

**UNION COUNTY INSURANCE FUND COMMISSION**  
**AGENDA AND REPORTS**  
**January 21, 2025**

**10:00 AM**

**MEETING BEING HELD TELEPHONICALLY**

**To attend the meeting via teleconference**  
**Dial 1-646-558-8656 and enter Meeting ID: 851 890 4609**  
**Passcode: 332573**

**OR**

**Join Zoom Meeting via Computer Link:**

<https://zoom.us/j/8518904609?pwd=OHJ4clNoUWk1bHpZazQ2TIJJamQ5dz09&omn=94631761443>

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Union County Insurance Fund Commission will conduct its January 21, 2025 meeting electronically, 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) Sending sufficient notice herewith to the Star Ledger and Westfield Leader, as well as posting meeting notice on UCIFC website

(2) Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission,

(3) Posting this notice on the public bulletin board of all members.

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

**UNION COUNTY INSURANCE FUND COMMISSION**  
**AGENDA**  
**OPEN PUBLIC MEETING: January 21, 2025**  
**10:00 AM**

☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**

☐ **ROLL CALL OF COMMISSIONERS**

☐ **APPROVAL OF MINUTES:**      December 17, 2024      Open Minutes      Appendix I  
                                         December 17, 2024      Closed Minutes sent via e-mail

☐ **CORRESPONDENCE:** None

☐ **COMMITTEE REPORTS:**      Verbal  
    Safety Committee Reports  
    UCIFC Safety Director – Pennoni

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – ACRISURE, LLC.**      Page 2-20  
    Resolutions 1-25 through 8-25  
    Resolution 9-25 Regular Meeting Schedule  
    Resolution 10-25 Adoption of Temporary Budget- *Motion*  
    Resolution 12-25 Cyber Insurance Renewal – *Motion*  
    Resolution 13-25 Authorization of TTD Payments – *Motion*

☐ **TREASURER – Bibi Taylor**      Page 21  
    Resolution 11-25 Bill List – *Motion*

☐ **ATTORNEY – Bruce H. Bergen, Esq.**      Page 22  
    Resolution 14-25 Settle Hellman - *Motion*

☐ **CLAIMS ADMINISTRATOR – Bergen Risk Managers**      Page 23-34

☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
    Monthly Report      Page 35-41

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

☐ **EXECUTIVE SESSION –** in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)  
N.J.S.A 10:4-12 **Statement**      Page 42

**Motion to go into Executive Session**

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☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: March 25, 2025 10:00 AM**

## UNION COUNTY INSURANCE FUND COMMISSION

777 Terrace Ave, Suite 309  
Hasbrouck Heights, NJ 07604  
Telephone (201) 727-1720 Fax (201) 727-0080

Date: January 21, 2025  
Memo to: Commissioners of the Union County Insurance Fund Commission  
From: Acrisure LLC  
Subject: Executive Director's Report

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It has been quite a busy month in our office working on the Claims conversion, formulating the 2025 Budget and preparing this year's resolutions for our reorganization meeting. We have devoted significant effort to assist with the claims transition process, ensuring the smooth transfer of information between the old and new claims administrators. The conversion is proceeding quickly, despite a few initial hiccups that have since been resolved. Bergen Risk will provide further details on how things are progressing in their report.

- ☐ **Reorganization Resolutions (Pages 4-14)**- The UCIFC is required to reorganize at its January Board of Commissioners meeting per the Commission's Rules & Regulations. Listed below are the necessary Reorganization Resolutions which are included in the agenda. All resolutions were reviewed by the Commission Attorney.

Resolution 1-25- Certifying the Appointment Chairperson and Vice Chairperson	Page 4
Resolution 2-25- Designating Authorized Signatures for Commission Bank Accounts	Page 5
Resolution 3-25- Appointing Agent for Services of Process and Custodian of Records	Page 6
Resolution 4-25- Designating Official Newspapers	Page 7
Resolution 5-25- Designating Authorized Depositories for Assets & Cash Management Plan	Page 8-11
Resolution 6-25- Designating Commission Treasurer	Page 12
Resolution 7-25- Designating Commission Attorney	Page 13
Resolution 8-25- Authorizing Commission Treasurer to Process Contracted Payment	Page 14

- **Motion to approve Reorganization Resolutions 1-25 through 8-25**

- ☐ **2025 Meeting Schedule**- for your consideration is a copy of the UCIFC Executive Meeting Schedule. There will be no meetings in February, April, June, August and November. However, additional meetings can be scheduled with proper notice or cancelled if there are no action items. If the schedule is acceptable to the Commissioners, we have prepared Resolution NO. 9-25 for your approval which is included in the agenda on Page 15.

*January 21, 2025, March 25, 2025, May 20, 2025, July 29, 2025, September 23, 2025, October 21, 2025 and December 16, 2025*

- **Motion to approve Resolution 9-25, 2025 Meeting Schedule**

- ☐ **2025 Property & Casualty Temporary Budget (Pages 17-18)** – The Executive Director has met with the Fund Actuary and corresponded with the Treasurer and Chair to discuss this year's budget. As of 1/24/25, the proposed 2025 Property & Casualty Budget in the amount of \$711,212.50 equal to 2/12 of the proposed 2025 Property & Casualty Budget in the amount of \$4,267,275.00. A Draft is attached on page 17 for your review and discussion. This proposed introductory budget represents an overall increase of **7.34%**. This budget is subject to change depending on pre-budget meeting discussion.

- **Motion to approve Resolution 10-25 adopting a temporary 2025 Property and Casualty Budget in the amount of \$711,212.50 equal to 2/12 of the 2025 Property & Casualty Budget in the amount of \$4,267,275.**

#### ☐ **Cyber Renewal**

The UCIFC has previously maintained Cyber Liability Insurance Coverage through the New Jersey Counties Excess Joint Insurance Fund (NJCEJIF), of which coverage terminated on December 31, 2024. The UCIFC now wishes to obtain such coverage directly from insurance carrier Coalition Solutions, Inc., pursuant to a Policy Declaration issued thereby, for the period of December 31, 2024 through December 31, 2025, at a total premium of \$124,975.00. Please note that this resolution we are seeking is to memorialize the action taken to bind the Cyber Liability Insurance policy effective from December 31, 2024, through December 31, 2025, ensuring continuous coverage for the County of Union. The limits of this policy provide coverage for certain cyber claims up to \$5,000,000 with a \$250,000 self insured retention.

- **Motion to approve Resolution 12-25 to secure coverage directly from Coalition Solutions, for the time period December 31, 2024 through December 31, 2025, at a total premium of \$124,975.00.**

#### ☐ **Temporary Total Disability**

The Union County Insurance Fund Commission (UNIFC) had several Workers' Compensation claims that required the payment of Temporary Total Disability (TTD) benefits in a timely manner, as per statutory requirements. Due to a recent change in the Third-Party Administrator (TPA) for the UNIFC, it was necessary to make certain payments to comply with Court mandates.

Therefore, we would like to ask the Commissioners to retroactively approve and authorize the TTD payments for the following claims:

- Claim No. 001256: \$2,709.28
- Claim No. 001257: \$3,247.20
- Claim No. 001258: \$3,297.00
- Claim No. 001259: \$1,330.08

- **Motion to approve Resolution 13-25 authorizing the retroactive payment of Temporary Total Disability to certain claimants.**

☐ **2025 UCIFC Dividend** – The Executive Director's office will be forwarding all the budgetary information to the Fund Actuary to for their analysis of available dividend options (if any). We will report our findings in discussion with the Commission Chair and Treasurer. A recommendation will be made at the March meeting.

**RESOLUTION NO. 1-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**CERTIFY THE APPOINTMENT OF CHAIRPERSON AND VICE CHAIRPERSON**

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

**BE IT RESOLVED** by the Union County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice-Chairperson:

<b>Amy Wagner</b>	<b>Chairperson</b>
<b>Claudia Martins</b>	<b>Vice Chairperson</b>
<b>Laura Scutari</b>	<b>Commissioner</b>

**BE IT FURTHER RESOLVED** that the Chairperson and Vice Chairperson shall serve for a one-year term to expire through the reorganization of the Commission and until their successors shall be elected and qualified.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025.

**ADOPTED:**

<b>BY:</b> _____	_____
<b>CHAIRPERSON</b>	<b>DATE</b>

<b>ATTEST:</b> _____	_____
<b>VICE CHAIRPERSON</b>	<b>DATE</b>

**RESOLUTION NO. 2-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

**BE IT RESOLVED** by the Union County Insurance Fund Commission (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required;

**I.** All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the official named Depository which shall bear the signatures of the Treasurer and one (1) signature of the either the Chairperson or Vice Chairperson, duly authorized pursuant to this resolution.

Amy Wagner	CHAIRPERSON
Claudia Martins	VICE CHAIRPERSON
Bibi Taylor	TREASURER

**II.** All funds for Claims payments shall be withdrawn from the Official named Depository by check, which shall bear the signatures of the Treasurer and of one (1) of the CRC representatives listed below, duly authorized pursuant to this Resolution.

John Markel	Acrisure LLC dba Bergen Risk Managers
Jason Cosimano	Acrisure LLC dba Bergen Risk Managers

Transfers approved by the Commission shall be by wire as authorized by the Treasurer between the administrative account and the claims account.

**WHEREAS**, pursuant to Resolution No. 6-25, Bibi Taylor is the appointed Commission Treasurer of the UNION COUNTY INSURANCE FUND COMMISSION.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**

**RESOLUTION NO. 3-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR  
THE COMMISSION  
FOR THE YEAR 2025**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter "UCIFC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:1 0-6 et seq.; and

**WHEREAS**, the UCIFC has the authority and deems it necessary and appropriate to formally reorganize for the 2025 commission year; and

**NOW THEREFORE BE IT RESOLVED** by the Union County Insurance Commission that Acrisure LLC d/b/a Scirocco Group is hereby appointed as agent for service of process upon the UCIFC, at its office located at 777 Terrace Ave, Suite 309, Hasbrouck Heights, NJ 07604 for the year 2025 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the UCIFC; and

**BE IT FURTHER RESOLVED** that Acrisure LLC d/b/a Scirocco group shall also be the Custodian of Records at no cost to the UCIFC.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_

**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:** \_\_\_\_\_

**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 4-25**

**UNION COUNTY INSURANCE FUND COMMISSION  
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

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

**WHEREAS**, the UCIFC has the authority and deems it necessary and appropriate to formally reorganize for the 2025 commission year; and

**BE IT RESOLVED** by the Union County Insurance Fund Commission, (hereinafter the UCIFC) the Star Ledger (Advanced Media) and Westfield Leader are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in all newspapers; and

**BE IT FURTHER RESOLVED** that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2026 re-organization of the UCIFC; and

**BE IT FURTHER RESOLVED** that in the case of special meetings or emergency meetings, the Executive Director of the UCJFC shall give notice of said meetings to the Star Ledger (Advanced Media) and Westfield Leader.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**



**RESOLUTION NO. 5-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**DESIGNATING AUTHORIZED DEPOSITORIES FOR COMMISSION ASSETS  
AND ESTABLISHING CASH MANAGEMENT PLAN**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter "UCJFC") is duly constituted as an Insurance Commission pursuant to N .J.S.A. 40A: I 0-6 et seq.; and

**WHEREAS**, the UCIFC has the authority and deems it necessary and appropriate to formally reorganize for the 2025 commission year; and

**BE IT RESOLVED**, Citizens Bank (formerly Investors Bank) and Northfield Bank are hereby both designated as the depository for assets of the Commission; and

**BE IT FURTHER RESOLVED** that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**

# UNION COUNTY INSURANCE FUND COMMISSION

## 2025 CASH MANAGEMENT AND INVESTMENT POLICY

### 1.) Cash Management and Investment Objectives

The UNION COUNTY INSURANCE FUND COMMISSION (hereinafter referred to as the FUND or COMMISSION) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the FUND's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings gains and losses by line of coverage in each Fund year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the FUND's economic surplus.

### 2.) Permissible Investments

Investments shall be limited to the investments authorized under the New Jersey Statutes 40A:5015.1.

### 3.) Authorized Depositories

In addition to the above, the FUND is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The FUND is also authorized to invest its assets in the New Jersey Cash Management Fund.

### 4.) Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the FUND. Such asset managers shall be discretionary trustees of the FUND.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Fund's asset managers.

**5.) Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

**6.) Safekeeping**

Securities purchased on behalf of the FUND shall be delivered electronically or physically to the FUND's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the FUND.

**7.) Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the FUND shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

**8.) Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Funds portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Fund Commissioners at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

**9.) Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the FUND's annual audit.

#### **10.) Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Fund Actuary and reviewed by the Executive Director and the Treasurer.

#### **11.) Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight ( 48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Fund, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Fund and deposits it into the Fund account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Fund.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Fund Commissioners by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to fund operations, claims imprest accounts, or approved dividend payments.

The Union County Insurance Fund Commission shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the FUND.

**RESOLUTION NO. 6-25**  
**UNION COUNTY INSURANCE FUND COMMISSION**  
**DESIGNATING COMMISSION TREASURER**

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

**WHEREAS**, the UCIFC requires the services of a Treasurer, and

**WHEREAS**, Bibi Taylor has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the Union County Insurance Fund Commission and as required by the Rules & Regulations:

**NOW THEREFORE BE IT RESOLVED** that the Commission hereby appoints Bibi Taylor as UCIFC Treasurer for the term commencing January 1, 2025 through 2026 UCIFC Reorganization; and

**NOW THEREFORE BE IT RESOLVED** that compensation for the Treasurer shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC; and

**BE IT FURTHER RESOLVED** that the amount of \$4,000.00 shall I be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**

**RESOLUTION NO. 7-25**  
**UNION COUNTY INSURANCE FUND COMMISSION**  
**DESIGNATING COMMISSION ATTORNEY**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter "UCIFC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A: I 0-6 et seq.; and

**WHEREAS**, the UCIFC requires the services of an Attorney, and

**WHEREAS**, Bruce H. Bergen, Esq. has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

**NOW THEREFORE BE IT RESOLVED** that the Commission hereby appoints Bruce H. Bergen, Esq. as UCIFC Attorney for the term commencing January 1, 2025 through 2026 UCIFC Reorganization; and

**NOW THEREFORE BE IT RESOLVED** that compensation for the Attorney shall be in the amount of \$4,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC.

**BE IT FURTHER RESOLVED** that the amount of \$4,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**

**RESOLUTION NO. 8-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**AUTHORIZING COMMISSION TREASURER TO PROCESS  
CONTRACTED PAYMENTS AND EXPENSES**

**WHEREAS**, the Union County Insurance Fund Commission (hereinafter "the Commission") is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

**WHEREAS**, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

**WHEREAS**, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

**BE IT RESOLVED** by the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2025.

**BE IT FURTHER RESOLVED** that the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the within Resolution at its next regularly scheduled monthly meeting.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_

**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:** \_\_\_\_\_

**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 9-25**  
**UNION COUNTY INSURANCE FUND COMMISSION**  
**2025 REGULAR MEETING SCHEDULE**

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

**WHEREAS**, the Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Union County Insurance Fund Commission as follows:

1. The schedule of regular meetings of the UCIFC for the year 2025 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Administration Building, Elizabeth, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Star Ledger and the Westfield Leader newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Union County Clerk.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**



**UNION COUNTY INSURANCE FUND COMMISSION  
777 TERRACE AVE, SUITE 309  
HASBROUCK HEIGHTS, NJ 07604**

TO: Members of the Commission

**2025 ANNUAL MEETING NOTICE**

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Union County Insurance Fund Commission at which the business of said Commission may be formally discussed, decided, or acted upon.

<b>TIME</b>	<b>DATE</b>	<b>LOCATION</b>	<b>PURPOSE</b>
10:00 AM	January 21, 2025	Zoom Virtual Meeting	Re-Organization Meeting
10:00 AM	March 25, 2025	“ “	Regular Meeting
10:00 AM	May 20, 2025	“ “	Regular Meeting
10:00 AM	July 29, 2025	“ “	Regular Meeting
10:00 AM	September 23, 2025	“ “	Regular Meeting
10:00 AM	October 21, 2025	“ “	Regular Meeting
10:00 AM	December 16, 2025	“ “	Regular Meeting

In addition, such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**By: Acrisure LLC d/b/a Scirocco Group  
Administrator  
UNION COUNTY INSURANCE FUND COMMISSION**

100% of the Actuarial Loss Fund PR at HIGH Probability Level; WC AT MID; GL AL& CYB at LOW

UNION COUNTY INSURANCE COMMISSION  
2025 PROPOSED BUDGET

APPROPRIATIONS	Proposed Budget SIR	ANNUALIZED BUDGET FY2024	PROPOSED BUDGET FY2025	Total Increase/Decrease		
				\$	%	
<b>I. Claims and Excess Insurance</b>						
<b>Claims</b>						
1 Property	\$250,000	\$465,000	\$507,000	\$42,000	9.03%	HIGH
2 Liability	\$250,000	\$404,000	\$380,000	(\$24,000)	-5.94%	LOW
3 Auto	\$250,000	\$210,000	\$199,000	(\$11,000)	-5.24%	LOW
4 Workers Comp	\$300,000	\$2,267,000	\$2,427,000	\$160,000	7.06%	MID
5 Cyber Liability	\$250,000	\$20,000	\$20,000	\$0	0.00%	LOW
6 Subtotal - Claims*		\$3,366,000	\$3,533,000	\$167,000	4.96%	
7						
<b>8 Excess Insurance</b>						
9 Cyber Liability Premium 12/31/24-12/31/25		\$0	\$124,975	\$124,975		
10						
<b>11 II. Expenses, Fees &amp; Contingency</b>						
12						
13 Claims Adjustment (TPA)	\$	426,750	\$ 424,800	\$ (1,950)	-0.46%	
14 Safety Director	\$	-	\$ -	\$ -	0.00%	
15 General Expense						
16 Executive Director		\$148,500	\$148,500	\$ -	0.00%	
17 Actuary		\$6,644	\$8,000	\$ 1,356	20.41%	
18 Auditor		\$12,400	\$13,000	\$ 600	4.84%	
19 Attorney		\$4,000	\$4,000	\$ -	0.00%	
20 Treasurer		\$4,000	\$4,000	\$ -	0.00%	
21						
22						
23 Misc. Expenses & Contingency		\$7,000	\$7,000	\$ -	0.00%	
24						
25 Total Fund Expenses & Contingency		\$609,294	\$609,300	\$ 6	0.00%	
26 Risk Managers	\$	-	\$ -	\$ -		
27						
28 Total FUND Disbursements		\$3,975,294	\$4,267,275	\$ 291,981	7.34%	
29 Dividend Credit	\$	(500,000)	\$ -			
30 Total Including Dividend Credits		\$3,475,294	\$4,267,275			

**RESOLUTION NO. 10-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**ADOPTION OF A TEMPORARY 2025 PROPERTY & CASUALTY BUDGET  
EQUAL TO 2/12 OF THE PROPOSED 2025 PROPERTY & CASUALTY BUDGET**

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

**BE IT RESOLVED** by the Union County Insurance Fund Commission that it hereby approves and adopts a Temporary Budget in the amount of \$711,212.50 equal to 2/12 of the proposed 2025 Property & Casualty Budget in the amount of \$4,267,275.00 attached hereto as the Calendar Year 2025 Budget. This is the first approval of 2/12 of the proposed 2025 Property & Casualty Budget.

**ADOPTED** by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 21, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON** **DATE**

**ATTEST:** \_\_\_\_\_  
**VICE CHAIRPERSON** **DATE**

**RESOLUTION NO. 12-25**

**UNION COUNTY INSURANCE FUND COMMISSION  
AUTHORIZING CYBER LIABILITY COVERAGE**

**WHEREAS**, the UNION COUNTY INSURANCE FUND COMMISSION (UCIFC) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the UCIFC has previously maintained Cyber Liability Insurance Coverage through the New Jersey Counties Excess Joint Insurance Fund (NJCEJIF), which coverage terminated on December 31, 2024; and

**WHEREAS**, the UCIFC now wishes to obtain such coverage directly from insurance carrier Coalition Solutions, Inc., pursuant to a Policy Declaration issued thereby, for the time period December 31, 2024 through December 31, 2025, at a total premium of \$124,975.00;

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the UCIFC that the UCIFC Chairperson is hereby authorized to execute a contract with Coalition Solutions, Inc., for Cyber Liability Insurance for the County of Union, effective December 31, 2024, through December 31, 2025; and

**BE IT FURTHER RESOLVED** that upon proper invoice the premium shall be charged to the Administrative Account of the Union County Insurance Fund Commission.

**ADOPTED** by **THE UNION COUNTY INSURANCE FUND COMMISSION** at a properly noticed meeting held on January 21, 2025.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**ATTEST:**

\_\_\_\_\_  
**VICE CHAIRPERSON**

\_\_\_\_\_  
**DATE**

**RESOLUTION NO. 13-25**

**UNION COUNTY INSURANCE FUND COMMISSION  
RESOLUTION AUTHORIZING PAYMENT OF TTD BENEFITS**

**WHEREAS**, there are various Workers' Compensation claims pending before the Union County Insurance Fund Commission (UNIFC) as to which the Commission is required to pay Temporary Total Disability (TTD) benefits pursuant to statute in a timely matter; and

**WHEREAS**, due to a change in the Third Party Administrator (TPA) for the UNIFC it was necessary for certain payments to be paid to avoid violating Court mandates;

**NOW, THEREFORE, BE IT RESOLVED**, that the Union County Insurance Fund Commission hereby retroactively approves and authorizes the TTD payments on the following claims, Claim No. 001256, \$2,709.28; Claim No. 001257, \$3,247.20; Claim No. 001258, \$3,297.00; Claim No. 001259, \$1,330.08; and

**BE IT FURTHER RESOLVED** that the proper Commission staff, employees and counsel, be and are authorized to execute such documents and take such actions as shall be necessary to effectuate the foregoing.

**ADOPTED** by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held January 21, 2025.

**ADOPTED:**

\_\_\_\_\_  
Chair Dated:

**ATTEST:**

\_\_\_\_\_  
Vice Chair Dated:

**RESOLUTION NO. 11-25**

**UNION COUNTY INSURANCE FUND COMMISSION**

**BILLS LIST JANUARY 2025**

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

**BE IT RESOLVED** that the Union County Insurance Fund Commission, 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 Commission.

<b>Check No.</b>	<b>Vendor Name</b>	<b>Desc.</b>	<b>Check Amount</b>
001256	George Washington	TTD Advance Payment 4 weeks Period 12/17/24-1/13/25	\$2,709.28 <b>\$2,709.28</b>
001257	Brian Lutz	TTD Advance Payment 4 weeks Period 12/17/24-1/13/25	\$3,247.20 <b>\$3,427.20</b>
001258	Yovana Ramirez	TTD Advance Payment 3 weeks Period 12/19/24-1/08/25	\$3,297.00 <b>\$3,297.00</b>
001259	Wilinton Chamorro	TTD Advance Payment 2 weeks Period 12/31/24-1/13/25	\$1,330.08 <b>\$1,330.08</b>
001260	Acrisure LLC dba Scirocco Group	Executive Director Fee for Jan.	\$12,375.00 <b>\$12,375.00</b>
001261	The Westfield Leader	Ad & Affidavit for 1/21/2025 Mtg	\$35.30 <b>\$35.30</b>
001262	MGL Printing Solutions	Claims Acct. Check Stock 2025	\$723.00 <b>\$723.00</b>
001263	Acrisure LLC dba Bergen Risk Managers	Monthly Claims Administration Fee	\$35,400.00 <b>\$35,400.00</b>
001264	County of Union	Grosso Claim Reimbursement	\$4,531.83 <b>\$4,531.83</b>
<b>TOTAL PAYMENTS FY 2025</b>			<b>\$63,648.69</b>

**BY:** \_\_\_\_\_

**CHAIRPERSON** \_\_\_\_\_ **DATE** \_\_\_\_\_

**ATTEST:** \_\_\_\_\_  
\_\_\_\_\_  
**DATE**

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

\_\_\_\_\_  
**TREASURER**

**UNION COUNTY INSURANCE FUND COMMISSION  
RESOLUTION AUTHORIZING SETTLEMENT OF LIABILITY CLAIM**

22



Bergen Risk Managers

P.O. Box 901

Ramsey, NJ 07446

Tel. (201) 825-0357

Fax (201) 825-2230

## **THIRD PARTY ADMINISTRATOR REPORT**

- Summary of Claim Fund Balances (as of 9/30/2024) with Final Actuarial Adjustments
- Status of Data & Document Conversion from prior TPA
- Workers Compensation Administrative Procedures
- Status of PARs
- TTD Direct Payments, PPD Payments and TTD County Reimbursements
- Staffing Additions



UNION COUNTY INSURANCE COMMISSION  
SUMMARY OF CLAIM FUND BALANCES

Claim Financials by Fund Year	Year-End 2022 Fund Balance	Year over Year Net Change	Year-End 2023 Fund Balance	(Jan-Mar) 2024	COVID Adjustment	3/31/2024 Fund Balance	(April-June) 2024	6/30/2024 Fund Balance	(July-Sep) 2024	9/30/2024 Fund Balance
<b>FUND YEAR 2018</b>										
Paid Claims	\$2,750,266.00	\$141,801.00	\$2,892,067.00	\$16,502.00		\$2,908,569.00	\$7,188.00	\$2,915,757.00	\$57,456.00	\$2,973,213.00
Claim Reserves	\$580,661.00	-\$263,785.00	\$316,876.00	-\$41,433.00		\$275,443.00	-\$12,308.00	\$263,135.00	-\$87,288.00	\$175,847.00
<b>IBNR</b>	<b>\$115,447.00</b>	<b>-\$97,612.00</b>	<b>\$17,835.00</b>	<b>-\$3,990.00</b>		<b>\$13,845.00</b>	<b>-\$836.00</b>	<b>\$13,009.00</b>	<b>-\$3,019.00</b>	<b>\$9,990.00</b>
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Discounted Claim Value (DCV)</b>	<b>-\$12,006.00</b>	<b>\$7,131.00</b>	<b>-\$4,875.00</b>	<b>\$481.00</b>		<b>-\$4,394.00</b>	<b>\$79.00</b>	<b>-\$4,315.00</b>	<b>\$1,688.00</b>	<b>-\$2,627.00</b>
<b>Total Fund Year 2018 Claims</b>	<b>\$3,434,368.00</b>	<b>-\$212,465.00</b>	<b>\$3,221,903.00</b>	<b>-\$28,440.00</b>		<b>\$3,193,463.00</b>	<b>-\$5,877.00</b>	<b>\$3,187,586.00</b>	<b>-\$31,163.00</b>	<b>\$3,156,423.00</b>
<b>FUND YEAR 2019</b>										
Paid Claims	\$3,158,415.00	\$424,684.00	\$3,583,099.00	\$20,420.00		\$3,603,519.00	\$11,206.00	\$3,614,725.00	\$72,378.00	\$3,687,103.00
Claim Reserves	\$721,984.00	-\$398,538.00	\$323,446.00	-\$52,731.00		\$270,715.00	\$150,281.00	\$420,996.00	-\$159,687.00	\$261,309.00
<b>IBNR</b>	<b>\$231,461.00</b>	<b>-\$165,114.00</b>	<b>\$66,347.00</b>	<b>-\$4,656.00</b>		<b>\$61,691.00</b>	<b>-\$20,387.00</b>	<b>\$41,304.00</b>	<b>-\$5,193.00</b>	<b>\$36,111.00</b>
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Discounted Claim Value (DCV)</b>	<b>-\$16,788.00</b>	<b>\$9,479.00</b>	<b>-\$7,309.00</b>	<b>\$733.00</b>		<b>-\$6,576.00</b>	<b>-\$2,106.00</b>	<b>-\$8,682.00</b>	<b>\$3,113.00</b>	<b>-\$5,569.00</b>
<b>Total Fund Year 2019 Claims</b>	<b>\$4,095,072.00</b>	<b>-\$129,489.00</b>	<b>\$3,965,583.00</b>	<b>-\$36,234.00</b>		<b>\$3,929,349.00</b>	<b>\$138,994.00</b>	<b>\$4,068,343.00</b>	<b>-\$89,389.00</b>	<b>\$3,978,954.00</b>
<b>FUND YEAR 2020</b>										
Paid Claims	\$1,297,633.00	\$593,820.00	\$1,891,453.00	\$157,189.00		\$2,048,642.00	\$328,599.00	\$2,377,241.00	\$49,871.00	\$2,427,112.00
Claim Reserves	\$817,772.00	\$881,573.00	\$1,699,345.00	-\$210,617.00	-\$592,232.00	\$896,496.00	\$164,734.00	\$1,061,230.00	-\$331,256.00	\$729,974.00
<b>IBNR</b>	<b>\$955,494.00</b>	<b>-\$791,779.00</b>	<b>\$163,715.00</b>	<b>-\$27,465.00</b>		<b>\$136,250.00</b>	<b>-\$24,027.00</b>	<b>\$112,223.00</b>	<b>-\$8,938.00</b>	<b>\$103,285.00</b>
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	-\$17,719.00	-\$17,719.00	\$0.00	-\$17,719.00	\$0.00	-\$17,719.00
<b>Discounted Claim Value (DCV)</b>	<b>-\$36,028.00</b>	<b>\$15,347.00</b>	<b>-\$20,681.00</b>	<b>\$2,286.00</b>		<b>-\$18,395.00</b>	<b>\$7,021.00</b>	<b>-\$11,374.00</b>	<b>\$3,767.00</b>	<b>-\$7,607.00</b>
<b>Total Fund Year 2020 Claims</b>	<b>\$3,034,871.00</b>	<b>\$698,961.00</b>	<b>\$3,733,832.00</b>	<b>-\$78,607.00</b>	<b>-\$609,951.00</b>	<b>\$3,045,274.00</b>	<b>\$476,327.00</b>	<b>\$3,521,601.00</b>	<b>-\$286,556.00</b>	<b>\$3,235,045.00</b>
<b>FUND YEAR 2021</b>										
Paid Claims	\$1,059,206.00	\$120,514.00	\$1,179,720.00	\$545.00		\$1,180,265.00	\$77,928.00	\$1,258,193.00	\$64,881.00	\$1,323,074.00
Claim Reserves	\$834,237.00	\$514,434.00	\$1,348,671.00	\$69,960.00		\$1,418,631.00	\$25,230.00	\$1,443,861.00	\$40,016.00	\$1,483,877.00
<b>IBNR</b>	<b>\$1,046,295.00</b>	<b>-\$745,710.00</b>	<b>\$300,585.00</b>	<b>-\$47,180.00</b>		<b>\$253,405.00</b>	<b>-\$43,961.00</b>	<b>\$209,444.00</b>	<b>-\$40,172.00</b>	<b>\$169,272.00</b>
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Discounted Claim Value (DCV)</b>	<b>-\$42,065.00</b>	<b>\$7,427.00</b>	<b>-\$34,638.00</b>	<b>\$1,459.00</b>		<b>-\$33,179.00</b>	<b>\$64.00</b>	<b>-\$33,115.00</b>	<b>\$2,132.00</b>	<b>-\$30,983.00</b>
<b>Total Fund Year 2021 Claims</b>	<b>\$2,897,673.00</b>	<b>-\$103,335.00</b>	<b>\$2,794,338.00</b>	<b>\$24,784.00</b>		<b>\$2,819,122.00</b>	<b>\$59,261.00</b>	<b>\$2,878,383.00</b>	<b>\$66,857.00</b>	<b>\$2,945,240.00</b>

	Year-End 2022 Fund Balance	Year over Year Net Change	Year-End 2023 Fund Balance	(Jan-Mar) 2024	COVID Adjustment	3/31/2024 Fund Balance	(April-June) 2024	6/30/2024 Fund Balance	(July-Sep) 2024	9/30/2024 Fund Balance
<b>FUND YEAR 2022</b>										
Paid Claims	\$521,308.00	\$240,816.00	\$762,124.00	\$10,012.00		\$772,136.00	\$47,783.00	\$819,919.00	\$187,149.00	\$1,007,068.00
Claim Reserves	\$905,204.00	\$160,786.00	\$1,065,990.00	\$213,911.00		\$1,279,901.00	-\$218,651.00	\$1,061,250.00	\$279,416.00	\$1,340,666.00
<b>IBNR</b>	<b>\$1,683,797.00</b>	<b>-\$911,698.00</b>	<b>\$772,099.00</b>	<b>-\$88,770.00</b>		<b>\$683,329.00</b>	<b>-\$66,538.00</b>	<b>\$616,791.00</b>	<b>-\$225,240.00</b>	<b>\$391,551.00</b>
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Discounted Claim Value (DCV)</b>	<b>-\$70,580.00</b>	<b>\$30,413.00</b>	<b>-\$40,167.00</b>	<b>\$2,034.00</b>		<b>-\$38,133.00</b>	<b>\$3,656.00</b>	<b>-\$34,477.00</b>	<b>-\$2,000.00</b>	<b>-\$36,477.00</b>
<b>Total Fund Year 2022 Claims</b>	<b>\$3,039,729.00</b>	<b>-\$479,683.00</b>	<b>\$2,560,046.00</b>	<b>\$137,187.00</b>		<b>\$2,697,233.00</b>	<b>-\$233,750.00</b>	<b>\$2,463,483.00</b>	<b>\$239,325.00</b>	<b>\$2,702,808.00</b>
<b>FUND YEAR 2023</b>										
Paid Claims		\$1,065,622.00	\$1,065,622.00	\$326,757.00		\$1,392,379.00	\$118,989.00	\$1,511,368.00	\$47,614.00	\$1,558,982.00
Claim Reserves		\$1,218,814.00	\$1,218,814.00	-\$230,265.00		\$988,549.00	\$54,919.00	\$1,043,468.00	-\$52,441.00	\$991,027.00
<b>IBNR</b>		<b>\$2,390,919.00</b>	<b>\$2,390,919.00</b>	<b>-\$406,884.00</b>		<b>\$1,984,035.00</b>	<b>-\$243,610.00</b>	<b>\$1,740,425.00</b>	<b>-\$283,137.00</b>	<b>\$1,457,288.00</b>
Excess Insurance Recoverable		\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Discounted Claim Value (DCV)</b>		<b>-\$76,075.00</b>	<b>-\$76,075.00</b>	<b>\$8,874.00</b>		<b>-\$67,201.00</b>	<b>\$7,134.00</b>	<b>-\$60,067.00</b>	<b>\$9,728.00</b>	<b>-\$50,339.00</b>
<b>Total Fund Year 2023 Claims</b>		<b>\$4,599,280.00</b>	<b>\$4,599,280.00</b>	<b>-\$301,518.00</b>		<b>\$4,297,762.00</b>	<b>-\$62,568.00</b>	<b>\$4,235,194.00</b>	<b>-\$278,236.00</b>	<b>\$3,956,958.00</b>
<b>FUND YEAR 2024</b>										
Paid Claims				\$43,641.00		\$43,641.00	\$107,876.00	\$151,517.00	\$520,614.00	\$672,131.00
Claim Reserves				\$277,744.00		\$277,744.00	\$680,755.00	\$958,499.00	\$510,099.00	\$1,468,598.00
<b>IBNR</b>				<b>\$499,865.00</b>		<b>\$499,865.00</b>	<b>\$81,225.00</b>	<b>\$581,090.00</b>	<b>\$80,702.00</b>	<b>\$661,792.00</b>
Excess Insurance Recoverable				\$0.00		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
<b>Discounted Claim Value (DCV)</b>				<b>-\$18,727.00</b>		<b>-\$18,727.00</b>	<b>-\$17,878.00</b>	<b>-\$36,605.00</b>	<b>-\$13,954.00</b>	<b>-\$50,559.00</b>
<b>Total Fund Year 2024 Claims</b>				<b>\$802,523.00</b>		<b>\$802,523.00</b>	<b>\$851,978.00</b>	<b>\$1,654,501.00</b>	<b>\$1,097,461.00</b>	<b>\$2,751,962.00</b>
<b>All Lines Total Claims</b>	<b>\$16,501,713.00</b>	<b>\$4,373,269.00</b>	<b>\$20,874,982.00</b>	<b>\$519,695.00</b>	<b>-\$609,951.00</b>	<b>\$20,784,726.00</b>	<b>\$1,224,365.00</b>	<b>\$22,009,091.00</b>	<b>\$718,299.00</b>	<b>\$22,727,390.00</b>
<b>FUND YEAR 2020 COVID ASSESSMENT ADJUSTMENT</b>										
Paid Claims	\$0.00									
<b>Claim Reserves (A)</b>	<b>-\$592,232.00</b>									
IBNR	\$0.00									
<b>Excess Insurance Recoverable (B)</b>	<b>-\$17,719.00</b>									
Discounted Claim Value	\$0.00									
<b>Total Fund Year 2020 Claims (C)</b>	<b>-\$609,951.00</b>									

**COUNTY OF UNION**  
**ADMINISTRATIVE PROCEDURES FOR WORKERS' COMPENSATION**

**REPORTING** – All injuries/incidents are to be reported to your immediate supervisor or designated departmental contact person within 24 hours of the incident.

**COMPLETION/SUBMISSION OF REQUIRED FORMS** – The following are to be completed:

1. **FROI** (First Report of Injury) Form (to be completed by the injured employee's immediate supervisor or departmental contact).
2. **EMPLOYEE REPORT OF INJURY** Form (to be completed by the injured employee)
3. **SUPERVISOR REPORT OF INJURY** Form (to be completed by injured employee's supervisor)
4. **Any additional available supporting documents** (Police Report, Incident Report, Witness Statement, etc.)

Completed FROI and supporting documents are to be emailed to:

Acrisure/Bergen Risk Managers **Email:** [froi@bergenrisk.com](mailto:froi@bergenrisk.com)

Terry Pacheco (Personnel Division) **Email:** [tpacheco@ucnj.org](mailto:tpacheco@ucnj.org)

**PRIMARY CARE** (Non-Emergency) – Injured Employee should be directed to:

**See attached PRIMARY CARE Provider List**

**EMERGENCY CARE** – Injured Employee should be directed to/transported to the nearest hospital emergency room when injury requires emergency care.

**AFTER-HOURS/WEEKEND/HOLIDAY INJURIES** – Injured Employee should be directed to the nearest hospital Emergency Room for treatment (with injury to be reported the next business day). Any follow-up treatment must be coordinated through Bergen Risk Managers with an authorized medical provider.

**SPECIALIZED CARE** – All Specialized Care is to requested through Primary Care Provider, coordinated/authorized by Bergen Risk Managers.

**UNAUTHORIZED PROVIDERS** – Any medical charges incurred by injured employee use of non-authorized medical providers will NOT be covered, and will become the responsibility of the injured employee.

**MEDICAL PROVIDER INVOICES** – Should any medical invoices be received by the injured employee, those invoices should be forwarded to Bergen Risk Managers.

UPDATED 1/1/2025

**AUTHORIZED WORKERS' COMPENSATION PRIMARY CARE PROVIDERS EFFECTIVE 1-1-2025****UNION COUNTY  
INSURANCE FUND COMMISSION**

ALL INJURED EMPLOYEES ARE REQUIRED TO REPORT TO ONE OF THE FOLLOWING PRIMARY CARE LOCATIONS:

**ATLANTIC ADVANCED URGENT CARE**

140 Central Ave, **Clark**, NJ (732) 499-0606  
M-F 8am – 8pm  
Sat/Sun 8am – 5pm

**CARE STATION MEDICAL GROUP**

90 Route 22 West, **Springfield**, NJ (908) 925-CARE (2273)  
M-F 8am – 9pm  
Sat/Sun 8am – 6pm

328 West St. Georges Ave, **Linden**, NJ (908) 925-CARE (2273)  
M-F 8am – 10pm  
Sat/Sun 8am – 10pm

**City MD**

1255 Raritan Road, **Clark**, NJ (848) 206-0072  
M-F 8 am to 8 pm  
Sat/Sun 9 am to 5 pm

2317 Center Island, US-22, **Union**, NJ (201) 354-1951  
M-F 7 am to 11 pm  
Sat/Sun 9 am to 7 pm

574 Springfield Ave, **Westfield**, NJ (908) 389-6400  
M-F 8 am to 8 pm  
Sat/Sun 8 am to 5 pm

1 Diamond Hill Road, **Berkeley Heights**, NJ (908) 277-8880  
M-F 8 am to 8 pm  
Sat/Sun 8 am to 5 pm

**ALL EMERGENCIES SHOULD REPORT TO THE NEAREST HOSPITAL EMERGENCY ROOM AND REPORT THE INJURY THE NEXT BUSINESS DAY.**

**EMPLOYEES WHO WORK OFF-HOURS SHIFTS SHOULD SIMILARLY REPORT TO THE NEAREST HOSPITAL EMERGENCY ROOM AND REPORT THE INJURY THE NEXT BUSINESS DAY.**

**\*\*\* All other provider referrals will be directed by Bergen Risk Managers such as orthopedic, neurology, diagnostics, physical therapy, dental, mental health, internal, chiropractic etc.**



**BERGEN RISK MANAGERS**  
PO Box 901 ▪ Ramsey, NJ 07446  
Phone: 201-825-0357 ▪ Fax: 201-825-2230

**FIRST REPORT OF INJURY (FROI)**

**EMAIL TO BERGEN RISK MANAGERS [FROI@BERGENRISK.COM](mailto:FROI@BERGENRISK.COM)**  
**COPY TO: TERRY PACHECO: [TPACHECO@UCNJ.ORG](mailto:TPACHECO@UCNJ.ORG)**

Please note that all information must be completed for each claim submitted

**EMPLOYER**

County of Union		
Department/Division		
Street address:		
City:	State:	Zip:

**EMPLOYEE/WAGE**

Last name:		First name:	
Middle Initial:	Home/Cell Phone (incl. area code):		
Street Address:			
City:		State:	Zip:
Date of birth:		Social security #:	
Date of hire:	State of hire:	Sex: <input type="checkbox"/> male <input type="checkbox"/> female	
Occupation/Job Title:			
Marital status: <input type="checkbox"/> unmarried <input type="checkbox"/> single/divorced <input type="checkbox"/> married <input type="checkbox"/> separated <input type="checkbox"/> unknown			
Employment status: (Please select the <b>FIRST</b> status that applies to the injured worker, make only <b>ONE</b> selection)			
1 <input type="checkbox"/> Volunteer Worker			
2 <input type="checkbox"/> Seasonal Employee			
3 <input type="checkbox"/> Regular Full Time Employee			
4 <input type="checkbox"/> Regular Part Time Employee			
5 <input type="checkbox"/> Not Employed			
6 <input type="checkbox"/> Retired			
7 <input type="checkbox"/> On Strike			
8 <input type="checkbox"/> Disabled			
9 <input type="checkbox"/> Other			
Wage rate: \$ <input type="checkbox"/> per day <input type="checkbox"/> per week <input type="checkbox"/> per month			
Number of Days worked per week:			
Did employee receive full pay for day of injury? <input type="checkbox"/> yes <input type="checkbox"/> no			
Did salary continue? <input type="checkbox"/> yes <input type="checkbox"/> no			

**BERGEN RISK MANAGERS**  
 PO Box 901 ▪ Ramsey, NJ 07446  
 Phone: 201-825-0357 ▪ Fax: 201-825-2230

**OCCURRENCE/TREATMENT**

Time employee began work: <input type="checkbox"/> am <input type="checkbox"/> pm	
Date of injury or illness:	Time of occurrence:
Last work date:	Date disability began:
Date employer was notified of occurrence:	
Type of injury:	
Body Part affected:	
Did injury/illness/exposure occur on employer's premises? <input type="checkbox"/> yes <input type="checkbox"/> no	
Department or location where accident or illness exposure occurred:	
ZIP Code of injury site:	
List all equipment, materials or chemicals employee was using when accident or illness exposure occurred:	
Specific activity the employee was engaged in when the accident or illness exposure occurred:	
Work process the employee was engaged in when accident or illness exposure occurred:	
How did the injury or illness/abnormal health condition occur? Describe the sequence of events and include any objects or substances that directly injured the employee or made the employee ill:	
Date returned to work:	
If fatal, give date of death:	
Were safeguards or safety equipment provided? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Were they used? <input type="checkbox"/> Yes <input type="checkbox"/> No	

**BERGEN RISK MANAGERS**  
PO Box 901 ▪ Ramsey, NJ 07446  
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**MEDICAL PROVIDER**

Name of Physician or Health Care Provider:		
Address:		
City:	State:	Zip:
Name of Hospital or off site treatment facility:		
Address:		
City:	State:	Zip:
Initial Treatment (check one)		
<input type="checkbox"/> No Medical Treatment		
<input type="checkbox"/> Minor: Treatment by Employer		
<input type="checkbox"/> Minor: Clinic or Hospital		
<input type="checkbox"/> Emergency Care		
<input type="checkbox"/> Hospitalized greater than 24 hours		
<input type="checkbox"/> Future major medical/lost time anticipated		

**OTHER**

Witness name:
Witness Area Code & Phone #:
Date Administrator (TPA) notified:
Date Report Prepared:
Preparer's Name and Title:
Preparer's Area Code & Phone #:

\_\_\_\_ Non-Disabling  
\_\_\_\_ Disabling (lost time)

### SUPERVISOR ACCIDENT INVESTIGATION REPORT

Name of Injured \_\_\_\_\_ Date & Time of Injury \_\_\_\_\_  
Age \_\_\_\_\_ Length of Service \_\_\_\_\_ on Present Job  
Occupation \_\_\_\_\_ Location of Accident \_\_\_\_\_  
Nature of Injury \_\_\_\_\_

#### DESCRIPTION OF ACCIDENT

(This information is for use in preventing similar accidents.  
Answer questions specifically as indicated by example.)

1) What Job Was Employee Doing? Include Tools, Machines and Materials Used.  
(Example: Lifting a heavy box onto a four-wheel truck.)

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2) How Was Employee Injured?  
(Example: The box slipped from his grasp and fell on his toes.)

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3) Did Employee Use Common Sense (Safety)?  
(Example: No. Tried to lift too heavy a load.)

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4) What Was Defective, In Unsafe Condition or Wrong With Method?  
(Example: Should have had help.)

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5) What Equipment Should Be Used?  
(Example: Use of forklift not practical in this location.)

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6) What Steps Were Taken To Prevent Similar Injuries?  
(Example: Instructed men to assist each other in lifting heavy loads.)

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SUPERVISOR ACCIDENT INVESTIGATION REPORT (CONTINUED)

7) Can modified duty be accommodated for his/her job position? (Yes or NO)

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8) Job Description Part (A) - Please list & explain the employee's Duties & Responsibilities:

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9) Job Description Part (B) - What are the physical requirements for the employee's position? (For example - The ability to lift 24/50/80 lbs. regularly, ability to drive, ability to stand for long periods of time, ability to work in extreme weather, ability to work with animals, ability to respond to dangerous situations, ability to respond to quick sounds)

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Job Description Part (C) – Please identify any additional duties and responsibilities that are intermittent or not part of your normal daily routine. (For example - snow plowing or other seasonal work):

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INVESTIGATED BY: \_\_\_\_\_ DATE: \_\_\_\_\_

EMPLOYEES REPORT OF INJURY

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_

Address \_\_\_\_\_

Home Phone \_\_\_\_\_ Social Security No. \_\_\_\_\_

Dept. Where Employed \_\_\_\_\_

Name of Supervisor \_\_\_\_\_

Salary \_\_\_\_\_ (or) Hours per Week \_\_\_\_\_ Rate per Hour \_\_\_\_\_ Days per Week \_\_\_\_\_

Date & Time of Injury \_\_\_\_\_

Place of Injury \_\_\_\_\_

Describe Accident or Occurrence:

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Describe Injury and Medical/Hospital Care to Date:

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Witnesses to Injury, or Person(s) with Knowledge of Accident or Injury:

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Job Description Part (A) - Please list & explain the employee's Duties & Responsibilities:

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EMPLOYEES REPORT OF INJURY (CONTINUED)

Job Description Part (B) - What are the physical requirements for the employee's position? (For example - The ability to lift 24/50/80 lbs. regularly, ability to drive, ability to stand for long periods of time, ability to work in extreme weather, ability to work with animals, ability to respond to dangerous situations, ability to respond to quick sounds)

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Job Description Part (C) – Please identify any additional duties and responsibilities that are intermittent or not part of your normal daily routine. (For example - snow plowing or other seasonal work):

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Remarks:

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\_\_\_\_\_  
(Your Signature)

\_\_\_\_\_  
(Date)

# SAFETY DIRECTOR REPORT

## UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** January 14, 2025

**DATE OF MEETING:** January 21, 2024

### UCIFC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213</p>	<p>Glenn Prince, Assistant Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102</p> <p>P.O. Box 99106 Camden, NJ 08101</p>		

**December – January 2025**

### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **December 17:** Attended the UCIFC meeting.
- **December 17:** Attended the UCIFC Executive Safety Committee meeting

#### *UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED*

- **January 21:** Plan to attend the UCIFC meeting.
- **January 21:** Plan to attend the UCIFC Executive Safety Committee 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 <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: Parking Lot - Best Practices – December 11.
- NJCE JIF - JAM SD Bulletin: Winter Slip & Fall Prevention - Best Practices – December 12.
- NJCE JIF - JAM SD Message: Holiday Stress and Depression – December 19.

- NJCE Training Announcement: NJ PEOSH Injury Reporting & Recording (Virtual) – December 31.
- NJCE JIF - Training Announcement: NEW NJCE Live Group Sign in Sheet Submission for 2025! – January 2.
- NJCE JIF - JAM SD Message: NJOSH 300 Log of Work-Related Injuries and Illnesses – January 6.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording and Reporting Occupational Injuries and Illnesses - January 13.

### ***NJCE 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 2025 (*Announcement with the dates and locations will be released in early 2025*).

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. (*January thru March 2025 Live Training Schedules 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.**

### ***NEW! NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:***

NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.


**Starting January 1, 2025**

**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 on their own and viewed the training.

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**

In addition, the [NJCE LIVE Group Sign-in Sheet](#) link and QR Code are available on the  [NJCE LIVE Monthly Training Schedules](#) and in the [NJCE Learning Management System](#) (click the Folders tab, and then the Group Sign-in Sheet folder).

## ***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, 2025 (Start Date: July 1, 2025)

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 Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.

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 NJCE Learning Management System (LMS)**

The New NJCE LMS (BIS) launched on May 1<sup>st</sup>. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/LIVE%20Monthly%20Training%20Schedules)).

**\* In-Person Training:** 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 (Zoom Meeting Format): NO Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

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.

**January thru March 2025 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
1/13/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/13/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/14/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
1/14/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/14/25	<a href="#">Injury Illness Reporting and Recording Training</a>	11:30 - 12:30 pm
1/15/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
1/15/25	<a href="#">First Responders: Traffic Incident Management</a>	9:00 - 1:00 pm
1/15/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
1/16/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
1/16/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
1/22/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/22/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
1/22/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
1/23/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/23/25	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
1/24/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
1/24/25	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
1/24/25	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
1/27/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	8:30 - 10:30 am
1/27/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm
1/28/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
1/28/25	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
1/28/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	2:30 - 4:30 pm
1/29/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
1/29/25	<a href="#">Bloodborne Pathogens</a>	2:00 - 3:00 pm
1/29/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	3:30 - 5:00 pm
1/30/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
1/30/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	1:00 - 2:30 pm
1/31/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm

2/3/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
2/3/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
2/3/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/4/25	<a href="#">Designated Employer Representative Training (DER)**</a>	9:00 - 4:00 pm w/ 1 hour lunch brk
2/4/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
2/4/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 2:00 pm
2/4/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
2/5/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
2/5/25	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
2/5/25	<a href="#">Disaster Management</a>	1:00 - 2:30 pm
2/5/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/6/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/6/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/7/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
2/7/25	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/7/25	<a href="#">Productive Meetings Best Practices**</a>	1:00 - 2:30 pm
2/10/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/10/25	<a href="#">High Performing Teams**</a>	1:00 - 3:00 pm
2/11/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
2/11/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/11/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/12/25	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/12/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
2/12/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
2/12/25	<a href="#">Hearing Conservation</a>	1:00 - 2:30 pm
2/13/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/13/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/13/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/18/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/18/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	12:30 - 2:30 pm
2/19/25	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/19/25	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/19/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/19/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
2/20/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/20/25	<a href="#">Introduction to Communication Skills**</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/24/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
2/24/25	<a href="#">Public Employers: What You Need to Know**</a>	9:00 - 10:30 am
2/24/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/25/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/25/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/25/25	<a href="#">Personal Protective Equipment</a>	2:30 - 4:30 pm
2/26/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm



2/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/26/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/27/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/25	<a href="#">Microlearning Theory and Practice**</a>	8:30 - 10:30 am
2/28/25	<a href="#">Indoor Air Quality Designated Person Training**</a>	11:00 - 12:00 pm
2/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/3/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/3/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/3/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/4/25	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/4/25	<a href="#">CDL Entry Level Driver Training Train-the-Trainer Program**</a>	9:00 - 10:30 am
3/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 4:00 pm
3/5/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/5/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/5/25	<a href="#">First Responders: Traffic Incident Management</a>	1:00 - 5:00 pm
3/6/25	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
3/6/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
3/6/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/10/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
3/10/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/11/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
3/12/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
3/12/25	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/13/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
3/13/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/14/25	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/14/25	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/14/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/17/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *</a>	8:30 - 11:30 am
3/18/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/18/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
3/18/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/25	<a href="#">Introduction to Understanding Conflict**</a>	1:00 - 3:00 pm
3/19/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/19/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
3/19/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/21/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
3/24/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/25	<a href="#">Accident Investigation**</a>	9:00 - 11:00 am
3/25/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/26/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am

3/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/26/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
3/27/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/25	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/28/25	<a href="#">Special Event Management**</a>	1:00 - 3:00 pm
3/31/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 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 for 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 login 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.

#### • **NEW - NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:**

NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.

**Starting January 1, 2025**

**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 on their own and viewed the training.

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.**

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claims and one additional settlement authority matter. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

# APPENDIX I

**UNION COUNTY INSURANCE FUND COMMISSION  
OPEN MINUTES  
MEETING – DECEMBER 17, 2024  
ZOOM- VIRTUAL MEETING 10:00 AM**

Meeting was called to order by Executive Director. Executive Director read the Open Public Meetings notice into record.

**ROLL CALL OF COMMISSIONERS:**

<b>Chairperson</b>	<b>Wagner</b>	<b>Present</b>
<b>Commissioner</b>	<b>Martins</b>	<b>Present</b>
<b>Commissioner</b>	<b>Scutari</b>	<b>Present</b>

**FUND PROFESSIONALS PRESENT:**

Executive Director	Acrisure Agency Partners <b>Shannon Balken</b> <b>Justin Gallo</b>
Underwriting Manager	Acrisure Agency Partner <b>David Balken</b>
Claims Service	Claims Resolution Corporation, CRC <b>Kim DeLaurentis</b>
Treasurer	<b>Bibi Taylor</b>
Attorney	<b>Bruce Bergen, Esq.</b>
NJCE Safety Manager	J.A. Montgomery Consulting <b>Glenn Prince</b>
UCIFC Safety Director	Pennoni <b>Ralph Coppola</b>

**ALSO PRESENT:**

Christa Foli, Acrisure, LLC – Balken Risk Management  
Theresa Pacheco, Union County  
Evelio Salerno, Union County  
Jennifer Goldstein Medlogix  
Robin Racioppi Acrisure  
Sarah Combs Pennoni

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 22, 2024**

- Executive Director noted the closed minutes were e-mailed to the Commissioners prior to the meeting for review.

**MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 22, 2024**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE:** The UCIFC Safety Director Mr. Ralph Coppola reported that there are no new reports associated with any safety claims. The (BEAPS) have been updated for the facilities and sent out. Mr. Coppola has conducted the confined space training with the DPW last month and in the process of working on scheduling forklift training with the DPW and Parks Department for the end of January, beginning of February.

**EXECUTIVE DIRECTOR REPORT:**

Executive Director advised of the mandatory year end claim reporting for potential claims for claim made policies. All claims need to be reported prior to January 1<sup>st</sup>, 2025.

**UNION COUNTY APPROVED COUNSEL:** Union County approved Council for the County Insurance Commission. The County of Union, on behalf of itself and the UCIFC issued a request for qualifications on October 17th, 2024, and the responses were reviewed on November 14th, 2024.

- Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 30-24 CERTIFICATION OF UTILIZING COUNTY COUNCIL**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

**EXECUTIVE DIRECTOR EXTENSION:** The County issued an RFP for the Executive Director position in 2023 for year 2024. The original period of contract is January 1, 2024, through December 31, 2024, with a potential option to extend the contract for one subsequent 12-month contract period. The UCIFC now wishes to exercise the one-year renewal option to extend the contract as Executive Director of the UCIFC, for the term commencing January 1, 2025, and ending December 31, 2025.

- Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 31-24 EXECUTIVE DIRECTOR EXTENTION**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

**UNION COUNTY INSURANCE FUND COMMISSION APPOINTING A THIRD PARY ADMINISTRATOR FOR MEDICAL COST CONTAINMENT:** UCIFC issued a RFP on November 6, 2024. Responses were reviewed on November the 26, 2024 and the Commission determined that Acrisure, LLC dba Bergen Risk Managers would be awarded the third party administrative and medical cost containment.

- Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 34-24 UNION COUNTY INSURANCE FUND COMMISSION APPOINTING A THIRD PARY ADMINISTRATOR FOR MEDICAL COST CONTAINMENT**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

**2025 MEETING SCHEDULE:** the proposed meeting dates for 2025 are January 21st, March 25th, May 20th, July 29th, September 23rd, October 21st, and December 16th.

**TREASURER REPORT:** Ms. Taylor referred to the December bill list and advised that all bills are routine in nature and there is sufficiency of funds.

- Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 29-24 DECEMBER BILL LIST**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

**ATTORNEY:** Mr. Bergen has advised that the Star Ledger has ceased print publication. A pending bill is waiting on the governor's desk to allow for electronic publication through the end of March. Mr. Bergen asked for a resolution to approve new council Rainone Coughlin in the Cedras matter retroactive to November 7th, 2024 because of a conflict.

- Executive Director asked for a motion to approve the resolution.

**MOTION TO APPROVE RESOLUTION 33-24 APPOINTING NEW COUNCIL**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Roll Call Vote:	Unanimous

**CLAIMS ADMINISTRATOR:** Ms. DeLaurentis reported for the month of November, there were seven workers comp claims reported of which two remain open and three liability claims reported of which all three remain open. All other matters will be discussed in closed session. With no questions, Ms. DeLaurentis concluded her report.

**MEDLOGIX:** Ms. Goldstein presented a Managed Care PPO/Bill Review Savings Report that went over the claims submitted during the month of November in detail. Showing total reductions of \$397,214.13 or about 68%. With no other questions, Ms. Goldstein concluded her report.

**NJCE SAFETY MANAGER:** Mr. Prince referred to the Safety Directors report for October through December enclosed within the agenda, which included all risk control and safety activities. All training opportunities & training rosters can be found at NJCE.org. Mr. Prince also reports he is awaiting confirmation for the 2025 safety grant and what the exact number will be. With no questions, Mr. Prince concluded his report.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** Mr. Bergen indicated there was no public comment.

**CLOSED SESSION:** Executive Director advised there was a need for a closed session.

Commission Attorney stated that pursuant to the provisions of the Open Public Meetings Act, a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. Commission Attorney then read the below statement which was included in the agenda. N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim numbers 1533, 2977, 2907, 0735, 1439, 0462, 1541. As well as a litigation matter. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.



Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

**MOTION TO MOVE INTO CLOSED SESSION:**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

**MOTION TO APPROVE PAR AS DISCUSSED IN IN EXECTIVE SESSION:**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

**MOTION TO ADJOURN:**

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

**MEETING ADJOURNED: 10:46 AM**

Minutes prepared by Christa Foli -Secretary