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

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

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

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

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

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

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

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

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

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

EXECUTIVE DIRECTOR REPORT:

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

Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairperson
Resolution 2-26 Appointing a Commissioner to the NJCE for Fund Year 2026
Resolution 3-26 Appointing Agent for Service of Process and Custodian of Records 2026
Resolution 4-26 Designating Official Newspapers for the Commission
Resolution 5-26 Designating Authorized Depositories for Fund Assets & Cash Management Plan

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

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

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

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

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

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

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

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

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

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 11-26 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR BURLINGTON COUNTY INSURANCE

COMMISSION FOR THE YEAR 2026 IN THE AMOUNT OF $9,865,738 & CERTIFY THE 2026 ASSESSMENTS

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

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

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

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

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

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

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

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

Executive Director asked Mr. Craig if he was going to continue with the meeting. Mr. Craig said with the appointment of new counsel, Mr. Repici, under Resolution 13-26 there was no reason to have two attorneys present, so unless there was anything else required of me or I am required for closed session, I will leave at this point. Mr. Craig said it has been my honor and privilege to serve as the Commission Attorney for the past five and half years. I deeply appreciate the professionals whom I have had the privilege to work with, especially Mr. Hrubash and Ms. Dodd, and on the Benefit side Mr. Lodics and Ms. Koval and also the entire Qual Lynx team. They made my job easier, and I very much appreciate them. Mr. Craig said he hoped our professional careers would cross again. Executive Director thanked Mr. Craig and wished him well.

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

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

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

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

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

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

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

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

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

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

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

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

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

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

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

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

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

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

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

Executive Director's Report Made Part of Minutes

Health Benefits Minutes

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

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

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

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

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

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

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

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

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

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

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

Health Benefits Program Manager Report
Conner Strong & Buckelew

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

<u>2026 Stop Loss Marketing and Renewal Recommendation</u>

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

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

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

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

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

Third Party Administrator- Medical AmeriHealth Administrators

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

Prescription Benefits Manager Express Scripts

Ms. Patel reviewed the Express Scripts report provided at the meeting, noting that the trend for November 2025 was up 44% compared to November 2026, which is a large uptick. She noted that during the top 10 indications, the Hereditary Angioedema and Hemophilia have made an impact on the uptick for November 2025. She noted that along with the genetic conditions, utilization of cancer drugs have also increased, highlighting four medications that are new for this period.

Ms. Patel noted that at the previous meeting, a question regarding the Omada program was discussed. She wanted to remind everyone that the Omada program is a voluntary program that comes to no cost to the member.

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

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

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

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

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

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

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

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

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

NEW BUSINESS: None

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

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Commissioner Rocco read Resolution 22-26 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4012) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 22-26 FOR CLOSED SESSION

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

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

Upon returning to open session, Executive Director requested a motion to approve the Commission Attorney to proceed as discussed in closed session.

MOTION TO APPROVE THE COMMISSION ATTORNEY TO PROCEED AS DISCUSSED IN CLOSED SESSION

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

MOTION TO ADJOURN:

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

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