

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – DECEMBER 16, 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 Amy Wagner	Present
Commissioner Laura Scutari	Present
Commissioner Claudia Martins	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
NJCE Safety Director	J.A. Montgomery Consulting Glenn Prince
UCIFC Safety Manager	Pennoni Ralph Coppola

ALSO PRESENT:

Christa Foli, Acrisure, LLC Balken Risk Management
Robin Racioppi Acrisure LLC
Kathleen McGuire Acrisure, LLC dba Bergen Risk Managers
Christine Johnson Acrisure, LLC dba Bergen Risk Managers
Evelio Salerno Union County
Sarah Combs Pennoni
Cassandra Johnson Acrisure LLC Bergen Risk Managers
Megan McGowan Union County
Michael Schmitz Esq.

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 28, 2025

- 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 28, 2025

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Coppola from Pennoni, reported throughout 2025, multiple Union County Labor and Executive Safety Meetings were conducted to support ongoing safety communication and coordination. A wide range of in-person trainings were delivered, including respirator fit testing, forklift and MEWP training, confined space entry, bucket truck training, and NJDEP Salt Spreader training, with certificates issued and materials provided for future use. Several key written safety plans were completed or updated, including the Respiratory Protection Fit Plan, Bloodborne Pathogen Plan, Confined Space Entry Plan, and the PPE and THA Plan, along with feedback on Asbestos Management Plans. Comprehensive safety audits were performed, including fleet vehicle inspections, reviews of general and work-zone safety audits, emergency evacuation drills with finalized reports, EMF surveys, and facility walkthroughs that resulted in safety recommendations.

In 2026, in-person trainings delivered in the previous year will be repeated, with the addition of emergency evacuation training for county buildings. The year will also include paratransit vehicle inspections to maintain safety and compliance. Written safety plans will be reviewed and updated as needed to reflect evolving requirements. A major focus for 2026 will be organizing and standardizing Right-to-Know documentation to strengthen regulatory compliance and consistency across departments.

THE EXECUTIVE DIRECTOR’S REPORT

MANDATORY YEAR-END CLAIM REPORTING ACTION BY 12/31/2025: The Executive Director reminds all members that certain policies issued to the Union County Insurance Fund Commission and/or its members are written on a claims-made or discovery and reported basis. These policies include, but are not limited to, Public Officials/Employment Practices Liability, Employed Lawyers, Cyber, Medical Malpractice, Crime, and Pollution Liability. For these policy types, any claim made against a member, or any loss discovered during the policy period must be reported to the carrier before the end of the policy year.

Accordingly, any claim, potential claim, or any facts or circumstances that may give rise to a claim must be reported no later than the policy expiration date of December 31, 2025.

The Executive Director requests that all members conduct a thorough year-end review of any and all Public Officials and Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime, or Pollution-related claims, suits, incidents, or events known to them or anyone within their organization that have not yet been reported. Any such matters must be reported to the applicable carrier prior to 12/31/2025.

These policies are written on a “claims-made and reported” or “discovery” basis. Failure to timely report a claim, potential claim, or discovered loss may result in denial of coverage by the insurance carrier. Members are expected to continue reporting claims in the same manner they have throughout the year.

Given the upcoming holiday season, the Executive Director urges all members to complete this review and report any outstanding matters as soon as possible to avoid delays in carrier notification.

CYBER POLICY: The Executive Director reports that the UCIFC Cyber Liability Policy is scheduled for renewal on December 31, 2025. The Risk Manager has obtained an alternative quote directly through the NJCE. Currently, Union County IFC maintains a standalone cyber insurance policy through Coalition as part of the NJCE. Coalition’s renewal premium this year is \$124,975, the same as last year, providing \$5 million in coverage with a \$250,000 deductible and only \$250,000 in cyber-crime coverage.

Union County now has the option to join the NJCE group cyber program, which is provided by Cowbell and AIG. This group program offers significantly higher limits \$15 million in coverage with the same \$250,000 deductible, and \$1.5 million in cyber-crime coverage. The cost for Union County to join the group program would be \$107,216.34, which is lower than the current standalone policy while offering much broader protection.

Since the cyber insurance cost has typically been part of the UCIFC budget, moving to the NJCE group program would shift this line item to the NJCE’s overall budget. This approach is administratively simpler and more cost-effective, as the NJCE program provides better coverage at a lower price than the standalone Coalition policy.

The Executive Director strongly recommends that Union County take advantage of this opportunity to purchase the NJCE group program policy in 2025, allowing the County to benefit from both expanded coverage and premium savings.

2026 UCIFC PROPERTY & CASUALTY BUDGET: The Executive Director reports that the budget is still a work in progress. The Fund’s Actuary has provided the draft reserve summary workbook, which staff will review in collaboration with the claim’s administrator and the IFC Chair and Treasurer. A proposed draft budget will be presented at an upcoming meeting for discussion and feedback to ensure that the final plan is balanced, accurate, and financially sound for the upcoming Fund Year. Just say Mr. Gallo advised that he has the Cyber premium information and will review the proposed initial budget with the Treasurer.

2025 UCIFC DIVIDEND: The Executive Director’s Office will be reviewing available dividend options in collaboration with the Commission Actuary, Chair, and Treasurer. As in prior years, we will perform a thorough analysis to ensure all factors influencing the dividend are fully evaluated for 2025. We anticipate having a recommendation after the New Year, once our review is complete and all financial indicators have been assessed. Further updates will be shared with the Commission as they become available.

2026 TPA RENEWAL: Executive Director has asked for a motion to approve the extension of the claims contract between the UCIFC and Acrisure, LLC, d/b/a Bergen Risk Managers.

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

MOTION TO APPROVE 1 YEAR OPTIONAL RENEWAL FOR THE TPA RESOLUTION 31-25

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

UNION COUNTY INSURANCE FUND COMMISSION EXECUTIVE DIRECTOR

CONTRACT: The Union County Insurance Fund Commission posting a RFP for the Executive Director contract for year 2026 with a due Date of December 16th, 2025. The Commission along with the Fund Attorney will review all responses for this position and will award the position at the re-organization meeting.

THE ACTUARIAL ADVANTAGE: The Executive Director advised that, with the agreement of the Commissioners and Counsel, the contract with the Actuarial Advantage will be renewed for 2026. The renewal includes a 2% increase from the previous year and will reflect in the final budget.

2026 PROPOSED MEETING SCHEDULE: The Executive Director presented the proposed meeting dates for 2026, with all meetings scheduled to begin at 10:00 AM. If these dates are acceptable, a resolution will be prepared to approve the 2026 meeting schedule at the Reorganization meeting. The proposed dates are January 20, March 24, May 19, July 28, September 22, October 27, and December 15.

The 2026 UCIFC Reorganization meeting is scheduled for January 20, 2026. Additional meetings may be scheduled as needed throughout the year.

TREASURER REPORT: Ms. Taylor reported that she had nothing new to report. She referred to the December 2025 bill list and is recommending the approval of Resolution 30-25, noting that all items are routine in nature and that sufficient funds are available.

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

MOTION TO APPROVE RESOLUTION 30-25 APPROVE DECEMBER 2025 BILL LIST

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	Unanimous

ATTORNEY: Mr. Bergen advised he had nothing new to report.

CLAIMS ADMINISTRATOR: Mr. Markel of Acrisure, LLC, dba Bergen Risk Managers, reported that Workers’ Compensation claims in 2025 are 150 total, 21% overall reduction from 2024. Mr. Markel reported workers compensation severity for 2025 has been good.

UCIFC SAFETY DIRECTOR: Mr. Garish, on behalf of Mr. Prince, referenced the Safety Director’s Report included in the agenda, highlighting training opportunities through January 31, 2026. The report lists all risk control and safety activities, and training details are available at NJCE.org. With no questions, Mr. Garish 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 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: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous

MOTION TO APPROVE PAR AS DISCUSSED IN IN EXECUTIVE SESSION:

Moved: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous

MOTION TO ADJOURN:

Moved: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous

MEETING ADJOURNED: 10:45 AM
Minutes prepared by Christa Foli -Secretary