

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – July 21, 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 Glen 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
Evelio Salerno Union County
Cassandra Johnson Acrisure LLC Bergen Risk Managers
Megan McGowan Union County
Mathew Wielkotch of Wielkotch & Company, LLC
Sarah Combs-Pennoni
Jackie Cardenosa- J.A. Montgomery Consulting

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MAY 19, 2026

- 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 MAY 19, 2026

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE: Ms. Combs, on behalf of Mr. Coppola of Pennoni, reported that all vehicle audits and all Right-to-Know audits for the County have been completed. General safety audits are scheduled throughout August, and a fire evacuation drill is scheduled for September.

THE EXECUTIVE DIRECTOR'S REPORT The Executive Director reported that Matthew Wielkocz of Wielkocz & Company, LLC, funds independent auditor, joined the meeting to present an overview of the audit findings and respond to any questions from the Board.

The Executive Director also reported a scheduling conflict requiring a change to the July meeting date. As the Executive Director's Office will be attending a symposium during the week of the originally scheduled meeting and will be unavailable, approval was requested to amend the 2026 UCIFC regular meeting schedule by cancelling the meeting scheduled for July 28, 2026, and rescheduling it to July 21, 2026, at 10:00 a.m. via Zoom. Appropriate public notice and advertising requirements have been completed.

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

MOTION TO APPROVE RESOLUTION 25-26 DELETING THE PREVIOUSLY SCHEDULED MEETING DATE OF JULY 28, 2026 AND SCHEDULING A NEW MEETING TO BE HELD ON JULY 21, 2026 AT 10:00 A.M.

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

2025 UNION COUNTY INSURANCE FUND COMMISSION YEAR-END AUDIT AND AFFIDAVIT CERTIFICATION FORM

The Executive Director reported that the UCIFC 2025 Year-End Audit reflects another strong year for the Fund. The audit results were highly favorable, with no recommendations issued, demonstrating continued diligence and accuracy in the Fund's financial reporting and operations. Overall, the Fund remains in a healthy financial position. The change in net position was a modest decrease of 2%, or \$315,915, while loss reserves decreased by approximately 4%. The Fund continues to operate in a positive manner, and the auditors issued no comments or recommendations for the year-end 2025.

The Executive Director further reported that the Fund Office worked closely with the Fund's auditors, Wielkottz & Company, LLC, providing all required documentation necessary to complete the audit in time for presentation at the meeting.

Matthew Wielkottz of Wielkottz & Company, LLC, confirmed the information presented by the Executive Director regarding the 2025 Year-End Audit. He reported that the audit was completed with no recommendations or findings and that the Fund remains financially sound.

The Commissioners were asked to approve the Annual Audit Report for the period ending December 31, 2025, and to approve the Group Affidavit Form/Certification of the Board of Fund Commissioners of the Union County Insurance Fund Commission. This certification confirms that the duly elected and sworn Commissioners have reviewed and are familiar with the contents of the Annual Fund Audit, as required by N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46, including the required sections of the Annual Report of Audit pursuant to Local Finance Board regulations.

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

MOTION TO APPROVE RESOLUTION 26-26 APPROVE THE GROUP AFFIDAVIT FORM CERTIFYING THE ANNUAL AUDIT FOR THE PERIOD ENDING DECEMBER 31, 2025

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

2026 MEETING SCHEDULE

The Executive Director reported that the next scheduled meeting will be held on September 22, 2026, at 10:00 a.m. The meeting was originally scheduled to be held in person at the Union County Offices, with a Zoom option available for Commissioners and members unable to attend.

Due to office relocations and ongoing moves within the Union County building, the Commissioners determined that conducting the meeting virtually would be the most practical option. Therefore, the September 22, 2026 meeting will be held exclusively via Zoom.

- Executive Director asked for a motion to amend the meeting schedule

VERBAL MOTION TO AMEND THE MEETING SCHEDULE TO CHANGE THE SEPTEMBER 22, 2026 MEETING FROM IN PERSON TO ZOOM ONLY.

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

TREASURER REPORT: Ms. Taylor was not present but approved of the bill list Resolution 27-26 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 27-26 APPROVE JULY 2026 BILL LIST

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

ATTORNEY: Mr. Bergen advised that he has nothing to report.

CLAIMS ADMINISTRATOR: Mr. Markel of Acrisure, LLC, d/b/a Bergen Risk Managers, presented the Workers' Compensation Claims Report. He reported 92 claims for the first six months of 2026, compared to an average of 94 claims during the same period in prior years. Medical expenditures have decreased significantly, with overall invoiced costs continuing to decline, reflecting favorable claim trends. Mr. Markel concluded his report.

UCIFC SAFETY DIRECTOR: Ms. Cardenosa presented the report on behalf of Mr. Prince and referenced the Safety Director's Report included in the meeting agenda, outlining risk control activities and training efforts through September 30, 2026. In addition, Ms. Cardenosa reported that Mr. Prince has been conducting playground loss control inspections with the Parks Department. She also mentioned that the NJCE Safety Grant application deadline is August 1. The report includes a comprehensive list of risk control and safety activities, and additional training information available at NJCE.org. With no questions from the Commissioners, Ms. Cardenosa concluded her 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 1350, 2015, 2203, 3873, 1225, 1418, 3503, 3130, 2393, 3923, 3864, 4133, 4292. 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 EXECTIVE SESSION:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	Unanimous

MEETING ADJOURNED: 10:35 AM

Minutes prepared by Christa Foli, Secretary