion to close the Public Hearing.

MOTION TO CLOSE THE PUBLIC HEARING

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

MOTION TO APPROVE RESOLUTION 11-26 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR BURLINGTON COUNTY INSURANCE COMMISSION FOR THE YEAR 2026 IN THE AMOUNT OF $9,865,738 & CERTIFY THE 2026 ASSESSMENTS

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

2026 MEETING DATES: Executive Director reported at our last meeting we discussed the meeting dates for 2026. Executive Director said the meetings would be held at the County Administration Building with an option to participate in the meeting via Zoom. Executive Director referred to Resolution 12-26, 2026 Regular Meeting Schedule which was included in the agenda along with the 2026 Annual Meeting Notice. Executive Director noted all meetings were scheduled for Tuesday and we would need to schedule a date for October. Executive Director said if there were no questions he would ask for a motion to approve Resolution 12-26.

MOTION TO APPROVE RESOLUTION 12-26, 2026 REGULAR MEETING SCHEDULE

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

APPOINTING CERTAIN PROFESSIONALS: Executive Director advised at the December meeting the Commissioners discussed awards for certain professional services. Executive Director referred to Resolution 13-26, Appointing Certain Professionals for Fund Year 2026. Executive Director said the professionals included PERMA, The Actuarial Advantage, Inc., Bowman & Company, LLP, Lenox Law Firm and Qual Lynx. Executive Director said copies of the service agreements were included in the appendix of the agenda and the executed copies would be attached to the resolution. Executive Director said the resolution and service agreements were reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 13-26, APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2026

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

Executive Director said on behalf of PERMA he wanted to thank you for the reappointment; we appreciate it.

Executive Director asked Mr. Craig if he was going to continue with the meeting. Mr. Craig said with the appointment of new counsel, Mr. Repici, under Resolution 13-26 there was no reason to have two attorneys present, so unless there was anything else required of me or I am required for closed session, I will leave at this point. Mr. Craig said it has been my honor and privilege to serve as the Commission Attorney for the past five and half years. I deeply appreciate the professionals whom I have had the privilege to work with, especially Mr. Hrubash and Ms. Dodd, and on the

Benefit side Mr. Lodics and Ms. Koval and also the entire Qual Lynx team. They made my job easier, and I very much appreciate them. Mr. Craig said he hoped our professional careers would cross again. Executive Director thanked Mr. Craig and wished him well.

It is noted that at this time Mr. Craig left the meeting.

REVISED CLAIMS COMMITTEE CHARTER: Executive Director referred to Resolution 14-26, Authorizing the Adoption of the Revised Claims Committee Charter. Executive Director advised the Charter was amended to update the Committee Members. Executive Director said the Revised Claims Committee Charter was also included in the agenda. Executive Director asked if there were any questions and requested a motion to approve Resolution 14-26.

MOTION TO APPROVE RESOLUTION 14-26, AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER

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

Executive Director welcomed Mr. Repici. Mr. Repici on behalf of the law firm thanked the commission for the opportunity and looked forward to working with everyone. Executive Director advised one of the changes to the Claims Charter was adding Mr. Repici as the Commission Attorney and other changes were adding Ms. Jobes from the Bridge Commission and Ms. Drumheiser of PERMA.

RESOLUTION 15-26, AUTHORIZING AN AMENDMENT TO RESOLUTION 13-25: Executive Director referred to Resolution 15-26, authorizing an amendment to Resolution 13-25 which was included in the agenda. Executive Director advised at the last meeting the Commissioners approved revising the not-to-exceed contract amount to $26,000 for the 2025 contract with Cockerill, Craig & Moore, LLC. Executive Director asked if anyone had any questions and requested a motion to approve the resolution.

MOTION TO APPROVE RESOLUTION 15-26, AUTHORIZING AN AMENDMENT TO RESOLUTION 13-25

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

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the certificate of insurance issuance report from the NJCE listing the certificates issued during the month of December which were included in the agenda. Executive Director said there were (6) six certificates issued during the month. Executive Director asked if anyone had any questions about the report and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

PROPOSAL FOR ESAFETY COURSE PACKAGE: Executive Director said we received a request from the County to assist in the ESafety Course Package costs for 2026. The Commission has paid for this course over the past years. The package would include 1,327 users for a total cost of $10,616. A copy of the proposal was included in the agenda. The expense will be allocated to the miscellaneous and expense contingency line.

MOTION TO AUTHORIZE THE COST OF $10,616 FOR THE ESAFETY COURSE PACKAGE

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

Commissioner Cullinan thanked the Commission for doing this, she appreciated it.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director advised the NJCE held a special meeting on January 6th to formally adopt their 2026 Budget in the amount of $43,528,710. Executive Director noted the amended budget reflected a 0.26% increase over the 2025 annualized assessed budget. Executive Director said the budget included a $500,000 dividend which was decided before they knew there was a budget reduction. Executive Director reported that the NJCE would hold their Reorganization Meeting in person at the Forsgate County Club in Monroe Township on February 26, 2026 at 10:30 a.m. Executive Director said we are hoping our representative will be there in person.

NJCE 2026 RENEWAL OVERVIEW WEBINAR: Executive Director said Mr. Cooney did give a renewal overview at the recent NJCE meeting, however we scheduled a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11 a.m. Executive Director reported a link to register would be distributed.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director advised as of October 31, 2025 there was a surplus of $2,145,371. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated $1,623,550 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was $9,220,115.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director advised the NJCE Financial Fast Track was not available. Executive Director said he was asking the accounting team to take a closer look at the report as there was a big jump in surplus and he wants to make sure it is correct.

SPECIAL MEETING: Executive Director reported the January Claims Committee meeting date was changed to January 14, 2026 at 3:00 p.m. Executive Director said a Special Meeting was scheduled for January 21, 2026 at 11:00 a.m. Both meetings would be conducted via zoom. Ms. Dodd thought the time of the meeting had changed and she would check when she returned to the office.

Executive Director's Report Made Part of Minutes

EXECUTIVE DIRECTOR'S REPORT - BENEFITS

Health Benefits Minutes

Ms. Perkins, Account Manager, thanked the Commission for the appointment as Executive Director for Health Benefits for the year 2026.

FINANCIAL FAST TRACK – Ms. Perkins reviewed the September Fast Track report, noting a modest surplus for the month, which was primarily driven by stop loss reimbursements. She reported that claims are running in line with budget, which is a positive outcome given the challenges of the current year. She further noted an overall deficit of approximately $2 million, however, this includes the $1 million dividend awarded in April.

2026 HEALTH BENEFITS RISK MANAGEMENT PLAN (RMP) – Ms. Perkins stated the 2026 RMP is included as Resolution 16-26 for action, commenting there are no changes from the prior year's RMP, as the stop loss arrangement remains unchanged. She advised the RMP has been reviewed by the Attorney.

Commissioner Cullinan motioned Resolution 16-26, approving the 2026 Risk Management Plan. Commissioner Rocco seconded the motion. All in favor, roll call vote.

2026 STOP LOSS – SYMETRA RENEWAL– Ms. Perkins indicated that the Program Manager, Ms. Tammy Brown, will provide additional details regarding the renewal proposal, after which action will be requested.

2026 HEALTH PROFESSIONALS – Ms. Perkins reported that the incumbent firms for Actuary and Program Manager were approved by motion during the closed session at the prior meeting. Resolution 18-26 appoints Actuarial Solutions as the Actuary and Resolution 19—26 appoints Conner Strong & Buckelew as Program Manager.

Commissioner Cullinan motioned Resolution 18-26, appointing Actuarial Solutions as Actuary for 2026 Fund Year. Commissioner Rocco seconded the motion. All in favor, roll call vote.

Commissioner Cullinan motioned Resolution 19-26, appointing Conner Strong & Buckelew for 2026 Fund Year. Commissioner Rocco seconded the motion. All in favor, roll call vote.

2026 INVOICES, BILLS & COUPONS – Ms. Perkins noted that because the budget was adopted later in the year, rates are currently being updated in WEX. She stated that the monthly bills are expected to be processed within the week.

Ms. Perkins also provided two verbal updates regarding the retiree and direct bill coupons. She reported that WEX advised late last week that processing will require an additional 20-30 days due to the transition to a new platform for the coupons in July. She noted that members should not receive late notices and that coverage will not be terminated. Additionally, monthly invoices will be distributed through the OneDrive platform, which has presented some challenges. Any issues should be directed to Renny.

2026 PERMA MANAGEMENT TEAM UPDATES – Ms. Perkins advised that effective January 1st of this year, Mr. Brandon Lodics has transitioned into a role focusing on financial strategy and performance of the Funds while Mr. Jim Rhodes has transitioned to the Executive Director role, overseeing the day-to-day management, regulatory, and governance.

Health Benefits Program Manager Report
Conner Strong & Buckelew

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

2026 Stop Loss Marketing and Renewal Recommendation

To ensure that the renewal received from the Commission's current stop loss carrier, Symetra, is the most competitive and financially advantageous, CSB released a Request for Proposals (RFP) for stop loss coverage on December 3, 2026, with a January 1, 2026, effective date at the Commission's direction. RFP was sent to four carriers: Sun Life, HM Insurance, Berkshire, and HCC Tokyo Marine. Berkshire and HCC Tokyo Marine did not respond, HM Insurance declined to quote, and Sun Life submitted an illustrative proposal.

While Sun Life's proposal appears to be more financially advantageous, it included multiple contingencies and required additional information before they could guarantee the estimated costs. The proposal was not fully finalized, as Sun Life's review of high-level claimants on the plan was incomplete. As a result, further clarification and data would be necessary before their proposal could be considered firm and reliable.

As a result, CSB recommends that the Commission renew their existing contract with the incumbent carrier, Symetra. Additionally, the actual renewal increase from Symetra was notably lower than the increase projected in the 2026 budget.

Commissioner Cullinan motioned Resolution 17-26, accepting the 2026 Stop Loss renewal from Symetra. Commissioner Rocco seconded the motion. All in favor, roll call vote.

Ms. Brown thanked the Commission for their reappointment, stating it has been a pleasure working with them for the past year and looking forward to 2026.

Third Party Administrator- Medical AmeriHealth Administrators

Ms. Penick reviewed the AmeriHealth report included in the agenda for the month of November 2025 and eight high claimants. Ms. Penick reviewed the additional ancillary reports, which include top facilities and performance guarantees.

Prescription Benefits Manager Express Scripts

Ms. Patel reviewed the Express Scripts report provided at the meeting, noting that the trend for November 2025 was up 44% compared to November 2026, which is a large uptick. She noted that during the top 10 indications, the Hereditary Angioedema and Hemophilia have made an impact on the uptick for November 2025. She noted that along with the genetic conditions, utilization of cancer drugs have also increased, highlighting four medications that are new for this period.
Ms. Patel noted that at the previous meeting, a question regarding the Omada program was discussed. She wanted to remind everyone that the Omada program is a voluntary program that comes to no cost to the member.

TREASURER REPORT: Ms. Havlick referred to the December P&C Bills List, Resolution 20-26 and the January P&C Bills List, Resolution 21-26, which were included in the agenda. Ms. Havlick reported she reviewed the bills list, found everything to be in order and recommended payment. Ms. Havlick noted the checks would be mailed after the meeting.

MOTION TO APPROVE RESOLUTION 20- 26, DECEDMBER P&C SUPPLEMENT BILLS LIST AND RESOLUTION 21-26 JANUARY P&C BILLS LIST

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

ATTORNEY: Mr. Repici said he did not have any report.

CLAIMS ADMINISTRATOR: Ms. Gallo thanked the Commission for the re-appointment on behalf of Qual Lynx. Ms. Gallo reported they processed 2026 bills in 2025 and maintained a network utilization of 95%. Ms. Gallo advised the total charges were $2,438,990 and QualCare was able to reduce those payments to $968,170 delivering network savings of $1,466,832 or 60%. Ms. Gallo said the next report was your savings by Specialty for the month of December and there was 100% utilization. Ms. Gallo reviewed the last report Workers' Compensation Claims Reported by Claim type. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Reilly referred to a copy of the Safety Director Report which was included in the agenda. Mr. Reilly reported all of the training through March of 2026 was now available on the NJCE website. Mr. Reilly reported the NJCE would be providing Active Shooter & Hostile Events-Critical Considerations for Organizational Leaders Training on January 28, February 19, and March 17 via zoom.

Mr. Reilly said the 2026 Safety Grant information was announced and advised the grant amount for 2026 was $130,500 which is a 25% increase over 2025. After speaking with Mr. Prince, Mr. Reilly said Burlington County has submitted the grant in the past and he hoped this trend would continue.

Mr. Reilly advised Mr. Prince would discuss the grant during Safety Control Visits and also during the Safety Committee meetings. Mr. Reilly concluded his report unless there were any questions.

OLD BUSINESS: Ms. Dodd said the Claims Committee meeting was at 3:00 tomorrow.

NEW BUSINESS: None

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

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

CLOSED SESSION: Commissioner Rocco read Resolution 22-26 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 22-26 FOR CLOSED SESSION

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

Executive Director asked that just the Commissioners, Commissioner Attorney, Qual Lynx, and PERMA stay for this portion of the meeting.

MOTION TO ADJOURN:

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nays

MEETING ADJOURNED 11:08 A.M.
Minutes prepared by:
Cathy Dodd, Assisting Secretary
Caitlin Perkins, Benefits

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 21, 2026, Zoom
11:00 A.M.

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

ROLL CALL OF COMMISSIONERS:

Ashley Buono, Esq.	Excused
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 **Stephen Poglitsch** **Lauren Rigney** **Dawn Slivinski**
	Vanguard Claims Administration **Sarah Mentzer**
	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**

ALSO PRESENT:
Cathy Dodd, PERMA Risk Management Services
Tom Merchel, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew
Christina Violetti, Hardenbergh Insurance Group

OLD BUSINESS: None

NEW BUSINESS: None

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

Ms. Dodd confirmed there was no one from the public in attendance.

MOTION TO OPEN THE MEETING TO THE PUBLIC

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nayes

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nayes

CLOSED SESSION: Commissioner Rocco read Resolution 23-26 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 23-26 FOR CLOSED SESSION

Moved:	Commissioner Cullinan
Second:	Commissioner Kelly
Vote	3 Ayes, 0 Nayes

Upon returning to open session, Executive Director requested a motion.

MOTION TO APPROVE PARS DISCUSSED IN CLOSED SESSION EXCEPT FOR #6433 AS THIS WAS TABLED

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Roll Call Vote	3 Ayes, 0 Nayes

.MOTION TO ADJOURN:

Moved:	Commissioner Cullinan
Second:	Commissioner Rocco
Vote:	3 Ayes, 0 Nayes

MEETING ADJOURNED 11:32 AM
Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Risk Management Plan

RESOLUTION NO. 24-26

Burlington County Insurance Commission
(hereinafter the "Insurance Commission")

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2026 the 2026 Plan of Risk Management shall be:

1.) The perils or liability to be insured against.

a.) The Insurance Commission insures the following perils or liability:

- Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
- General Liability including Law Enforcement Liability and Employee Benefits Liability.
- Automobile Liability including PIP and Uninsured/Underinsured Motorists Coverage.
- Property, Auto Physical Damage and Boiler & Machinery.

b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

- Excess Workers' Compensation
- Excess General Liability
- Excess Auto Liability
- Excess Property including Boiler and Machinery
- Public Officials Liability/School Board Legal/Employment Practices Liability
- Crime
- Pollution Liability
- Medical Professional and General Liability
- Employed Lawyers Liability

- Cyber Liability
- Non-Owned Aircraft Liability
- Travel Accident (Supplemental Indemnity)
- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- The Insurance Commission covers $300,000 per occurrence including:
  - Employer's Liability - $300,000 per occurrence.
  - USL&H – $300,000 per occurrence.
  - Harbor Marine/Jones Act - $300,000 per occurrence.
- The NJC covers excess workers compensation claims to the following limits.
  - Workers' Compensation – Statutory excess of the Insurance Commission's $300,000.
  - Employer's Liability - at a sub-limit of $25,000,000 excess of the Insurance Commission's $300,000.
  - USL&H – $250,000 less NJ State benefits excess of member's SIR of $300,000.
  - Harbor Marine/Jones Act - $250,000 less NJ State benefits excess of member's SIR of $300,000.

NJC retains limits of $850,000 excess $300,000 for Workers Compensation and Employers Liability. NJC purchases from Safety National Casualty Company 'Statutory' Workers Compensation limits excess of $1,150,000 and $5,000,000 excess of $1,150,000 for Employers Liability.

b.) General Liability limits.

- The Insurance Commission covers $250,000 per occurrence.
  - Law Enforcement - included in the General Liability limits.
  - Employee Benefits Liability - included in the General Liability limits.
  - Subsidence - $250,000 per occurrence
  - Owned Watercraft 35' in length or less - $250,000.
  - Garage Liability - $250,000
- The NJC covers excess liability claims as follows:
  - General Liability - $31,750,000 excess the Insurance Commission's $250,000. The $10,000,000 excess $2,000,000 commercial excess layer is subject to a $10,000,000 aggregate limit per member insurance commission. The $10,000,000 excess $10,000,000 commercial excess layer is subject to a $10,000,000 annual aggregate limit.
  - Law Enforcement - included in the NJC's excess General Liability limits.
  - Employee Benefits Liability - included in the NJC's excess General Liability limits.
  - Subsidence - $750,000 per occurrence excess of the Insurance Commission's $250,000. NJC retains 100% of the limit excess of the Member's retention.
  - Owned Watercraft 35' in length or less - $750,000 excess of the Insurance Commission's $250,000. NJC retains 100% of the limit excess of the Member's retention.
  - Garage Liability - $250,000 excess of the Insurance Commission's $250,000. NJC retains 100% of the limit excess of the Member's retention.

NJC retains limits of $1,750,000 excess $250,000

The NJCE policy also provides for BCIC coverage for public officials, school board legal and employment liability but at a per member entity retention of $500,000.

c.) Automobile Liability limits.

- The Insurance Commission covers automobile liability claims as follows:

    - Automobile Bodily Injury and Property Damage Liability claims at a combined single limit of $250,000.

    - The Insurance Commission covers $250,000 for Personal Injury Protection (PIP).

    - The Insurance Commission covers the Statutory Minimum for Underinsured/Uninsured Motorists Liability.

- The NJC covers excess automobile liability claims as follows:

    - Automobile Bodily Injury and Property Damage Liability claims excess of the Insurance Commission’s $250,000 CSL limit. Included in the NJC's excess General Liability limits as shown above.

NJC retains limits of $1,750,000 excess $250,000.

The NJC does not provide excess PIP OR Uninsured/Underinsured Motorist Coverage.

The PIP and Uninsured/Underinsured Motorist coverages shall follow the most current statutory guidelines provided by the State of New Jersey.

The excess general liability, auto liability, law enforcement liability and employers liability limits with the NJCE are per member Commission and are shared limits amongst BCIC member entities.

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

- The Insurance Commission covers $250,000 per occurrence less applicable member entity per occurrence deductibles.

- The NJC provides excess property coverage of $750,000 excess of the member Insurance Commission limit of $250,000, and excess coverage via the commercial market ***(SHARED BY ALL NJC MEMBER COMMISSIONS AND THEIR MEMBER ENTITIES)*** excess of the member retention and member entity per occurrence deductibles.

Property Per Occurrence Limits:

A. $260,000,000 per Occurrence Total Program Limit

Property Sub-Limits:

- Earthquake - $150,000,000 (Annual Aggregate)
- Flood - $100,000,000 (Annual Aggregate) Except;
  - Flood High Hazard Area - $75,000,000
- Vehicles (PD ONLY) - $10,000,000
- Equipment Breakdown - $100,000,000
- UAS (Drones) - $100,000
- Working Dogs - $100,000

Property Deductibles

- The standard member insurance commission retention is $250,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).

  - Burlington County - $5,000 Property, $500 Auto Physical Damage Comprehensive and $1,000 Auto Physical Damage Collision
  - Burlington County Board of Social Services - $5,000 Property, $500 Auto Physical Damage Comprehensive and $1,000 Auto Physical Damage Collision
  - Burlington County Bridge Commission - $25,000 Property and $1,000 Auto Physical Damage
  - Rowan College at Burlington County - $5,000 Property, $500 Auto Physical Damage Comprehensive and $1,000 Auto Physical Damage Collision

- The Equipment Breakdown deductible is $50,000 member entity deductible per occurrence.

- The Earthquake Member Insurance Commission retention is $250,000 per occurrence less the per occurrence member entity deductibles.

- The Flood Member Insurance Commission retention is $250,000 per occurrence (combined property damage and time element) less member entity per occurrence deductibles.

- Flood loss for property within the Special Flood Hazard Area (SFHA) is subject to a deductible of the max available limits from NFIP (typically $500,000 each building for municipality buildings, and $500,000 each building for building contents member entity deductible per occurrence); and $500,000 for each building for loss of income. Losses shall also be adjusted subject to a $500,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.

- Named Storm as respects Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. Minimum Deductible: $500,000 per occurrence

- Note: Where there is an underlying member insurance commission such as exist in Burlington, <u>the Burlington County Insurance Commission provides coverage for the difference in deductible for "insured property" resulting from "insured perils" (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Burlington County Insurance Commission will not provide coverage for the difference in deductible for time element loss.</u>

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent..

Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within Special Flood Hazard Area (SFHA) the SFHA deductible above applies.

Special Flood Hazard Area (SFHA) - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year EDGE-100-B (12/10) flood. SFHA's per FEMA include but are not limited to Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

f.) Crime

The NJC via the commercial market provides crime coverage at the following limits and deductibles (the Insurance Commission retains no risk for Crime):

Limit per occurrence:

- Burlington County (including BOSS) – $1,000,000
- Burlington County Bridge Commission - $1,000,000
- Rowan College at Burlington County - $1,000,000

Deductible per occurrence:

- Burlington County (including BOSS) – $10,000
- Burlington County Bridge Commission - $10,000
- Rowan College at Burlington County - $2,500

NJC does not retain any risk as it is fully insured in the commercial market. The BCIC provides a deductible buy down for RCBC of $7,500 excess of $2,500.

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

- Limit of Liability: $10,000,000 per claim and $25,000,000 annual aggregate

- Member Entity Deductible: $50,000

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregate limits are shared by the Camden County Insurance Commission, Gloucester County Insurance Commission, Union County, Burlington County Insurance Commission, Mercer County Insurance Commission, Cumberland County, Cumberland County Utilities Authority, Ocean County Mosquito Extermination Commission and Atlantic County Utilities Authority.

h.) Medical Professional General Liability/Excess Medical Professional

The NJC via the commercial market provides medical professional general liability/excess medical professional coverage at the following limits and Self Insured Retentions (the Insurance Commission retains no risk for medical professional general liability):

- Limit per claim/annual aggregate: $1,000,000/$3,000,000
  - This primary aggregate limit is shared by each member entity of each NJC member Commission.
- Excess Limit annual aggregate: $20,000,000/$20,000,000
  - Excess Limit is a Shared limit with ACIC, BCIC, CCIC, CuCIC and GCIC.
  - Burlington County Special Services School District is excluded from the Excess policies
- Member Entity Self Insured Retention GL and PL:
  - Burlington County – $5,000
  - Burlington County Board of Social Services – $5,000
  - Burlington County Special Services School District - $5,000
  - BCIC Scheduled Physicians - $5,000
    - Daksha Shah – Terminated 6/30/22
    - Herbert Conaway

- Ian Hood
- John W. Peterson
- Lauren Thoma
- Nicoletta Turner-Foster
- Peter Mazari
- Richard Sharpe
- Jordan B. Barnett

NJC does not retain any risk as it is fully insured in the commercial market.

i.) Employed Lawyers Professional Liability

The NJC via the commercial market provides the following:

- Limit: $10,000,000
- Retention: $25,000

j.) Non-Owned Aircraft. The NJCE covers $9,000,000 CSL for Bodily Injury and Property Damage Liability, and $5,000 medical expense for each passenger.

K.) Cyber Liability – Network Privacy & Security Liability

The NJC via the commercial market provides on an optional basis network privacy & security liability coverage at the following limits and deductibles (the insurance commission retains no risk for network privacy & security liability coverage):

Please consult your Executive Director or Risk Manager

- Participating member entities are:
  - Burlington County
  - Burlington County Board of Social Services
  - Rowan College at Burlington County
  - Burlington County Bridge Commission
  - Burlington County Special Services School District
  - Burlington County Institute of Technology

L.) Travel Accident (Supplemental Indemnity)

The Burlington County Insurance Commissions provides this coverage to the BCIT and BCSSSD, which provides 30% of employee salaries not paid under the Workers' Compensation coverage.

M.) Active Assailant.

- Per Occurrence/Aggregate: $5,000,000
- Deductible: $25,000
- Waiting Period: 12 Hours

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

BCIT is only a member for Workers' Compensation, POL/EPL/SBL, Cyber and Travel Accident (Supplemental Indemnity).
BCSSSD is only a member for Workers' Compensation, POL/EPL/SBL, Cyber Travel Accident (Supplemental Indemnity), and Medical Malpractice.

3.) <u>The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).</u>

a.) Workers' Compensation (all coverages) - $300,000 CSL

b.) General Liability (all coverages) - $250,000 CSL

c.) Law Enforcement Liability – Included in General Liability

d.) Automobile Liability

- Property Damage & Bodily Injury - $250,000 CSL
- Underinsured/Uninsured - Statutory Minimum
- Personal Injury Protection - $250,000 CSL

e.) Public Officials Liability/School Board Legal/Employment Practices Liability

- RCBC: $450,000 excess of $50,000
- BCSSSD: $495,000 excess of $5,000
- BCIT: $485,000 excess of $15,000
- BCBoSS: $450,000 excess of $50,000

f.) Property/APD - $250,000 per occurrence less member deductibles.

- Flood, SFHA: $500,000
- Equipment Breakdown: $50,000 excess of $50,000

g.) Crime

- RCBC: $7,500 excess of $2,500

h.) Pollution Liability – None

i.) Medical Professional General Liability – None

j.) Employed Lawyers Liability – None

k.) Cyber Liability – None

l.) Travel Accident (Supplemental Indemnity) – None

m.) Active Assailant - None

4.) <u>The amount of unpaid claims to be established.</u>

a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) <u>The method of assessing contributions to be paid by each member of the Insurance Commission.</u>

a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is it's pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.

e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) <u>Procedures governing loss adjustment and legal expenses.</u>

a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's three major excess insurers (i.e. Safety National, Munich, Berkley, Old Republic, Bowhead, Palomar, Upland and Obsidian for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.

b.) Each member entity is provided with a claims reporting procedure and appropriate forms.

c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) <u>Coverage to be purchased from a commercial insurer, if any.</u>

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) <u>Reinsurance to be purchased.</u>

The Insurance Commission does not purchase reinsurance.

9.) <u>Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.</u>

a.) Not applicable at this time.

10.) <u>Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.</u>

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance

Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$20,000 for workers compensation claims

- \$20,000 for automobile and liability claims

- \$20,000 for property claims

- \$20,000 POL/EPL claims

    - Except for settlement authority on all automobile, liability and property claims which are equal to or greater than \$5,000 for automobile, liability, property and POL/EPL claims.

- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this _10_ day of _February___, 2026.
Burlington County Insurance Commission

By: ____
Chairperson
Attest:

____

APPENDIX III

Certificate of Insurance Report

CERTIFICATE OF INSURANCE REPORT

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Acuity Specialty Hospital of I - Rowan College at Burlington County	Southern New Jersey Attn: Zainab Cecilia Cole 218A Sunset Road Willingboro, NJ 08046	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924778	GL AU EX WC OTH
H - Aspen Hills Healthcare Center I - Rowan College at Burlington County	D/B/A Buttonwood Behavioral Health Hospital, Attn: Linda Tejada 600 Pemberton-Browns Mills Rd Pemberton, NJ 08068	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924779	GL AU EX WC OTH
H - Atlanticare I - Rowan College at Burlington County	AtlaniCare Health Park 2500 English Creek Avenue, Bldg. 500, Suite 501 Egg Harbor Township, NJ 08234	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924780	GL AU EX WC OTH
H - Township of Edgewater Park I - Rowan College at Burlington County	400 Delanco Road Edgewater Park, NJ 08010	Student Practices Liability included in package. RE: Participation at Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to participating in events during the current calendar year.	1/6/2026 #5924874	GL AU EX WC OTH
H - Parkers Bend Retirement I - Rowan College at Burlington County	Community 600 Centerton Road Moorestown, NJ 08057	Student Practices Liability included in package. Evidence of Insurance	1/6/2026 #5924875	GL AU EX WC OTH
H - Monmouth University I - Rowan College at Burlington County	400 Cedar Avenue West Long Branch, NJ 07764	Student Practices Liability included in package. RE: Affiliation Agreement Monmouth University, its trustees, officers, directors, agents, employees and students are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Affiliation Agreement regarding clinical experience programs.	1/6/2026 #5924873	GL AU EX WC OTH
H - TD Bank, N.A.	12000 Horizon Way Mt. Laurel, NJ 08054	Student Practices Liability included in package. RE: Sponsored Events The Certificate Holder is an Additional Insured on the above-referenced	1/6/2026	GL AU EX WC OTH

I - Rowan College at Burlington County		Commercial General Liability and Excess Liability Policies if required by written contract as respect to sponsored events during the current calendar year. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling, or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	#5924872	
H - New Jersey State Cancer Registry I - Rowan College at Burlington County	Heather Stabinsky, MS.Ed, ODS-C	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924869	GL AU EX WC OTH
H - State of NJ I - Rowan College at Burlington County	Department of Health PO Box 360 Trenton, NJ 08625	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924870	GL AU EX WC OTH
H - Thomas Jefferson University I - Rowan College at Burlington County	Hospitals 111 S. 11th Street Philadelphia, PA 19107	Student Practices Liability included in package. Evidence of Insurance	1/6/2026 #5924871	GL AU EX WC OTH
H - AtlantiCare Medical Arts I - Rowan College at Burlington County	Pavilion 7 South Ohio Avenue Atlantic City, NJ 08401	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924866	GL AU EX WC OTH
H - AtlantiCare Regional Medical I - Rowan College at Burlington County	Center Mainland Campus 65 W Jimmie Leeds Road Pomona, NJ 08240	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924867	GL AU EX WC OTH
H - Jefferson Cherry Hill Hospital I - Rowan College at Burlington County	2201 Chapel Ave West Cherry Hill, NJ 08002	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924868	GL AU EX WC OTH

H - Water's Edge Healthcare & I - Rowan College at Burlington County	Rehabilitation 512 Union Street Trenton, NJ 08611	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924863	GL AU EX WC OTH
H - Weisman Children's I - Rowan College at Burlington County	Rehabilitation Hospital 92 Brick Road Marlton , NJ 08053	Student Practices Liability included in package. Evidence of insurance with respect to all programs	1/6/2026 #5924864	GL AU EX WC OTH
H - Wiley Christian Retirement I - Rowan College at Burlington County	Center 99 E. Main Street Marlton , NJ 08053	Student Practices Liability included in package. Evidence of insurance with respect to all programs	1/6/2026 #5924865	GL AU EX WC OTH
H - Virtua Our Lady of Lourdes Hospital I - Rowan College at Burlington County	Students Attending Denisse Mejia and John Sloane 1000 Hadden Avenue Camden, NJ 08103	Student Practices Liability included in package. RE: Clinical Affiliates for the Nursing Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Clinical Affiliates for the Nursing Program.	1/6/2026 #5924860	GL AU EX WC OTH
H - Virtua Voorhees I - Rowan College at Burlington County	100 Bowman Drive Voorhees, NJ 08043	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924861	GL AU EX WC OTH
H - Voorhees Pediatric Facility I - Rowan College at Burlington County	1304 Laurel Oak Road Voorhees, NJ 08043	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924862	GL AU EX WC OTH
H - Virtua Memorial Hospital	Student attending: Genna Beaver 125 Madison Avenue	Student Practices Liability included in package. RE: Clinical Affiliates for the Nursing Program The Certificate Holder is an Additional Insured on	1/6/2026	GL AU EX WC OTH

I - Rowan College at Burlington County	Mt.Holly, NJ 08060	the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Clinical Affiliates for the Nursing Program.	#5924859	
H - Virtua Maternal/Fetal Medicine - I - Rowan College at Burlington County	Camden 1000 Atlantic Avenue, Suite 250 Camden, NJ 08104	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924858	GL AU EX WC OTH
H - Virtua Health Legal Department I - Rowan College at Burlington County	1200 Howard Blvd Mt. Laurel, NJ 08054	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924855	GL AU EX WC OTH
H - Virtua Health Memorial I - Rowan College at Burlington County	175 Madison Ave Mt Holly, NJ 08060	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924856	GL AU EX WC OTH
H - Virtua Health System I - Rowan College at Burlington County	401 Route 73 North 50 Lake Center, Suite 403 Marlton , NJ 08053	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924857	GL AU EX WC OTH
H - Virtua Express/Urgent Care I - Rowan College at Burlington County	Westmont 602 W Cuthbert Blvd - Unit 26 Westmont, NJ 08108	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924852	GL AU EX WC OTH
H - Virtua Health & Wellness Center I - Rowan College at Burlington County	- Cherry Hill 1 Brace Road Cherry Hill, NJ 08034	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924853	GL AU EX WC OTH

H - Virtua Health - Marlton I - Rowan College at Burlington County	90 Brick Road Marlton , NJ 08053	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924854	GL AU EX WC OTH
H - Virtua Express/Urgent Care I - Rowan College at Burlington County	Cherry Hill 315 Route 70 East Cherry Hill, NJ 08034	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924849	GL AU EX WC OTH
H - Virtua Express/Urgent Care I - Rowan College at Burlington County	Moorestown 401 Young Avenue, Suite 180 Moorestown, NJ 08057	Student Practices Liability included in package. Evidence of Insurance with respect to All programs	1/6/2026 #5924850	GL AU EX WC OTH
H - Virtua Express/Urgent Care I - Rowan College at Burlington County	Washington Township 239 Hurffville-Crosskeys Road, Suite 245 Sewell, NJ 08080	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924851	GL AU EX WC OTH
H - The Evergreen I - Rowan College at Burlington County	309 Bridgeboro Road Moorestown, NJ 08057	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924846	GL AU EX WC OTH
H - University Medical Center of I - Rowan College at Burlington County	Princeton One Plainsboro Rd Plainsboro, NJ 08536	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924847	GL AU EX WC OTH
H - University of Pennsylvania and I - Rowan College at Burlington County	Penn Medicine 2929 Walnut Street FMC Tower, Suite 400 Philadelphia, PA 19104	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924848	GL AU EX WC OTH

H - Temple University Hospital I - Rowan College at Burlington County	(Main) 3401 North Broad Street Philadelphia, PA 19140	Student Practices Liability included in package. Evidence of Insurance with respects to All Programs	1/6/2026 #5924843	GL AU EX WC OTH
H - Temple University Hospital - I - Rowan College at Burlington County	Episcopal Campus 2301 East Allegheny Avenue Philadelphia, PA 19134	Student Practices Liability included in package. Evidence of Insurance with respects to All Programs	1/6/2026 #5924844	GL AU EX WC OTH
H - Temple University Hospital - I - Rowan College at Burlington County	Northeastern Campus 2301 East Allegheny Avenue Philadelphia, PA 19134	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924845	GL AU EX WC OTH
H - Southern Ocean Medical Center I - Rowan College at Burlington County	1140 Route 72 W Manahawkin, NJ 08050	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924840	GL AU EX WC OTH
H - St. Mary Medical Center I - Rowan College at Burlington County	1201 Langhorne-Newtown Road Langhorne, PA 19047	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924841	GL AU EX WC OTH
H - Temple - Fox Chase Cancer Center I - Rowan College at Burlington County	333 Cottman Ave, OBO 110 Philadelphia, PA 19111	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924842	GL AU EX WC OTH
H - Rutgers University School of	Health Professionals 65 Bergen Street, Suite 1441	Student Practices Liability included in package. RE: All Programs The Certificate Holder is an Additional Insured on the above-referenced	1/6/2026	GL AU EX WC OTH

I - Rowan College at Burlington County	Newark, NJ 07103	Commercial General Liability and Excess Liability Policies if required by written contract as respect to All Programs	#5924837	
H - Shore Medical Center I - Rowan College at Burlington County	1 E. New York Avenue Somers Point, NJ 08244	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924838	GL AU EX WC OTH
H - South Jersey Industries I - Rowan College at Burlington County	and all it's Subsidiaries 1 South Jersey Plaza Folsom, NJ 08037	Student Practices Liability included in package. Evidence of Insurance	1/6/2026 #5924839	GL AU EX WC OTH
H - Robert Wood Johnson University I - Rowan College at Burlington County	Hospital - Somerset & New Brunswick 379 Campus Drive Somerset, NJ 08873	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924835	GL AU EX WC OTH
H - Rowan College at Burlington I - Rowan College at Burlington County	County 3331 Route 38 Mt. Laurel, NJ 08054	Student Practices Liability included in package. Evidence of Insurance	1/6/2026 #5924836	GL AU EX WC OTH
H - Renaissance Club I - Rowan College at Burlington County	101 Lindale Drive Mt. Laurel, NJ 08054	Student Practices Liability included in package. Evidence of Insurance.	1/6/2026 #5924832	GL AU EX WC OTH
H - Riverview Medical Center I - Rowan College at Burlington County	1 Riverview Plaza Red Bank, NJ 07701	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924833	GL AU EX WC OTH

H - Robert Wood Johnson - Hamilton I - Rowan College at Burlington County	/New Brunswick One Robert Wood Johnson Place New Brunswick, NJ 08901	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924834	GL AU EX WC OTH
H - Pinelands Family Success Center I - Rowan College at Burlington County	55 Pemberton Browns Mills Road Browns Mills, NJ 08015	Student Practices Liability included in package. Evidence of Insurance as respects to Field Placements	1/6/2026 #5924829	GL AU EX WC OTH
H - RWJBH Community Medical Center I - Rowan College at Burlington County	99 RT 37 West Toms River, NJ 08755	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924830	GL AU EX WC OTH
H - Raritan Bay Medical Center I - Rowan College at Burlington County	500 Lawrie St Perth Amboy, NJ 08861	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924831	GL AU EX WC OTH
H - Ocean Medical Center I - Rowan College at Burlington County	415-425 Jack Martin Blvd Brick, NJ 08724	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924826	GL AU EX WC OTH
H - Palisades Medical Center I - Rowan College at Burlington County	7600 River Rd North Bergen, NJ 07047	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924827	GL AU EX WC OTH
H - Pemberton Township School I - Rowan College at Burlington County	District One Egbert Street Pemberton, NJ 08068	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924828	GL AU EX WC OTH

H - Ocean County PIC, Inc. I - Rowan College at Burlington County	1959 Route 9 Toms River, NJ 08755	Student Practices Liability included in package. RE: Training provider for Ocean County's One Stop The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to agreement to be a training provider for Ocean County's One Stop	1/6/2026 #5924825	GL AU EX WC OTH
H - NJ Dept of Human Services I - Rowan College at Burlington County	Div of Aging Servs, Office of AAA/CREW 1222 South Warren Street PO Box 700 Trenton, NJ 08625	Student Practices Liability included in package. Evidence of Insurance	1/6/2026 #5924822	GL AU EX WC OTH
H - New Jersey Hospital Association I - Rowan College at Burlington County	760 Alexander Road Princeton, NJ 08543	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924823	GL AU EX WC OTH
H - Northbrook Behavioral Health I - Rowan College at Burlington County	Hospital 425 Woodbury-Turnersville Road Blackwood, NJ 08012	Student Practices Liability included in package. Evidence of Insurance.	1/6/2026 #5924824	GL AU EX WC OTH
H - Masonic Village of Burlington I - Rowan College at Burlington County	902 Jacksonville Road Burlington, NJ 08016	Student Practices Liability included in package. RE: All Programs The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to All Programs	1/6/2026 #5924819	GL AU EX WC OTH
H - Medford Leas I - Rowan College at Burlington County	Attn: Lori Jakelsky Route 70 Medford Lakes, NJ 08055	Student Practices Liability included in package. Evidence of insurance with respect to all programs	1/6/2026 #5924820	GL AU EX WC OTH
H - NJ Department of Human Services	222 South Warren St., PO Box 700 Trenton, NJ 08625	Student Practices Liability included in package. Evidence of Insurance	1/6/2026	GL AU EX WC OTH

I - Rowan College at Burlington County			#5924821	
H - Main Line Health I - Rowan College at Burlington County	130 S. Bryn Mawr Avenue, 1st Floor Gerhard Building Bryn Mawr, PA 19010	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924818	GL AU EX WC OTH
H - Life @ Lourdes I - Rowan College at Burlington County	2475 McClellan Avenue, Bldg. C Merchantville, NJ 08109	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924815	GL AU EX WC OTH
H - Lourdes Medical Center of I - Rowan College at Burlington County	Burlington County 1000 Haddon Ave. Camden, NJ 08103	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924816	GL AU EX WC OTH
H - MD Anderson Cancer Center at I - Rowan College at Burlington County	Cooper Two Cooper Plaza 400 Haddon Avenue Camden, NJ 08103	Student Practices Liability included in package. Evidence of Insurance with respect to All Programs	1/6/2026 #5924817	GL AU EX WC OTH
H - Jefferson Health I - Rowan College at Burlington County	101 E. Laurel Road, Suite B Stratford, NJ 08084	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924812	GL AU EX WC OTH
H - Jefferson Health New Jersey I - Rowan College at Burlington County	1099 White Horse Road Voorhees, NJ 08043	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924813	GL AU EX WC OTH

H - Jersey Shore Medical Center I - Rowan College at Burlington County	1945 NJ-33 Neptune, NJ 07753	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924814	GL AU EX WC OTH
H - In His Image Justice Coalition I - Rowan College at Burlington County	PO Box 424 Mount Holly, NJ 08060	Student Practices Liability included in package. Evidence of Insurance as respects to Field Placements	1/6/2026 #5924809	GL AU EX WC OTH
H - Innovative Ideas LLC I - Rowan College at Burlington County	12 Van Gogh Dr E Windsor, NJ 08520	Student Practices Liability included in package. Evidence of insurance as respects to a Field Placement	1/6/2026 #5924810	GL AU EX WC OTH
H - Inspira Health System I - Rowan College at Burlington County	1505 West Sherman Vineland, NJ 08360	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924811	GL AU EX WC OTH
H - Holy Redeemer Hospital I - Rowan College at Burlington County	1648 Huntingdon Pike Meadow Brook, PA 19046	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924806	GL AU EX WC OTH
H - Hospital of the University of I - Rowan College at Burlington County	Pennsylvania 3400 Civic Center Boulevard Philadelphia, PA 19104	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924807	GL AU EX WC OTH
H - Hunterdon Medical Center I - Rowan College at Burlington County	2100 Wescott Drive Flemington, NJ 08822	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924808	GL AU EX WC OTH

H - Hackensack UMC Mountainside I - Rowan College at Burlington County	30 Prospect Ave Hackensack, NJ 07601	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924803	GL AU EX WC OTH
H - Hackensack UMC Pascack Valley I - Rowan College at Burlington County	250 Old Hook Rd Westwood, NJ 07675	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924804	GL AU EX WC OTH
H - Hackensack University Hospital I - Rowan College at Burlington County	30 Prospect Ave Hackensack, NJ 07601	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924805	GL AU EX WC OTH
H - Deborah Heart and Lung Center I - Rowan College at Burlington County	200 Trenton Road Browns Mills, NJ 08015	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924800	GL AU EX WC OTH
H - Garfield Park Academy I - Rowan College at Burlington County	One Egbert Street Pemberton, NJ 08068	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924801	GL AU EX WC OTH
H - HMH Hospital Corporation I - Rowan College at Burlington County	343 Thornall Street Edison, NJ 08837	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924802	GL AU EX WC OTH
H - County of Camden	520 Market Street, Camden, NJ 08102	Student Practices Liability included in package. RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced	1/6/2026	GL AU EX WC OTH

I - Rowan College at Burlington County		Commercial General Liability and Excess Liability Policies if required by written contract	#5924799	
H - Cooper University Hospital I - Rowan College at Burlington County	Student attending: Pamela J. Evans One Cooper Plaza Camden, NJ 08103	Student Practices Liability included in package. RE: Clinical Affiliates for the Nursing Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Clinical Affiliates for the Nursing Program.	1/6/2026 #5924798	GL AU EX WC OTH
H - Cooper Health System I - Rowan College at Burlington County	Three Cooper Plaza, Suite 316 Camden, NJ 08103	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924795	GL AU EX WC OTH
H - Cooper University Health Care - I - Rowan College at Burlington County	Cherry Hill Campus 2339 Route 70 West Suite 100 Cherry Hill, NJ 08002	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924796	GL AU EX WC OTH
H - Cooper University Health Care - I - Rowan College at Burlington County	Moorestown Campus 400 NJ-38 Moorestown Mall Moorestown, NJ 08057	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924797	GL AU EX WC OTH
H - Cherry Hill Center, LLC dba I - Rowan College at Burlington County	Cherry Hill Mall 2000 Route 38, Suite 514 Cherry Hill, NJ 08002	Student Practices Liability included in package. RE: Fashion Show Cherry Hill Center, LLC; PREIT Services, LLC; PREIT Associates, LP; PR Cherry Hill STW, LLC; and PREIT Realty, LLC are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a fashion show taking place during the current policy period.	1/6/2026 #5924793	GL AU EX WC OTH
H - Community Medical Center I - Rowan College at Burlington County	99 NJ-37 Toms River, NJ 08755	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924794	GL AU EX WC OTH

H - Capital Health System, Hopewell Campus I - Rowan College at Burlington County	One Capital Way Pennington, NJ 08534	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924791	GL AU EX WC OTH
H - CentraState Medical Center I - Rowan College at Burlington County	901 West Main Street Freehold, NJ 07728	Student Practices Liability included in package. Evidence of Insurance with respect to all programs.	1/6/2026 #5924792	GL AU EX WC OTH
H - CASA for Children of Mercer and I - Rowan College at Burlington County	Burlington Counties 100 High Street, Suite 301 Mount Holly, NJ 08060	Student Practices Liability included in package. Evidence of Insurance as respects to Field Placements	1/6/2026 #5924788	GL AU EX WC OTH
H - Cape Regional Medical Center I - Rowan College at Burlington County	2 Stone Harbor Boulevard Cape May Court House, NJ 08210	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/6/2026 #5924789	GL AU EX WC OTH
H - Capital Health I - Rowan College at Burlington County	750 Brunswick Avenue Trenton, NJ 08638	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924790	GL AU EX WC OTH
H - Burlington County Institute of Technology I - Rowan College at Burlington County	Medford Campus 10 Hawkin Road Medford, NJ 08055	Student Practices Liability included in package. RE: Use of facilities for Spring Musical. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of facilities for Spring Musical.	1/6/2026 #5924787	GL AU EX WC OTH
H - Burlington County Institute of I - Rowan College at Burlington County	Technology	Student Practices Liability included in package. RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	1/6/2026 #5924786	GL AU EX WC OTH

H - Burlington County Board of I - Rowan College at Burlington County	Commissioners 49 Rancocas Road P.O. Box 6000;Attn: Insurance & Risk Management Mount Holly, NJ 08060	Student Practices Liability included in package. RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/6/2026 #5924785	GL AU EX WC OTH
H - Boyd's Pharmacy of Medford, Inc. I - Rowan College at Burlington County	5 Wilkins Station Road, Suite 100 Medford, NJ 08055	Student Practices Liability included in package. RE: Pharmacy Technician Program from Rowan College at Burlington County 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 Pharmacy Technician Program from Rowan College at Burlington County, agreement spanning 12/01/2019 to 12/01/2023.	1/6/2026 #5924783	GL AU EX WC OTH
H - Burlington County Employment & I - Rowan College at Burlington County	Training Division Workforce Development Board	Student Practices Liability included in package. RE: American Job Center Evidence of Insurance as respects to American Job Center to utilize RCBC as an Eligible Training Provider.	1/6/2026 #5924784	GL AU EX WC OTH
H - Beebe Healthcare I - Rowan College at Burlington County	424 Savannah Road Lewes, DE 19958	Student Practices Liability included in package. RE: Evidence of Insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	1/6/2026 #5924782	GL AU EX WC OTH
H - Bayshore Community Hospital I - Rowan College at Burlington County	727 N Beers St, Holmdel, NJ 07733	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/6/2026 #5924781	GL AU EX WC OTH
H - Cooper University Hospital Cape I - Rowan College at Burlington County	Regional 2 Stone Harbor Boulevard Cape May Court House, NJ 08210	Student Practices Liability included in package. Evidence of Insurance with respects to all programs.	1/7/2026 #5925730	GL AU EX WC OTH
H - Jefferson Washinton Township	Hospital	Student Practices Liability included in package. Evidence of Insurance	1/7/2026	GL AU EX

I - Rowan College at Burlington County	435 Hurffville-Cross Keys Road Turnersville, NJ 08012	with respect to all programs	#5925728	WC OTH
H - Jefferson Stratford Hospital I - Rowan College at Burlington County	18 East Laurel Road Stratford, NJ 08084	Student Practices Liability included in package. Evidence of Insurance with respect to all programs	1/7/2026 #5925729	GL AU EX WC OTH
H - Virtua Health - Mount Holly I - Rowan College at Burlington County	175 Madison Avenue Mt Holly, NJ 08060	Student Practices Liability included in package. Evidence of Insurance with respects to all programs	1/7/2026 #5925725	GL AU EX WC OTH
H - Temple Women & Families Hospital I - Rowan College at Burlington County	1331 E. Wyoming Avenue Philadelphia, PA 19124	Student Practices Liability included in package. Evidence of Insurance with respects to All Programs	1/7/2026 #5925726	GL AU EX WC OTH
H - Temple University Hospital - I - Rowan College at Burlington County	Episcopal Campus 100 E. Lehigh Avenue Philadelphia, PA 19125	Student Practices Liability included in package. Evidence of Insurance with respects to All Programs	1/7/2026 #5925727	GL AU EX WC OTH
H - Virtua Our Lady of Lourdes I - Rowan College at Burlington County	Hospital 1600 Haddon Avenue Camden, NJ 08103	Student Practices Liability included in package. RE: Clinical Affiliates for the Nursing Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Clinical Affiliates for the Nursing Program.	1/7/2026 #5925724	GL AU EX WC OTH
H - NJ Transit, Local I - County of Burlington	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: NJ JARC SY2025 RD 11 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the NJ JARC SY2025 RD 11 Grant Program.	1/12/2026 #5961028	GL AU EX OTH

H - Monmouth University I - Burlington County Special Services	400 Cedar Avenue West Long Branch, NJ 07764	RE: Clinical Education Experience Monmouth University, its trustees, officers, directors, agents, employees and students are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Clinical Education Experience Agreement.	1/12/2026 #5961045	EX WC OTH
H - DCF Southern Business Office I - County of Burlington	215 Crown Point Road Thorofare, NJ 08086	RE: Grant 26S00398 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Policy if required by written contract. All operations usual to County Governmental Entity as respect to Grant 26S00398.	1/12/2026 #5961032	GL AU EX WC OTH
H - State of New Jersey I - County of Burlington	401 East State Street Trenton, NJ 08625	RE: CEHA2026-00027 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the CEHA grant- CEHA2026-00027.	1/12/2026 #5961031	GL AU EX WC OTH
H - NJ Transit, Local I - County of Burlington	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: S5311 Service New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the named insured's activities or operations for claims arising out of their S5311 service.	1/12/2026 #5961029	GL AU EX OTH
H - State of New Jersey I - County of Burlington	401 East State Street Trenton, NJ 08625	RE: CEHA 2026-00033 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the CEHA grant- CEHA 2026-00033.	1/14/2026 #5961882	GL AU EX WC OTH
H - Burlington County Institute of I - County of Burlington	Technology 695 Woodlane Road Westampton, NJ 08060	Evidence of insurance. All operations usual to County Governmental Entity.	1/16/2026 #5964375	GL AU EX WC OTH
H - Virtua Our Lady of Lourdes I - Rowan College at Burlington	Hospital 1600 Haddon Avenue Camden, NJ 08103	Student Practices Liability included in package. RE: Programs Student Practices Liability included in package. Evidence of insurance with respect to all programs.	1/21/2026 #5967380	GL AU EX WC OTH

County				
H - Virtua Maternal/Fetal Medicine - I - Rowan College at Burlington County	Washington Township 239 Hurffville-Crosskeys Road, Suite 245 Sewell, NJ 08080	Student Practices Liability included in package. Evidence of Insurance with respect to all programs. Student Practices Liability included in package.	1/22/2026 #5967894	GL AU EX WC OTH
Total # of Holders: 114				

APPENDIX IV

CLIENT ACTIVITY REPORT

CLIENT ACTIVITY REPORT

DECEMBER 2025

Burlington County Health Insurance Commission

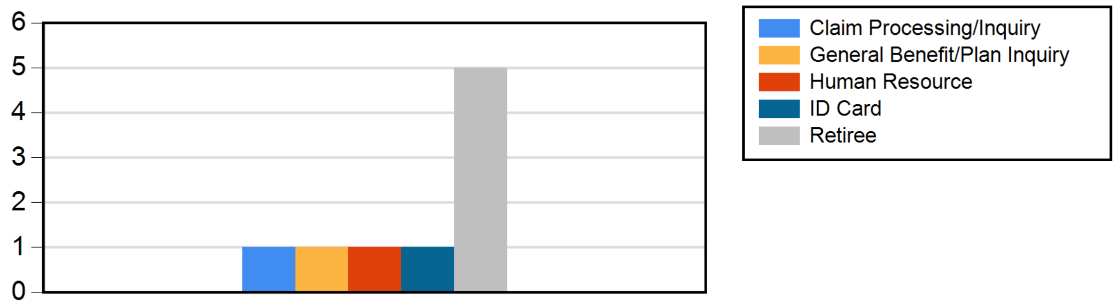
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, this reflects cases and inquiries under activity. Some cases are closed immediately while other, depending on their complexity, may take additional time to bring to closure. Conner Strong & Buckelew manages all activity and ensures all cases are acted upon, followed up and brought to closure in as timely a basis as possible.

CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

Burlington County Health Insurance Commission

SUBJECT (DECEMBER)	# of Issues
Claim Processing/Inquiry	1
General Benefit/Plan Inquiry	1
Human Resource	1
ID Card	1
Retiree	5
Total for Subject	**9**

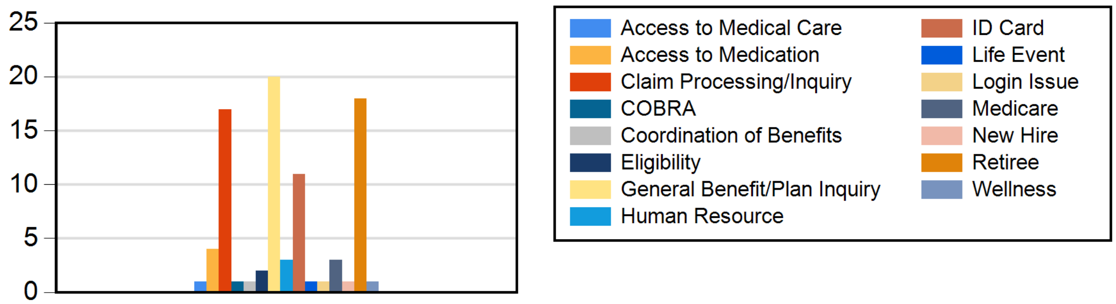


CLIENT ACTIVITY REPORT

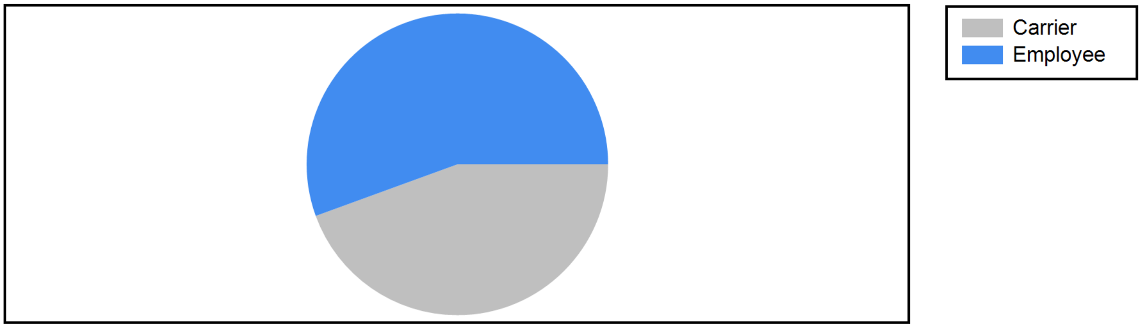
From: 12/1/2025 To: 12/31/2025

Burlington County Health Insurance Commission

SUBJECT (YTD)	# of Issues
Access to Medical Care	1
Access to Medication	4
Claim Processing/Inquiry	17
COBRA	1
Coordination of Benefits	1
Eligibility	2
General Benefit/Plan Inquiry	20
Human Resource	3
ID Card	11
Life Event	1
Login Issue	1
Medicare	3
New Hire	1
Retiree	18
Wellness	1
Total for Subject	**85**



CALL SOURCE (DECEMBER)	# of Issues
Carrier	4
Employee	5
Total for Call Source	**9**

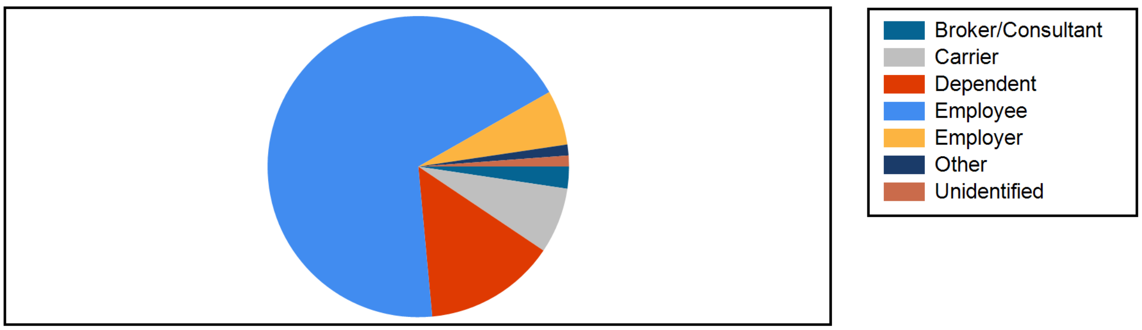


CLIENT ACTIVITY REPORT

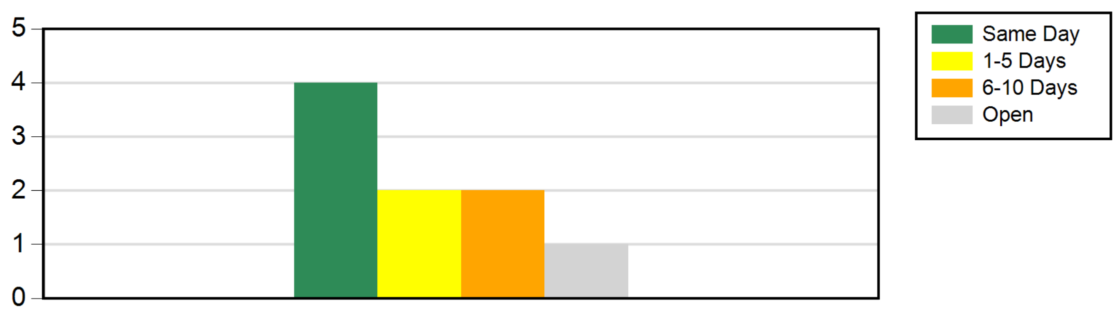
From: 12/1/2025 To: 12/31/2025

Burlington County Health Insurance Commission

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Carrier	6
Dependent	12
Employee	58
Employer	5
Other	1
Unidentified	1
Total for Call Source	**85**



CLOSED TIME (DECEMBER)	# of Days	%
Same Day	4	50%
1-5 Days	2	25%
6-10 Days	2	25%
Total for Time Range	**8**	**100%**

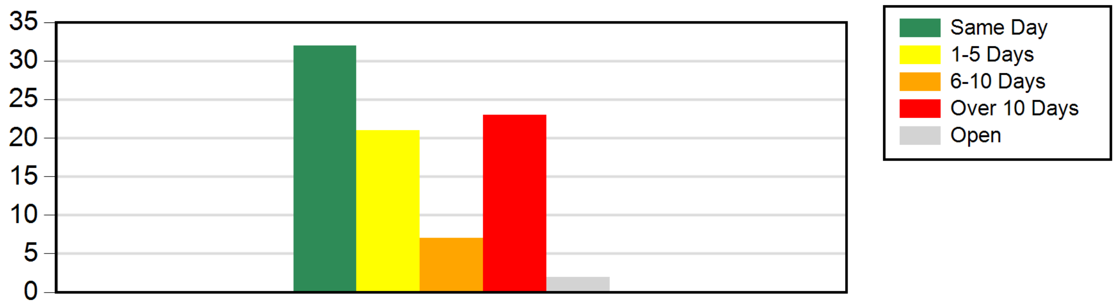


CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

Burlington County Health Insurance Commission

CLOSED TIME (YTD)	# of Days	%
Same Day	32	39%
1-5 Days	21	25%
6-10 Days	7	8%
Over 10 Days	23	28%
Total for Time Range	**83**	**100%**



DETAIL (YTD)		From: 1/1/2025 To: 12/31/2025		
Received	**Call Source**	**Subject**	**Status**	**Closed Time**
1/15/2025	Employee	ID Card	Closed	6-10 Days
1/16/2025	Employee	Retiree	Closed	Over 10 Days
1/22/2025	Dependent	Coordination of Benefits	Closed	Over 10 Days
1/23/2025	Employee	Retiree	Closed	Over 10 Days
1/23/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/28/2025	Employee	Retiree	Closed	Same Day
1/29/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
1/29/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2025	Employee	ID Card	Closed	1-5 Days
2/4/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
2/5/2025	Employee	General Benefit/Plan Inquiry	Closed	Over 10 Days
2/7/2025	Employee	Eligibility	Closed	Over 10 Days
2/10/2025	Employee	Access to Medication	Closed	Same Day
2/18/2025	Employee	Retiree	Closed	1-5 Days
2/18/2025	Employee	Retiree	Closed	Same Day
2/19/2025	Broker/Consultant	Access to Medication	Closed	1-5 Days
2/19/2025	Dependent	General Benefit/Plan Inquiry	Closed	1-5 Days
2/21/2025	Dependent	Retiree	Closed	1-5 Days
2/25/2025	Employee	Access to Medical Care	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

Burlington County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2025 To: 12/31/2025		
Received	**Call Source**	**Subject**	**Status**	**Closed Time**
2/26/2025	Employer	Claim Processing/Inquiry	Closed	Over 10 Days
3/4/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
3/11/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
3/17/2025	Employee	Login Issue	Closed	Same Day
3/17/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
3/20/2025	Dependent	Medicare	Closed	1-5 Days
3/28/2025	Employee	General Benefit/Plan Inquiry	Closed	6-10 Days
4/2/2025	Employer	Human Resource	Closed	Same Day
4/2/2025	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
4/4/2025	Employer	New Hire	Closed	Same Day
4/4/2025	Employee	ID Card	Closed	Same Day
4/9/2025	Employer	Eligibility	Closed	1-5 Days
4/11/2025	Employee	Wellness	Closed	Same Day
4/16/2025	Employee	General Benefit/Plan Inquiry	Closed	Over 10 Days
4/30/2025	Dependent	Retiree	Closed	1-5 Days
5/30/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
6/16/2025	Employee	Claim Processing/Inquiry	Closed	Same Day
6/17/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
6/26/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
6/30/2025	Employee	ID Card	Closed	Same Day
7/1/2025	Other	COBRA	Closed	1-5 Days
7/14/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
7/15/2025	Employee	ID Card	Closed	Same Day
7/15/2025	Employee	ID Card	Closed	Same Day
7/16/2025	Employee	ID Card	Closed	Same Day
7/22/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
7/25/2025	Employee	Retiree	Closed	1-5 Days
8/4/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
8/4/2025	Employee	ID Card	Closed	Same Day
8/7/2025	Employee	General Benefit/Plan Inquiry	Closed	6-10 Days
8/15/2025	Broker/Consultant	Claim Processing/Inquiry	Closed	Over 10 Days
8/20/2025	Employee	Claim Processing/Inquiry	Closed	6-10 Days

DETAIL (YTD)		From: 1/1/2025 To: 12/31/2025		
Received	**Call Source**	**Subject**	**Status**	**Closed Time**
8/21/2025	Dependent	Access to Medication	Closed	Over 10 Days
8/22/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
8/22/2025	Dependent	Access to Medication	Closed	Same Day
8/25/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
9/3/2025	Employee	Medicare	Closed	Same Day
9/3/2025	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
9/3/2025	Dependent	ID Card	Closed	1-5 Days
9/4/2025	Employee	Medicare	Closed	Same Day
9/5/2025	Employee	Life Event	Closed	1-5 Days
9/9/2025	Employee	General Benefit/Plan Inquiry	Closed	Over 10 Days
9/9/2025	Dependent	General Benefit/Plan Inquiry	Closed	6-10 Days
9/12/2025	Carrier	Retiree	Closed	Same Day
9/18/2025		Retiree	Closed	Same Day
9/22/2025	Employee	Retiree	Closed	Same Day
10/10/2025	Employee	Retiree	Closed	1-5 Days
10/14/2025	Employee	General Benefit/Plan Inquiry	Closed	Over 10 Days
10/15/2025	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/21/2025	Dependent	Retiree	Closed	Over 10 Days
11/4/2025	Employee	Claim Processing/Inquiry	Open	
11/10/2025	Carrier	Human Resource	Closed	Same Day
11/14/2025	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
11/14/2025	Dependent	Claim Processing/Inquiry	Closed	Over 10 Days
11/18/2025	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
11/24/2025	Employee	Claim Processing/Inquiry	Closed	Over 10 Days
11/25/2025	Employee	ID Card	Closed	Same Day
12/1/2025	Carrier	Retiree	Closed	Same Day
12/1/2025	Carrier	Human Resource	Closed	Same Day
12/3/2025	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
12/9/2025	Employee	Retiree	Closed	6-10 Days
12/11/2025	Carrier	Retiree	Closed	6-10 Days
12/11/2025	Employee	Retiree	Closed	Same Day
12/12/2025	Employee	ID Card	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

Burlington County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2025 To: 12/31/2025		
Received	**Call Source**	**Subject**	**Status**	**Closed Time**
12/22/2025	Employee	Claim Processing/Inquiry	Open	
12/23/2025	Carrier	Retiree	Closed	Same Day