

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
December 16, 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=OHJ4clNoUWk1bHpZazQ2TlJJamQ5dz09&omn=92546904793>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its December 16, 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.



December 8, 2025

CUNIX24006

Union County Insurance Fund Commission

Pennoni Activities

Safety Meetings:

- Conducted Union County Labor Safety Meetings 1/16/25, 2/13/25, 3/24/25, 5/19/25, 6/26/25, 7/27/25 and 8/26/25, 9/18/25, 10/20/25, and 11/17/25.
- Conducted Union County Executive Meeting 1/21/25, 3/25/25, 5/20/25, 7/29/25, 9/23/25, and 10/28/25.

In Person Trainings:

- Conducted Fit Testing on 2/10/2025.
- Conducted in person Forklift Training and Mobile Elevated Work Platform Training (MEWP) 6/9/2025 – 6/12/2025, 9/2/2025 – 9/4/2025, and 11/12/2025.
- Conducted Confined Space Entry training on 4/17/2025 and 9/19/2025. This will be conducted in October of each year going forward.
- Conducted Bucket Truck Training for 9/22/2025.
- Provided NJDEP Salt Spreader Training to DPW, Facilities, and Parks employees during the week of 11/17/2025 and provided the County with a copy of the training for future use.

Written Plans:

- Delivered the 2025 Respiratory Protection Fit Plan 2/4/2025.
- Delivered County Wide Blood Borne Pathogen Plan 5/13/2025.
- Delivered Confined Space Entry Plan 5/21/2025.
- Provided feedback on Asbestos Management Plans 5/29/2025.
- Delivered the Personal Protection (PPE) and Task Hazard Analysis (THA) Plan 9/15/2025.
- Updates to Fall Protection Plan.
- Creation of a Heat Illness Prevention Plan.

Safety Audits:

- Conducted Fleet Vehicle Inspections for all available vehicles 3/10/2025 – 3/21/2025.
- Final review of General Safety Audits, Parks Safety Audits, Work Zone Safety Audits, and Moving Work Zone Safety Audits.
- Conducted Emergency Evacuation Drills the week of 7/22/2025, 9/15/2025, and 10/14/2025 and delivered emergency evacuation drill reports the week of 10/20/2025.

Miscellaneous:

- Conducted the Electromagnetic Magnetic Energy (EMF) Survey on 10/1/2025 and delivered EMF Survey Report on 10/16/2025.
- Conducted a walkthrough of the Prosecutors Office located in Elizabeth, NJ and provided a proposal for adding emergency lighting and an exit plan.
- Conducted a walkthrough of the Rotunda building located in Elizabeth regarding complaints of people falling down the spiral staircase and provided recommendations on how to move forward.

Year in Review:

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, such as 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, and multiple emergency evacuation drills with finalized reports.

Plans for 2026:

In 2026, in-person trainings delivered in the previous year will be repeated, with an addition of emergency evacuation training for the 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 the Right-to-Know documentation to ensure regulatory compliance.

UNION COUNTY INSURANCE FUND COMMISSION

777 Terrace Ave, Suite 309

Hasbrouck Heights, NJ 07604

Telephone (201) 727-0070 Fax (201) 727-0080

Date: December 16 ,2025
Memo to: Commissioners of the Union County Insurance Fund Commission
From: Acrisure, LLC
Subject: Executive Director's Report

- **Mandatory Year-End Claim Reporting – Action Required by 12/31/2025**

As you are aware, certain policies issued to the Union County Insurance Fund Commission and/or its members are written on a *claims-made or discovered and reported* basis (including, but 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 you—or any loss discovered—during the policy period **must be reported to the carrier before the end of the policy year.**

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

Please conduct a thorough review (“year-end sweep”) of any and all Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime, or Pollution-related claims, suits, incidents, or events known by you or anyone in your organization that have **not yet been reported.** Any such matters must be reported to the applicable carrier **prior to 12/31/2025.**

As a reminder, 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 the insurance carrier denying coverage.** Please continue to report claims in the same manner you have throughout the year.

Given the upcoming holiday season, we respectfully request that you complete this review and report any outstanding matters as soon as possible to avoid delays in carrier notification.

Please let us know if you have any questions or need assistance.

- **Cyber Policy**

The UCIFC Cyber Liability Policy is scheduled for renewal on **December 31, 2025**. The Risk Manager has received an alternative quote directly through the NJCE. Union County IFC currently buys a standalone cyber insurance policy through Coalition as part of the NJCE for the County. Coalition's renewal premium this year is **\$124,975**, which is the same price as last year. That policy gives **\$5 million in coverage with a \$250,000 deductible** and only **\$250,000 in cyber-crime coverage**.

We now have the option for Union County to move into the **NJCE group cyber program**, which is provided by **Cowbell and AIG**. This group program offers **much 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 **less than what they are currently paying**, despite offering much broader protection.

Because this cyber cost has typically been part of the **UCIFC budget**, moving to the NJCE group program means this line item would now be handled within the **NJCE's overall budget**. This is easier administratively and also more cost-effective because the NJCE program offers **better coverage at a lower price** than the standalone Coalition policy.

We strongly recommend Union County take advantage of this opportunity to purchase the NJCE group program policy this year so they can benefit from both **expanded coverage** and **premium savings**.

- **2026 UCIFC Property & Casualty Budget**

The budget is still a work in progress. The Fund's Actuary has provided the draft reserve summary workbook & 2026 claims projections. Our staff will be reviewing it together with the claims administrator and the IFC Chair and Treasurer. Once we have the final amount for cyber and the Executive Director position the budget will be presented for 2/12th's approval at the reorganization meeting to help ensure the final plan is balanced, accurate, and financially sound for the upcoming Fund Year.

- **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.

- **Union County Claims TPA Renewal for 2026**

(Page 7) – Included in the agenda is a copy of Resolution 31-25 *Approving an extension for the TPA Claims contract with Acrisure LLC dba Bergen Risk Managers in an amount not to exceed \$433,293 for Fund Year 2026.*

Motion to approve Resolution 31-25 UCIFC Exercising One-Year Optional renewal for Third Party Administrator

- **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.

- **2026 Proposed Meeting Schedule**

Below are the proposed meeting dates for 2026. The start time of the meetings will be at 10:00 AM. If the dates are acceptable, a resolution will be prepared for approval with the 2026 meeting schedule as follows and approved at the Reorganization meeting.

January 20th, March 24th, May 19th, July 28th, September 22nd, October 27th, & December 15th

The 2026 UCIFC Reorganization meeting is scheduled for January 20, 2026.

Additional meetings can be scheduled if needed.

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION EXERCISING ONE-YEAR OPTIONAL RENEWAL
FOR THIRD PARTY ADMINISTRATOR**

WHEREAS, by Resolution 34-2024, the UNION COUNTY INSURANCE FUND COMMISSION (hereinafter “UCIFC”) authorized a contract between the UCIFC and Acrisure, LLC, d/b/a Bergen Risk Managers, pursuant to a fair and open process, to provide Third Party Administrator and Medical Cost-Containment services to the UCIFC, for a one-year term commencing January 1, 2025 and ending December 31, 2025, with a one-year optional renewal by the UCIFC, under the terms and conditions as set forth in the Request for Proposal and as required by the UCIFC; and

WHEREAS, the UCIFC now wishes to exercise the one-year renewal option to extend the contract as Third Party Administrator of the UCIFC, for the term commencing January 1, 2026 and ending December 31, 2026, in an amount not to exceed \$433,293.00 for fund year 2026;

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the UCIFC that the UCIFC Chairman is hereby authorized to execute a contract between the UCIFC and Acrisure, LLC, d/b/a Bergen Risk Managers, pursuant to a fair and open process, for a one-year optional renewal by the UCIFC, for the term commencing January 1, 2026 and ending December 31, 2026, under the terms and conditions as set forth in the Request for Proposal and as required by the UCIFC, in an amount not to exceed \$433,293.00 for fund year 2026; and

BE IT FURTHER RESOLVED that the not to exceed amounts 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 meeting held on December 16, 2025.

ADOPTED:

BY: _____
CHAIR
ATTEST:

DATE

VICE CHAIR

DATE

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners
 FROM: J.A. Montgomery Consulting, Safety Director
 DATE: December 4, 2025
 DATE OF MEETING: December 16, 2025

UCIFC SERVICE TEAM

Paul Shives, Partner & Sr. Director of 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		

October - December 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 28:** Attended the UCIFC meeting.
- **October 28:** Attended the UCIFC Executive Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 16:** Plan to attend the UCIFC meeting.
- **December 16:** 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/>:

- Black Bears - Best Practices
- Security Measures for Water Wastewater Facilities
- Driving Safety - Buckle Up! It Could Save Your Life!

- Shooting Range Regulations - Best Practices

NJCE LIVE and LEARNING ON DEMAND 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 2026 (schedule to be released).

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 2026 Live Training Schedule 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](#)

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:

- [December 1 - 22, 2025 \(Start Date: January 1, 2026\)](#)

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 \(LMS\)](#)

Students (Users) – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@iamontgomery.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](#)).

(*) **In-Person Training:** Is being held via the [MSI-NJCE Expo \(Schedule\)](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note:** Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.

(**) **PLEASE NOTE (Zoom Meeting):** Starting in January 2026 - **INDIVIDUAL** or **GROUP** registrations are permitted. **GROUPS and INDIVIDUAL STUDENTS MUST** have access to a computer or device with a **WORKING CAMERA & MICROPHONE** to attend this class.

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 2026 Safety Training Schedule
 Click on the "Class Topic" to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
1/5/26	Fire Safety	8:30 - 9:30 am
1/5/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
1/5/26	Fire Extinguisher Safety	10:00 - 11:00 am
1/5/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/6/26	Back Safety/Material Handling	9:00 - 10:00 am
1/6/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
1/6/26	Hearing Conservation	10:30 - 11:30 am
1/6/26	Snow Plow/Snow Removal Safety	2:30 - 4:30 pm
1/7/26	Fall Protection Awareness	8:30 - 10:30 am
1/7/26	Chipper Safety	11:00 - 12:00 pm
1/7/26	Lockout/Tagout (Control of Hazardous Energy)	2:30 - 4:30 pm
1/8/26	Implicit Bias in the Workplace	9:00 - 10:30 am
1/8/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
1/9/26	Work Zone: Flagger	8:30 - 9:30 am
1/9/26	Personal Protective Equipment	10:00- 12:00 pm
1/9/26	Chainsaw Safety	1:00 - 2:00 pm
1/12/26	Bloodborne Pathogens	8:30 - 9:30 am
1/12/26	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
1/12/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/12/26	Driving Safety Awareness	1:00 - 2:30 pm
1/13/26	Confined Space Entry	8:30 - 11:30 am
1/13/26	Preparing for First Amendment Audits	9:00 - 11:00 am
1/13/26	CDL Entry Level Driver Training Train-the-Trainer Program (Zoom Meeting)**	1:00 - 2:30 pm
1/14/26	Snow Removal Safety	7:30 - 9:30 am
1/14/26	Shop & Tool Safety	10:00 - 11:00 am
1/14/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm

1/15/26	Introduction to Management Skills	10:00 - 12:00 pm
1/20/26	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
1/21/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
1/21/26	Law Enforcement: Violence Prevention & Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
1/22/26	Bloodborne Pathogens	7:30 - 8:30 am
1/22/26	Hearing Conservation	9:00 - 10:00 am
1/22/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
1/22/26	Fire Extinguisher Safety	10:30 - 11:30 am
1/23/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
1/23/26	Excavation, Trenching & Shoring Awareness	11:00 - 12:30 pm
1/23/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/26/26	Confined Space Entry	8:30 - 11:30 am
1/26/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/27/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
1/27/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	9:00 - 11:00 am
1/27/26	Work Zone: Flagger	2:30 - 3:30 pm
1/28/26	Personal Protective Equipment	8:30 - 10:30 am
1/28/26	Fire Safety	11:00 - 12:00 pm
1/28/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/26	Sanitation & Recycling Safety	7:30 - 9:30 am
1/29/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
1/29/26	Bloodborne Pathogens	1:00 - 2:00 pm
1/30/26	Dealing with Difficult People & De-Escalation	1:00 - 2:30 pm
1/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	2:30 - 5:30 pm

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 log on 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.
- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

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 and viewed the training on their Own.*

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: **1872, 2530, 2188 & further discussion on another claim 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 – OCTOBER 28, 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 (Absent)
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

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF SEPTEMBER 23, 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 SEPTEMBER 23, 2025

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Ms. Combs, on behalf of Mr. Coppola from Pennoni, presented an update on recent activities. She reported that confined space entry training was conducted, along with bucket truck training on September 22, 2025. The electric and magnetic energy survey was completed, and the delivery report indicated that all was in good order at 921 Elizabeth Avenue as of October 16, 2025. She also noted that most of the Emergency Evacuation Drills had been completed as of October 14, 2025. All general safety audit reports have been delivered, and the remaining emergency evacuation drill reports are being finalized.

In addition, the Rotunda building's spiral staircase was visited to address complaints of tripping and falling, and recommendations were provided to the county on how to resolve the issue. A plan has also been developed to conduct work zone safety audits for leaf-crew cleanup activities during the month of November.

THE EXECUTIVE DIRECTOR'S REPORT

2025 UCIFC DIVIDEND: The Executive Director informed the Commissioners that the office is in the process of reviewing available dividend options in coordination with the Commission Actuary, Chair, and Treasurer. This review will include an evaluation of current surplus levels, claims performance trends, and the overall financial stability of the Fund to ensure any proposed dividend maintains the long-term fiscal health of the program. Historical dividend patterns and market conditions will also be considered in the analysis. As in prior years, a formal recommendation regarding the dividend amount and allocation will be presented for Board consideration at the January meeting.

CYBER POLICY: The Executive Director informed that the UCIFC Cyber Liability Policy is scheduled for renewal on **December 31, 2025**. The Risk Manager has submitted the renewal application to the carrier, and we are awaiting preliminary terms and updated pricing for the 2026 policy period. The Executive Director's Office will review the proposed terms once received to ensure that coverage levels, sub-limits, and response services remain aligned with the Fund's evolving cyber risk exposures. Any notable changes in limits, retentions, or carrier recommendations will be communicated to the Board upon receipt of the renewal proposal.

2026 UCIFC PROPERTY & CASUALTY BUDGET: The Executive Director informed that the Fund's Actuary is scheduled to deliver the 2026 claims projections by **November 7th**, which will serve as the foundation for the upcoming budget cycle. Upon receipt, the Executive Director's Office will work closely with the Treasurer to prepare a preliminary draft budget for internal review. The draft will incorporate updated loss fund projections, administrative costs, reinsurance estimates, and potential dividend considerations. A proposed initial draft budget will be presented at the **December meeting** for discussion and feedback, with the goal of ensuring a balanced and sustainable financial plan for the 2026 Fund Year.

TREASURER REPORT: Ms. Taylor was absent but has submitted written confirmation that she had nothing new to report. She referred to the October 2025 bill list and is recommending the approval of Resolution 29-25, 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 29-25 APPROVE OCTOBER 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 total 131, compared to 175 during the same period in 2024, representing a 25% reduction. Mr. Markel reported workers compensation severity for 2025 has been good.

UCIFC SAFETY DIRECTOR: Mr. Prince referenced the Safety Director's Report for training opportunities from September through October 2025, included in the agenda. All risk control and safety activities are listed, and training details can be accessed at NJCE.org. With no questions, Mr. Prince concluded his report.

OLD BUSINESS: None

NEW BUSINESS: None

2025 MEETING SCHEDULE: Next scheduled meeting is on December 16, 2025, at 10:00 A.M.

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: 11:10 AM
Minutes prepared by Christa Foli -Secretary