

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 15, 2026
Zoom/Mount Holly
10:00 A.M.

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Tracey Jobes, Bridge Commission
Andrew Willmott, Burlington County Special Services School District/Burlington County Institute of Technology
Tom Merchel, Conner Strong & Buckelew
Katherine Walters, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Jennifer Olson, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Dennis Skalkowski, PFK O'Connor Davies
Kaleigh Hadley, PFK O'Connor Davies

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

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

CORRESPONDENCE: NONE**COMMITTEE REPORTS:**

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

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on Tuesday, September 8th and reviewed the claims that would be discussed during closed session today. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

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

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

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

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

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

COMMISSION ATTORNEY RESOLUTION – Executive Director said we have received a request from the Commission Attorney, Nicholas J. Repici, to increase the not to exceed amount of his agreement for Fund Year 2026. Chair Buono expressed the need to discuss this in closed session.

RFP FOR PROFESSIONAL SERVICES – Executive Director said the insurance Commission Service Agreements for the Executive Director, Actuary, Auditor, Commission Attorney, Third Party Administrator and Defense Law Firms expire as of December 31, 2026. He said the Fund Office will issue draft copies of the RFP's and send them to the Commission Attorney for his review and approval before they were advertised. Executive Director said the Executive Director RFP will include instructions for the responses to be returned to the Commission Attorney's office instead of the Fund Office.

**MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE REQUEST FOR
PROPOSALS FOR THE POSITIONS OF EXECUTIVE DIRECTOR, ACTUARY,
AUDITOR, COMMISSION ATTORNEY, THIRD PARTY ADMINISTRATOR
AND DEFENSE LAW FIRMS**

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS – Executive Director said enclosed in the agenda were copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of July and August. There were (4) four certificate of insurances issued during the month of July and (1) one during the month of August.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORTS

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – Executive Director said the NJCE held a special meeting on July 30th to review quotes that were received for pollution liability, which would provide coverage for landfills, transfer stations, and wastewater sites. The NJCE Board of Fund Commissioners agreed to consider option # 4, premium of \$448,856.25 for 15 months. Executive Director said the Underwriting Manager subsequently revised the methodology and pricing, and he was working on obtaining more participation from members. He

said the more participation from members the lower the premium would be. An e-mail was sent on August 17 with the updated information and a request for member entities to confirm by September 4 whether they were interested in pursuing the coverage.

A sub-committee was established to review the responses to the recent Request for Proposals (RFP) issued for Claims Administration. The deadline to submit responses was August 11, 2026. The next regular meeting was scheduled for Friday, September 18, 2026, at 9:30 a.m.

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

NJCE 2027 RENEWAL PROCESS – Executive Director said the annual underwriting process to update locations, vehicles, etc. was completed via Origami, which was launched on Monday, July 27, 2026. He referred to the Optional Ancillary Coverage Applications that were now available through Broker Buddha. All information was due on Friday, September 4, 2026. The Fund Office will follow up with the member entities for any items not completed. Ms. Dodd said as of right now everyone was in good shape.

BCIC FINANCIAL FAST TRACK – Executive Director reported on the Financial Fast Track for the month of June. As of June 30, 2026, there is a statutory surplus of \$1,849,542. Line 10 of the report, “Investment in Joint Venture” is the Burlington County Insurance Commission’s share of the equity in the NJCE. BCIC’s equity in the NJCE is \$1,771,245. The cash amount is \$9,744,765. Executive Director reported \$800K - \$900K left in the surplus in the commission. Fund years 2022, 2023, 2024 are running in deficits and this is what was causing the surplus to be brought down. Executive Director asked Senior Associate Claim Consultant, Kerin Drumheiser, to take a closer look at some of the claims. She has provided a list of those claims in the agenda.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK– Executive Director referred to the NJCE Financial Fast Track Report for the month of June. He said the Financial Fast Track as of June 30, 2026 the NJCE has a surplus of \$18,114,071. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$7,207,551. The cash amount is \$32,528,383.

2026 ASSESSMENTS – Executive Director said the Statement of Accounts were sent out by e-mail on September 3rd and advised that payments were due on October 15, 2026.

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

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

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

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes

Health Benefits Minutes
September 15, 2026
Executive Director
PERMA

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

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

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

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

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

Program Manager
Conner Strong & Buckelew

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

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

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

**Third Party Administrator
Medical AmeriHealth Administrators**

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

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

**Prescription Benefits Manager
Express Scripts**

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

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

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

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

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

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

2026							
	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
AUGUST	178	174	98%	\$ 339,069.98	\$ 129,709.09	\$ 209,360.89	62%
TOTALS	1372	1316	96%	\$ 1,286,937.16	\$ 521,753.86	\$ 765,183.30	59%

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

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

OLD BUSINESS: None

NEW BUSINESS: None

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

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chair Buono read Resolution 52-26 Resolution for Closed Session and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4012) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 52-26 FOR CLOSED SESSION

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

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

**MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN
CLOSED AS WELL AS INCREASING THE RESERVE AUTHORITY FOR
THE RCBC CLAIM AS DISCUSSED.**

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

Chair Buono said the next meeting was scheduled for October 20 at 10:00 a.m.

MOTION TO ADJOURN:

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

MEETING ADJOURNED 11:14 A.M.

Minutes prepared by:

Crystal Chuck

Caitlin Perkins, Benefits