BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
MAY 12, 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 *May 12, 2026* meeting in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

1. **Advertising the notice in the Burlington County Times**

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

3. **Posting notice on the Public Bulletin Board of the Office of the County Clerk; and**

4. **Placing notice on the Burlington County Insurance Commission Website**

BURLINGTON COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: May 12, 2026
10:00 A.M.

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES:** **March 10, 2026 Open Minutes .... …Appendix I**
  March 10, 2026 Closed Minutes .... sent via e-mail
  April 17, 2026 Open Minutes .... …Appendix I
  April 17, 2026 Closed Minutes .... sent via e-mail
- ❑ **CORRESPONDENCE: None**

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

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA ....Pages 2-17**

- ❑ **EXECUTIVE DIRECTOR/ADMINISTRATOR/BENEFITS – PERMA ....Pages 18-20**

- ❑ **BENEFITS CONSULTANT – Conner Strong & Buckelew ....Pages 21-25**

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

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

- ❑ **TREASURER – Carolyn Havlick**
  Resolution **35-26** April P&C List ....**Pages 32-33**
  Resolution **36-26** April Health Bills List...**Page 34**
  Resolution **37-26** May P&C List ....**Page 35**
  Resolution **38-26** May Health Bills List...**Page 36**
  Motion to approve Resolutions 35-26 through 38-26
  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 44-53**

- ❑ **OLD BUSINESS**
- ❑ **NEW BUSINESS**
- ❑ **PUBLIC COMMENT**
  . *Motion to open the meeting to the public*
  . *Motion to close the meeting to the public*
- ❑ **CLOSED SESSION**
- ❑ **Resolution 39-26 Closed Session** *(Motion)*...**Page 54**
- ❑ **Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)**
- ❑ **Motion to Return to Open Session**
- ❑ **Motion to Approve PARS as discussed in Executive Session** *(roll call vote)*
- ❑ **MEETING ADJOURNMENT**

- ❑ **NEXT SCHEDULED MEETING: June 9, 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: May 12, 2026

Memo to: Commissioners of the Burlington County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Issuance Reports (Pages 4-5) –** Included on pages 4-5 of the agenda are copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of March and April. There were (2) two certificates of insurance issued during the month of March and (4) four in April.

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

- ❑ **Online Driving Training Courses –** We received a request from Tami Granata of the Division of Insurance & Risk Management for an additional 250 usages of the online National Safety Counsel Defensive Driver Course. The cost for 250 usages is $6,200. We are asking the Commissioners to consider approving this as a Commission expense as we have done in the past.

  - ❑ **Motion to approve the Online Defensive Driver Training Course for 250 usages for a cost of $6,200**

- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 6-8**) - The NJCE last met on April 23, 2026. A written summary of the meeting is included in the agenda on pages 6-8. The NJCE is scheduled to meet again on Friday, June 26, 2026 at 9:30 a.m.

- ❑ **BCIC Financial Fast Track (Pages 9-11)** – Included in the agenda on pages 9-11 is a copy of the Financial Fast Track for the month of February. As of **February 28, 2026** there is a statutory surplus of **$2,617,040.** 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 **$1,792,766.** The cash amount is **$5,063,459.**

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 12-14)** – Included in the agenda on pages 12-14 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2026** the NJCE has a surplus of **$17,938,022.** Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **$7,207,551**. The cash amount is **$31,199,182.**

- ❑ **2026 Property & Casualty Assessments –** All member entities paid the March assessment payment. The second assessment payment is due on May 15, 2026.

- ❑ **Claim Tracking Reports (Pages 15-17) –** The Claim Tracking Reports are on pages 15-17 of the agenda. The Executive Director will review the Claims Activity Report and Expected Loss Ratio Analysis Report as of February 28, 2026 with the Commission.

- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar -** The 16th Annual Education Seminar was held virtually again this year. Two sessions were conducted, both of which were well attended. The seminar qualified for Continuing Education Credits and certificates are expected to be issued within 30 days. Copies of the Power Point presentations are available upon request from the Fund Office.

- ❑ **2026 New Jersey Association of Counties Conference** - The 75th Annual Conference was held at Caesar's in Atlantic City from May 6th through May 8th . The New Jersey Counties Excess Joint Insurance Fund exhibited at the conference. Ed Cooney, NJCE Underwriting Manager, delivered a presentation on Cybersecurity Strategy for County Government.

- ❑ **NJCE Claims Summit & Coverage Review -** PERMA Claims and the NJCE Underwriting Manager held a TPA summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended.

Burlington County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Enterprise FM Trust I - County of Burlington	PO Box 16805 St. Louis, MO 63105	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $10,000,000 Company B: Property; Policy Term: 01/01/2026 - 01/01/2027; Policy #:NJCE20263-10; Policy Limits: $260,000,000 RE: Burlington County Prosecutor's Office- Evidence of Insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to evidence of insurance for the Burlington County Prosecutor's Office. Comprehensive Deductible- $500 Collision Deductible- $1,000	3/3/2026 #6034998	GL AU EX WC OTH
H - State of New Jersey I - County of Burlington	PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Green Streets & Stormwater Mapping- Grant Identifier GSSM2025-00024 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respects the Department of Environmental Protection Green Streets & Stormwater Mapping 2025 Grant Identifier GSSM2025-00024.	3/6/2026 #6040896	GL AU EX WC OTH
H - State of NJ, Dept of I - County of Burlington	Environmental Protection PO Box 420 Mail Code: 401-07 Trenton, NJ 08625	RE: Right of Entry Agreement- Block 1003, Lots 4 and 4.01 The State of New Jersey, Department of Environmental Protection LE26-019 ATIMA are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Right of Entry Agreement- Block 1003, Lots 4 and 4.01.	3/26/2026 #6199398	GL AU EX WC OTH
Total # of Holders: 3				

Burlington County Insurance Commission

From 4/1/2026 To 5/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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 and the following vehicles: NJT VEHICLE ID: 18-153- 2024 FORD CHAMPION CHALLENGER VIN NO.: 1FDFE4FN4RDD21501 NJT VEHICLE ID: 18-154- 2024 FORD CHAMPION CHALLENGER VIN NO.:1FDFE4FNXRDD21485 CQ-790 4UZADRRFD6KCKT5748 CQ-818 1FDFE4FN4RDD21465 CQ-819 1FDFE4FN4RDD21479	4/9/2026 #6275093	GL AU EX OTH
H - Hampton Behavioral Health Center I - Rowan College at Burlington County	650 Rancocas Road Westampton, NJ 08060	Student Practices Liability included in package. Evidence of Insurance with respect to all programs. Student Practices Liability included in package.	4/20/2026 #6284032	GL AU EX WC OTH
H - NJ Transit, Local I - County of Burlington	Programs/Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: Vehicles 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 the following vehicles: NJT VEHICLE ID: 18-153- 2024 FORD CHAMPION CHALLENGER VIN NO.: 1FDFE4FN4RDD21501 NJT VEHICLE ID: 18-154- 2024 FORD CHAMPION CHALLENGER VIN NO.:1FDFE4FNXRDD21485 CQ-790 4UZADRRFD6KCKT5748 CQ-818 1FDFE4FN4RDD21465 CQ-819 1FDFE4FN4RDD21479	4/23/2026 #6290561	GL AU EX OTH
H - City of Burlington I - County of Burlington	525 High Street Burlington Twp., NJ 08016	RE: Use of Premises- Burlington County Health Department Evidence of Insurance. All operations usual to County Governmental Entity as respects to use of any/all premises by the Burlington County Health Department during the current calendar year.	4/28/2026 #6291709	GL AU EX WC OTH
Total # of Holders: 4				

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: April 23, 2026

Memo to: Commissioners
Burlington County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF April Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee did not meet prior to the Fund meeting; however, as per the Claims Committee Charter, the Fund entered closed session to discuss two property claims in excess of $500,000.

2026 Meeting Dates: The Board of Fund Commissioners accepted a request to amend three meeting dates as follows: Friday June 26, 2026 at 9:30a.m., Friday September 18, 2026 at 9:30am and October 23, 2026 at 1:30; all meetings will remain virtual.

Legacy Claims - Finances: Executive Director met with the Fund Attorney and Treasurer to discuss the feasibility of collapsing Fund Years 2010 – 2019 and establishing a NJ Counties Excess Legacy Account within the FUND to transfer the outstanding liabilities (case reserves and IBNR) of 2010 – 2019. The Finance Sub-Committee was notified and approved the introduction of this initiative; submitted for information was a memorandum outlining the action and objectives.

The Board of Fund Commissioners accepted the recommendation, as approved by the Finance Sub-Committee, and adopted a resolution authorizing transfer of outstanding liabilities for NJCE Fund Years 2010 through 2019 and establishing the Residual Legacy Account ("RLA") and Closed Years Account.

Funding for Property Claims Adjusting: At the February meeting, the Board of Fund Commissioners approved the Executive Director's proposal to change the funding of the property claims adjustment (not including Auto Physical Damage) to eliminate the duplication in claims with respect to financial reporting. After approval, PERMA Claims worked through the potential loss funding change and determined there were additional challenges to this process.

Submitted for information was an amended recommendation and proposed workflow for consideration. The recommendation is that the NJCE will not fund the primary insurance commission layer and instead will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. This process is currently in place for PERMA managed JIFs within the Municipal Excess Liability JIF. In addition, this would eradicate the duplication effect of the billback process while concurrently allowing the current first-dollar model to stay in place. Vanguard, the

Excess Property Third-Party Administrator (TPA), will no longer issue payments within the commission layer but rather instruct the local TPA who and what to pay. The Board of Fund Commissioners accepted the amended recommendation and authorized the NJCE Excess Property TPA to continue to handle property claims from dollar one and the Local Commission pay until the Local Commission retention is satisfied.

Landfill Roundtable Meeting: A virtual round-table discussion on was held on March 25th and was well attended by representatives from County JIF members, non-member Counties members and various professionals. The meeting focused on the ongoing challenges faced by Atlantic County Utility Authority (ACUA) regarding odor-related claims, fee shifting and exclusions in pollution liability insurance policies. Other New Jersey counties operating landfills expressed their concerns and shared their experiences and best practices.

Kevin Hagan from Princeton Public Affairs outlined a potential legislative strategy and proposed developing both state and federal legislation to address fee-shifting concerns and regulatory requirements. The group agreed to continue discussions and explore the possibility of filing an amicus brief in support of ACUA's case. The Municipal Excess Liability JIF would be agreeable to filing an Amicus Brief.

Lastly, based on this discussion, a recommendation was made that the Fund should consider contracting with a lobbyist to help with legislative initiatives; the Board of Fund Commissioners agreed with the recommendation.

Cyber Risks: Submitted for information was a copy of a cyber risk alert email on behalf of Edward Cooney. Stemming from the Iran war, Iran affiliated actors are targeting infrastructure via cyber-attacks focusing on industrial control systems with a heavy focus on utilities, but this could also impact transportation, manufacturing and more. This is a timely and strong reminder for insureds to focus on operational technology systems controlling real-world equipment.

Professional Services:

Cyber Security Services: The fund's contract with the Chertoff Group expires June 13, 2026**.** Fund Office will review their scope of services with the Underwriting Manager and coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Third Party Claims (TPA) Administrator: In 2024, the Board of Fund Commissioners authorized its acceptance of the assignment of contract with CompServices In., t/a AmeriHealth Casualty Services to Claims Resolution Corporation for the Claims Administration services effective September 1, 2024. The fund's contract with Claims Resolution Corporation CompServices t/a AmeriHealth Casualty Services will expire on 9/25/26. The fund office will coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Claims Update:

Best Practices Seminar: PERMA held a virtual interactive webinar on October 30, 2025 which addressed trends in workers' compensation, how to mitigate motor vehicle crashes and challenges faced by County Risk Manager. The next best practices seminar is anticipated to be held in 2027.

2026 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2026 claims reporting requirements and distributed it to Third-Party Administrators; a copy of the requirements was submitted for information.

Claims Summit: The NJCE TPA Summit & Coverage Overview was presented by CSB Underwriting and PERMA Claims on Wednesday, April 8, 2026 in Camden with a total of 45 attendees. Ed Cooney and Jonathon Tavares detailed the changes in coverage within all lines of business and highlighted reporting triggers. Kerin Drumheiser along with the Claims team, dove into many topics including Financial Reporting, Claim File Maintenance, Reporting Requirements and more.

NJCE Committees:

Safety Committee: The Safety Committee met on March 9th; submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 8th at 10AM via Zoom.

Membership Inquiry: Executive Director and Underwriting Manager are in contact with Essex County on prospective new membership.

Tracking Reports: Submitted for information was the Financial Fast Track as of January 31, 2026 reflecting a statutory surplus of $18 million. Also submitted was the Expected Loss Ratio as of January 31, 2026. Due to the high frequency and severity of property claims in Fund Years 2025 and 2026, PERMA Claims is conducting an analysis on the large property claims.

Regulatory Compliance Checklist – as of 4/21/2026: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 16th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24th and May 1st, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

For those attending the conference, Conner Strong & Buckelew will be conducting two workshops on Thursday May 7th - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11:15 A.M.) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources (*at 4:00 P.M.). Joseph Hrubash and Edward Cooney will be the presenting the cyber workshop. Submitted for information was the NJAC workshop announcement outlining the courses.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents will be sent to each respective County following the meeting.

2026 Financial Disclosures: The Local Finance Board has issued notification, 2026-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

Next Meeting: The NJCE JIF is scheduled to meet next on Friday June 26, 2026 at 9:30AM virtually.

BURLINGTON COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF February 28, 2026

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	842,436	1,677,081	86,600,183	88,277,264
2.	CLAIM EXPENSES				
	Paid Claims	1,291,911	1,720,082	32,195,098	33,915,180
	Case Reserves	(418,557)	(14,464)	6,326,199	6,311,735
	IBNR	(529,439)	(902,968)	3,956,582	3,053,614
	Excess Insurance Recoverabl	0	0	(99,447)	(99,447)
	Discounted Claim Value	(16,954)	(70,694)	(857,523)	(928,218)
	TOTAL CLAIMS	326,962	731,955	41,520,908	42,252,863
3.	EXPENSES				
	Excess Premiums	401,240	794,688	39,043,313	39,838,001
	Administrative	68,197	125,744	6,262,991	6,388,735
	TOTAL EXPENSES	469,437	920,432	45,306,304	46,226,736
4.	UNDERWRITING PROFIT (1-2-3)	46,037	24,694	(227,029)	(202,335)
5.	INVESTMENT INCOME	18,453	43,714	1,577,936	1,621,651
6.	PROFIT (4 + 5)	64,490	68,408	1,350,907	1,419,315
7.	CEL APPROPRIATION CANCELLATION	0	0	4,958	4,958
8.	DIVIDEND INCOME	0	0	587,771	587,771
9.	DIVIDEND EXPENSE	0	0	(1,187,771)	(1,187,771)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	(16,882)	(105,482)	1,898,248	1,792,766
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	47,608	(37,074)	2,654,114	2,617,040
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	1,144	(9,086)	499,127	490,041
	2013	707	1,432	(139,611)	(138,180)
	2014	1,940	4,320	96,188	100,508
	2015	301	551	(1,012,739)	(1,012,188)
	2016	827	1,714	8,661	10,375
	2017	1,919	4,222	1,044,911	1,049,133
	2018	1,453	3,043	278,824	281,867
	2019	1,959	4,555	1,049,992	1,054,548
	2020	3,694	8,262	2,339,388	2,347,650
	2021	2,256	4,841	(45,933)	(41,091)
	2022	1,298	2,654	(1,437,438)	(1,434,785)
	2023	2,978	6,369	(260,538)	(254,169)
	2024	3,092	6,627	(159,955)	(153,327)
	2025	5,532	11,317	393,235	404,552
	2026	18,507	(87,893)		(87,893)
TOTAL SURPLUS (DEFICITS)		47,608	(37,074)	2,654,114	2,617,040
TOTAL CASH					5,063,459

BURLINGTON COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF February 28, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	72	72	1,860,186	1,860,258
Case Reserves	0	0	0	0
IBNR	(72)	(72)	23,345	23,273
Excess Insurance Recoverable	0	0	(909)	(909)
Discounted Claim Value	0	0	(2,217)	(2,217)
TOTAL FY 2012 CLAIMS	**0**	**0**	**1,880,405**	**1,880,405**
FUND YEAR 2013				
Paid Claims	347	1,606	2,618,035	2,619,641
Case Reserves	(347)	(1,606)	7,790	6,185
IBNR	0	0	25,114	25,114
Excess Insurance Recoverable	0	0	(7,910)	(7,910)
Discounted Claim Value	0	0	(3,253)	(3,253)
TOTAL FY 2013 CLAIMS	**0**	**0**	**2,639,777**	**2,639,777**
FUND YEAR 2014				
Paid Claims	0	0	2,428,846	2,428,846
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	**0**	**0**	**2,428,846**	**2,428,846**
FUND YEAR 2015				
Paid Claims	0	300	3,326,296	3,326,596
Case Reserves	0	(300)	73,186	72,886
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	(11)	(11)
Discounted Claim Value	0	0	(7,516)	(7,516)
TOTAL FY 2015 CLAIMS	**0**	**0**	**3,391,956**	**3,391,956**
FUND YEAR 2016				
Paid Claims	2,954	3,451	2,422,719	2,426,170
Case Reserves	(2,954)	(5,951)	146,789	140,838
IBNR	0	2,500	1,720	4,220
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(14,566)	(14,566)
TOTAL FY 2016 CLAIMS	**0**	**0**	**2,556,663**	**2,556,663**
FUND YEAR 2017				
Paid Claims	252	674	1,700,404	1,701,078
Case Reserves	(252)	256	11,941	12,197
IBNR	0	(930)	7,032	6,102
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1,905)	(1,905)
TOTAL FY 2017 CLAIMS	**0**	**0**	**1,717,471**	**1,717,471**
FUND YEAR 2018				
Paid Claims	5,300	8,645	2,713,554	2,722,199
Case Reserves	(5,300)	(8,645)	76,186	67,541
IBNR	0	0	29,876	29,876
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(9,907)	(9,907)
TOTAL FY 2018 CLAIMS	**0**	**0**	**2,809,709**	**2,809,709**

BURLINGTON COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF February 28, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	0	72	2,130,997	2,131,069
Case Reserves	0	(72)	18,437	18,365
IBNR	0	0	40,435	40,435
Excess Insurance Recoverable	0	0	(90,077)	(90,077)
Discounted Claim Value	0	0	(5,715)	(5,715)
TOTAL FY 2019 CLAIMS	**0**	**0**	**2,094,077**	**2,094,077**
FUND YEAR 2020				
Paid Claims	1,200	1,472	736,644	738,116
Case Reserves	(1,200)	(1,473)	50,733	49,260
IBNR	0	1	138,428	138,429
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(15,097)	(15,097)
TOTAL FY 2020 CLAIMS	**0**	**0**	**910,708**	**910,708**
FUND YEAR 2021				
Paid Claims	65,356	89,712	2,673,422	2,763,134
Case Reserves	(14,154)	(38,542)	427,785	389,243
IBNR	(51,202)	(51,171)	164,048	112,878
Excess Insurance Recoverable	0	0	(541)	(541)
Discounted Claim Value	0	0	(52,627)	(52,627)
TOTAL FY 2021 CLAIMS	**0**	**0**	**3,212,088**	**3,212,088**
FUND YEAR 2022				
Paid Claims	54,200	155,094	3,658,534	3,813,628
Case Reserves	(32,699)	(140,514)	1,282,180	1,141,666
IBNR	(21,501)	(14,581)	358,029	343,448
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(123,051)	(123,051)
TOTAL FY 2022 CLAIMS	**0**	**0**	**5,175,692**	**5,175,692**
FUND YEAR 2023				
Paid Claims	54,567	103,224	2,292,712	2,395,935
Case Reserves	(41,667)	(84,199)	1,037,166	952,967
IBNR	(12,900)	(19,024)	724,499	705,474
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(135,849)	(135,849)
TOTAL FY 2023 CLAIMS	**0**	**0**	**3,918,528**	**3,918,528**
FUND YEAR 2024				
Paid Claims	518,426	593,650	1,979,528	2,573,178
Case Reserves	(425,165)	(52,081)	1,774,949	1,722,868
IBNR	(93,261)	(541,569)	719,438	177,869
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(205,059)	(205,059)
TOTAL FY 2024 CLAIMS	**(0)**	**(0)**	**4,268,855**	**4,268,855**
FUND YEAR 2025				
Paid Claims	564,836	730,706	1,653,222	2,383,929
Case Reserves	58,582	87,859	1,419,057	1,506,916
IBNR	(623,418)	(818,566)	1,724,617	906,051
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(280,762)	(280,762)
TOTAL FY 2025 CLAIMS	**0**	**(0)**	**4,516,134**	**4,516,134**
FUND YEAR 2026				
Paid Claims	24,401	31,404		31,404
Case Reserves	46,600	230,803		230,803
IBNR	272,914	540,443		540,443
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(16,954)	(70,694)		(70,694)
TOTAL FY 2026 CLAIMS	**326,962**	**731,955**	**0**	**731,955**
COMBINED TOTAL CLAIMS	**326,962**	**731,955**	**41,520,908**	**42,252,863**

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.

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2026					
ALL YEARS COMBINED					
1.	**UNDERWRITING INCOME**	**3,668,064**	**7,336,129**	**369,829,068**	**377,165,197**
2.	**CLAIM EXPENSES**				
	Paid Claims	(236,298)	(316,871)	29,596,460	29,279,589
	Case Reserves	1,164,689	3,641,968	12,305,536	15,947,504
	IBNR	595,916	473,846	19,408,209	19,882,055
	Discounted Claim Value	(253,046)	(606,831)	(4,230,960)	(4,837,791)
	Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	**1,265,251**	**3,088,412**	**56,910,426**	**59,998,838**
3.	**EXPENSES**				
	Excess Premiums	2,426,457	4,882,060	265,518,954	270,401,014
	Administrative	232,995	465,146	25,830,190	26,295,337
	TOTAL EXPENSES	**2,659,452**	**5,347,206**	**291,349,144**	**296,696,351**
4.	**UNDERWRITING PROFIT (1-2-3)**	**(256,639)**	**(1,099,489)**	**21,569,498**	**20,470,009**
5.	**INVESTMENT INCOME**	96,371	170,947	4,500,045	4,670,992
6.	**PROFIT (4+5)**	**(160,268)**	**(928,542)**	**26,069,543**	**25,141,001**
7.	**Dividend**	0	0	(7,207,551)	(7,207,551)
8.	**SURPLUS (6-7)**	**(160,268)**	**(928,542)**	**18,861,992**	**17,938,022**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	312	554	74,531	75,085
	2011	757	1,346	402,937	404,283
	2012	1,466	(55,037)	501,927	446,890
	2013	2,691	4,799	1,150,864	1,155,663
	2014	3,683	6,553	1,959,174	1,965,727
	2015	3,020	5,375	1,357,359	1,362,733
	2016	4,648	8,273	1,726,171	1,734,444
	2017	5,884	10,662	2,653,339	2,664,001
	2018	6,822	12,237	2,356,572	2,368,809
	2019	5,229	9,519	1,933,109	1,942,628
	2020	6,216	11,093	1,131,810	1,142,902
	2021	6,653	11,841	(365,013)	(353,172)
	2022	7,441	13,149	928,915	942,063
	2023	10,331	18,380	(2,982,758)	(2,964,378)
	2024	10,866	19,236	385,652	404,888
	2025	19,173	34,141	5,647,404	5,686,117
	2026	(255,462)	(1,040,663)		(1,040,663)
TOTAL SURPLUS (DEFICITS)		**(160,268)**	**(928,542)**	**18,861,992**	**17,938,022**
TOTAL CASH					**31,199,182**

NEW JERSEY COUNTIES EXCESS JIF
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2026
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	35,317	35,317	736,556	771,873
Case Reserves	(31,056)	(55,413)	105,029	49,617
IBNR	(4,261)	20,095	3,000	23,095
Discounted Claim Value	0	0	(10,702)	(10,702)
TOTAL FY 2011 CLAIMS	**0**	**0**	**833,883**	**833,883**
FUND YEAR 2012				
Paid Claims	3,792	6,513	1,829,038	1,835,551
Case Reserves	(3,792)	54,816	69,382	124,198
IBNR	0	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)
TOTAL FY 2012 CLAIMS	**0**	**57,650**	**1,894,802**	**1,952,452**
FUND YEAR 2013				
Paid Claims	11,175	16,915	1,178,908	1,195,823
Case Reserves	(11,175)	(16,915)	415,252	398,337
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)
TOTAL FY 2013 CLAIMS	**0**	**0**	**1,562,605**	**1,562,605**
FUND YEAR 2014				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)
TOTAL FY 2014 CLAIMS	**0**	**0**	**970,909**	**970,909**
FUND YEAR 2015				
Paid Claims	1,645	1,842	2,475,738	2,477,580
Case Reserves	(1,645)	(9,342)	603,511	594,169
IBNR	0	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)
TOTAL FY 2015 CLAIMS	**0**	**(0)**	**3,044,381**	**3,044,381**
FUND YEAR 2016				
Paid Claims	3,736	7,220	1,441,001	1,448,221
Case Reserves	(3,736)	(12,220)	919,123	906,903
IBNR	0	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)
TOTAL FY 2016 CLAIMS	**0**	**0**	**2,292,903**	**2,292,903**
FUND YEAR 2017				
Paid Claims	0	457	1,640,498	1,640,955
Case Reserves	0	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)
TOTAL FY 2017 CLAIMS	**0**	**0**	**1,971,460**	**1,971,460**

NEW JERSEY COUNTIES EXCESS JIF
FINANCIAL FAST TRACK REPORT
AS OF February 28, 2026
ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	0	430	1,627,847	1,628,277
Case Reserves	0	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)
TOTAL FY 2018 CLAIMS	**0**	**0**	**2,306,275**	**2,306,275**
FUND YEAR 2019				
Paid Claims	7,926	21,732	1,762,769	1,784,501
Case Reserves	(37,726)	(52,648)	915,993	863,346
IBNR	29,800	30,916	137,880	168,796
Discounted Claim Value	0	0	(99,127)	(99,127)
TOTAL FY 2019 CLAIMS	**(0)**	**(0)**	**2,717,515**	**2,717,515**
FUND YEAR 2020				
Paid Claims	11,400	19,957	2,059,147	2,079,104
Case Reserves	(3,522)	9,193	952,692	961,885
IBNR	(1,868)	74,549	604,550	679,099
Discounted Claim Value	0	0	(193,474)	(193,474)
Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**0**	**0**	**3,254,096**	**3,254,096**
FUND YEAR 2021				
Paid Claims	2,274	6,729	3,403,434	3,410,163
Case Reserves	145,828	380,303	1,880,569	2,260,873
IBNR	(148,102)	(387,032)	1,035,311	648,279
Discounted Claim Value	0	0	(375,778)	(375,778)
TOTAL FY 2021 CLAIMS	**0**	**(0)**	**5,943,537**	**5,943,537**
FUND YEAR 2022				
Paid Claims	0	(90,976)	2,273,066	2,182,090
Case Reserves	462,827	858,116	1,716,601	2,574,716
IBNR	(462,827)	(767,139)	1,784,444	1,017,305
Discounted Claim Value	0	0	(379,863)	(379,863)
TOTAL FY 2022 CLAIMS	**0**	**(0)**	**5,394,248**	**5,394,248**
FUND YEAR 2023				
Paid Claims	(78,472)	(110,178)	5,375,202	5,265,024
Case Reserves	(58,379)	(64,590)	694,406	629,816
IBNR	136,851	174,769	4,501,726	4,676,495
Discounted Claim Value	0	0	(694,458)	(694,458)
TOTAL FY 2023 CLAIMS	**0**	**0**	**9,876,877**	**9,876,877**
FUND YEAR 2024				
Paid Claims	(220,591)	(357,510)	2,203,383	1,845,873
Case Reserves	(551,657)	(110,753)	2,414,779	2,304,026
IBNR	772,248	468,263	4,710,250	5,178,512
Discounted Claim Value	0	0	(982,534)	(982,534)
TOTAL FY 2024 CLAIMS	**0**	**0**	**8,345,877**	**8,345,877**
FUND YEAR 2025				
Paid Claims	(16,968)	122,214	536,878	659,092
Case Reserves	261,188	64,773	558,103	622,876
IBNR	(244,220)	(186,987)	6,394,948	6,207,961
Discounted Claim Value	0	0	(1,160,711)	(1,160,711)
TOTAL FY 2025 CLAIMS	**0**	**0**	**6,329,218**	**6,329,218**
FUND YEAR 2026				
Paid Claims	2,468	2,468		2,468
Case Reserves	997,533	2,597,533		2,597,533
IBNR	518,296	1,037,592		1,037,592
Discounted Claim Value	(253,046)	(606,831)		(606,831)
TOTAL FY 2026 CLAIMS	**1,265,251**	**3,030,762**	**0**	**3,030,762**
COMBINED TOTAL CLAIMS	**1,265,251**	**3,088,412**	**56,910,426**	**59,998,838**

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

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

Burlington County Insurance Commission

CLAIM ACTIVITY REPORT

February 28, 2026

COVERAGE LINE-PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	0	0	0	0	0	0	0	0	0	0	1	4	7	14	4	30
February-26	0	0	0	0	0	0	0	0	0	0	2	2	7	16	4	31
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	-2	0	2	0	1
Limited Reserves																$4,861
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$600	$10,965	$5,100	$7,811	$266,901	$291,377
February-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$601	$0	$4,100	$8,779	$137,216	$150,696
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$1	($10,965)	($1,000)	$969	($129,685)	($140,681)
Ltd Incurred	$44,560	$21,276	$17,759	$183,294	$388,219	$208,503	$584,547	$288,781	$246,759	$68,601	$339,390	$435,617	$143,191	$1,220,245	$137,466	$4,328,209

COVERAGE LINE-GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	0	0	0	0	0	0	1	0	2	0	7	14	17	53	6	100
February-26	0	0	0	0	0	0	1	0	2	0	7	14	20	54	8	106
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	3	1	2	6
Limited Reserves																$10,098
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	$0	$0	$0	$0	$0	$0	$8,874	$0	$42,275	$0	$338,072	$118,418	$249,649	$277,670	$15,450	$1,050,408
February-26	$0	$0	$0	$0	$0	$0	$5,000	$0	$41,075	$0	$350,789	$114,391	$269,876	$265,453	$23,790	$1,070,373
NET CHGE	$0	$0	$0	$0	$0	$0	($3,874)	$0	($1,200)	$0	$12,716	($4,027)	$20,227	($12,217)	$8,340	$19,965
Ltd Incurred	$476,088	$362,651	$1,353,356	$737,117	$193,592	$77,058	$260,976	$171,059	$74,043	$51,160	$737,189	$251,857	$437,538	$446,548	$24,450	$5,654,681

COVERAGE LINE-AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	0	0	0	0	0	0	0	0	0	0	1	0	2	9	0	12
February-26	0	0	0	0	0	0	0	0	0	0	0	0	3	7	2	12
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	0	1	-2	2	0
Limited Reserves																$4,080
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$6,161	$0	$1,000	$22,969	$0	$30,130
February-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$26,842	$18,119	$4,000	$48,961
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($6,161)	$0	$25,842	($4,850)	$4,000	$18,832
Ltd Incurred	$6,543	$20,152	$286,342	$282,034	$132,098	$268,417	$173,255	$354,375	$8,875	$43,246	$91,294	$35,838	$40,167	$33,794	$4,000	$1,780,431

COVERAGE LINE-WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	0	2	0	1	6	2	5	3	1	18	18	17	56	116	16	261
February-26	0	2	0	1	6	2	5	3	1	18	18	16	54	111	32	269
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-2	-5	16	8
Limited Reserves																$16,720
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	$0	$6,532	$0	$72,886	$143,792	$12,449	$63,967	$18,365	$8,185	$403,398	$829,533	$404,480	$1,340,405	$1,136,384	$51,852	$4,492,228
February-26	$0	$6,185	$0	$72,886	$140,838	$12,197	$62,541	$18,365	$8,185	$389,243	$790,277	$377,805	$1,322,051	$1,211,065	$86,112	$4,497,750
NET CHGE	$0	($347)	$0	$0	($2,954)	($252)	($1,426)	$0	$0	($14,154)	($39,256)	($26,675)	($18,354)	$74,680	$34,260	$5,522
Ltd Incurred	$1,333,067	$2,221,747	$774,097	$2,197,038	$1,853,098	$1,159,297	$1,770,963	$1,147,079	$565,098	$2,970,291	$3,788,511	$2,042,600	$3,094,078	$2,089,558	$113,773	$27,120,293

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	0	2	0	1	6	2	6	3	3	18	27	35	82	192	26	403
February-26	0	2	0	1	6	2	6	3	3	18	27	32	84	188	46	418
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-3	2	-4	20	15
Limited Reserves																$13,799
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
January-26	$0	$6,532	$0	$72,886	$143,792	$12,449	$72,841	$18,365	$50,460	$403,398	$1,174,365	$533,863	$1,596,154	$1,444,834	$334,203	$5,864,142
February-26	$0	$6,185	$0	$72,886	$140,838	$12,197	$67,541	$18,365	$49,260	$389,243	$1,141,666	$492,196	$1,622,869	$1,503,416	$251,117	$5,767,780
NET CHGE	$0	($347)	$0	$0	($2,954)	($252)	($5,300)	$0	($1,200)	($14,154)	($32,699)	($41,667)	$26,715	$58,582	($83,085)	($96,362)
Ltd Incurred	$1,860,258	$2,625,826	$2,431,555	$3,399,482	$2,567,008	$1,713,275	$2,789,740	$1,961,293	$894,775	$3,133,298	$4,956,384	$2,765,912	$3,714,973	$3,790,145	$279,689	$38,883,614

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF February 28, 2026

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		74		Last Month		73		Last Year		62	
2020	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	TARGETED
PROPERTY	329,377	246,759	246,759	74.92%	100.00%	647,433	647,433	196.56%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	714,000	74,043	74,043	10.37%	96.50%	74,043	74,043	10.37%	96.50%	41,543	41,543	5.82%	97.13%
POL/EPL	13,057	0	0	0.00%	96.50%	0	0	0.00%	96.50%	0	0	0.00%	97.13%
AUTO LIABILITY	139,000	8,875	8,875	6.39%	96.94%	8,875	8,875	6.39%	96.94%	65,944	65,944	47.44%	96.59%
WORKER'S COMP	1,708,000	565,098	565,098	33.09%	100.00%	565,098	565,098	33.09%	100.00%	576,315	576,315	33.74%	99.93%
TOTAL ALL LINES	2,903,434	894,775	894,775	30.82%	98.98%	1,295,448	1,295,448	44.62%	98.54%	683,802	683,802	23.55%	98.64%
NET PAYOUT %	$845,515			**29.12%**									

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		62		Last Month		61		Last Year		50	
2021	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	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	51,160	51,160	8.44%	97.13%	51,146	51,146	8.44%	97.12%	66,291	66,291	10.94%	96.23%
POL/EPL	100,290	19,410	19,410	19.35%	97.13%	19,410	19,410	19.35%	97.12%	19,410	19,410	19.35%	96.23%
AUTO LIABILITY	144,000	43,246	43,246	30.03%	96.59%	43,246	43,246	30.03%	96.39%	218,393	218,393	151.66%	93.27%
WORKER'S COMP	1,837,001	2,970,291	2,970,291	161.69%	99.93%	2,918,472	2,918,472	158.87%	99.90%	2,828,191	2,827,651	153.93%	99.52%
TOTAL ALL LINES	3,090,291	3,152,708	3,152,708	102.02%	95.99%	3,102,562	3,102,562	100.40%	95.96%	3,132,286	3,131,745	101.34%	98.54%
NET PAYOUT %	$2,763,465			**89.42%**									

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		50		Last Month		49		Last Year		38	
2022	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	TARGETED
PROPERTY	348,000	339,390	339,390	97.53%	100.00%	1,007,019	1,007,019	289.37%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	555,000	737,189	737,189	132.83%	96.23%	709,529	709,529	127.84%	95.99%	459,547	459,547	82.80%	91.38%
POL/EPL	197,000	2,426	2,426	1.23%	96.23%	2,426	2,426	1.23%	95.99%	2,426	2,426	1.23%	91.38%
AUTO LIABILITY	149,000	91,294	91,294	61.27%	93.27%	97,455	97,455	65.41%	92.93%	146,084	146,084	98.04%	88.30%
WORKER'S COMP	2,315,000	3,788,511	3,788,511	163.65%	99.52%	3,788,511	3,788,511	163.65%	99.46%	3,786,526	3,786,526	163.56%	98.43%
TOTAL ALL LINES	3,564,000	4,958,810	4,958,810	139.14%	98.61%	5,604,939	5,604,939	157.27%	98.51%	4,394,583	4,394,583	123.30%	96.67%
NET PAYOUT %	$3,817,143			**107.10%**									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		38		Last Month		37		Last Year		26	
2023	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	TARGETED
PROPERTY	420,000	435,617	435,617	103.72%	100.00%	1,056,346	1,056,346	251.51%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	516,000	251,857	251,857	48.81%	91.38%	247,954	247,954	48.05%	90.78%	125,080	125,080	24.24%	81.65%
POL/EPL	223,000	573,540	573,540	257.19%	91.38%	573,540	573,540	257.19%	90.78%	203,540	203,540	91.27%	81.65%
AUTO LIABILITY	151,000	35,838	35,838	23.73%	88.30%	35,838	35,838	23.73%	87.77%	73,845	73,845	48.90%	78.92%
WORKER'S COMP	2,535,500	2,042,600	2,042,600	80.56%	98.43%	2,043,450	2,043,450	80.59%	98.27%	2,073,534	2,073,534	81.78%	94.80%
TOTAL ALL LINES	3,845,500	3,339,451	3,339,451	86.84%	96.85%	3,957,128	3,957,128	102.90%	96.61%	2,475,999	2,475,999	64.39%	92.22%
NET PAYOUT %	$2,386,484			**62.06%**									

Burlington County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF February 28, 2026

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

		Current		26		Last Month		25		Last Year		14	
2024	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	TARGETED
PROPERTY	480,000	143,191	143,191	29.83%	100.00%	199,488	199,488	41.56%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	488,000	437,538	437,538	89.66%	81.65%	475,301	475,301	97.40%	80.55%	355,404	355,404	72.83%	64.20%
POL/EPL	236,000	680,000	680,000	288.14%	81.65%	680,000	680,000	288.14%	80.55%	57,500	57,500	24.36%	64.20%
AUTO LIABILITY	159,000	40,167	40,167	25.26%	78.92%	13,784	13,784	8.67%	77.72%	22,344	22,344	14.05%	56.96%
WORKER'S COMP	2,580,000	3,094,078	3,094,078	119.93%	94.80%	3,048,649	3,048,649	118.16%	94.20%	2,363,667	2,363,667	91.62%	74.88%
TOTAL ALL LINES	3,943,000	4,394,973	4,394,973	111.46%	92.38%	4,417,223	4,417,223	112.03%	91.73%	2,798,915	2,798,915	70.98%	74.77%
NET PAYOUT %	$2,672,106			**67.77%**									

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

		Current		14		Last Month		13		Last Year		2	
2025	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	TARGETED
PROPERTY	455,179	1,220,245	1,220,245	268.08%	96.03%	877,169	877,169	192.71%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	511,000	446,548	446,548	87.39%	64.20%	443,156	443,156	86.72%	62.24%	77,675	77,675	15.20%	2.50%
POL/EPL	241,000	3,500	3,500	1.45%	64.20%	3,500	3,500	1.45%	62.24%	3,500	3,500	1.45%	2.50%
AUTO LIABILITY	176,000	33,794	33,794	19.20%	56.96%	38,644	38,644	21.96%	54.16%	3,000	3,000	1.70%	2.50%
WORKER'S COMP	2,866,000	2,089,558	2,089,558	72.91%	74.88%	1,961,870	1,961,870	68.45%	70.13%	62,604	62,604	2.18%	2.00%
TOTAL ALL LINES	4,249,179	3,793,645	3,793,645	89.28%	74.52%	3,324,338	3,324,338	78.23%	70.80%	146,779	146,779	N/A	N/A
NET PAYOUT %	$2,286,729			**53.82%**									

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

		Current		2		Last Month		1		Last Year		-10	
2026	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH
		Incurred	Incurred	28-Feb-26	TARGETED	Incurred	Incurred	31-Jan-26	TARGETED	Incurred	Incurred	31-Jan-25	TARGETED
PROPERTY	491,000	137,466	137,466	28.00%	13.00%	0	0	0.00%	6.00%			N/A	N/A
GEN LIABILITY	510,000	24,450	24,450	4.79%	2.50%	15,450	15,450	3.03%	1.00%			N/A	N/A
POL/EPL	242,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%	0	0	N/A	N/A
AUTO LIABILITY	184,000	4,000	4,000	2.17%	2.50%	0	0	0.00%	1.00%			N/A	N/A
WORKER'S COMP	3,154,000	113,773	113,773	3.61%	2.00%	58,854	58,854	1.87%	0.50%			N/A	N/A
TOTAL ALL LINES	4,581,000	279,689	279,689	6.11%	3.28%	74,304	74,304	1.62%	1.19%	0	0	N/A	N/A
NET PAYOUT %	$28,572			**0.62%**									

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

Date: May 12, 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 January 31, 2026

FINANCIAL FAST TRACK – Incurred But Not Report (IBNR)

The January Fast Track reflects a minor surplus loss. Claims appear to be stable and under budget. The deficit is largely attributable to the conservative IBNR figure. The Fund Actuary will conduct a review following the close of Q1.

ANNUAL COBRA REMITTANCE AND RECONCILIATION

As a courtesy, WEX, the Commission's Benefits Administrator bills and collects COBRA premiums for the County's dental and vision coverage, which are held outside of the Commission. Since WEX transitioned to a new platform in July 2025, PERMA has been working with the County to provide the appliable COBRA remittance reports. The 2025 COBRA reconciliation will be made available once all deposits have been processed into the BCIC HIF account.

BURLINGTON COUNTY INSURANCE COMMISSION-HIF

FINANCIAL FAST TRACK REPORT

AS OF January 31, 2026

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**3,289,558**	**3,289,558**	**412,543,492**	**415,833,050**
2.	**CLAIM EXPENSES**				
	Paid Claims	2,435,709	2,435,709	356,414,909	**358,850,618**
	IBNR	490,850	490,850	2,595,744	**3,086,594**
	Less Specific Excess	-	-	(12,883,158)	**(12,883,158)**
	Less Aggregate Excess	-	-	-	**-**
	TOTAL CLAIMS	**2,926,559**	**2,926,559**	**346,127,495**	**349,054,054**
3.	**EXPENSES**				
	MA & HMO Premiums	217,457	217,457	13,943,689	**14,161,146**
	Excess Premiums	223,807	223,807	13,590,347	**13,814,154**
	Administrative	105,820	105,820	19,553,739	**19,659,559**
	TOTAL EXPENSES	**547,084**	**547,084**	**47,087,775**	**47,634,859**
4.	**UNDERWRITING PROFIT/(LOSS) (1-2-3)**	(184,086)	(184,086)	19,328,223	**19,144,137**
5.	**INVESTMENT INCOME**	4,186	4,186	1,148,369	**1,152,555**
6.	**DIVIDEND INCOME**	-	-	-	**-**
7.	**STATUTORY PROFIT/(LOSS) (4+5+6)**	**(179,900)**	**(179,900)**	**20,476,591**	**20,296,691**
8.	**DIVIDEND**	-	-	19,971,231	**19,971,231**
9.	**Transferred Surplus IN**	-	-	-	-
10.	**Transferred Surplus OUT**	-	-	(280,154)	(280,154)
	STATUTORY SURPLUS (7-8+9)	**(179,900)**	**(179,900)**	**225,206**	**45,306**

SURPLUS (DEFICITS) BY FUND YEAR

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
Closed	**Surplus**	3,245	3,245	3,244,661	**3,247,907**
	Cash	3,245	3,245	3,168,138	**3,171,383**
2024	**Surplus**	2,549	2,549	405,649	**408,198**
	Cash	159,439	159,439	206,810	**366,249**
2025	**Surplus**	259,422	259,422	(3,425,104)	**(3,165,683)**
	Cash	(397,270)	(397,270)	(2,037,795)	**(2,435,065)**
2026	**Surplus**	(445,116)	(445,116)		**(445,116)**
	Cash	1,023,295	1,023,295		**1,023,295**
TOTAL SURPLUS (DEFICITS)		**(179,900)**	**(179,900)**	**225,206**	**45,306**
TOTAL CASH		**788,709**	**788,709**	**1,337,154**	**2,125,863**

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
TOTAL CLOSED YEAR CLAIMS	**-**	**-**	**286,929,532**	**286,929,532**
FUND YEAR 2024				
Paid Claims	(1,608)	(1,608)	29,176,945	**29,175,337**
IBNR	-	-	-	**-**
Less Specific Excess	-	-	(1,743,329)	**(1,743,329)**
Less Aggregate Excess	-	-	-	**-**
TOTAL FY 2024 CLAIMS	**(1,608)**	**(1,608)**	**27,433,616**	**27,432,008**
FUND YEAR 2025				
Paid Claims	934,296	934,296	30,521,446	**31,455,743**
IBNR	(1,193,718)	(1,193,718)	2,595,744	**1,402,026**
Less Specific Excess	-	-	(1,352,844)	**(1,352,844)**
Less Aggregate Excess	-	-	-	**-**
TOTAL FY 2025 CLAIMS	**(259,422)**	**(259,422)**	**31,764,346**	**31,504,925**
FUND YEAR 2026				
Paid Claims	1,503,021	1,503,021		**1,503,021**
IBNR	1,684,568	1,684,568		**1,684,568**
Less Specific Excess	-	-		**-**
Less Aggregate Excess	-	-		**-**
TOTAL FY 2026 CLAIMS	**3,187,589**	**3,187,589**		**3,187,589**
COMBINED TOTAL CLAIMS	**2,926,559**	**2,926,559**	**346,127,494**	**349,054,054**

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

BURLINGTON COUNTY INSURANCE COMMISSION-HIF

RATIOS

		FY2026
INDICES	**2025**	**JAN**
Cash Position	1,337,154	$ 2,125,863
IBNR	2,595,744	$ 3,086,594
Assets	2,765,718	$ 3,076,656
Liabilities	2,540,512	$ 3,031,350
Surplus	225,206	$ 45,306
Claims Paid -- Month	3,282,650	$ 2,435,709
Claims Budget -- Month	2,480,696	$ 2,933,564
Claims Paid -- YTD	32,527,079	$ 2,435,709
Claims Budget -- YTD	30,176,621	$ 2,933,564
RATIOS		
Cash Position to Claims Paid	0.41	0.87
Claims Paid to Claims Budget -- Month	1.32	0.83
Claims Paid to Claims Budget -- YTD	1.08	0.83
Cash Position to IBNR	0.52	0.69
Assets to Liabilities	1.09	1.01
Surplus as Months of Claims	0.09	0.02
IBNR to Claims Budget -- Month	1.05	1.05

CONNER STRONG & BUCKELEW

TO:	Executive Committee – Burlington County Insurance Commission
FROM:	Tammy Brown, Executive Partner
	Ian Dalton, Associate Consultant
DATE:	May 12th, 2026

- Conner Strong & Buckelew
  - ✓ *2026 Utilization Highlights*
  - ✓ *2026 Wellness Initiatives Update*

- Express Scripts Inc.
  - ✓ *July 1st Formulary Change*

- AmeriHealth Administrators
  - ✓ *2025 Performance Guarantee Results*

Burlington County Insurance Commission
Benefits Consultant
Conner Strong & Buckelew
May 12th, 2026

- **Conner Strong & Buckelew**

  2026 Utilization Highlights

  Please refer to the item located beneath this report for Q1 2026 Utilization Highlights.

  2026 Wellness Initiatives Update

  As noted in the February Program Manager's Report, BCIC has been allocated $35,000 in wellness dollars each year to support initiatives that enhance the health, wellbeing, and quality of life for Commission members. Following discussions with the County and AmeriHealth, it was decided that a portion of these funds will be used to host a Health Fair. This event is tentatively scheduled for early July, at the Emergency Services Training Center (ESTC) facility at the Academy Drive Complex, with specific times to be determined. The County plans to offer many of the same activities featured at the 2024 Health Fair, including biometric screenings, chair massages, Meet the Expert presentations, and guided meditations, facilitated by Healthy Measures, an approved AmeriHealth Wellness vendor.

  Conner Strong & Buckelew will coordinate the participation of its various health insurance carriers, who will provide educational materials and answer questions from members. In addition, invitations will be extended to local health systems such as Cooper Hospital and Jefferson Hospital to offer further educational services. At this time, the estimated cost for the event has not yet been determined. Once additional details are finalized, Conner Strong & Buckelew will provide the Commission with an update.

- **Express Scripts Inc.**

  July 1st Formulary Change

  Effective July 1, 2026, ESI will implement a revision to its National Preferred Formulary (NFP), which will result in certain medications currently covered being moved to the exclusion list. Notably, Farmiga, a medication used to manage type 2 diabetes, will be excluded from coverage as of this date. Dapagliflozin has been designated as the preferred alternative and will remain covered under the updated formulary. This change will impact 19 Commission members who are currently prescribed Farmiga.

  To ensure affected members are informed, ESI will distribute communications during the first week of May. While the updated NFP has not yet been released as of May 1st, the finalized exclusion list is available in the appendix for reference.

- AmeriHealth Administrators

2025 Performance Guarantee Results

To best serve the Commission, Conner Strong & Buckelew has obtained AmeriHealth's Performance Guarantee results for the 2025 plan year. The report indicates that AmeriHealth met or exceeded six (6) out of seven performance guarantees. The only metric not achieved was related to ID card delivery. As a result, AmeriHealth credited the Commission 1% of its administrative fees ($3,325) on the May invoice.

For additional details regarding AmeriHealth's performance guarantees, please refer to the appendix for the full report.

Burlington County Insurance Commission
Utilization Highlights

April 2024 through March 2025 vs. April 2025 through March 2026

Medical:

Our update summarizes the utilization for approximately 1,107 employees and 2,238 members representing a 2.4% 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	$ 6,915,100	17.8%	20.7%
Outpatient	$ 11,232,600	25.1%	28.2%
Professional Services	$ 8,826,700	(2.8%)	(0.4%)
Total	**$ 26,974,400**	**12.7%**	**15.5%**

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 Net Paid amount.

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

Burlington County Insurance Commission
Utilization Highlights

April 2024 through March 2025 vs. April 2025 through March 2026

Pharmacy:

Through March, the Commission's Plan Cost is approximately $8,145,000 representing an increase of 21.6%. The increase in plan costs as a Per Member Per Month is 25.1%

Top 5 Indications

Diabetes	27.7%
Inflammatory Conditions	20.2%
Cancer	18.0%
Hereditary Angioedema	13.6%
Migraine Headaches	4.4%

Diabetes and Inflammatory Conditions comprise **48.0%** of the top 10 Pharmacy Indications.

The Top 25 Drugs comprise approximately 58.8% of Total Plan Cost and reflect 8 distinct indications.

Out of the top 25 drugs, 19 of them are for Specialty medications used to treat the chronic, more complex medical conditions such as Cancer, Inflammatory Conditions and Hereditary Angioedema. Specialty Medications comprise 68% 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

2026 Burlington County Insurance Commission

	Medical Claims	# of EE's	PER EE
JANUARY	$1,018,726.00	1,123	$907.15
FEBRUARY	$2,058,216.00	1,118	$1,840.98
MARCH	$2,088,327.00	1,130	$1,848.08
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			
TOTALS	**$5,165,269.00**		
	2026 Average	**1,124**	**$1,532.07**

Burlington County Insurance Commission

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

Average payment per employee YTD:	$5,078.95
Average payment per member YTD:	$2,528.11
March number of claimants with paid claims over $50,0	6
Total paid on those claimants:	$405,162

Customer Service Metric	Mar results	PG Standard
1st Call Resolution	95.51%	n/a
ASA	7.27	30
Abandonment Rate	0.45%	5.00%

2026 Top Facilities Utilized based on paid claims:	Total Paid
VIRTUA MOUNT HOLLY HOSPITAL, NJ	$915,862
VIRTUA WEST JERSEY HEALTH SYSTEM, NJ	$702,577
VIRTUA OUR LADY OF LOURDES HOSPITAL, NJ	$213,126
TEMPLE UNIV HOSPITAL FOX CHASE, PA	$210,862
VIRTUA WILLINGBORO HOSPITAL, NJ	$184,837

Totals	2026 Cty YTD Total	2025 Cty YTD Total	2025 Cty Total
Total Inpatient Admissions	24	27	181
Total Inpatient Days	128	90	864
Total ER visits	186	144	662
Total Physician Units	16,121	17,407	69,480
Total Physician Office Visits	2,419	2,897	10,929

AmeriHealth Administrators

PLAN SPONSOR INFORMATION SERVICES

Large Claimant Report- Claims Over $50,000.00

Group: Burlington County Insurance Commission

Paid Dates: 3/1/2026 - 3/31/2026

Network Service ALL

Unique member	Status	Paid Amount	Condition
1 - Spouse	Active	$ 85,070	Intestinal Infection
2 - Employee	Termed	$ 84,189	Multiple Myeloma
3 - Dependent	Active	$ 71,628	Cardiac And Circulatory Congenital Anomalies
4 - Spouse	Active	$ 59,829	Depressive Disorders
5 - Employee	Active	$ 53,421	Nervous System Cancers - Brain
6 - Employee	Active	$ 51,025	Chronic Kidney Disease
		$ 405,162	

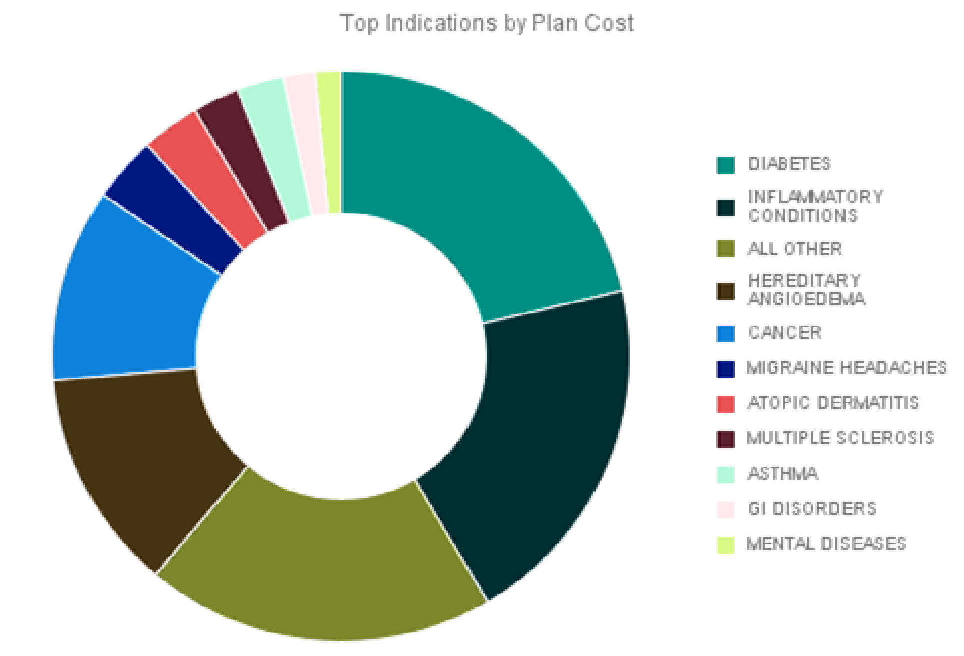
Burlington County

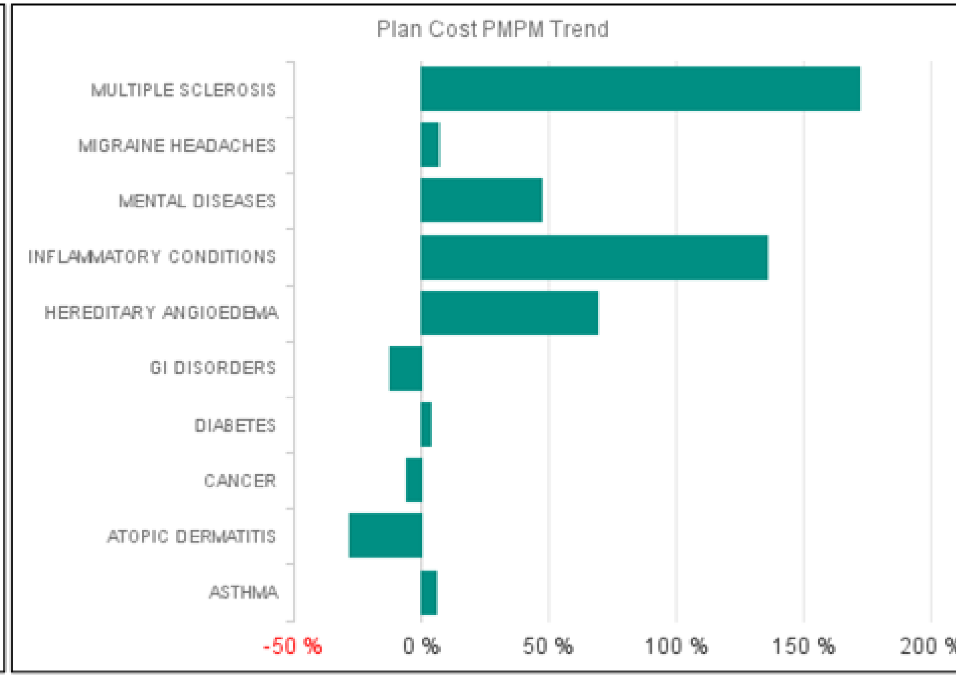
Total Component/Date of Service (Month)	2025 01	2025 02	2025 03	2025 Q1	2025 04	2025 05	2025 06	2025 Q2	2025 07	2025 08	2025 09	2025 Q3	2025 10	2025 11	2025 12	2025 Q4	2025 YTD
Membership	2,289	2,253	2,247	2,263	2,245	2,256	2,247	2,249	2,254	2,240	2,233	2,242	2,199	2,200	2,212	2,204	2,240
Total Days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

Total Component/Date of Service (Month)	2026 01	2026 02	2026 03	2026 Q1	2026 04	2026 05	2026 06	2026 Q2	2026 07	2026 08	2026 09	2026 Q3	2026 10	2026 11	2026 12	2026 Q4	2026 YTD
Membership	2,216	2,196	2,211	2,208													
Total Days	124,039	106,952	123,036	354,091													
Total Patients	1,060	1,027	1,057	1,443													
Total Plan Cost	$618,517	$570,111	$738,241	$1,926,587													
Generic Fill Rate (GFR) - Total	89.9%	91.1%	89.4%	90.1%													
Plan Cost PMPM	$279.11	$259.61	$333.89	$290.89													
% Change Plan Cost PMPM	18.1%	4.1%	48.8%	22.9%													
Total Specialty Plan Cost	$310,586	$305,070	$399,745	$1,015,400													
Specialty % of Total Specialty Plan Cost	50.2%	53.5%	54.1%	52.7%													

Top Indications

County of Burlington (Current Period 01/2026 - 03/2026 vs. Previous Period 01/2025 - 03/2025) Peer = Government - National Preferred Formulary





			Current Period						Previous Period						Trend
Rank	Peer Rank	Indication	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Market Share	Adjusted Rxs	Plan Cost	Plan Cost PMPM	GFR	Peer GFR	Plan Cost PMPM
1	1	DIABETES	26.5 %	1,103	$410,920	$62.04	31.0 %	25.9 %	32.9 %	1,172	$406,721	$59.91	35.0 %	26.5 %	3.6 %
2	2	INFLAMMATORY CONDITIONS	25.1 %	136	$389,255	$58.77	49.3 %	31.9 %	13.7 %	94	$169,547	$24.97	51.1 %	33.2 %	135.3 %
3	10	HEREDITARY ANGIOEDEMA	15.6 %	5	$241,663	$36.49	20.0 %	2.7 %	11.9 %	5	$146,735	$21.61	40.0 %	8.7 %	68.8 %
4	3	CANCER	13.6 %	49	$210,182	$31.74	69.4 %	79.1 %	18.4 %	54	$228,209	$33.61	64.8 %	77.4 %	-5.6 %
5	5	MIGRAINE HEADACHES	4.6 %	133	$71,366	$10.78	50.4 %	52.1 %	5.6 %	136	$68,848	$10.14	58.1 %	55.0 %	6.3 %
6	4	ATOPIC DERMATITIS	4.1 %	126	$63,216	$9.54	80.2 %	81.1 %	7.3 %	154	$89,933	$13.25	79.9 %	83.4 %	-27.9 %
7	9	MULTIPLE SCLEROSIS	3.2 %	9	$50,307	$7.60	33.3 %	40.5 %	1.5 %	3	$18,988	$2.80	0.0 %	44.9 %	171.6 %
8	6	ASTHMA	3.2 %	545	$50,147	$7.57	91.9 %	90.0 %	3.9 %	623	$48,551	$7.15	91.0 %	89.6 %	5.9 %
9	7	GI DISORDERS	2.2 %	106	$34,619	$5.23	71.7 %	58.3 %	3.3 %	92	$40,426	$5.95	68.5 %	58.9 %	-12.2 %
10	8	MENTAL DISEASES	1.8 %	130	$27,952	$4.22	86.2 %	82.2 %	1.6 %	117	$19,478	$2.87	88.9 %	84.9 %	47.1 %
		Total Top 10		**2,342**	**$1,549,629**	**$233.98**	**55.7 %**	**51.6 %**		**2,450**	**$1,237,436**	**$182.27**	**58.4 %**	**52.1 %**	**28.4 %**

Top Drugs

County of Burlington (Current Period 01/2026 - 03/2026 vs. Previous Period 01/2025 - 03/2025) Peer = Government - National Preferred Formulary

					Current Period				Previous Period				Trend
Rank	Peer Rank	Brand Name	Indication	Specialty Drug	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Adjusted Rxs	Patients	Plan Cost	Plan Cost PMPM	Plan Cost PMPM
1	161	TAKHZYRO	HEREDITARY ANGIOEDEMA	Y	4	1	$222,220	$33.55	3	1	$107,848	$15.89	111.2 %
2	1	MOUNJARO	DIABETES	N	172	55	$181,257	$27.37	96	33	$95,726	$14.10	94.1 %
3	4	OZEMPIC	DIABETES	N	117	38	$113,018	$17.06	133	47	$118,156	$17.40	-2.0 %
4	12	RINVOQ	INFLAMMATORY CONDITIONS	Y	15	4	$86,212	$13.02	NA	NA	NA	NA	NA
5	60	VERZENIO	CANCER	Y	6	2	$86,084	$13.00	5	2	$55,212	$8.13	59.8 %
6	298	LORBRENA	CANCER	Y	3	1	$54,539	$8.23	NA	NA	NA	NA	NA
7	363	BIMZELX	INFLAMMATORY CONDITIONS	Y	4	1	$52,154	$7.87	NA	NA	NA	NA	NA
8	66	TREMFYA	INFLAMMATORY CONDITIONS	Y	4	1	$46,819	$7.07	4	1	$19,398	$2.86	147.4 %
9	118	IBRANCE	CANCER	Y	3	1	$39,950	$6.03	3	1	$33,395	$4.92	22.6 %
10	124	CIMZIA (2 PACK)	INFLAMMATORY CONDITIONS	Y	6	1	$30,542	$4.61	4	2	$16,227	$2.39	92.9 %
11	57	TREMFYA PEN	INFLAMMATORY CONDITIONS	Y	4	1	$29,825	$4.50	NA	NA	NA	NA	NA
12	496	TABRECTA	CANCER	Y	3	1	$28,665	$4.33	NA	NA	NA	NA	NA
13	31	KESIMPTA PEN	MULTIPLE SCLEROSIS	Y	3	1	$24,549	$3.71	NA	NA	NA	NA	NA
14	24	NURTEC ODT	MIGRAINE HEADACHES	N	15	12	$23,943	$3.62	16	8	$26,197	$3.86	-6.3 %
15	183	VUMERITY	MULTIPLE SCLEROSIS	Y	3	1	$23,080	$3.48	3	1	$18,988	$2.80	24.6 %
16	17	JARDIANCE	DIABETES	N	77	26	$22,929	$3.46	85	27	$48,588	$7.16	-51.6 %
17	7	DUPIXENT PEN	ATOPIC DERMATITIS	Y	10	2	$21,880	$3.30	9	2	$23,768	$3.50	-5.6 %
18	28	TRULICITY	DIABETES	N	21	5	$20,151	$3.04	29	9	$26,303	$3.87	-21.5 %
19	81	SKYRIZI	INFLAMMATORY CONDITIONS	Y	3	1	$19,524	$2.95	3	1	$15,267	$2.25	31.1 %
19	6	SKYRIZI PEN	INFLAMMATORY CONDITIONS	Y	3	1	$19,524	$2.95	3	1	$15,267	$2.25	31.1 %
21	NA	SAJAZIR	HEREDITARY ANGIOEDEMA	Y	1	1	$19,443	$2.94	2	1	$38,887	$5.73	-48.7 %
22	27	OTEZLA	INFLAMMATORY CONDITIONS	Y	4	1	$18,993	$2.87	3	1	$10,800	$1.59	80.3 %
23	20	TALTZ AUTOINJECTOR	INFLAMMATORY CONDITIONS	Y	3	1	$18,734	$2.83	6	1	$29,718	$4.38	-35.4 %
24	16	TREMFYA ONE-PRESS	INFLAMMATORY CONDITIONS	Y	1	1	$17,895	$2.70	NA	NA	NA	NA	NA
25	35	FARXIGA	DIABETES	N	51	17	$17,190	$2.60	54	17	$29,373	$4.33	-40.0 %
				Total Top 25	**536**		**$1,239,118**	**$187.09**	**461**		**$729,118**	**$107.40**	**74.2 %**

BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 35-26 **April 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 2020

Vendor Name	Comment	Invoice Amount
COUNTY OF BURLINGTON	REIMB ERRONEOUS DEPOSIT IN 12/25	15,923.34
		15,923.34
	Total Payments FY 2020	**15,923.34**

FUND YEAR 2023

Vendor Name	Comment	Invoice Amount
COUNTY OF BURLINGTON	REIMB ERRONEOUS DEPOSIT IN 12/25	11,253.74
		11,253.74
	Total Payments FY 2023	**11,253.74**

FUND YEAR 2025

Vendor Name	Comment	Invoice Amount
THE ACTUARIAL ADVANTAGE	VOID AND REISSUE	-1,000.00
		-1,000.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEES 12/25	1,000.00
		1,000.00
	Total Payments FY 2025	**0.00**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/26	5.92
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/26	20,487.50
		20,493.42
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES 04/26	1,020.00
		1,020.00
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL SERVICES FOR 03/26 INV 1138	2,160.00
		2,160.00
QUAL-LYNX	CLAIM ADJ. SERVICES QL26-1374 04/26	22,325.00

		22,325.00
USA TODAY MEDIA CORP	A#83114 INV 7613301-3/11/26-3/23/26	48.08
		48.08
	Total Payments FY 2026	**46,046.50**
	TOTAL PAYMENTS ALL FUND YEARS	**73,223.58**

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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. 36-26 **APRIL 2026**

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

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

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

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
UNITED HEALTHCARE INSURANCE CO.	MEDICARE ADVANTAGE 04/26	218,902.01
		218,902.01
AMERIHEALTH ADMINISTRATORS	MEDICAL TPA FEES 04/26	40,365.72
		40,365.72
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	79.64
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 04/26	6,312.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 04012026	5,460.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 04/26	12,434.64
		24,286.28
ACTUARIAL SOLUTIONS, LLC	Q1 2026 ACTUARY FEES 04/26	4,150.00
		4,150.00
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 04/26	38,008.74
		38,008.74
FAIRVIEW INSURANCE	PROGRAM MANAGER 04/26	3,959.45
		3,959.45
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 04/26	226,034.64
		226,034.64
	Total Payments FY 2026	**555,706.84**
	TOTAL PAYMENTS ALL FUND YEARS	**555,706.84**

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Chairperson

Attest: ______________________________________ Dated: _________________________________

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

_______________________________, Treasurer

BURLINGTON COUNTY INSURANCE COMMISSION
BILLS LIST

Resolution No. 37-26 **May 2026**

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

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

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

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/26	3.75
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 052/6	20,487.50
		20,491.25
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEES 05/26	1,020.00
		1,020.00
LENOX, SOCEY, FORMIDONI, GIORDANO,	LEGAL SERVICES FOR 04/26 INV 1360	760.00
		760.00
QUAL-LYNX	CLAIMS ADJ. SERVICES 05/26	22,325.00
		22,325.00
HARDENBERGH INSURANCE GROUP	RMC FEE 1ST INSTALL 2026 05/26	51,100.00
		51,100.00
	Total Payments FY 2026	**$95,696.25**
	TOTAL PAYMENTS ALL FUND YEARS	**$95,696.25**

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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. 38-26 **MAY 2026**

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

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

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

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/26	5.18
PERMA RISK MANAGEMENT SERVICES	ENROLLMENT FEES 05/26	6,312.00
PERMA RISK MANAGEMENT SERVICES	RETIREE FIRST - INV 05012026	5,460.00
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES 05/26	12,434.64
		24,211.82
CONNER STRONG & BUCKELEW	PROGRAM MANAGER 05/26	38,034.72
		38,034.72
FAIRVIEW INSURANCE	PROGRAM MANAGER 05/26	3,925.02
		3,925.02
SYMETRA REINSURANCE	SPECIFIC REINSURANCE 05/26	224,819.40
		224,819.40
	Total Payments FY 2026	**290,990.96**
	TOTAL PAYMENTS ALL FUND YEARS	**290,990.96**

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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		February			
CURRENT FUND YEAR		2026			
		Description:	Ins Comm General A/C - CItizens	ASO Claims-WC & Liab	TD Bank #8087
		ID Number:			
		Maturity (Yrs)			
		Purchase Yield:			
		TOTAL for All Accts & instruments			
Opening Cash & Investment Balance		$8,272,199.58	8,247,213.13	-	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	$18,452.93	$18,452.93	$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	$18,452.93	$18,452.93	$0.00	$0.00
9	Deposits - Purchases	$2,267,645.02	$958,535.99	$0.00	$1,309,109.03
10	(Withdrawals - Sales)	-$5,494,839.03	-$4,185,044.56	$0.00	-$1,309,794.47
Ending Cash & Investment Balance		$5,063,458.50	$5,039,157.49	$0.00	$24,301.01
Ending Interest Accrual Balance		$0.00	$0.00	$0.00	$0.00
Plus Outstanding Checks		$843,007.63	$1,000.00	$0.00	$842,007.63
(Less Deposits in Transit)		$0.00	$0.00	$0.00	$0.00
Balance per Bank		$5,906,466.13	**$5,040,157.49**	**$0.00**	$866,308.64

BURLINGTON COUNTY INSURANCE COMMISSION

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026
Month Ending: February

	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin				TOTAL
OPEN BALANCE	660,423.65	1,410,057.90	(9,013.17)	5,964,406.13	(31,724.43)	278,049.52	0.00	0.00	0.00	8,272,199.61
RECEIPTS										
Assessments	5,506.55	74,313.50	28,111.93	474,708.86	330,014.93	45,880.21	0.00	0.00	0.00	958,535.99
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	2,155.95	4,622.96	1,104.93	10,076.88	86.38	405.83	0.00	0.00	0.00	18,452.93
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	2,155.95	4,622.96	1,104.93	10,076.88	86.38	405.83	0.00	0.00	0.00	18,452.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	7,662.50	78,936.46	29,216.86	484,785.74	330,101.31	46,286.04	0.00	0.00	0.00	976,988.92
EXPENSES										
Claims Transfers	517,417.84	500,729.10	540.00	273,224.14	0.00	0.00	0.00	0.00	0.00	1,291,911.08
Expenses	0.00	0.00	0.00	0.00	2,814,127.60	61,807.93	0.00	0.00	0.00	2,875,935.53
Other *	0.00	17,883.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,883.39
TOTAL	517,417.84	518,612.49	540.00	273,224.14	2,814,127.60	61,807.93	0.00	0.00	0.00	4,185,730.00
END BALANCE	**150,668.32**	**970,381.87**	**19,663.68**	**6,175,967.74**	**(2,515,750.72)**	**262,527.63**	**0.00**	**0.00**	**0.00**	**5,063,458.53**

BURLINGTON COUNTY INSURANCE COMMISSION - HIF

SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026
Month Ending: January

	Medical	Rx	Dental	DMO	County Run-In	Reinsurance	Admin	0	0	TOTAL
OPEN BALANCE	3,913,032.04	(2,342,436.00)	0.00	0.00	0.00	(207,104.74)	(26,337.65)	0.00	0.00	1,337,153.65
RECEIPTS										
Assessments	2,398,634.57	456,855.66	0.00	0.00	0.00	213,620.35	140,433.00	0.00	0.00	3,209,543.58
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	4,163.88	0.00	0.00	0.00	0.00	0.00	22.04	0.00	0.00	4,185.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	4,163.88	0.00	0.00	0.00	0.00	0.00	22.04	0.00	0.00	4,185.92
Other *	342,454.02	351,474.91	0.00	0.00	0.00	0.00	0.00	0.00	0.00	693,928.93
TOTAL	2,745,252.47	808,330.57	0.00	0.00	0.00	213,620.35	140,455.04	0.00	0.00	3,907,658.43
EXPENSES										
Claims Transfers	1,610,777.74	961,074.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,571,852.22
Expenses	217,457.38	0.00	0.00	0.00	0.00	223,806.70	105,832.77	0.00	0.00	547,096.85
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,828,235.12	961,074.48	0.00	0.00	0.00	223,806.70	105,832.77	0.00	0.00	3,118,949.07
END BALANCE	**4,830,049.39**	**(2,495,179.91)**	**0.00**	**0.00**	**0.00**	**(217,291.09)**	**8,284.62**	**0.00**	**0.00**	**2,125,863.01**

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
BURLINGTON COUNTY INSURANCE COMMISSION - HIF			
ALL FUND YEARS COMBINED			
CURRENT MONTH		**January**	
CURRENT FUND YEAR		**2026**	
		Description:	**Investors Checking**
		ID Number:	
		Maturity (Yrs)	
		Purchase Yield:	
		TOTAL for All Accts & instruments	
Opening Cash & Investment Balance		**$1,337,154.39**	**1,337,154.39**
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	$4,185.92	$4,185.92
6	Interest Paid - Term Instr.s	$0.00	$0.00
7	Realized Gain (Loss)	$0.00	$0.00
8	Net Investment Income	$4,185.92	$4,185.92
9	Deposits - Purchases	$3,903,472.51	$3,903,472.51
10	(Withdrawals - Sales)	-$3,118,949.20	-$3,118,949.20
Ending Cash & Investment Balance		$2,125,863.62	$2,125,863.62
Ending Interest Accrual Balance		$0.00	$0.00
Plus Outstanding Checks		$547,096.85	$547,096.85
(Less Deposits in Transit)		$0.00	$0.00
Balance per Bank		$2,672,960.47	$2,672,960.47

QUALCARE INC

Burlington County Insurance Fund Commission
Medical Savings Summary

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

2026

	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
JANUARY	155	148	95%	$ 98,607.61	$ 41,440.33	$ 57,167.28	58%
FEBRUARY	168	165	98%	$ 94,250.89	$ 36,122.56	$ 58,128.33	62%
MARCH	218	211	97%	$ 163,894.87	$ 68,916.26	$ 94,978.61	58%
APRIL	138	127	92%	$ 103,440.64	$ 32,899.74	$ 70,540.90	68%
TOTALS	**679**	**651**	**96%**	**$ 460,194.01**	**$ 179,378.89**	**$ 280,815.12**	**61%**

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
March/April 2026

In Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Hospital	12	$94,843.41	$31,219.50	$63,623.91	67%
Physical therapy/Occupational therapy	149	$68,729.73	$19,434.63	$49,295.10	72%
Occupational Medicine/Urgent Care	72	$28,474.36	$12,749.58	$15,724.78	55%
Ortho/Neuro	57	$21,983.28	$12,835.08	$9,148.20	42%
MRI/Radiology	10	$12,062.61	$4,086.73	$7,975.88	66%
Ambulatory Surgery Center	1	$9,240.73	$6,930.55	$2,310.18	25%
Emergency Services	4	$6,722.00	$1,241.57	$5,480.43	82%
Infectious Disease	10	$6,448.00	$4,412.40	$2,035.60	32%
Anesthesia/Pain Management	9	$4,805.00	$1,377.20	$3,427.80	71%
Behavioral Health	5	$2,100.00	$850.00	$1,250.00	60%
Physical Medicine & Rehabilitation	2	$1,050.00	$433.05	$616.95	59%
Psychiatry	3	$960.00	$605.00	$355.00	37%
Ophthalmology/Optometry	2	$831.39	$248.44	$582.95	70%
Medical Transportation	2	$460.00	$420.00	$40.00	9%

Out of Network

Specialty	Bill Count	Charges	Approved	Savings	% Savings
Behavioral Health	8	$5,850.00	$2,258.75	$3,591.25	61%
Neuropathic Pain Management	8	$1,400.00	$1,400.00	$0.00	0%
Anesthesia/Pain Management	1	$1,298.00	$1,244.22	$53.78	4%
MRI/Radiology	1	$77.00	$69.30	$7.70	10%

QUAL-LYNX
LINKING YOU TO QUALITY CLAIM SERVICES

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	9	30	18	57
Burlington County Board of Social Services	0	1	0	1
Burlington County Bridge Commision	0	1	0	1
Burlington County Institute of Technology	0	5	1	6
Burlington County Special Services School District	0	25	3	28
Rowan College at Burlington County	0	2	4	6
Total	9	64	26	99

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: April 30, 2026

DATE OF MEETING: May 12, 2026

BCIC SERVICE TEAM

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

March – May 2026

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 3:** Conducted a loss control visit at the Public Safety Building (Forensics Lab).
- **March 10:** Attended the BCIC meeting.
- **March 31:** Conducted a loss control visit at the Board of Social Services.
- **April 7:** Attended the BCIC Claims Committee meeting.
- **April 13:** Conducted one session of ELDT Train the Trainer for BCBC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **May 5:** Plan to attend the BCIC Claims Committee meeting.
- **May 12:** 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.

- Avian Influenza (Bird Flu) – Best Practices (Bulletin and Video Briefing)
- Distracted Driving Awareness Month
- Tree Work Near Electrical Hazards - Best Practices
- Spray Park - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the 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. *(May through June 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.

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

NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password 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 (real-time) are on the NJCE LIVE website (NJCE LIVE Monthly Training Schedules).

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

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

DATE	CLASS TOPIC	TIME
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 -10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm

5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/1/26	Work Zone: Flagger	8:30 - 9:30 am
6/1/26	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/1/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/2/26	Hearing Conservation	8:30 - 9:30 am
6/2/26	Heavy Equipment Safety	10:00 - 12:00 pm
6/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
6/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/3/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
6/3/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/3/26	Fire Safety	10:30 - 11:30 am
6/3/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
6/5/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/5/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
6/8/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
6/8/26	Personal Protective Equipment	10:00 - 12:00 pm
6/8/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/9/26	Bloodborne Pathogens	7:30 - 8:30 am
6/9/26	Ethical Decision Making	9:00 - 11:30 am

6/9/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/10/26	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
6/10/26	Fire Extinguisher Safety	1:00 - 2:00 pm
6/11/26	Confined Space Entry	8:00 - 11:00 am
6/11/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/11/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
6/12/26	Work Zone: Flagger	8:30 - 9:30 am
6/12/26	Fall Protection Awareness	10:00 - 12:00 pm
6/12/26	Mower Safety	1:00 - 2:00 pm
6/15/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
6/15/26	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
6/16/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
6/16/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/16/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/17/26	Playground Safety Inspections	9:00 - 11:00 am
6/17/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
6/17/26	Personal Protective Equipment	1:00 - 3:00 pm
6/18/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/26	Shop and Tool Safety	11:00 - 12:00 pm
6/23/26	Confined Space Entry	8:30 - 11:30 am
6/23/26	Hearing Conservation	1:00 - 2:00 pm
6/24/26	Driving Safety Awareness	9:00 - 10:30 am
6/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/24/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Work Zone Safety (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
6/25/26	Chipper Safety	7:30 - 8:30 am
6/25/26	Chainsaw Safety	9:00 - 10:00 am
6/25/26	Mower Safety	10:30 - 11:30 am
6/26/26	Fire Extinguisher Safety	8:30 - 9:30 am
6/26/26	Bloodborne Pathogens	10:00 - 11:00 am
6/29/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
6/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/30/26	Fire Safety	8:30 - 9:30 am
6/30/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

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

Group Training Procedures:

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

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

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

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

2026 MSI-NJCE EXPO

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

The training topics will include:

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

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

* Tentative   ^ Practical Leadership Offered

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

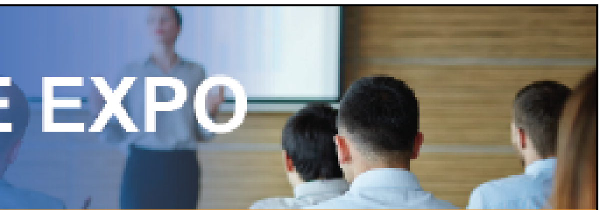
To Register: Go to the LIVE Monthly Training Schedules link located on NJCE LIVE webpage. (NJCE Live Monthly Training Schedules click on the Course Topic/Date).

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

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

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

2026 MSI-NJCE EXPO



2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

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

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

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

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

Work Zone Safety

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

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

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

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

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

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

Training Frequency: Required annual retraining.

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

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

Practical Leadership - 21 Irrefutable Laws

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

Training Frequency: Upon initial assignment and retraining as needed.

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

Target Audience: Supervisors and Management

RESOLUTION NO. 39-26

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: 7757, 2227, 9607, 5582, 9074 & 7360

    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 May 12, 2026.

ADOPTED:

BY:____
ASHLEY BUONO, ESQ., CHAIRPERSON

ATTEST:

BY:____
EVE CULLINAN, VICE CHAIRPERSON

APPENDIX I

MINUTES

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

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Joseph Hrubash**
Claims Services	Qual Lynx **Kathy Kissane** **Dawn Lawson** **Lisa Gallo** Vanguard Claims Administration **Sarah Mentzer** PERMA Risk Management Services **Shai McLeod** **Kerin Drumheiser**
Attorney	Lenox Law Firm **Nicholas J. Repici, Esq.**
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	**Carolyn Havlick**
Safety Director	J.A. Montgomery Consulting **Glenn Prince**
Employee Benefits	PERMA Risk Management Services **Caitlyn Perkins** **James Rhodes** Conner Strong & Buckelew **Tammy Brown** **Ian Dalton** Amerihealth Administrators **Tracy Maloney** **Megan Natale** Express Scripts, Inc.

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 10, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 10, 2026

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

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on February 6 via zoom. Mr. Prince advised a variety of topics were discussed including Safety Director Bulletins, motor vehicle checks for non-CDL drivers, CDL drivers, and checking with the Clearinghouse to make sure they do not have any inappropriate activity in their driving history. Mr. Prince advised they also discussed PEOSH recording and reporting of occupational injuries and high visibility apparel. Mr. Prince said the next meeting was scheduled in June via zoom. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on February 24 and reviewed the PARS and SARS that would be presented in closed session today. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

2026 PLAN OF RISK MANAGEMENT: Executive Director reported we did make an amendment to the 2026 Plan of Risk Management. Executive Director said the Plan was updated to reflect a correction in the scheduled physician list. Executive Director noted the change was made on page 8 of the updated Plan of Risk Management which was included in Appendix II of the agenda.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the certificate of insurance issuance report included in the agenda from the NJCE listing the certificates issued during the month of February. Executive Director said there were (2) two 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:	Chair Buono
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renews on April 5, 2026. Executive Director said this policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is $1,000,000 with a $10,000 deductible. The annual premium is $1,802. The premium is the same as last year. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bill list.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF $1,802

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director advised the NJCE conducted their Reorganization Meeting on February 26, 2026 and a written summary of the meeting was included in the agenda.

2026 RENEWAL OVERVIEW WEBINAR: Executive Director advised the NJCE Underwriting Manager held a webinar on Tuesday, February 24 at 11 a.m. Executive Director noted a copy of the power point presentation was included in the appendix section of the agenda. Chair Buono noted she did attend the webinar and mentioned there was a comment made about either the cyber or active assailant coverage that the County needs to comply with in order to get the coverage. Executive Director advised he could look into that.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director advised as of December 31, 2025 there was a surplus of $2,561,787. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated $1,805,922 of the surplus was the BCIC's share of the NJCE equity. Executive Director noted the cash amount was $8,769,093.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track for the NJCE was included in the agenda. As of December 31, 2025, the NJCE had a surplus of $18,861,992. Executive Director noted the total cash amount was $38,891,840. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of $7,207,551. Executive Director said next year at this time we may be looking at a sizable dividend; however we are having another tough property year but fortunately, we are at a lower retention that we were in 2023. Executive Director asked if there were any questions about the Financial Fast Tracks.

CLAIM TRACKING REPORTS: Executive Director said he thought there might be a couple of mistakes on the claim reports so he was going to skip over them.

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 16th annual seminar would be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. In response to Executive Director's inquiry, Ms. Dodd said she has not received approval from the state yet for the CE credits. Executive Director encouraged everyone to attend and to contact Ms. Dodd if they had difficulties registering.

2026 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reminded everyone the 75th Annual Conference was scheduled from May 6th to May 8th at Caesar's in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund would be exhibiting at the conference. Executive Director noted that Mr. Rhodes was participating in one of the workshops.

MEETING SCHEDULE: Executive Director said the Commission was not scheduled to meet in April. Our next meeting was scheduled for May 12, 2026, at 10:00 a.m. Executive Director noted if a meeting was needed in April, we would schedule one.

Executive Director's Report Made Part of Minutes

EXECUTIVE DIRECTOR'S REPORT - BENEFITS

Health Benefits Minutes

FINANCIAL FAST TRACK – Ms. Perkins reviewed the November Fast Track, noting a deficit for the month, which was anticipated given that AmeriHealth reported elevated claimant activity in November and December. She noted that the 2025 budget accounts for these high claimants and that stop loss reimbursements should begin coming through. She also stated that the AmeriHealth January report in the agenda reflects a strong month, which is encouraging for future months.

2026 WEX COUPONS – Ms. Perkins confirmed that the coupons for direct billed and COBRA members were released in mid-February. She provided an update on the minor rate error that affected about five members, stating their new coupons are being released later today.

Health Benefits Program Manager Report
Conner Strong & Buckelew

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

2027 DENTAL MARKETING – Ms. Brown noted this is informational, as the County's dental plan operates out of the Commission but stated the contract is expiring at the end of the year. In response to Chair Buono, Ms. Brown confirmed that County will go out for Request for Proposal (RFP) outside of the Commission. She stated the Program Manager will coordinate the RFP and keep the Commission informed.

2026 WELLNESS DOLLARS – Ms. Brown reported that they recently met with the County Benefits Team to discuss the wellness dollars that has been allocated with the AmeriHealth and how leverage data to maximize the impact of these funds. She noted the meeting generated a variety of ideas and enthusiasm around the initiative. Ms. Brown added that additional research is still needed, including a request for a five-year lookback on how the funds have been utilized and how they can be deployed more effectively going forward. In response to Commissioner Cullinan, Ms. Brown confirmed she will be included on future correspondence related to the wellness dollars.

Chair Buono commented on the Women's Event at Conner Strong & Buckelew was very insightful.

Third Party Administrator- Medical AmeriHealth Administrators

Ms. Natale reviewed the AmeriHealth report included in the agenda for the month of January 2026, noting the per employee cost for the month is $907.15. She noted there were three high cost claimants that totaled around $222,500. Ms. Natale reviewed the additional ancillary reports, which include top facilities and performance guarantees.

Prescription Benefits Manager Express Scripts

Ms. Brown reviewed the report on the agenda in the absence of Ms. Patel. Ms. Brown noted that since the exclusion of Humira, members are gravitating towards other brand name drugs rather than the bio-similar, which may result in a pharmacy plan cost increase.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda. Ms. Havlick advised she reviewed and everything was in order. Ms. Havlick said she would mail the checks today and was recommending approval of Resolutions 31-26 and 32-26.

MOTION TO APPROVE RESOLUTION 31-26, MARCH P&C BILLS LIST AND RESOLUTION 32-26 MARCH HIF BILLS LIST

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

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

CLAIMS ADMINISTRATOR: Ms. Gallo reported they processed 168 bills in February with 98% network utilization. Ms. Gallo advised the total charges were $94,250.89 and Qual Care was able to reduce those payments to $36,122 with a network savings of $58,128 or 62% savings. Ms. Gallo said the next report was your savings by Specialty for the month of February and noted the participating providers range from 38% to as high as 76% savings for Emergency Medicine. Ms. Gallo pointed out the only out of network that we received were for behavioral health, but we were still able to obtain a 60% discount on those bills. 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. Prince referred to a copy of the Safety Director Report which was included in the agenda. Mr. Prince said the report included all risk control and safety activities conducted during February and March. Mr. Prince reported all training opportunities were available through April 30 and have been added to the NJCE website. Mr. Prince referred to the information on the 2026 MSI-NJCE Expo which was included in the agenda and noted on September 18 there was a session scheduled for The Burlington County Emergency Training Center.

Mr. Prince said he had a brief conversation with Undersheriff Carr regarding the 2026 Safety Grant. Mr. Prince noted he was going to send him a flyer of some of the previous items that were funded by Safety National. Mr. Prince concluded his report with no questions.

OLD BUSINESS: None

NEW BUSINESS: None

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

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chair Buono read Resolution 33-26 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 33-26 FOR CLOSED SESSION

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

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

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN CLOSED SESSION AS WELL AS LITIGATION CORRESPONDENCE

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED 11:15 A.M.

Minutes prepared by:
Cathy Dodd, Assisting Secretary
Caitlin Perkins, Benefits

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 17, 2026, Zoom
10:00 A.M.

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:
Cathy Dodd, PERMA Risk Management Services
Tom Merchel, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew

OLD BUSINESS: None

NEW BUSINESS: None

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

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chair Buono read Resolution 34-26 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 34-26 FOR CLOSED SESSION

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

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

MOTION TO APPROVE PARS AND SARS AS WE DISCUSSED WITH THE MINOR AMENDMENT FOR THE SUBROGATION CLAIM FOR 60 DAYS VERSUS 30 DAYS IN CLOSED SESSION

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

Chair Buono noted the next meeting was scheduled for May 12, 2026 at 10:00 a.m.

MOTION TO ADJOURN:

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

MEETING ADJOURNED 10:30 A.M.
Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Conner Strong & Buckelew Documents

Performance Guarantees Quarterly Report
Burlington County Insurance Commission
For the period beginning January 1, 2025, to December 31, 2025

Product: Medical

Category	Guarantee	Risk	Q1 Results	Q2 Results	Q3 Results	Q4 Results	YTD Results	Pass/Fail for year end
Claim financial accuracy	99%	Up to 2.0% of the retention portion of the administrative fee	100%	99.9%	100%	100%	99.9%	**Pass**
Claim processing accuracy	97%	Up to 1.0% of the retention portion of the administrative fee	100%	100%	100%	100%	100%	**Pass**
Claim processing timeliness	Average of 10 business days	Up to 2.0% of the retention portion of the administrative fee	2.9	2.3	1.92	1.6	2.2	**Pass**
Enrollment timeliness	99% within 30 calendar days	Up to 1.0% of the retention portion of the administrative fee	100.0%	100%	100%	100%	100.0%	**Pass**
ID Cards	99% in 10 business days	Up to 1.0% of the retention portion of the administrative fee	91.0%	Reported in 1Q	Reported in 1Q	Reported in 1Q	91.0%	**Fail**
Telephone service level	80% in 30 seconds	Up to 0.5% of the retention portion of the administrative fee	88.6%	96.9%	88.4%	93.6%	91.6%	**Pass**
Abandonment rate	5%	Up to 0.5% of the retention portion of the administrative fee	1.5%	0.5%	1.2%	0.52%	0.95%	**Pass**

Terms and Conditions:

- All performance guarantees may be subject to change based on operational changes.
- Performance will be reported quarterly; however, payments are **not** cumulative quarter over quarter.
- If warranted, payment as indicated will be reconciled on an **annual** basis.

EXPRESS SCRIPTS PHARMACY BENEFIT SERVICES

2026 National Preferred Formulary

Exclusion list changes coming July 1, 2026

This is not an all-inclusive list of exclusions for the Express Scripts® Pharmacy Benefit Services National Preferred Formulary. The excluded medications shown below are not covered on the Express Scripts National Preferred Formulary beginning July 1, 2026 unless otherwise noted. If there is a clinical reason, identified by your doctor, that requires you to continue taking your current medication, your doctor can request a coverage review by visiting the Express Scripts online portal at esrx.com/PA.

Single-source brand and generic exclusions

DRUG CLASS	EXCLUDED MEDICATIONS	PREFERRED ALTERNATIVES
AUTONOMIC AND CENTRAL NERVOUS SYSTEM Orphenadrine-Containing Analgesics	**orphenadrine-aspirin-caffeine**, **NORGESIC**, **NORGESIC FORTE**	orphenadrine citrate er
Tricyclic Antidepressants	**protriptyline**[1]	desipramine, nortriptyline
CARDIOVASCULAR HMG and Cholesterol Inhibitor Combinations	**fluvastatin**, **fluvastatin er**, ALTOPREV, ATORVALIQ, **LESCOL XL**	atorvastatin, lovastatin, pitavastatin, pravastatin, rosuvastatin, simvastatin
MISCELLANEOUS AGENTS Other Bone Mineral Density Increasing Agents	BOMYNTRA, **OSENVELT**, WYOST, **XGEVA**	BILPREVDA, XTRENBO
Primary Biliary Cholangitis Agents	**LIVDELZI**	IQIRVO

Indication-based management

DRUG CLASS	EXCLUDED MEDICATIONS	PREFERRED ALTERNATIVES
Adalimumab Products for Inflammatory Conditions‡	ADALIMUMAB-AACF, IDACIO ADALIMUMAB-AATY, YUFLYMA ADALIMUMAB-BWWD ADALIMUMAB-FKJP, HULIO ADALIMUMAB-RYVK (by Teva) ABRILADA AMJEVITA CYLTEZO HADLIMA HUMIRA HYRIMOZ YUSIMRY	ADALIMUMAB-ADAZ ADALIMUMAB-ADBM (by Boehringer Ingelheim & Quallent) ADALIMUMAB-RYVK (by Quallent), SIMLANDI
Tocilizumab Products for Inflammatory Conditions‡	ACTEMRA SC	TYENNE SC**
Ustekinumab Products for Inflammatory Conditions‡	OTULFI SC, PYZCHIVA SC, STARJEMZA SC, **STELARA SC**[2], STEQEYMA SC, USTEKINUMAB SC, USTEKINUMAB-AAUZ SC, USTEKINUMAB-AEKN SC, WEZLANA SC	IMULDOSA SC, SELARSDI SC, USTEKINUMAB-TTWE SC (by Quallent), YESINTEK SC
Referenced excluded medications for Inflammatory Conditions‡ as indicated	KINERET, SILIQ	See next page for Preferred Alternatives

EVERNORTH HEALTH SERVICES

Indication-based management (continued)

DRUG CLASS	OTHER MEDICATIONS	PREFERRED ALTERNATIVES
Inflammatory Conditions‡	All other Brand Name medications for Inflammatory Conditions may require a trial of one or more Preferred medications as part of the Formulary exceptions process.	Preferred: ADALIMUMAB-ADAZ, ADALIMUMAB-ADBM (by Boehringer Ingelheim & Quallent), ADALIMUMAB-RYVK (by Quallent), ENBREL, IMULDOSA SC, OMVOH SC, OTEZLA, RINVOQ, RINVOQ LQ, SELARSDI SC, SIMLANDI, SKYRIZI, SOTYKTU, TALTZ, TREMFYA SC, USTEKINUMAB-TTWE SC (by Quallent), VELSIPITY, XELJANZ, XELJANZ SOLUTION, XELJANZ XR, YESINTEK SC, ZYMFENTRA Preferred for Non-Radiographic Axial Spondyloarthritis (nr-axSpA) only: CIMZIA, TALTZ **Preferred after use of one Preferred Medication: CIMZIA (for Crohn's Disease only), SIMPONI 100MG, TYENNE SC

Multi-source brand exclusions

The generic equivalents of the following brand-name medications are covered on the National Preferred Formulary. FDA-approved generic medications meet strict standards and contain the same active ingredients as their corresponding brand-name medications, although they may have a different appearance.

ENTRESTO
FARXIGA[3]
MAVENCLAD
MYDAYIS
XIGDUO XR[3]

Bolded Excluded Medications are new for 07/01/2026

1. Exclusion impacts new utilizers only
2. Exclusion impacts all utilizers effective 07/01/2026
3. Pending generic availability

‡ Please note that PDL and product placement for treatment of Inflammatory and Atopic Conditions in the Inflammatory and Atopic Conditions Care Value (IACCV) Program are subject to change throughout the year based upon changes in market dynamics, new indications for existing products, biosimilar and new product launches.

EVERNORTH HEALTH SERVICES