

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
March 24, 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=97816179571>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Union County Insurance Fund Commission will conduct its March 24, 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.



March 16, 2026

CUNIX26004

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, 8/26/25, 9/18/25, 10/20/25, 11/17/25, 1/15/26, 2/19/26, and 3/19/26.
- Conducted Union County Executive Meeting 1/21/25, 3/25/25, 5/20/25, 7/29/25, 9/23/25, 10/28/25, 12/16/25, and 1/20/26.

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.
- Provided Right to Know training on March 6th to those who are designated to submit RTK surveys for their buildings.
- Conducted Confined Space Entry training on 3/18/2026. This will be conducted in March or April of each year going forward.
- Conducted Fit Testing on 3/19/2026.
- Additional Right to Know Training for DPW Employees is 4/13/2026.

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.
- Update of BEAP plans to 2026, will be issued once Emergency Evacuation Drills are performed.

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.
- Worked with an architect to provide a Door Assessment at the Warinanco Sports Center. The assessment took place on 2/12/26 and there were no deficiencies or items of concern related to the doors, their compliance standards, or the building code reported.
- Began Right to Know audits on 3/17/2026.
- Conducted Paratransit Vehicle Audits 3/18/2026.

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.

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

Date: March 24, 2026
Memo to: Commissioners of the Union County Insurance Fund Commission
From: Acisure LLC
Subject: Executive Director's Report

▪ **Introduction**

Over the past two months since our last Board meeting, the Executive Member Team has remained actively engaged in advancing the ongoing business of UCIFC. During this period, the team has worked closely with the Fund's actuary to gather and analyze the information necessary to apply the State-approved formulas used in determining the appropriate 2026 dividend declaration. This effort reflects UCIFC's continued commitment to consistency and prudent financial stewardship, aligning with the practices established in prior years.

In support of the actuarial review, the accounting team has been instrumental in providing detailed and timely financial information related to UCIFC fund balances, enabling a thorough and accurate analysis. In addition, numerous meetings have been held to closely review and evaluate the UCIFC budget, ensuring that recommendations are made thoughtfully and with confidence. During today's meeting, the Executive Member Team will also be presenting its recommendation to adopt the 2026 Plan of Risk Management and the 2026 Property and Casualty Budget.

▪ **Internet Website Publication for Public Notices (Pages 7)**

This resolution is intended to ensure the Union County Insurance Fund Commission's continued compliance with the Open Public Meetings Act and recent statutory amendments. P.L. 2025, c. 72 requires that, effective March 1, 2026, all legal notices be published in full on a public entity's official website at no cost, replacing the prior newspaper publication requirement. Accordingly, this resolution establishes the UCIFC's method of providing public notice through a direct hyperlink on the County of Union's website.

- ***Motion to approve Resolution 14-26, to approve internet Website Publication Notices for Public Notices on the UCIFC's website including a hyperlink on the County of Union's Website***

▪ **Authorization of Certain Payments Between Regular Meetings (Pages 8)**

From time to time, emergent and time-sensitive claim expenditures may arise that require prompt review and payment outside of regularly scheduled UCIFC meetings. While such instances are not anticipated on a routine basis, there may be occasions when necessary, expenditures related to the day-to-day operations of the Fund must be approved during months in which the UCIFC is not scheduled to meet or when a scheduled meeting is cancelled.

To ensure continuity of operations and timely payments, a resolution is proposed to authorize limited expenditures between meetings. When deemed necessary by the Executive Director, and in consultation with the Chair and Treasurer, such payments may be approved and released. All actions taken pursuant to this authority will be formally presented for ratification at the next regularly scheduled UCIFC meeting.

➤ ***Motion to approve Resolution 15-26, to approve payments between regular meetings of the UCIFC***

▪ **2026 Plan of Risk Management Overview (Pages 9-14)**

Attached is the 2026 Plan of Risk Management, which provides a comprehensive overview of the UCIFC's coverage structure and risk management framework for the upcoming year. The Plan outlines the Fund's insurance coverages, retained risks, reserving philosophy, claims handling and payment authority, and other key operational components that support the Commission's overall risk management strategy.

For ease of review, key sections of the Plan have been highlighted in yellow to draw attention to the various lines of coverage addressed within the document. These highlights are intended to assist Commissioners in identifying the scope of coverages and risk assumptions reflected in the Plan for 2026, otherwise there have been no material changes to the document this term.

➤ ***Motion to approve Resolution 16-26, Union County Insurance Commission 2026 Plan of Risk Management***

▪ **Annual Budget Proposal for 2026 (Page 16)**

The Executive Member Team is prepared to recommend adoption of the 2026 Property and Casualty Budget. The complete proposed budget is included within today's meeting packet for the Commission's review and consideration. Earlier this year, the Commission approved a temporary budget equal to two-twelfths of the projected annual budget to ensure continuity of operations.

The full annual budget presented today reflects an overall increase of 1.62%, totaling \$4,209,423. This budget includes the anticipated approval of the 2026 dividend, which is addressed in a separate resolution included within this meeting package. Upon approval of the dividend, the final budget amount would be \$3,609,423

➤ ***Motion to approve Resolution 17-26 to approve the 2026 Property & Casualty Budget attached in the amount of \$4,209,423.***

▪ **UCIFC 2026 Dividend Analysis (Page 17)**

In determining the 2026 dividend, the Executive Member Team worked closely with the Fund's actuary and Treasurer to arrive at an amount that is both fiscally responsible and compliant with the State-approved dividend formula. Based on this collaborative analysis, the proposed dividend includes a credit of \$150,000 from Fund Year 2018 and \$450,000 from Fund Year 2020 for a total of a \$600,000 return. Fund Year 2020 continues to reflect a significant surplus, currently just under \$2,000,000, which supports the decision to apply a larger portion of the dividend from that year. These figures were reviewed in detail with the actuary, who confirmed that the recommended dividend is appropriate, sustainable, and fully compliant with State requirements.

- ***Motion to approve Resolution 18-26, authorizing Refunds from Fund Year 2018 in the amount of \$150,000 and 2020 in the amount of \$450,000.***

- **Employee Dishonesty Coverage**

The Employee Dishonesty Coverage with Selective Insurance Company renews on April 14, 2026. This policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,495 which represents a flat renewal. We have finalized the renewal with Selective and have the bindable quote. We are seeking approval of the premium expenditure. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bills list.

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

**RESOLUTION ACKNOWLEDGING INTERNET WEBSITE PUBLICATION
FOR THE PUBLIC NOTICES OF
THE UNION COUNTY INSURANCE FUND COMMISSION
EFFECTIVE MARCH 1, 2026, PURSUANT TO P.L. 2025, c. 72.**

WHEREAS, the Union County Insurance Fund Commission is desirous of complying with the letter and spirit of Chapter 231 of the Public Laws of 1975, also cited as N.J.S.A. 10:4-6 et seq., commonly known as the Open Public Meetings Act; and

WHEREAS, P.L. 2025, c. 72, amending same, requires that effective March 1, 2026, public entities shall publish the complete text of all legal notices to be publicly accessible on its official website free-of-charge, superseding the current requirement for newspaper publication of legal notices.

NOW, THEREFORE, BE IT RESOLVED by the Union County Insurance Fund Commission that in compliance with P.L. 2025, c. 72, effective March 1, 2026, all public notices of the UCIFC, shall be available via direct hyperlink on the website homepage of the County of Union (ucnj.org) by visiting the specific hyperlink: at <https://ucnj.org/public-notices/>.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 24, 2026.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

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

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

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

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

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 24, 2026.

ADOPTED:

BY: _____
CHAIRPERSON

DATE

ATTEST:

VICE CHAIRPERSON

DATE

Union County Insurance Commission 2026 Plan of Risk Management

BE IT RESOLVED by the Insurance Commission's governing body that effective **January 1st, 2026** the 2026 Plan of Risk Management shall be:

The Perils or Liability to be Insured Against

The Insurance Commission insures the following perils or liability:

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

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

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

The Limits of Coverage

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

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

3. Public Officials/ Employment Practices Liability - Limit: \$10,000,000 each claim / aggregate - Retentions:
 a. P.O.I.: \$250,000
 b. E.P.L.: \$250,000
4. Employed Lawyers Liability
 Limit: \$5,000,000 per claim/ \$10,000,000 aggregate
 Retention: \$25,000 per claim
5. Non-Owned Aircraft
 Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 Medical Expense: \$5,000 each passenger
 Rotor Wing: \$5,000,000
6. Property including Boiler & Machinery - \$260,000,000 Per Occurrence
 Sublimits:
 a. Breakdown: \$100,000,000
 b. Earthquake: \$200,000,000 (Annual Aggregate)
 c. Flood: \$100,000,000 (Annual Aggregate)
 1. High Hazard Flood: \$75,000,000
 d. Vehicles: \$10,000,000 (PD Only)
 1. Time Element Extra Expense: \$500,000
 e. ~~Garagekeepers~~ Liability: Included
 f. Working Dogs: \$100,000
- Property Deductibles
 a. All Other: \$250,000 per occurrence
 b. Equipment Breakdown: \$50,000 per occurrence
 c. Flood, SFHA:
 1. Building: Max available NFIP Limit (\$500,000)
 2. Contents: Max ~~available~~ NFIP Limit (\$500,000)
 3. Time Element: \$500,000
 d. Named Storm:
 1. Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 2. Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 3. Minimum Deductible: \$500,000 per occurrence
- Member Deductibles
 a. ~~Union~~ County: \$0
7. Crime
 Limit: \$1,000,000
 Deductible: \$25,000
8. Pollution Liability
 Limit: \$10,000,000 per claim/ \$25,000,000 aggregate
 Deductible: \$50,000
9. Employed Lawyers Liability

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

10. Cyber

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

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

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

Coverage to be purchased from a commercial insurer

The Insurance Commission does not purchase commercial insurance.

Reinsurance to be purchased

The Insurance Commission does not purchase reinsurance.

The amount of unpaid claims to be established

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

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

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

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

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

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

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

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

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

Procedures governing loss adjustment and legal expenses

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

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

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

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

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

Not applicable.

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

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

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

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

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

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

Adopted by the Governing Body this *24th Day of March 2026*

COMMISSION CHAIRPERSON

ATTEST:

COMMISSION VICE CHAIRPERSON

RESOLUTION NO. 17-26

**UNION COUNTY INSURANCE FUND COMMISSION
ADOPTION OF A 2026 PROPERTY & CASUALTY BUDGET**

BE IT RESOLVED by the Union County Insurance Fund Commission that it hereby approves and adopts the Property & Casualty Budget attached hereto as the Calendar Year 2026 in the amount of \$4,209,423.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 24, 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)	-100.00%	LOW
6 Subtotal - Claims*	\$	\$ 3,533,000	\$ 3,596,000	\$ 63,000	1.78%	
7						
8 Excess Insurance						
9 Cyber Liability Premium 12/31/25-12/31/26	\$	\$ -	\$ -	\$ -		
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	\$ -	\$ (4,000)	-100.00%	
20 Treasurer	\$	\$ 4,000	\$ -	\$ (4,000)	-100.00%	
21						
22						
23 Misc. Expenses & Contingency	\$	\$ 7,000	\$ 7,000	\$ -	0.00%	
24						
25 Total Fund Expenses & Contingency	\$	\$ 609,300	\$ 613,423	\$ 4,123	0.68%	
26 Risk Managers	\$	\$ -	\$ -	\$ -		
27						
28 Total FUND Disbursements	\$	\$ 4,142,300	\$ 4,209,423	\$ 67,123	1.62%	
29 Dividend Credit	\$	\$ (600,000)	\$ (600,000)	\$ -		
30 Total Including Dividend Credits	\$	\$ 3,542,300	\$ 3,609,423	\$ 67,123	1.89%	

150k from 2018
450k from 2020

RESOLUTION NO. 18-26

UNION COUNTY INSURANCE FUND COMMISSION

RESOLUTION AUTHORIZING REFUND FROM THE 2018 & 2020 FUND YEAR ACCOUNTS

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

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

WHEREAS, the Commission has obtained a calculation from its Actuary and Executive Director as to the amount of excess monies from its 2018 and 2020 Fund Year Accounts which is available for distribution in the amount of \$600,000

WHEREAS, distribution of the excess monies from the 2018 & 2020 Fund Year Accounts are consistent with maintaining the financial integrity of the Commission; and

WHEREAS, the Board of Fund Commissioners have determined that it would be in its best interest to make the distribution of excess monies from the 2018 & 2020 Fund Year Accounts; now, therefore,

BE IT RESOLVED by the Union County Insurance Fund Commission that the Executive Director for the Commission be and is hereby authorized to process a refund in the amount of \$150,000 from Fund Year 2018 and \$450,000 from Fund Year 2020.

BE IT FURTHER RESOLVED the Commission Treasurer is hereby authorized to take the dividend credit of \$600,000 on the first installment of the 2026 Assessment Billing. The dividend credit will be noted on the billing.

ADOPTED by THE UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held on March 24, 2026.

ADOPTED:

BY: _____

CHAIRPERSON

_____ **DATE**

ATTEST: _____

VICE CHAIRPERSON

_____ **DATE**

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

WHEREAS, the matter of Cedres v Union County, et al. was filed in the Superior Court of New Jersey under Docket No. UNN-L-1499-23; and

WHEREAS, the matter is pending before the Union County Insurance Fund Commission as Claim No. UCFL123830 ; and

WHEREAS, it has been recommended by counsel that this matter be settled for the sum of \$175,000.00;

NOW, THEREFORE, BE IT RESOLVED, that the Union County Insurance Fund Commission hereby approves and authorizes the disposition of the claim filed above for the sum of \$175,000.00; and

BE IT FURTHER RESOLVED that the proper Commission staff, employees and counsel, be and are authorized to execute such documents as shall be necessary to effectuate the disposition set forth herein.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held March 24, 2026.

ADOPTED:

_____ Dated:

Chair

ATTEST:

_____ Dated:

Vice Chair

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

WHEREAS, the matter of Orellana v Union County, et al. was filed in the Superior Court of New Jersey under Docket No. UNN-L-000768-24; and

WHEREAS, the matter is pending before the Union County Insurance Fund Commission as Claim No. UCFL124134; and

WHEREAS, it has been recommended by counsel that this matter be settled for the total sum of \$687,500.00;

NOW, THEREFORE, BE IT RESOLVED, that the Union County Insurance Fund Commission hereby approves and authorizes the disposition of the claim filed above for an amount not to exceed \$687,500.00, of which the amount of \$204,490.83 shall be paid by the UCIFC and the remaining balance of \$483,009.17 shall be paid by the NJCE joint insurance fund.

BE IT FURTHER RESOLVED that the proper Commission staff, employees and counsel, be and are authorized to execute such documents as shall be necessary to effectuate the disposition set forth herein.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held March 24, 2026.

ADOPTED:

_____ Dated:

Chair

ATTEST:

_____ Dated:

Vice Chair

RESOLUTION 22-26

**UNION COUNTY INSURANCE FUND COMMISSION
RESOLUTION APPOINTING COUNSEL**

WHEREAS, the Union County Insurance Fund Commission has a need to provide legal representation to the County of Union in defense of various workers compensation matters; 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, by Resolution No. 11-26 the UCIFC did pre-qualify various law firms to be assigned to defend specific claims;

NOW, THEREFORE, BE IT RESOLVED by the Commissioners of the Union County Insurance Fund Commission that it hereby authorizes the Chairperson to execute a contract with Cleary, Giacobbe, Alfieri, Jacobs, LLC, pursuant to a fair and open process, to provide the necessary legal services as outlined above, effective January 1, 2026, at an hourly rate of \$155.00, in the amount not to exceed \$75,000.00.

ADOPTED by the UNION COUNTY INSURANCE FUND COMMISSION at a properly noticed meeting held March 24, 2026.

ADOPTED:

ATTEST:

Chair

Dated:

Vice-chair

Dated:

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	Net Change Q4 2025	Jan-Dec, 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	\$0.00	\$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	-\$15,872.00	\$26,167.00
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	-\$2,000.00	\$11,561.00
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	\$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	\$242.00	-\$525.00
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	-\$17,630.00	\$3,259,605.00
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	\$10,622.00	\$3,580,878.00
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	-\$217,309.00	\$110,126.00
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	-\$398.00	\$15,327.00
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	\$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	\$1,867.00	-\$3,561.00
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	-\$205,218.00	\$3,702,770.00
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	\$147,689.00	\$3,006,254.00
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	\$35,726.00	\$104,531.00
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	-\$10,638.00	\$35,576.00
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	\$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	-\$369.00	-\$2,492.00
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	\$172,408.00	\$3,143,869.00
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	-\$188,261.00	\$2,035,526.00
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	\$169,204.00	\$763,948.00
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	-\$15,354.00	\$57,160.00
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	\$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	-\$3,653.00	-\$16,705.00
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	-\$38,064.00	\$2,839,929.00
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	\$38,027.00	\$1,621,020.00
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	\$108,444.00	\$1,345,417.00
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	-\$47,012.00	\$103,744.00
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	\$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	\$705.00	-\$23,302.00
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	\$100,164.00	\$3,046,879.00
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	\$43,869.00	\$2,227,714.00
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	-\$66,305.00	\$784,835.00
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	-\$89,361.00	\$716,392.00
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	\$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	\$3,663.00	-\$31,124.00
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	-\$108,134.00	\$3,697,817.00

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	\$50,534.00	\$2,488,593.00			
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	-\$311,704.00	\$1,570,445.00			
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	-\$143,138.00	\$747,535.00			
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)	-\$88,301.00	-\$88,301.00	\$2,776.00	-\$85,525.00	\$18,959.00	-\$66,566.00	\$6,393.00	-\$60,173.00	\$11,976.00	-\$48,197.00			
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	-\$392,332.00	\$4,758,376.00			
FUND YEAR 2025													
Paid Claims			\$23,458.00	\$23,458.00	\$161,995.00	\$185,453.00	\$301,000.00	\$486,453.00	\$227,147.00	\$713,600.00			
Claim Reserves			\$162,736.00	\$162,736.00	\$394,408.00	\$557,144.00	\$552,677.00	\$1,109,821.00	\$552,677.00	\$1,662,498.00			
IBNR			\$603,319.00	\$603,319.00	\$470,594.00	\$1,073,913.00	-\$3,697.00	\$1,070,216.00	\$497,121.00	\$1,567,337.00			
Excess Insurance Recoverable			\$0.00	\$0.00	\$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	-\$17,170.00	-\$68,803.00			
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	\$1,259,775.00	\$3,874,632.00			
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	\$770,969.00	\$28,323,877.00

**Net Claim Fund Balance Change
12/31/2024 to 12/31/2025
Fund Years 2018 to 2024**

Fund Year	Year-End 2024 Fund Balance	Net Change	Year-End 2025 Fund Balance
2018	\$3,170,308.00	\$89,297.00	\$3,259,605.00
2019	\$4,025,170.00	-\$322,400.00	\$3,702,770.00
2020	\$2,866,150.00	\$277,709.00	\$3,143,869.00
2021	\$3,082,235.00	-\$242,306.00	\$2,839,929.00
2022	\$2,631,115.00	\$415,764.00	\$3,046,879.00
2023	\$3,862,654.00	-\$164,837.00	\$3,697,817.00
2024	\$4,826,639.00	-\$68,263.00	\$4,758,376.00

UNION COUNTY INSURANCE FUND COMMISSION (UCIFC)

TO: Fund Commissioners
 FROM: J.A. Montgomery Consulting, Safety Director
 DATE: March 13, 2026
 DATE OF MEETING: March 24, 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

- January 20: Attended the UCIFC meeting.
- January 20: Attended the UCIFC Executive Safety Committee meeting.
- March 6: Conducted a loss control visit at the County Meals On Wheels location.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- March 24: Plan to attend the UCIFC meeting.
- March 24: 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 [Safety Director Bulletins](#):

- Training Announcement - Active Shooter and Hostile Events
- High Visibility Apparel Guidance - Best Practices

- Snow & Ice Removal - Best Practices
- Winter Ice Activities - Best Practice
- Snowplow Warning Light Law Updated
- Blind-Spots: Retrofitting Equipment with Cameras & Blind-Spot Technology
- Utility Vehicle Operation & Training - 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.

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(March through May 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).*

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MEETING ADJOURNED: 10:35 AM
Minutes prepared by Christa Foli -Secretary

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 (real-time) are on the [NJCE LIVE](#) 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. (The Expo 2026 schedule will be released soon).*

() Zoom Meeting Training:** **Please Note:** *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.

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

DATE	CLASS TOPIC	TIME
3/11/26	Confined Space Entry	8:30 - 11:30 am
3/12/26	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
4/1/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
4/1/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/1/26	Bloodborne Pathogens	11:00 - 12:00 pm
4/2/26	Indoor Air Quality Designated Person Training (Zoom Meeting)	8:30 - 9:30 am
4/2/26	Driving Safety Awareness	10:00 - 11:30 am
4/2/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
4/7/26	Work Zone: Flagger	10:30 - 11:30 am
4/7/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
4/8/26	Confined Space Entry	8:30 - 11:30 am
4/8/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/9/26	Jetter/Vacuum Safety Awareness	7:30 - 9:30 am
4/9/26	Personal Protective Equipment	10:00 - 12:00 pm
4/9/26	Mower Safety	1:00 - 2:00 pm
4/10/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Work Zone Safety (Middlesex)	8:30 - 12:30 pm
4/10/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
4/13/26	Bloodborne Pathogens	7:30 - 8:30 am
4/13/26	Hazard Communication/NJ Right to Know	9:00 - 10:30 am
4/13/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/13/26	Active Shooter & Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
4/14/26	Back Safety/Material Handling	9:00 - 10:00 am
4/14/26	Ethical Decision Making	9:00 - 11:30 am
4/14/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/14/26	Introduction to Management Skills (Zoom Meeting)	1:00 - 3:00 pm
4/15/26	Fire Safety	7:30 - 8:30 am
4/15/26	Fire Extinguisher Safety	9:00 - 10:00 am
4/15/26	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/26	Hearing Conservation	1:00 - 2:00 pm
4/16/26	Playground Safety Inspections	8:30 - 10:30 am
4/16/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
4/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Work Zone Safety (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)	8:30 - 11:30 am
4/17/26	Chipper Safety	8:30 - 9:30 am
4/17/26	Housing Authority Safety & Regulatory Awareness	8:30 - 12:00 pm
4/17/26	Chainsaw Safety	10:00 - 11:00 am
4/17/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/20/26	Shop and Tool Safety	9:00 - 10:00 am

4/20/26	Hearing Conservation	10:30 - 11:30 am
4/20/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
4/21/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/21/26	Mower Safety	11:00 - 12:00 pm
4/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/22/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/22/26	Personal Protective Equipment	9:00 - 11:00 am
4/23/26	Confined Space Entry	7:30 - 10:30 am
4/23/26	Work Zone: Flagger	11:00 - 12:00 pm
4/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
4/24/26	Bloodborne Pathogens	10:30 - 11:30 am
4/27/26	Fall Protection Awareness	8:00 - 10:00 am
4/27/26	Fire Extinguisher Safety	10:30 - 11:30 am
4/27/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
4/28/26	Heavy Equipment Safety	8:30 - 10:30 am
4/28/26	Fire Safety	1:00 - 2:00 pm
4/29/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
4/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
4/30/26	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	School Safety & Regulatory Awareness	8:30 - 11:30 am
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm
5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am

5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 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 and 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.*



2026 MSI-NJCE EXPO

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

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
 - Lockout/Tagout – Control of Hazardous Energy
 - Personal Protective Equipment
 - Ladder Safety
 - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations[^])

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10 th	Middlesex Co. Fire Academy [^]	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 th	Morris County Public Safety Training Academy [^]	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 th	Atlantic Cape Community College [^]	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 th [^]	Burlington Co. Emergency Training Center [^]	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 th [^]	Rowan College of South Jersey [^]	Gloucester	1400 Tanyard Rd., Sewell, NJ

^{*} Tentative

[^] Practical Leadership Offered

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

To Register: Go to the LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com



2026 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Work Zone Safety

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:
CPWM 4.0 Technical CEU Credits
Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

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 #1311, 2509, 1905, 0096, 2480 & 3670. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

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

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

APPENDIX I

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – JANUARY 20, 2026
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 Robert Garish
UCIFC Safety Manager	Pennoni Sarah Combs

ALSO PRESENT:

Christa Foli, Acrisure, LLC Balken Risk Management
Robin Racioppi Acrisure LLC
Kathleen McGuire Acrisure, LLC dba Bergen Risk Managers
Evelio Salermo Union County
Cassandra Johnson Acrisure LLC Bergen Risk Managers
Megan McGowan Union County

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF DECEMBER 16, 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 DECEMBER 16, 2025

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Ms. Combs of Pennoni presented on behalf of Mr. Coppola. She reported that the team is currently working on new emergency evacuation training scheduled for January through early February. They are also conducting fleet vehicle inspections, as well as confined space training to establish an additional team for the County’s confined space operations. In addition, they are working on updates to the 2025 written plans and for 2026.

THE EXECUTIVE DIRECTOR’S REPORT

The Executive Director reported that, as this is the annual reorganization meeting, a full agenda has been prepared for the Commission’s consideration. Key items include the approval of Commissioners, the appointment of professionals, and a review of operational priorities for the upcoming year. The Executive Director expressed appreciation for the opportunity to guide the Commission through these important matters and looked forward to a productive and collaborative meeting.

REORGANIZATION RESOLUTIONS The Executive Director reported that 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.

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

MOTION TO APPROVE REORGANIZATION RESOLUTIONS 1-26 THROUGH 8-26 AND 13-26 AS LISTED

Resolution 1-26- Certifying the Appointment Chairperson and Vice Chairperson

Resolution 2-26- Designating Authorized Signatures for Commission Bank Accounts

Resolution 3-26- Appointing Agent for Services of Process and Custodian of Records

Resolution 4-26- Designating Official Newspapers

Resolution 5-26- Designating Authorized Depositories for Assets & Cash Management Plan

Resolution 6-26- Designating Commission Treasurer

Resolution 7-26- Designating Commission Attorney

Resolution 8-26- Authorizing Commission Treasurer to Process Contracted Payment
Resolution 13-26- Designating UCIC Executive Director Acrisure LLC/Scirocco Group

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

2026 MEETING SCHEDULE The Executive Director stated for 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.

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

MOTION TO APPROVE RESOLUTION 9-26 WITH THE PROPOSED IN PERSON MEETING OF SEPTEMBER 22, 2026

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

2026 UCIFC PROPERTY & CASUALTY TEMPORARY BUDGET: The Executive Director has met with the Fund Actuary and corresponded with the Treasurer and Chair to discuss this year's budget. As of 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.

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

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 AND CASUALTY BUDGET IN THE AMOUNT OF \$4,231,423.00

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

UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY INSURANCE COMMISSION: The Executive Director’s reported 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.

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

MOTION TO APPROVE RESOLUTION 11-26 APPROVING THE ATTACHED LIST OF PRE-QUALIFIED LAW FIRMS TO PROVIDE LEGAL SERVICES FOR THE DEFENCE OF CLAIMS, WITH THE ASSIGNMENT OF SPECIFIC CLAIMS TO BE MADE BY THE COMMISSION BASED ON ADVICE FROM THE COUNTY COUNSEL’S OFFICE.

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

2025 UCIFC DIVEDEND: 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.

TREASURER REPORT: Ms. Taylor reported that she had nothing new to report. She referred to the January 2026 bill list and is recommending the approval of Resolution 12-26, 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 12-26 APPROVE JANUARY 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, d/b/a Bergen Risk Managers, reported that Workers’ Compensation claims in 2025 totaled 161, compared to 195 in 2024, reflecting an 18% reduction. He further noted that claim severity decreased by 50%. Mr. Markel stated that Workers’ Compensation performance for 2025 has been favorable.

UCIFC SAFETY DIRECTOR: Mr. Garish, on behalf of Mr. Prince, referenced the Safety Director’s Report included in the agenda, highlighting training opportunities through March 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 EXECITIVE SESSION:

Moved: Chair Wagner
Second: Commissioner Martins
Vote: Unanimous