

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
January 20, 2026**

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=OHJ4cINoUWk1bHpZazQ2TIJJamQ5dz09&omn=92060390774>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its January 20, 2026 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.



January 12, 2026

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.

UNION COUNTY INSURANCE FUND COMMISSION

777 Terrace Ave, Suite 309

Hasbrouck Heights, NJ 07604

Telephone (201) 727-1720 Fax (201) 727-0080

Date: January 20, 2026

Memo to: Commissioners of the Union County Insurance Fund Commission

From: Acrisure

Subject: Executive Director's Report

- **Introduction**

The Executive Director's Office would like to extend a Happy New Year to the commissioners of the Union County Insurance Fund Commission. As this is the **annual reorganizational meeting**, we have prepared a full agenda for the Commission's consideration. Key items include the approval of our commissioners, appointment of professionals, and review of operational priorities for the upcoming year. We look forward to guiding the Commission through these important matters and to a productive and collaborative meeting.

- **Reorganization Resolutions (Pages 5- 16)**- The UCIFC is required to reorganize at its January Board of Commissioners meeting per the Commission's Rules & Regulations. Listed below are the necessary Reorganization Resolutions which are included in the agenda. The Commission Attorney reviewed all resolutions.

Resolution 1-26- Certifying the Appointment Chairperson and Vice Chairperson	Page 5
Resolution 2-26- Designating Authorized Signatures for Commission Bank Accounts	Page 6
Resolution 3-26- Appointing Agent for Services of Process and Custodian of Records	Page 7
Resolution 4-26- Designating Official Newspapers	Page 8
Resolution 5-26- Designating Authorized Depositories for Assets & Cash Management Plan	Pages 9 - 12
Resolution 6-26- Designating Commission Treasurer	Page 13
Resolution 7-26- Designating Commission Attorney	Page 14
Resolution 8-26- Authorizing Commission Treasurer to Process Contracted Payment	Page 15
Resolution 13-26- Designating UCIC Executive Director Acrisure LLC/Scirocco Group	Page 16

- ❖ ***Motion to approve Reorganization Resolutions 1-26 through 8-26 & 13-26 as listed.***

- **2026 Meeting Schedule** - for your consideration is a copy of the UCIFC Executive Meeting Schedule. There will be no meetings in February, April, June, August and November. However, additional meetings can be scheduled with proper notice or cancelled if there are no action items. If the schedule is acceptable to the Commissioners, we have prepared Resolution NO. 9-26 for your approval which is included in the agenda on Pages 17 - 18.

Proposed Meeting Dates are January 20, 2026, March 24, 2026, May 19, 2026, July 28, 2026, September 22, 2026 (in person option), October 27, 2026, and December 15, 2026

All meetings will be held virtual unless otherwise noted. All meetings will be held at 10:00 a.m.

❖ ***Motion to approve Resolution 9-26, 2026 Meeting Schedule***

▪ **2026 Property & Casualty Temporary Budget** (Page 20) – The Executive Director has met with the Fund Actuary and corresponded with the Treasurer and Chair to discuss this year’s budget. As of 1/20/26, the proposed 2026 Property & Casualty Budget in the amount of \$705,237.17 equal to 2/12 of the proposed 2026 Property & Casualty Budget in the amount of \$4,231,423.00. A Draft is attached for your review and discussion. This proposed introductory budget represents an overall decrease of -0.84%. This budget is subject to change depending on pre-budget meeting discussion.

❖ ***Motion to approve Resolution 10-26 adopting a temporary 2026 Property and Casualty Budget in the amount of \$705,237.17 equal to 2/12 of the 2026 Property & Casualty Budget in the amount of \$4,231,423.00.***

▪ **Utilizing Union County Approved Counsel for the County Insurance Commission**

The Union County Insurance Fund Commission is responsible for providing a defense to certain claims brought against its members in accordance with the Commission’s coverage documents. On behalf of itself and the Commission, the County of Union implemented a fair and open process for the procurement of litigation and/or defense counsel. A Request for Qualifications (RFQ) was issued on October 8, 2025, and responses were received on October 30, 2025. After consideration of the Proposal Review Committee’s recommendations, the Board determined that the attached list of law firms should be deemed pre-qualified to provide the legal services outlined. The Commission has accepted these recommendations, and the assignment of specific claims for defense will be made by the Commission based on advice from the County Counsel’s office. This resolution was adopted by the Union County Insurance Fund Commission at a properly noticed meeting held on January 30, 2026.

❖ ***Motion to approve Resolution No. 11-26, approving the attached list of pre-qualified law firms to provide legal services for the defense of claims, with the assignment of specific claims to be made by the Commission based on advice from the County Counsel’s office.***

▪ **2025 UCIFC Dividend**

The Executive Director’s office continues to receive data from the Fund Actuary and are reviewing available dividend options with the Commission Chair and Treasurer. A recommendation will be made at the February meeting.

RESOLUTION NO. 1-26

UNION COUNTY INSURANCE FUND COMMISSION

CERTIFY THE APPOINTMENT OF CHAIRPERSON AND VICE CHAIRPERSON

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

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

Amy Wagner	Chairperson
Claudia Martins	Vice Chairperson
Laura Scutari	Commissioner

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

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026.

ADOPTED:

BY: _____
CHAIRPERSON _____
DATE

ATTEST: _____
VICE CHAIRPERSON _____
DATE

RESOLUTION NO. 2-26

UNION COUNTY INSURANCE FUND COMMISSION

DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

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

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

Amy Wagner	CHAIRPERSON
Claudia Martins	VICE CHAIRPERSON
Bibi Taylor	TREASURER

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

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

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

WHEREAS, pursuant to Resolution No. 6-26, Bibi Taylor is the appointed Commission Treasurer of the UNION COUNTY INSURANCE FUND COMMISSION.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026.

ADOPTED:

BY: _____

CHAIRPERSON

_____ **DATE**

ATTEST: _____

VICE CHAIRPERSON

_____ **DATE**

RESOLUTION NO. 3-26

UNION COUNTY INSURANCE FUND COMMISSION

**APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR
THE COMMISSION
FOR THE YEAR 2026**

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

WHEREAS, the UCIFC has the authority and deems it necessary and appropriate to formally reorganize for the 2026 commission year; and

NOW THEREFORE BE IT RESOLVED by the Union County Insurance Commission that Acrisure LLC d/b/a Scirocco Group is hereby appointed as agent for service of process upon the UCIFC, at its office located at 777 Terrace Ave, Suite 309, Hasbrouck Heights, NJ 07604 for the year 2026 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the UCIFC; and

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

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____
CHAIRPERSON _____
DATE

ATTEST: _____
VICE CHAIRPERSON _____
DATE

RESOLUTION NO. 4-26

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

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

WHEREAS, the UCIFC has the authority and deems it necessary and appropriate to formally reorganize for the 2026 commission year; and

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

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2027 re-organization of the UCIFC; and

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

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____

CHAIRPERSON

_____ **DATE**

ATTEST: _____

VICE CHAIRPERSON

_____ **DATE**

RESOLUTION NO. 5-26

UNION COUNTY INSURANCE FUND COMMISSION

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

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

WHEREAS, the UCIFC has the authority and deems it necessary and appropriate to formally reorganize for the 2026 commission year; and

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

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

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____
CHAIRPERSON **DATE**

ATTEST: _____
VICE CHAIRPERSON **DATE**

UNION COUNTY INSURANCE FUND COMMISSION

2026 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

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

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

2.) Permissible Investments

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

3.) Authorized Depositories

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

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

4.) Authority for Investment Management

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

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

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

5.) Preservation of Capital

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

6.) Safekeeping

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

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

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

8.) Reporting

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

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

9.) Audit

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

10.) Cash Flow Projections

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

11.) Cash Management

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

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

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

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

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

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

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

RESOLUTION NO. 6-26

UNION COUNTY INSURANCE FUND COMMISSION

DESIGNATING COMMISSION TREASURER

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

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

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

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bibi Taylor as UCIFC Treasurer for the term commencing January 1, 2026 through 2027 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Treasurer shall be in the amount of \$1,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC; and

BE IT FURTHER RESOLVED that the amount of \$1,000.00 shall I be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____
CHAIRPERSON _____
DATE

ATTEST: _____
VICE CHAIRPERSON _____
DATE

RESOLUTION NO. 7-26

UNION COUNTY INSURANCE FUND COMMISSION

DESIGNATING COMMISSION ATTORNEY

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

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

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

NOW THEREFORE BE IT RESOLVED that the Commission hereby appoints Bruce H. Bergen, Esq. as UCIFC Attorney for the term commencing January 1, 2026 through 2027 UCIFC Reorganization; and

NOW THEREFORE BE IT RESOLVED that compensation for the Attorney shall be in the amount of \$1,000.00 per annum to be paid through a stipend by the County with full reimbursement by the UCIFC.

BE IT FURTHER RESOLVED that the amount of \$1,000.00 shall be charged to the Administrative Account of the Union County Insurance Fund Commission as full reimbursement to the County of Union.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____
CHAIRPERSON _____
DATE

ATTEST: _____
VICE CHAIRPERSON _____
DATE

RESOLUTION NO. 8-26

UNION COUNTY INSURANCE FUND COMMISSION

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

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

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

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

BE IT RESOLVED by the Board of Commissioners of the UNION COUNTY INSURANCE FUND COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2026.

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

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026.

ADOPTED:

BY: _____

CHAIRPERSON

_____ **DATE**

ATTEST: _____

VICE CHAIRPERSON

_____ **DATE**

RESOLUTION NO. 13-26

**UNION COUNTY INSURANCE FUND COMMISSION
DESIGNATING COMMISSION EXECUTIVE DIRECTOR**

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 Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et seq.; and

WHEREAS, the County of Union on behalf of the Union County Insurance Fund Commission previously advertised and published a Request for Proposals, for the position of Executive Director, issued on December 2, 2025 and received December 16, 2025, and the Commissioners having duly reviewed and considered all responses to said RFP:

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 Scirocco Group Insurance, Hasbrouck Heights, New Jersey, pursuant to a fair and open process, for a one year term commencing January 1, 2026 and ending December 31, 2026, 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, in an amount not to exceed \$151,470.00 for fund year 2026, and for the renewal, if effectuated, in an amount not to exceed \$151,470.00 for fund year 2027; and

BE IT FURTHER RESOLVED by the Commissioners of said UCIFC, Acrisure, LLC d/b/a Scirocco Group Insurance, acting as a “servicing organization” as defined in the UCIFC’s rules and regulations shall execute said contract prepared by the UCIFC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of UCIFC; 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 January 20, 2026.

ADOPTED:

BY: _____
CHAIR
ATTEST:

DATE

VICE CHAIR

DATE

RESOLUTION NO. 9-26
UNION COUNTY INSURANCE FUND COMMISSION
2026 REGULAR MEETING SCHEDULE

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

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

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

1. The schedule of regular meetings of the UCIFC for the year 2026 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Administration Building, Elizabeth, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the Star Ledger and the Westfield Leader newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Union County Clerk.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____

CHAIRPERSON

_____ **DATE**

ATTEST: _____

VICE CHAIRPERSON

_____ **DATE**

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

TO: Members of the Commission

2026 ANNUAL MEETING NOTICE

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

TIME	DATE	LOCATION	PURPOSE
10:00 AM	January 20, 2026	Zoom Virtual Meeting	Re-Organization Meeting
10:00 AM	March 24, 2026	“ “	Regular Meeting
10:00 AM	May 19, 2026	“ “	Regular Meeting
10:00 AM	July 28, 2026	“ “	Regular Meeting
10:00 AM	September 22, 2026	“ “	Regular Meeting
10:00 AM	October 27, 2026	“ “	Regular Meeting
10:00 AM	December 15, 2026	“ “	Regular Meeting

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

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

RESOLUTION NO. 10-26

UNION COUNTY INSURANCE FUND COMMISSION

**ADOPTION OF A TEMPORARY 2026 PROPERTY & CASUALTY BUDGET
EQUAL TO 2/12 OF THE PROPOSED 2026 PROPERTY & CASUALTY BUDGET**

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

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts a Temporary Budget in the amount of \$705,237.17 equal to 2/12 of the proposed 2026 Property & Casualty Budget in the amount of \$4,231,423.00 attached hereto as the Calendar Year 2026 Budget. This is the first approval of 2/12 of the proposed 2026 Property & Casualty Budget.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026

ADOPTED:

BY: _____
CHAIRPERSON _____
DATE

ATTEST: _____
VICE CHAIRPERSON _____
DATE

UNION COUNTY INSURANCE COMMISSION
2026 PROPOSED BUDGET

APPROPRIATIONS	Proposed Budget SIR	ANNUALIZED BUDGET FY2025	PROPOSED BUDGET FY2026	Total Increase/Decrease		
				\$	%	
I. Claims and Excess Insurance						
Claims						
1 Property	\$250,000	\$ 507,000	\$ 564,000	\$ 57,000	11.24%	HIGH
2 Liability	\$250,000	\$ 380,000	\$ 366,000	\$ (14,000)	-3.68%	LOW
3 Auto	\$250,000	\$ 199,000	\$ 192,000	\$ (7,000)	-3.52%	LOW
4 Workers Comp	\$300,000	\$ 2,427,000	\$ 2,474,000	\$ 47,000	1.94%	MID
5 Cyber Liability	\$250,000	\$ 20,000	\$ 20,000	\$ -	0.00%	LOW
6 Subtotal - Claims*	\$	\$ 3,533,000	\$ 3,616,000	\$ 83,000	2.35%	
7						
8 Excess Insurance						
9 Cyber Liability Premium 12/31/25-12/31/26	\$	\$ 124,975	\$ -	\$ (124,975)		
10						
11 II. Expenses, Fees & Contingency						
12						
13 Claims Adjustment (TPA)	\$	\$ 424,800	\$ 433,293	\$ 8,493	2.00%	
14 Safety Director	\$	\$ -	\$ -	\$ -	0.00%	
15 General Expense	\$	\$ -	\$ -	\$ -	0.00%	
16 Executive Director	\$	\$ 148,500	\$ 151,470	\$ 2,970	2.00%	
17 Actuary	\$	\$ 8,000	\$ 8,160	\$ 160	2.00%	
18 Auditor	\$	\$ 13,000	\$ 13,500	\$ 500	3.85%	
19 Attorney	\$	\$ 4,000	\$ 1,000	\$ (3,000)	-75.00%	
20 Treasurer	\$	\$ 4,000	\$ 1,000	\$ (3,000)	-75.00%	
21						
22						
23 Misc. Expenses & Contingency	\$	\$ 7,000	\$ 7,000	\$ -	0.00%	
24						
25 Total Fund Expenses & Contingency	\$	\$ 609,300	\$ 615,423	\$ 6,123	1.00%	
26 Risk Managers	\$	\$ -	\$ -	\$ -		
27						
28 Total FUND Disbursements	\$	\$ 4,267,275	\$ 4,231,423	\$ (35,852)	-0.84%	
29 Dividend Credit	\$	\$ (500,000)	\$ -			
30 Total Including Dividend Credits	\$	\$ 3,767,275	\$ 4,231,423			

RESOLUTION NO. 11-26

UNION COUNTY INSURANCE FUND COMMISSION

**UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY
INSURANCE COMMISSION**

WHEREAS, the Union County Insurance Fund Commission is responsible for providing a defense to certain claims brought against its members in accordance with the Commission's coverage documents; and

WHEREAS, the County of Union on behalf of itself and the UCIFC implemented a fair and open process for the procurement of litigation and/or defense counsel; and

WHEREAS, on October 8, 2025, "Request for Qualifications" (RFQ) were issued and responses were received on October 30, 2025; and

WHEREAS, having considered the recommendation of the Proposal Review Committee, the Board determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services outlined above; and

WHEREAS, this Commission wishes to accept the recommendations of the Proposal Review Committee and determined that the attached list of Law Firms should be deemed pre-qualified to provide the legal services as outlined:

NOW THEREFORE BE IT RESOLVED by the Board of Commissioners of the Union County Insurance Fund Commission that the assignment of specific claims for defense shall be made by the Commission, on advice from the County Counsel's office.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on January 20, 2026.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

**COUNTY OF UNION 2026 QUALIFIED LIST FOR
LITIGATION & DEFENSE AND GENERAL COUNSEL
SERVICES RFQ POSTED 10/8/2025 & OPENED 10/30/2025**

- Biancamano & Di Stefano, P.C., 10 Parsonage Road, Suite 300, Edison, NJ 08837; 732-549-0220
- Chasan, Lamparello, Mallon & Cappuzzo, 300 Lighting Way, Suite 200, Secaucus, NJ 07094; 201-348-6000
- Cleary Giacobbe Alfieri Jacobs, LLC, 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436; 973-845-6700
- Dilworth Paxson, LLP, 4 Paragon Way, Suite 400, Freehold, NJ 07728; 732-530-8822
- Eric M. Bernstein & Associates, LLC, 34 Mountain Blvd. Building A, P.O. Box 4922, Warren, NJ 07059; 732-805-3360
- Hatfield Schwartz, LLC, 240 Cedar Knolls Road, Suite 303, Cedar Knolls, NJ 07927; 973-737-8315
- Jalloh & Jalloh, LLC 21 West Blancke Street Linden, NJ 07036; 908-363-9899
- Kologi Simitz, 500 North Wood Avenue, Linden, NJ 07036; 908-486-8877
- LaCorte, Bundy, Varady & Kinsella, 989 Bonnel Court, Union, NJ 07083; 908-810-0500
- Malamut & Associates, LLC., 457 Haddonfield Road, Suite 500 Cherry Hill, NJ 08802, 856-424-1808
- Post Polak, P.A., 245 Eagle Rock Avenue, Suite 200 Roseland, NJ 07068; 973-28-9900
- Rainone Coughlin Minchello, 555 U.S. Highway One South, Suite 440, Iselin, NJ 08830; 732-709-4182
- Renaud Colicchio, LLC, 190 North Avenue E. Cranford, NJ 07016; 908-418-4088
- Ruderman & Roth, LLC, 150 Morris Avenue, Suite 303, Springfield, NJ 07081; 973-258-1288
- Taylor Law Group, LLC, 430 Mountain Avenue, Suite 103, New Providence, NJ 07974; 908-219-7771
- The Antoine Law Firm, 52 Underwood Street, #1L, Newark, NJ 07106; 973-370-5347 – **MAILING ADDRESS: 6 Eton Road, Livingston, NJ 07039**
- The Law Office of Marco Di Stefano, Esq., LLC 2050 Emerson Avenue Union, NJ 07083; 347-672-2650
- Weber Dowd Law, 365 Rifle Camp Road, West Paterson, NJ 07424; 973-200-0805
- Weiner Law Group, LLP, 629 Parsippany Road, Parsippany, NJ 07054; 973-403-1100

**LITIGATION DEFENSE AND GENERAL COUNSEL SECOND
POSTING – POSTED ON DECEMBER 2, 2025 AND OPENED ON
DECEMBER 16, 2025**

- Kingston Coventry, LLC, 522 Washington Blvd., Suite 2, Mount Pleasant, SC 29464; (843) 420-3004
- Taylor Law Group, LLC; 430 Mountain Avenue, Suite 103, New Providence, NJ 07974; (908) 219 7771
- Florio, Kenny Reval; 125 Chubb Avenue, Suite 310-N, Lyndhurst, NJ 07071; (201) 659-8011
- Plosia Cohen, 51 Gibraltar Drive, Suite 3B, Morris Plains, NJ 07950; (908) 888-2547

RESOLUTION NO. 12-26
UNION COUNTY INSURANCE FUND COMMISSION
BILLS LIST JANUARY 2026

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
00__	Union County Dept of Administrative Services	Postage Reimbursement	\$659.43 \$659.43
00__	Acrisure LLC dba Bergen Risk Managers	Monthly Claims Administration Fee Jan	\$36,107.75 \$36,107.75
00	Acrisure LLC dba Scirocco Group	Monthly ED Fee Jan	\$12,622.50 \$12,622.50
TOTAL PAYMENTS FY 2026			\$49,389.68

BY: _____

CHAIRPERSON _____ **DATE** _____

ATTEST: _____

_____ **DATE** _____

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

TREASURER

**UNION COUNTY INSURANCE 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	Net Change Q1 2025	Jan-Mar., 2025 Fund Balance	Net Change Q2 2025	Jan-June, 2025 Fund Balance	Net Change Q3 2025	Jan-Sept, 2025 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	\$15,714.00	\$3,010,124.00	\$85,369.00	\$3,095,493.00	\$126,909.00	\$3,222,402.00
Claim Reserves	\$580,661.00	-\$263,785.00	\$316,876.00	-\$147,729.00	\$169,147.00	\$14,874.00	\$184,021.00	\$1,003.00	\$185,024.00	-\$142,985.00	\$42,039.00
IBNR	\$115,447.00	-\$97,612.00	\$17,835.00	-\$8,579.00	\$9,256.00	\$11,305.00	\$20,561.00	-\$3,500.00	\$17,061.00	-\$3,500.00	\$13,561.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	-\$287.00	-\$2,792.00	-\$222.00	-\$3,014.00	\$2,247.00	-\$767.00
Total Fund Year 2018 Claims	\$3,434,368.00	-\$212,465.00	\$3,221,903.00	-\$51,595.00	\$3,170,308.00	\$41,606.00	\$3,211,914.00	\$82,650.00	\$3,294,564.00	-\$17,329.00	\$3,277,235.00
FUND YEAR 2019											
Paid Claims	\$3,158,415.00	\$424,684.00	\$3,583,099.00	\$127,657.00	\$3,710,756.00	-\$17,573.00	\$3,693,183.00	-\$139,122.00	\$3,554,061.00	\$16,195.00	\$3,570,256.00
Claim Reserves	\$721,984.00	-\$398,538.00	\$323,446.00	-\$29,235.00	\$294,211.00	-\$45,299.00	\$248,912.00	\$96,395.00	\$345,307.00	-\$17,872.00	\$327,435.00
IBNR	\$231,461.00	-\$165,114.00	\$66,347.00	-\$40,409.00	\$25,938.00	-\$4,705.00	\$21,233.00	-\$793.00	\$20,440.00	-\$4,715.00	\$15,725.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	\$1,205.00	-\$4,530.00	-\$1,622.00	-\$6,152.00	\$724.00	-\$5,428.00
Total Fund Year 2019 Claims	\$4,095,072.00	-\$129,489.00	\$3,965,583.00	\$59,587.00	\$4,025,170.00	-\$66,372.00	\$3,958,798.00	-\$45,142.00	\$3,913,656.00	-\$5,668.00	\$3,907,988.00
FUND YEAR 2020											
Paid Claims	\$1,297,633.00	\$593,820.00	\$1,891,453.00	\$609,937.00	\$2,501,390.00	\$80,958.00	\$2,582,348.00	\$8,688.00	\$2,591,036.00	\$267,529.00	\$2,858,565.00
Claim Reserves	\$817,772.00	\$881,573.00	\$1,699,345.00	-\$1,401,661.00	\$297,684.00	-\$180,584.00	\$117,100.00	-\$25,207.00	\$91,893.00	-\$23,088.00	\$68,805.00
IBNR	\$955,494.00	-\$791,779.00	\$163,715.00	-\$72,897.00	\$90,818.00	-\$17,769.00	\$73,049.00	-\$10,971.00	\$62,078.00	-\$15,864.00	\$46,214.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	-\$17,719.00	-\$17,719.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)	-\$36,028.00	\$15,347.00	-\$20,681.00	-\$14,668.00	-\$6,013.00	\$2,365.00	-\$3,648.00	\$850.00	-\$2,798.00	\$675.00	-\$2,123.00
Total Fund Year 2020 Claims	\$3,034,871.00	\$698,961.00	\$3,733,832.00	-\$867,672.00	\$2,866,160.00	-\$115,030.00	\$2,768,849.00	-\$26,640.00	\$2,742,209.00	\$229,252.00	\$2,971,461.00
FUND YEAR 2021											
Paid Claims	\$1,059,206.00	\$120,514.00	\$1,179,720.00	\$732,385.00	\$1,912,105.00	\$75,975.00	\$1,988,080.00	\$143,506.00	\$2,131,586.00	\$92,201.00	\$2,223,787.00
Claim Reserves	\$834,237.00	\$514,434.00	\$1,348,671.00	-\$288,700.00	\$1,059,971.00	-\$107,655.00	\$952,316.00	-\$226,755.00	\$725,561.00	-\$130,817.00	\$594,744.00
IBNR	\$1,046,295.00	-\$745,710.00	\$300,585.00	-\$170,541.00	\$130,044.00	-\$23,461.00	\$106,583.00	-\$9,421.00	\$97,162.00	-\$24,648.00	\$72,514.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	-\$7,679.00	-\$27,564.00	\$12,316.00	-\$15,248.00	\$2,196.00	-\$13,052.00
Total Fund Year 2021 Claims	\$2,897,673.00	-\$103,335.00	\$2,794,338.00	\$287,897.00	\$3,082,235.00	-\$62,820.00	\$3,019,415.00	-\$80,354.00	\$2,939,061.00	-\$61,068.00	\$2,877,993.00

FUND YEAR 2022											
Paid Claims	\$521,308.00	\$240,816.00	\$762,124.00	\$369,603.00	\$1,131,727.00	\$152,983.00	\$1,284,710.00	\$224,762.00	\$1,509,472.00	\$73,521.00	\$1,582,993.00
Claim Reserves	\$905,204.00	\$160,786.00	\$1,065,990.00	\$127,064.00	\$1,193,054.00	-\$65,862.00	\$1,127,192.00	\$86,297.00	\$1,213,489.00	\$23,484.00	\$1,236,973.00
IBNR	\$1,683,797.00	-\$911,698.00	\$772,099.00	-\$433,871.00	\$338,228.00	-\$56,995.00	\$281,233.00	-\$92,958.00	\$188,275.00	-\$37,519.00	\$150,756.00
Excess Insurance Recoverable	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$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	-\$9,414.00	-\$41,308.00	\$16,160.00	-\$25,148.00	\$1,141.00	-\$24,007.00
Total Fund Year 2022 Claims	\$3,039,729.00	-\$479,683.00	\$2,560,046.00	\$71,069.00	\$2,631,115.00	\$20,712.00	\$2,651,827.00	\$234,261.00	\$2,886,088.00	\$60,627.00	\$2,946,715.00
FUND YEAR 2023											
Paid Claims		\$1,065,622.00	\$1,065,622.00	\$738,064.00	\$1,803,686.00	\$26,803.00	\$1,830,489.00	\$249,072.00	\$2,079,561.00	\$104,284.00	\$2,183,845.00
Claim Reserves		\$1,218,814.00	\$1,218,814.00	-\$307,451.00	\$911,363.00	\$80,357.00	\$991,720.00	-\$37,995.00	\$953,725.00	-\$102,585.00	\$851,140.00
IBNR		\$2,390,919.00	\$2,390,919.00	-\$1,201,576.00	\$1,189,343.00	-\$117,124.00	\$1,072,219.00	-\$175,744.00	\$896,475.00	-\$90,722.00	\$805,753.00
Excess Insurance Recoverable		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)		-\$76,075.00	-\$76,075.00	\$34,337.00	-\$41,738.00	\$430.00	-\$41,308.00	\$2,939.00	-\$38,369.00	\$3,582.00	-\$34,787.00
Total Fund Year 2023 Claims		\$4,599,280.00	\$4,599,280.00	-\$736,626.00	\$3,862,654.00	-\$9,534.00	\$3,853,120.00	\$38,272.00	\$3,891,392.00	-\$85,441.00	\$3,805,951.00
FUND YEAR 2024											
Paid Claims				\$1,078,760.00	\$1,078,760.00	\$554,086.00	\$1,632,846.00	\$631,617.00	\$2,264,463.00	\$173,596.00	\$2,438,059.00
Claim Reserves				\$2,507,748.00	\$2,507,748.00	\$96,868.00	\$2,604,616.00	-\$623,787.00	\$1,980,829.00	-\$98,680.00	\$1,882,149.00
IBNR				\$1,328,432.00	\$1,328,432.00	-\$230,344.00	\$1,098,088.00	-\$158,821.00	\$939,267.00	-\$48,594.00	\$890,673.00
Excess Insurance Recoverable				\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)				-\$88,301.00	-\$88,301.00	\$2,776.00	-\$85,525.00	\$18,959.00	-\$66,566.00	\$6,393.00	-\$60,173.00
Total Fund Year 2024 Claims				\$4,826,639.00	\$4,826,639.00	\$423,386.00	\$5,250,025.00	-\$132,032.00	\$5,117,993.00	\$32,715.00	\$5,150,708.00
FUND YEAR 2025											
Paid Claims						\$23,458.00	\$23,458.00	\$161,995.00	\$185,453.00	\$301,000.00	\$486,453.00
Claim Reserves						\$162,736.00	\$162,736.00	\$394,408.00	\$557,144.00	\$552,677.00	\$1,109,821.00
IBNR						\$603,319.00	\$603,319.00	\$470,594.00	\$1,073,913.00	-\$3,697.00	\$1,070,216.00
Excess Insurance Recoverable						\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Discounted Claim Value (DCV)						-\$18,164.00	-\$18,164.00	-\$19,492.00	-\$37,656.00	-\$13,977.00	-\$51,633.00
Total Fund Year 2025 Claims						\$771,349.00	\$771,349.00	\$1,007,505.00	\$1,778,854.00	\$836,003.00	\$2,614,857.00
All Lines Total Claims	\$16,501,713.00	\$4,373,269.00	\$20,874,982.00	\$3,589,299.00	\$24,464,281.00	\$985,578.00	\$25,485,297.00	\$1,078,520.00	\$26,563,817.00	\$989,091.00	\$27,552,908.00

From: Glenn Prince, Public Sector Assistant Director
To: New Jersey Counties Excess Joint Insurance Fund Commissioners
Date: January 6, 2026
Subject: New Jersey Counties Excess Joint Insurance Fund Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through Safety National, Munich Re, Old Republic and Metis. Member Counties and entities may receive reimbursement for the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements. All approved purchases must be made in the 2026 fund year.

Program Overview:

- The Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$130,500.00

Carrier	Risk Management Funds
Safety National	\$100,000.00
Munich Re	\$17,000.00
Old Republic	\$6,000.00
Metis	\$7,500.00

\$130,500 is a \$40,500 or 45% increase versus last year.

- The safety item or service cannot be "typical". For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify

- An informational flyer from Safety National is also attached which provides examples of project,purchases or initiatives, that may qualify for grant funding reimbursement
- Safety Grant funding requests for 2026 must be submitted to Glenn Prince gprince@jamontgomery.com no later than August 1, 2026
- All submissions will be forwarded to the NJCE JIF Grant Committee for review. After Grant Committee review, all submissions will be forwarded to Safety National, Munich Re., Old Republic and Metis for review

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Assistant Director
JA Montgomery Consulting
(856) 552- 4744

Public Entity Liability - Risk Control Projects



Safety National® maintains a nationwide network of independent consultants and vendors that work with organizations to improve risk control and safety management efforts. Examples of projects we have and are willing to fund are listed below.



Active Assailant Training	Law Enforcement Liability Training
Active Bystandership for Law Enforcement (addresses LE culture)	Law Enforcement Pre and Post Use of Force Training
Body Camera and Drone Reimbursement	Law Enforcement Supervision Course
Cell Phone Signal Control While Driving	Less-Than-Lethal Training and Equipment
Contract Review Software	Liability Incident Reporting Technology
Custom Liability Risks Video Production	Liability Professional Development
Dangerous Condition / Design Immunity	Liability related risk reduction speakers
De-escalation Training (Student Non-Violent Crisis Intervention)	Live Defensive Driving Training
Defensive Driver Train-The-Trainer	MVR Monitoring
Defensive Tactics to Escape, Mitigate and Survive Violent Attacks	Parking Garage Hazard Assessment
DOT Drug and Alcohol Supervisor Training	Police Pursuit Training
Dual-Vision Vehicle Cameras	School Safety Compliance and Incident Prevention/Preparedness Software
Employee Handbook Peer Review	Sexual Abuse and Molestation Prevention
EVOC Training	Slip Fall Assessments
FMLA, WC and ADA Interplay Training and Consulting	Slip Meter Testing
Jail Risk Assessment	Taser Certification Training
K-9 Maintenance Training	Telematics
Land Use Liability Training	Traffic Control - Portable Speed Bump System
Law Enforcement Analytics	Traffic Control / Flagger Training
Law Enforcement and Jail Operations Policy Evaluation	Vehicle Pursuit Technology
Law Enforcement Liability Consultation	Workplace Violence Training Onsite

Your assigned Risk Control Professional will work with you to match specific needs and requests to the appropriate project and consultant, to provide a high-level direction of the project from start to completion.

Contact Safety National's Risk Services Department at 888-995-5300 or Risk-Services@safetynational.com

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners
 FROM: J.A. Montgomery Consulting, Safety Director
 DATE: January 12, 2026
 DATE OF MEETING: January 20, 2026

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		

December 2025 – January 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 16:** Attended the UCIFC meeting.
- **December 16:** Attended the UCIFC Executive Safety Committee meeting.
- **December 22:** Conducted a loss control visit of various county parking lots.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 20:** Plan to attend the UCIFC meeting.
- **January 20:** 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/>:

- CDL- Maintaining Entry Level Driver Training (ELDT) - Training Provider Status
- Crane Inspections - Best Practices

- CDL Drivers Annual Record Checks, Program Review - 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 through March 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:

- *June 1 - 22, 2026 (Start Date: July 1, 2026)*
- *December 1 - 22, 2026 (Start Date - January 1, 2027)*

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@jamontgomery.com).

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

(*) **In-Person Training:** Is being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note:** Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below. (Expo 2026 schedule to be released soon).

(**) **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 through March 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
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	Hearing Conservation	9:00 - 10:00 am
1/15/25	Fire Extinguisher Safety	10:30 - 11:30 am
1/15/26	Introduction to Management Skills (Zoom Meeting)**	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	Bloodborne Pathogens	1:00 - 2:00 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
1/23/26	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	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	Active Shooter & Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 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
2/2/26	Snow Removal Safety	8:30 - 10:30 am
2/2/26	Shop & Tool Safety	11:00 - 12:00 pm
2/2/26	Hearing Conservation	2:30 - 3:30 pm
2/3/26	Fall Protection Awareness	8:30 - 10:30 am
2/3/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/4/26	Bloodborne Pathogens	7:30 - 8:30 am
2/4/26	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
2/4/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/5/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
2/5/26	Fire Safety	11:00 - 12:00 pm
2/5/26	Fire Extinguisher Safety	1:00 - 2:00 pm
2/6/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
2/6/26	Work Zone: Flagger	10:30 - 11:30 am
2/6/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
2/9/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/10/26	Confined Space Entry	7:30 - 10:30 am
2/10/26	Ethical Decision Making	9:00 - 11:30 am
2/10/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/11/26	Driving Safety Awareness	8:30 - 10:00 am
2/11/26	Chipper Safety	10:30 - 11:30 am
2/11/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
2/11/26	Hearing Conservation	1:00 - 2:00 pm
2/12/26	Personal Protective Equipment	8:30 - 10:30 am
2/12/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
2/12/26	Bloodborne Pathogens	11:00 - 12:00 pm
2/18/26	Heavy Equipment Safety	8:00 - 10:00 am
2/18/26	Fire Extinguisher Safety	10:30 - 11:30 am
2/18/26	Chainsaw Safety	1:00 - 2:00 pm
2/18/26	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
2/19/26	Fire Safety	8:30 - 9:30 am
2/19/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
2/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
2/19/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
2/20/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
2/20/26	Bloodborne Pathogens	1:00 - 2:00 pm
2/23/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
2/23/26	Playground Safety Inspections	10:00 - 12:00 pm
2/23/26	Public Employers: What You Need to Know (Zoom Meeting)**	9:00 - 10:30 am
2/24/26	Snow Removal Safety	8:30 - 10:30 am
2/24/26	Work Zone: Flagger	11:00 - 12:00 pm
2/24/26	Personal Protective Equipment	1:00 - 3:00 pm
2/25/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
2/25/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

2/26/26	Confined Space Entry	8:30 - 11:30 am
2/26/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
2/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
2/27/26	Asbestos Awareness	10:00 - 12:00 pm
3/2/26	Personal Protective Equipment	8:30 - 10:30 am
3/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
3/2/26	Bloodborne Pathogens	11:00 - 12:00 pm
3/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/3/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
3/3/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
3/3/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
3/4/26	Hearing Conservation	8:30 - 9:30 am
3/4/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
3/4/26	Fire Safety	1:00 - 2:00 pm
3/5/26	Mower Safety	8:30 - 9:30 am
3/5/26	Chainsaw Safety	10:00 - 11:00 am
3/6/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/6/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
3/6/26	Protecting Children from Abuse In New Jersey Local Government Programs	11:30 - 1:00 pm
3/6/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/9/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
3/9/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
3/10/26	Work Zone: Flagger	7:30 - 8:30 am
3/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
3/11/26	Confined Space Entry	8:30 - 11:30 am
3/11/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
3/12/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
3/12/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/13/26	Fire Safety	8:00 - 9:00 am
3/13/26	Fire Extinguisher Safety	9:30 - 10:30 am
3/13/26	Work Zone: Flagger	11:00 - 12:00 pm
3/16/26	The Power of Collaboration Parts (Camden)*	9:00 - 12:00 pm
3/17/26	Bloodborne Pathogens	8:30 - 9:30 am
3/17/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
3/17/26	Hearing Conservation	10:00 - 11:00 am
3/18/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
3/18/26	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
3/18/26	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
3/18/26	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	11:30 - 1:00 pm
3/18/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/19/26	Shop and Tool Safety	8:30 - 9:30 am
3/19/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
3/19/26	Personal Protective Equipment	10:00 - 12:00 pm
3/20/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
3/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
3/23/26	Asbestos Awareness	8:30 - 10:30 am
3/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
3/23/26	Driving Safety Awareness	1:00 - 2:30 pm
3/25/26	Confined Space Entry	8:30 - 11:30 am
3/25/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/25/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm

3/26/26	Mower Safety	8:30 - 9:30 am
3/26/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
3/26/26	Chipper Safety	10:00 - 11:00 am
3/26/26	Fall Protection Awareness	1:00 - 3:00 pm
3/27/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
3/27/26	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/30/26	Playground Safety Inspections	8:30 - 10:30 am
3/30/26	Bloodborne Pathogens	11:00 - 12:00 pm
3/31/26	Sanitation and Recycling Safety	8:30 - 10:30 am
3/31/26	Fire Extinguisher Safety	11:00 - 12:00 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*

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 #2324, 2482, 2394, 2188 & 3833. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

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

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

APPENDIX I

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – DECEMBER 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