

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
March 25, 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=96985345588](https://zoom.us/j/8518904609?pwd=OHJ4clNoUWk1bHpZazQ2TIJJamQ5dz09&omn=96985345588)

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its March 25, 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: March 25, 2025
10:00 AM

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

☐ **ROLL CALL OF COMMISSIONERS**

☐ **APPROVAL OF MINUTES:** **January 21, 2025** **Open Minutes** **Appendix I**
 January 21, 2025 **Closed Minutes sent via e-mail**

☐ **CORRESPONDENCE:** None

☐ **COMMITTEE REPORTS:** **Page 2**
 Safety Committee Reports
 UCIFC Safety Director – Pennoni

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – ACRISURE, LLC.** **Page 3-15**
 Resolution 15-25 Approval of Certain Payments - *Motion*
 Resolution 16-25 Plan of Risk Management – *Motion*
 Resolution 17-25 Adoption of 2025 Budget – *Motion*
 Resolution 18-25 Dividend Refund from 2020 Year – *Motion*
 Employee Dishonesty Coverage Expenditure– *Motion*

☐ **TREASURER – Bibi Taylor** **Page 16**
 Resolution 19-25 Bill List – *Motion*

☐ **ATTORNEY – Bruce H. Bergen, Esq.** **Verbal**

☐ **CLAIMS ADMINISTRATOR – Bergen Risk Managers** **Page 17-19**

☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting** **Page 20-28**
 Monthly Report

☐ **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 29**

Motion to go into Executive Session

☐ **MEETING ADJOURNMENT**

☐ **NEXT SCHEDULED MEETING: May 20, 2025 10:00 AM**



March 14, 2025

CUNIX24006

Union County Insurance Fund Commission

Pennoni Activities

- Conducted Union County Labor Safety Meetings 06/06/24, 07/10/24, 09/11/24, 10/09/24, 12/16/24, 01/16/25, and 2/13/25.
- Conducted Union County Executive Meeting 07/23/24 and 09/24/24, 10/22/2024, 12/17/24, and 1/21/25.
- Provided Heat Safety for Managers and Heat Safety for Workers guidance documents 06/18/24.
- Conducted PEOSH audits of 25 county buildings throughout July and August 2024.
- Conducted Lock Out/Tag Out audits within county buildings throughout July 2024.
- Provided a Water Intrusion and Mold Remediation guidance document to the county 07/23/24.
- Conducted 20 in person Emergency Evacuation and Fire Drill Training between August and September.
- Delivered 2024 Control of Hazardous Energy Lock Out/Tag Out Plan on 12/3/2024.
- Delivered 2024 Building Emergency Action Plans (BEAP) and Fire Prevention reports 12/3/2024
- Delivered the 2025 Respiratory Protection Fit Plan 2/4/2025
- Conducted Fit Testing on 2/10/2025
- Conducting Fleet Vehicle Inspections 3/10/2025 – 3/21/2025
- Reviewing and updating the County Wide Respiratory Protection Plan.
- Reviewing and updating the County Wide Blood Borne Pathogen Plan.
- Reviewing and updating the PPE Hazard Assessment Plan.
- Reviewing and updating the Confined Space Entry Plan.
- Reviewing Asbestos Management Plans.

UNION COUNTY INSURANCE FUND COMMISSION

777 Terrace Ave, Suite 309
Hasbrouck Heights, NJ 07604
Telephone (201) 727-0070 Fax (201) 727-0080

Date: March 25, 2025

Memo to: Commissioners of the Union County Insurance Fund Commission

From: Acrisure, LLC

Subject: Executive Director's Report

We hope everyone has enjoyed the two-month intermission between meetings, which provided our team valuable time to delve deeply into UCIFC business related matters. Our office has been working closely with the new claims management team at Bergen Risk to analyze the development of the Funds loss ratio and the frequency versus severity of claims since the inception of UCIFC. John Markel will provide an enlightening and more in-depth discussion on his findings on this topic during today's meeting.

Additionally, we have engaged with our fund actuary to determine our position regarding the release of a 2025 dividend, continuing our practice from previous years. Our accounting team has also been instrumental in providing financial information of the UCIFC fund balances to support the actuary in this analysis.

During today's meeting, we will also be making a recommendation to adopt the 2025 Plan of Risk Management and the 2025 Property & Casualty Budget.

☐ Authorization of Certain Payments Between Regular Meetings

From time to time, emergent approved claim expenditures arise that necessitate prompt payment and processing outside of our regular meetings. Additionally, while we do not anticipate issues with claim payments, there could instances to approve expenditures necessary to the day-to-day operations, if the UCIFC is not scheduled to meet during a given month or regularly scheduled meeting is cancelled.

To address these situations efficiently, we propose a resolution that authorizes certain payments between meetings. If such payments are deemed necessary by the Executive Director, they would have the authority, in consultation with the Chair & Treasurer, to release these payments. These actions would then be ratified at the subsequent scheduled meeting.

☐ Motion to approve Resolution 15-25, to approve payments between regular meetings of the UCIFC

❑ 2025 Plan of Risk Management Overview

Attached is the Plan of Risk Management, which includes no significant material changes. This Plan provides an overview of the Commission's coverage, retained risks, reserving philosophy, claims payment authority, and other relevant details. Minor changes have been highlighted in yellow, including the addition of the Fund's self-insured retention of \$100,000 for auto physical damage coverage on page 3 of the Risk Management Plan.

❑ Motion to approve Resolution 16-25, 2025 Plan of Risk Management

❑ Annual Budget Proposal for 2025

We are prepared to adopt this year's 2025 Property and Casualty budget. The complete proposed budget is included in your meeting packet. Previously, we approved a temporary budget representing 2/12 of the 2025 annual budget. The annual budget reflects an overall increase of 4.20%, before dividend credits are applied, bringing the total to \$4,142,300.

❑ Motion to approve Resolution 17-25 to approve the 2025 Property & Casualty Budget attached in the amount of \$4,142,300.

❑ 2025 Dividend Analysis

We have received back our dividend analysis in perfect timing to finalize the budget. After reviewing the fund's financial statements through September 30, 2024, we shared these reports with our fund actuary, Actuarial Advantage. Based on the Fund's financials and the JIF statutes, the actuary has developed a recommendation. We propose proceeding using prior precedent as a guide, specifically using prior years' dividend amounts as a percentage of each prior year's surplus. We are comfortable using historical surplus as a benchmark but with the caveat of using a slightly smaller amount based on the recent recommendations of the New Jersey Department of Banking and Insurance (DOBI) that recognizes conservatism due to current insurance market conditions.

The initial calculation supports releasing \$464,800, however, considering the budget increase, we are seeking approval of a \$600,000 dividend return from years 2019 and 2020.

❑ Motion to approve Resolution 18-25, authorizing Refunds from Fund Year 2019 in the amount of \$150,000 and 2020 in the amount of \$450,000.

❑ Employee Dishonesty Coverage

The Employee Dishonesty Coverage with Selective Insurance Company renews on April 14, 2025. This policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,495 which represents a flat renewal. We have finalized the renewal with Selective and have the bindable quote. We are seeking approval of the premium expenditure. The premium for the

renewal will be paid out of the Miscellaneous and Expense Account and appears on this months bills list.

☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,495**

☐ **2025 Meeting Schedule**

The next scheduled meeting is on May 20, 2025 at 10:00 AM as we are not scheduled to meet in April 2025.

**UNION COUNTY INSURANCE FUND COMMISSION--
AUTHORIZING CERTAIN PAYMENTS BETWEEN REGULAR MEETINGS**

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 deemed it necessary and appropriate to allow certain bills to be paid between regular meetings of the Commissioners, so they are paid in a timely fashion;

NOW THEREFORE BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairperson upon recommendation of the Executive Director, subject to certification of availability of funds by the Treasurer, is hereby authorized to approve payments of UCIFC expenditures necessary to the day-to-day operations, if the UCIFC is not scheduled to meet during a given month or the regularly scheduled monthly meeting is cancelled. Payment of all such bills shall be ratified at the subsequent month's meeting.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 25, 2025.

ADOPTED:

BY: _____

CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

Union County Insurance Commission 2025 Plan of Risk Management

BE IT RESOLVED by the Insurance Commission's governing body that effective January 1st, 2025 the 2025 Plan of Risk Management shall be:

The Perils or Liability to be Insured Against

The Insurance Commission insures the following perils or liability:

1. Workers' Compensation including Employer's Liability
2. Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Property, Automobile Physical Damage and Boiler & Machinery.

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

1. Excess Workers' Compensation including Employers' Liability
2. Excess Liability including General, Law Enforcement, Automobile and Employee Benefits Liability
3. Excess Property including Boiler & Machinery
4. Public Officials Liability / Employment Practices Liability
5. Crime
6. Pollution Liability
7. Employed Lawyers Liability
8. Non-Owned Aircraft Liability
9. Cyber

The Limits of Coverage

NOTE: Each Member entity is responsible for paying up to its individual self-insured retention/deductible on the ancillary lines of insurance purchased from the commercial market via the NJC. The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents. Additional limits, sublimits, deductibles, retentions, terms and conditions apply.

1. Workers' Compensation
 - Workers' Compensation: Statutory
 - Employer's Liability: \$21,150,000
 - USL&H and Harbor Marine/Jones Act: Included
2. Liability (General, Automobile, Law Enforcement and Employee Benefits Liability)
 - Limit: \$15,000,000 each / \$20,000,000 aggregate (Automobile unaggregated)
 - a. Personal Injury Protection (PIP): \$250,000
 - b. Underinsured/Uninsured Motorists Liability: \$15,000 / \$30,000 / \$5,000
 - c. Unmanned Aircraft: \$5,000,000

3. Public Officials/ Employment Practices Liability - Limit: \$10,000,000 each claim / aggregate - Retentions:
 - a.POL: \$250,000
 - b.EPL: \$250,000
4. Employed Lawyers Liability

Limit: \$5,000,000 per claim/ \$10,000,000 aggregate

Retention: \$25,000 per claim
5. Non-Owned Aircraft

Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability

Medical Expense: \$5,000 each passenger

Rotor Wing: \$5,000,000
6. Property including Boiler & Machinery - \$260,000,000 Per Occurrence

Sublimits:

 - a. Breakdown: \$100,000,000
 - b. Earthquake: \$200,000,000 (Annual Aggregate)
 - c.Flood: \$100,000,000 (Annual Aggregate)
 1. High Hazard Flood: \$75,000,000
 - d. Vehicles: \$10,000,000 (PD Only)
 1. Time Element Extra Expense: \$500,000
 - e. Garagekeepers Liability: Included
 - f. Working Dogs: \$100,000

Property Deductibles

 - a. All Other: \$250,000 per occurrence
 - b. Equipment Breakdown: \$50,000 per occurrence
 - c. Flood, SFHA:
 1. Building: Max available NFIP Limit (\$500,000)
 2. Contents: Max available NFIP Limit (\$500,000)
 3. Time Element: \$500,000
 - d. Named Storm:
 1. Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 2. Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 3. Minimum Deductible: \$500,000 per occurrence

Member Deductibles

 - a.Union County: \$0
7. Crime

Limit: \$1,000,000

Deductible: \$25,000
8. Pollution Liability

Limit: \$10,000,000 per claim/ \$25,000,000 aggregate

Deductible: \$50,000
9. Employed Lawyers Liability

Limit: \$5,000,000 per claim/ \$10,000,000 aggregate
Retention: \$25,000

10. Cyber

Limit: \$250,000
Deductible: \$0

The amount of risk to be retained by the Insurance Commission *(except as noted in section 2. Limits of coverage/*

1. Workers' Compensation (all coverages): \$300,000
2. Liability (all coverages): \$250,000
 - a. Underinsured/Uninsured: \$15,000 / \$30,000 / \$5,000
 - b. Personal Injury Protection: \$250,000
3. Public Officials /Employment Practices Liability: None
4. Property: \$250,000
 - a. Working Dogs: \$100,000
 - b. Flood, SFHA:
 - i. Building: Max available NFIP Limit (\$500,000)
 - ii. Contents: Max available NFIP Limit (\$500,000)
 - c. Equipment Breakdown: \$50,000 excess of \$50,000
5. Crime: None
6. Pollution Liability: None
7. Employed Lawyers Liability: None
8. Non-Owned Aircraft: None
9. Cyber: \$250,000
10. Auto Phys Dam: \$100,000

Coverage to be purchased from a commercial insurer

The Insurance Commission does not purchase commercial insurance.

Reinsurance to be purchased

The Insurance Commission does not purchase reinsurance.

The amount of unpaid claims to be established

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

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

The method of assessing contributions to be paid by each member of the Insurance Commission when applicable

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

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

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

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

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

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

Procedures governing loss adjustment and legal expenses

The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Underwriters at Lloyds (Brit) and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors also conduct an audit.

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

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

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

Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records

Not applicable.

Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

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

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

1. **Paid Loss Development Method** - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
2. **Case Incurred Loss Development Method** - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

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

1. \$25,000 for workers compensation claims
2. \$15,000 for liability claims
3. \$15,000 for auto physical damage claims and \$25,000 for property claims
4. With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this *25th Day of March 2025*

COMMISSION CHAIRPERSON

ATTEST:

COMMISSION VICE CHAIRPERSON

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		
				\$	%	
I. Claims and Excess Insurance						
Claims						
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						
8 Excess Insurance						
9 Cyber Liability Premium 12/31/24-12/31/25		\$0	\$0	\$0		
10						
11 II. Expenses, Fees & Contingency						
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	\$4,142,300	\$ 167,006	4.20%	
29 Dividend Credit	\$	(500,000)	(600,000)			
30 Total Including Dividend Credits		\$3,475,294	\$3,542,300	\$ 67,006	1.93%	

RESOLUTION NO. 17-25

**UNION COUNTY INSURANCE FUND COMMISSION
ADOPTION OF A 2025 PROPERTY & CASUALTY BUDGET**

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts the Property & Casualty Budget attached hereto as the Calendar Year 2025 in the amount of \$4,142,300.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 25, 2025.

ADOPTED:

BY: _____
CHAIRPERSON **DATE**

ATTEST: _____
VICE CHAIRPERSON **DATE**

RESOLUTION NO. 18-25

UNION COUNTY INSURANCE FUND COMMISSION

RESOLUTION AUTHORIZING REFUND FROM THE 2019 & 2020 FUND YEAR ACCOUNTS

WHEREAS, the Union County Insurance Fund Commission (hereinafter “the Commission”) is duly constituted an insurance fund commission; and

WHEREAS, Article VIII of the Commission’s Rules & Regulations provides that the Commission may refund to its member excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the Commission has obtained a calculation from its Actuary and Executive Director as to the amount of excess monies from its 2019 and 2020 Fund Year Accounts which is available for distribution in the amount of \$600,000

WHEREAS, distribution of the excess monies from the 2019 & 2020 Fund Year Accounts are consistent with maintaining the financial integrity of the Commission; and

WHEREAS, the Board of Fund Commissioners have determined that it would be in its best interest to make the distribution of excess monies from the 2019 & 2020 Fund Year Accounts; now, therefore,

BE IT RESOLVED by the Union County Insurance Fund Commission that the Executive Director for the Commission be and is hereby authorized to process a refund in the amount of \$150,000 from Fund Year 2019 and \$450,000 from Fund Year 2020.

BE IT FURTHER RESOLVED the Commission Treasurer is hereby authorized to take the dividend credit of \$600,000 on the first installment of the 2025 Assessment Billing. The dividend credit will be noted on the billing.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 25, 2025.

ADOPTED:

BY: _____

CHAIRPERSON

DATE

ATTEST: _____

VICE CHAIRPERSON

DATE

RESOLUTION NO. 19-25
UNION COUNTY INSURANCE FUND COMMISSION
BILLS LIST MARCH 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.

Check No.	Vendor Name	Desc.	Check Amount
001265	Acrisure LLC dba Scirocco Group	Executive Director Fee for Feb. & Mar.	\$12,375.00
		Selective Surety Premium 4/25-4/26	\$12,375.00
			\$1,495.00
			\$26,245.00
001266	Amy Wagner	Website Host Reimbursement	\$260.39
			\$260.39
001267	NJ Advance Media	Star Ledger Meeting Schedule Ad	\$18.06
			\$18.06
001268	Acrisure LLC dba Bergen Risk Managers	Claims Administration Fee Feb. & Mar.	\$35,400.00
			\$35,400.00
			\$70,800.00
001269	The Actuarial Advantage	Actuary Fee Jan., Feb., & Mar.	\$1,999.98
			\$1,999.98
TOTAL PAYMENTS FY 2025			\$99,323.43

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



Bergen Risk Managers Report

- **Summary of Claim Fund Balances – Calendar Years Ending 2022, 2023 and 2024 with Year-Over-Year Net Changes**
- **Overview of Actuarial Analysis of Workers Compensation Fund Year Assessments/Experience/Loss Ratios/Trending**

**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	Year over Year Net Change	Year-End 2024 Fund Balance
FUND YEAR 2018					
Paid Claims	\$2,750,266.00	\$141,801.00	\$2,892,067.00	\$102,343.00	\$2,994,410.00
Claim Reserves	\$580,661.00	-\$263,785.00	\$316,876.00	-\$147,729.00	\$169,147.00
IBNR	\$115,447.00	-\$97,612.00	\$17,835.00	-\$8,579.00	\$9,256.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)	-\$12,006.00	\$7,131.00	-\$4,875.00	\$2,370.00	-\$2,505.00
Total Fund Year 2018 Claims	\$3,434,368.00	-\$212,465.00	\$3,221,903.00	-\$51,595.00	\$3,170,308.00
FUND YEAR 2019					
Paid Claims	\$3,158,415.00	\$424,684.00	\$3,583,099.00	\$127,657.00	\$3,710,756.00
Claim Reserves	\$721,984.00	-\$398,538.00	\$323,446.00	-\$29,235.00	\$294,211.00
IBNR	\$231,461.00	-\$165,114.00	\$66,347.00	-\$40,409.00	\$25,938.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)	-\$16,788.00	\$9,479.00	-\$7,309.00	\$1,574.00	-\$5,735.00
Total Fund Year 2019 Claims	\$4,095,072.00	-\$129,489.00	\$3,965,583.00	\$59,587.00	\$4,025,170.00
FUND YEAR 2020					
Paid Claims	\$1,297,633.00	\$593,820.00	\$1,891,453.00	\$609,937.00	\$2,501,390.00
Claim Reserves	\$817,772.00	\$881,573.00	\$1,699,345.00	-\$1,401,661.00	\$297,684.00
IBNR	\$955,494.00	-\$791,779.00	\$163,715.00	-\$72,897.00	\$90,818.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	-\$17,719.00	-\$17,719.00
Discounted Claim Value (DCV)	-\$36,028.00	\$15,347.00	-\$20,681.00	-\$14,668.00	-\$6,013.00
Total Fund Year 2020 Claims	\$3,034,871.00	\$698,961.00	\$3,733,832.00	-\$867,672.00	\$2,866,160.00
FUND YEAR 2021					
Paid Claims	\$1,059,206.00	\$120,514.00	\$1,179,720.00	\$732,385.00	\$1,912,105.00
Claim Reserves	\$834,237.00	\$514,434.00	\$1,348,671.00	-\$288,700.00	\$1,059,971.00
IBNR	\$1,046,295.00	-\$745,710.00	\$300,585.00	-\$170,541.00	\$130,044.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)	-\$42,065.00	\$7,427.00	-\$34,638.00	\$14,753.00	-\$19,885.00
Total Fund Year 2021 Claims	\$2,897,673.00	-\$103,335.00	\$2,794,338.00	\$287,897.00	\$3,082,235.00
FUND YEAR 2022					
Paid Claims	\$521,308.00	\$240,816.00	\$762,124.00	\$369,603.00	\$1,131,727.00
Claim Reserves	\$905,204.00	\$160,786.00	\$1,065,990.00	\$127,064.00	\$1,193,054.00
IBNR	\$1,683,797.00	-\$911,698.00	\$772,099.00	-\$433,871.00	\$338,228.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)	-\$70,580.00	\$30,413.00	-\$40,167.00	\$8,273.00	-\$31,894.00
Total Fund Year 2022 Claims	\$3,039,729.00	-\$479,683.00	\$2,560,046.00	\$71,069.00	\$2,631,115.00
FUND YEAR 2023					
Paid Claims		\$1,065,622.00	\$1,065,622.00	\$738,064.00	\$1,803,686.00
Claim Reserves		\$1,218,814.00	\$1,218,814.00	-\$307,451.00	\$911,363.00
IBNR		\$2,390,919.00	\$2,390,919.00	-\$1,201,576.00	\$1,189,343.00
Excess Insurance Recoverable		\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)		-\$76,075.00	-\$76,075.00	\$34,337.00	-\$41,738.00
Total Fund Year 2023 Claims		\$4,599,280.00	\$4,599,280.00	-\$736,626.00	\$3,862,654.00
FUND YEAR 2024					
Paid Claims				\$1,078,760.00	\$1,078,760.00
Claim Reserves				\$2,507,748.00	\$2,507,748.00
IBNR				\$1,328,432.00	\$1,328,432.00
Excess Insurance Recoverable				\$0.00	\$0.00
Discounted Claim Value (DCV)				-\$88,301.00	-\$88,301.00
Total Fund Year 2024 Claims				\$4,826,639.00	\$4,826,639.00
All Lines Total Claims	\$16,501,713.00	\$4,373,269.00	\$20,874,982.00	\$3,589,299.00	\$24,464,281.00

UCIC - Overview of Actuarial Analysis of WC Fund Year Assessments/Experience/Loss Ratios

Fund Year	Workers Comp Assessment	Assessment Change	Work Comp Loss Ratio	WC Claim Freequency	Incurred Medical	WC Total Incurred	# of WC Claims Claims \$ 50K+ Total Incurred	Avg Incurred for \$ 50K+ WC Claims
2018	\$4,546,370.00	Base Year	52.40%	272	\$958,343.00	\$2,396,378.00	13	\$122,161.00
2019	\$3,870,000.00	-14.90%	92.40%	238	\$1,596,570.00	\$3,577,058.00	16	\$167,617.00
2020	\$3,947,400.00	-13.20%	54.80%	360 **	\$691,710.00	\$2,571,642.00	10	\$153,693.00
2021	\$2,809,258.00	-38.20%	96.00%	265	\$860,841.00	\$2,668,889.00	13	\$148,233.00
2022	\$2,132,100.00	-53%	101%	202	\$948,144.00	\$1,943,462.00	8	\$154,639.00
2023	\$2,192,000.00	-51.80%	93%	179	\$627,263.00	\$1,251,927.00	8	\$123,968.00
2024	\$2,244,000.00	-50.60%	172.40%	194	\$1,933,067.00	\$3,377,185.00	19	\$159,944.00

** COVID

Comments

- # 1 Fund Year 2024 Experience is Looking Like Fund Year 2019
- # 2 Claim Frequency has Trended Down
- # 3 Claim Severity is Relatively Flat
- # 4 Frequency of Severity has Doubled over Fund Years 2022 and 2023
- # 5 Incurred Medical in Fund Year 2024 has more than Doubled over each of the prior 4 Fund Years
- # 6 Consider Gradually Increasing Future WC Fund Assessments toward \$ 2,750,000 to \$ 2,950,000

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: March 14, 2025

DATE OF MEETING: March 25, 2025

UCIFC SERVICE TEAM

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

January - March 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 21:** Attended the UCIFC meeting.
- **January 21:** Attended the UCIFC Executive Safety Committee meeting.
- **January 29:** Conducted a Loss Control Survey at UCIFC BOSS.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **March 25:** Plan to attend the UCIFC meeting.
- **March 25:** 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://nice.org/safety/safety-bulletins/>.

- NJCE JIF - Training Announcement: Leadership Skills for Supervisors (2-Day) Workshop (2025 Schedule)

- NJCE JIF - JAM SD Bulletin: Landscape Material: Combustible Mulch.
- NJCE JIF - JAM SD Bulletin: Avian Influenza (Bird Flu) Best Practices.
- NJCE JIF - JAM SD Bulletin: Concession Stands-Best Practices.

NJCE LIVE and ON DEMAND SAFETY TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

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. (March thru May 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.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#) (Catalog located: <https://nice.org/safety/live-instructor-led-classes/>)

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 Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self-Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System

Students/Users – Contact your Agency's LMS Training Administrator to send you the login link and activation code to set up your account. You will see your new username and create your password through this process. [NJCE LMS](#)

J.A. Montgomery CONSULTING

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](#)).

*** 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.

**** 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.

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

DATE	TRAINING TOPIC	TIME
3/17/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *	8:30 - 11:30 am
3/18/25	Bloodborne Pathogens	8:30 - 9:30 am
3/18/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
3/18/25	Hearing Conservation	10:00 - 11:00 am
3/18/25	Introduction to Understanding Conflict**	1:00 - 3:00 pm
3/19/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/25	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20 - 3/21/25	NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Union)*	9:00 - 3:30 pm w/lunch brk
3/20/25	Shop and Tool Safety	7:30 - 8:30 am
3/20/25	Personal Protective Equipment	9:00 - 11:00 am
3/21/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	2:30 - 4:30 pm
3/24/25	Driving Safety Awareness	1:00 - 2:30 pm
3/25/25	Accident Investigation**	9:00 - 11:00 am
3/25/25	Fall Protection Awareness	1:00 - 3:00 pm
3/26/25	Confined Space Entry	8:30 - 11:30 am
3/26/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/26/25	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/25	Mower Safety	8:30 - 9:30 am
3/27/25	Chipper Safety	10:00 - 11:00 am
3/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/25	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/25	Special Event Management**	1:00 - 3:00 pm
3/31/25	Playground Safety Inspections	8:30 - 10:30 am

4/1/25	Back Safety/Material Handling	9:00 - 10:00 am
4/1/25	Bloodborne Pathogens	10:30 - 11:30 pm
4/1/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
4/2/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/2/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*	8:30 - 11:30 am
4/2-4/3/25	NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*	9:00 - 3:30 pm
4/3/25	Mower Safety	7:30 - 8:30 am
4/3/25	Personal Protective Equipment	9:00 - 11:00 am
4/4/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
4/4/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/4/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/7/25	Confined Space Entry	8:30 - 11:30 am
4/7/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
4/7/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/8/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/9/25	Bloodborne Pathogens	7:30 - 8:30 am
4/9/25	Hearing Conservation	9:00 - 10:00 am
4/9/25	First Responders: Traffic Incident Management	9:00 - 1:00 pm
4/9/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
4/10/25	Implicit Bias in the Workplace	9:00 - 10:30 am
4/10/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/11/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/25	Shop and Tool Safety	10:30 - 11:30 am
4/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/14/25	Fire Safety	7:30 - 8:30 am
4/14/25	Fire Extinguisher Safety	9:00 - 10:00 am
4/14/25	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/25	Playground Safety Inspections	8:30 - 10:30 am
4/15/25	Ethical Decision Making	9:00 - 11:30 am
4/15/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/25	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
4/16/25	Chipper Safety	8:30 - 9:30 am
4/16/25	Chainsaw Safety	10:00 - 11:00 am
4/16/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/17/25	Driving Safety Awareness	8:30 - 10:00 am
4/17/25	Hearing Conservation	10:30 - 11:30 am
4/17/25	CDL: Supervisors' Reasonable Suspicion**	1:00 - 3:00 pm
4/22/25	Confined Space Entry	8:30 - 11:30 am
4/22/25	NJCE The Power of Collaboration Parts 1 & 2 (Ocean)*	9:00 - 1:00 pm
4/22/25	Fall Protection Awareness	2:30 - 4:30 pm
4/23/25	Personal Protective Equipment	8:30 - 10:30 am
4/23/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/25	Introduction to Management Skills**	1:00 - 3:00 pm
4/24/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/24/25	Protecting Children from Abuse in NJ Local Government	9:00 - 11:00 am
4/24/25	Bloodborne Pathogens	10:30 - 11:30 am
4/24/25	Fire Extinguisher Safety	1:00 - 2:00 pm
4/24-4/25/25	NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*	9:00 - 3:30 pm w/lunch brk

4/25/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/25/25	Mower Safety	11:00 - 12:00 pm
4/28/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
4/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/28/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	2:30 - 5:30 pm
4/30/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
4/30/25	Fire Safety	1:00 - 2:00 pm
5/1/25	Shop and Tool Safety	8:30 - 9:30 am
5/1/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/25	Accident Investigation (Zoom Meeting)**	1:00 - 3:00 pm
5/2/25	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/25	Mower Safety	10:00 - 11:00 am
5/5/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
5/5/25	Personal Protective Equipment	1:00 - 3:00 pm
5/6/25	Bloodborne Pathogens	8:30 - 9:30 am
5/6/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
5/6/25	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/25	Playground Safety Inspections	7:30 - 9:30 am
5/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/7/25	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
5/8/25	Chainsaw Safety	11:00 - 12:00 pm
5/8/25	Chipper Safety	1:00 - 2:00 pm
5/9/25	Disaster Management	8:30 - 10:00 am
5/9/25	Hearing Conservation	11:00 - 12:00 pm
5/12/25	Flagger Skills and Safety	8:30 - 9:30 am
5/12/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/12/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/13/25	Preparing for First Amendment Audits	9:00 - 11:00 am
5/13/25	NJCE-Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
5/13/25	NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	12:00 - 2:00 pm
5/14/25	Confined Space Entry	8:30 - 11:30 am
5/14/25	Asbestos Awareness	1:00 - 3:00 pm
5/15/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/16/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/16/25	Fire Safety	11:00 - 12:00 pm
5/16/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/19/25	NJCE-Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
5/19/25	Fall Protection Awareness	1:00 - 3:00 pm
5/19/25	High Performing Teams (Zoom Meeting)**	1:00 - 3:00 pm
5/20/25	Hearing Conservation	8:30 - 9:30 am
5/20/25	Preparing for the Unspeakable	9:00 - 10:30 am
5/20/25	Mower Safety	10:00 - 11:00 am
5/20/25	Driving Safety Awareness	1:00 - 2:30 pm
5/21/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm

5/21-5/22/25	NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*	9:00 - 3:30 pm w/lunch brk
5/22/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 -10:30 am
5/22/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/25	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/28/25	Personal Protective Equipment	10:00 - 12:00 pm
5/28/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/25	Confined Space Entry	8:30 - 11:30 am
5/30/25	EXPO Excavation, Trenching, and Shoring (Ocean) <i>(Registration Link Coming Soon)*</i>	8:30 - 12:30 pm
5/30/25	EXPO Fast Track to Safety-HazCom, BBP, Fire Safety, Driving Safety (Ocean) <i>(Registration Link Coming Soon)*</i>	8:30 - 12:30 pm
5/30/25	EXPO: Flagger Work Zone Safety (Ocean) <i>(Registration Link Coming Soon)*</i>	8:30 - 12:30 pm
5/30/25	EXPO: Practical Leadership - 21 Irrefutable Laws (Ocean) <i>(Registration Link Coming Soon)*</i>	8:30 - 11:30 am

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations 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 [NJCE LIVE Group Sign-in Sheet](#) within 24 hours after the webinar. *(Please Note: The Group Sign in Sheet should only be completed and submitted if the Training was done in a Group Setting and not if the User logged in on their own and viewed the training.)*



2025 MSI-NJCE EXPO

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

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

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

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety](https://www.njce.org/Safety) website. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.

[NJCE LIVE Monthly Training Schedules](#)



LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

2025 Schedule & Locations

CLICK THE "DATE" BELOW TO REGISTER!
(THIS IS A TWO - DAY WORKSHOP)

[March 13 & 14](#) | 9:00 AM to 3:30 PM
Atlantic Cape Community College (Mays Landing)

[March 20 & 21](#) | 9:00 AM to 3:30 PM
Scotch Plains Fire Department (Union)

[April 2 & 3](#) | 9:00 AM to 3:30 PM
Piscataway Community Center (YMCA) (Middlesex)

[April 24 & 25](#) | 9:00 AM to 3:30 PM
Middletown Municipal Building (Monmouth)

[May 21 & 22](#) | 9:00 AM to 3:30 PM
TRIAD1828 Centre (Camden)

[June 12 & 13](#) | 9:00 AM to 3:30 PM
East Brunswick Library (Middlesex)

[September 18 & 19](#) | 9:00 AM to 3:30 PM
Burlington County Emergency Training Center (Burlington)

[October 7 & 8](#) | 9:00 AM to 3:30 PM
Hillsborough Township Municipal Building (Somerset)

[November 13 & 14](#) | 9:00 AM to 3:30 PM
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

Class size is limited.

Questions?
Natalie Dougherty
ndougherty@jamontgomery.com

NJCE LIVE Monthly Training Schedules

[NJCE LIVE Monthly Training Schedules](#)

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 2512, 1536, 7393, 8395, 1367, 1640, 8110, 1698, 0866 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 – January 21, 2025
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:

Chairperson	Wagner	Present
Commissioner	Scutari	Present

FUND PROFESSIONALS PRESENT:

Executive Director	Acrisure Agency Partners Shannon Balken Justin Gallo
Underwriting Manager	Acrisure Agency Partner David Balken
Claims Service	Acrisure, LLC dba Bergen Risk Managers John Markel
Treasurer	Bibi Taylor
Attorney	Bruce Bergen, Esq.
NJCE Safety Manager	J.A. Montgomery Consulting Glenn Prince
UCIFC Safety Director	Pennoni Ralph Coppola

ALSO PRESENT:

Christa Foli, Acrisure, LLC – Balken Risk Management
Theresa Pacheco, Union County
Evelio Salermo, Union County
Robin Racioppi Acrisure
Sarah Combs Pennoni

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 17, 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 DECEMBER 17, 2024

Moved:	Commissioner Martins
Second:	Commissioner Scutari
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE:

The UCIFC Safety Director, Mr. Coppola, provided the following updates. The BEAPS (Building Emergency Action Plans) and LOTTO (Lock Out/Tag Out) Plans have been updated. There are two additional facilities in Union County that will be scheduled for BEAP inspections in February. Fit testing will be conducted at the facilities department for parks, as well as for the DPW departments, in February. Forklift training with the Quarry DPW and Parks Department is scheduled for March.

EXECUTIVE DIRECTOR REPORT:

Executive Director advised their office is currently undergoing the transition process for claims administration with the introduction of Bergen Risk as the IFC's new Third-Party Administrator. That change has necessitated the updating of checked signatures, coordination of this year's 1099s and the transfer of a significant amount of data. Additionally, the Executive Director has listed several resolutions for approval:

Resolution 1-25: Certifying the appointment of the chairperson and vice chairperson.
Resolution 2-25: Designating authorized signatures for the Commission bank accounts.
Resolution 3-25: Appointing an agent for the service of process and custodian of records.
Resolution 4-25: Designating official newspapers.
Resolution 5-25: Designating authorized depositories for assets and cash management plan.
Resolution 6-25: Designating the treasurer.
Resolution 7-25: Designating the Commission attorney.
Resolution 8-25: Authorizing the Commission treasurer to process contracted payments.

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

MOTION TO APPROVE RESOLUTION 1-25 CERTIFYING THE APPOINTMENT OF CHAIRPERSON AND VICE CHAIRPERSON

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

- Executive Director then asked for a motion to approve the following resolutions 2-25 through 7-25.

MOTION TO APPROVE RESOLUTION 2-25 through 7-25.

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

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

MOTION TO APPROVE RESOLUTION 8-25 DESIGNATING AUTHORIZING COMMISSIONS TREASURER TO PROCESS CONTRACTED PAYMENTS

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

2025 MEETING SCHEDULE: The dates proposed are the January 21, March 25, May 20, July 29, September 23, October 21, and December 16, 2025.

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

MOTION TO APPROVE RESOLUTION 9-25 APPROVE MEETING SCHEDULE

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

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

MOTION TO APPROVE RESOLUTION 15-25 EXECUTIVE DIRECTOR IN CONSULTATION WITH THE CHAIRPERSON WILL BE ALLOWED TO RELEASE PAYMENTS OF APPROVED CLAIMS

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

2025 PROPERTY AND CASUALTY BUDGET: The Executive Director has met with the fund actuary and corresponded with the Treasurer and Chair to discuss this year's budget. As of January 21, 2025, the proposed 2025 property and casualty budget in the amount of \$711,212.50 equal to two twelfths of the proposed 2025 property and casualty budget, which is in the amount of \$4,267,275 an overall increase of 7.34%.

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

**MOTION TO APPROVE RESOLUTION 10-25 ADOPTION OF A
TEMPORARY 2025 PROPERTY AND CAUALTY BUDGET**

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

CYBER RENEWAL: The Executive Director has advised that the UCIFC previously had Cyber Liability insurance through New Jersey County's Excess Joint Insurance Fund, which ended on December 31st, 2024. Moving forward, the UCIFC would like to obtain this insurance directly from the Coalition's solutions. A resolution is to formalize the binding of the new policy, ensuring continuous coverage for the County of Union with a policy limit of \$5,000,000 and a self-insured retention of \$250,000.

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

**MOTION TO APPROVE RESOLUTION 12-25 SECURE COVERAGE
DIRECTLY FROM COALITION SOLUTIONS DECEMBER 31, 2024
THROUGH DECEMBER 31, 2025.**

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

UNION COUNTY INSURANCE FUND COMMISION: The Executive Director advised the Union County Insurance Fund Commission that there were several workers compensation claims that required the timely payment of temporary total disability benefits, which is mandated by law. Therefore, the commissioners are requested to retroactively approve and authorize the following TTD payments claim number 001256 in the amount of \$2709.28. Claim number 001257 in the amount of \$3247.20, claim number 001258 in the amount of \$3297.00, and claim number 001259 in the amount of \$1330.08.

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

**MOTION TO APPROVE RESOLUTION 13-25 AUTHORIZING THE
RETROACTIVE PAYMENT OF TEMPORARY TOTAL DISABILITY TO
CERTAIN CLAIMANTS**

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

UNION COUNTY INSURANCE FUND COMMISSION DIVIDEND: The Executive Director is in the process of collaborating with the fund actuary concerning the 2025 UCIFC dividend and is in the process of forwarding budgetary information to their offices for analysis. A report on the findings will be shared with the Commissioner, Chair and Treasurer during this next month with the hopes of a final recommendation at the March meeting.

TREASURER REPORT: Ms. Taylor referred to the January 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 following resolution.

MOTION TO APPROVE RESOLUTION 11-25 JANUARY BILL LIST

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

ATTORNEY: Mr. Bergen has asked for a formal approval of the resolution to ratify the settlement approved during the executive session a couple of months ago. The settlement amount is \$50,000.

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

MOTION TO APPROVE RESOLUTION 14-25 AUTHORIZING THE SETTLEMENT OF THE MATTER OF HELLMAN VS RUSSO IN THE AMOUNT OF \$50,000.

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

CLAIMS ADMINISTRATOR: Mr. Markel, of Bergen Risk, thanked the Commissioners for their recent appointment of his firm as the funds new claims administrator and discussed the ongoing transition process. He also provided a summary of claim fund balances with the final actuarial adjustments. Mr. Markel discussed workers compensation administrative procedures, status of PAR's, TTD direct payments, PPD payments and TTD reimbursements. With no other questions, Mr. Markel concluded his report.

NJCE SAFETY MANAGER: Mr. Prince referred to the Safety Directors report for December through January 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 the 2025 safety grant is available and has increased to \$90,000. 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