



New Jersey Schools Insurance Group  
6000 Midlantic Drive, Suite 300 North  
Mount Laurel, New Jersey 08054  
[www.njsig.org](http://www.njsig.org)

## **Board of Trustees Meeting Minutes of September 17, 2025 (Ratified at the Board of Trustees Meeting on October 15, 2025)**

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New Jersey Schools Insurance Group's Board of Trustees Meeting of September 17, 2025 took place at NJSIG's office, located at 6000 Midlantic Drive, Suite 300 North, Mount Laurel, New Jersey 08054, and by video teleconference.

### **ATTENDEES**

**Participants:** Dave Rapuano, Esq.; Phil Williams; Jodi Galpert; Morgan Dickman; Latonya Brennan

**NJSIG Staff:** Jill Deitch, Esq.; Beth Ferlicchi, Esq.; Benjamin Zieman, Esq.; Michele Carosi; Sherwin Archibald; Lauren Schilling; Claire King; Jeff Cook; Meghan McCormick; Shevon Bennett; Neil Marek; Joanna Radomicki; Jillian Smith; Anthony Fernandez; Karen Olsen

### **ITEM #1 CALL TO ORDER**

In accordance with the Sunshine Law and N.J.S.A. 10:4-10, due notice of all pending meetings was given to the *Newark Star Ledger* and [www.NJ.com](http://www.NJ.com) on June 24, 2025 and in the *Trenton Times* on July 3, 2025. Notice of this meeting was also filed with the New Jersey Secretary of State. Electronic notice of this meeting was also posted to NJSIG's website at [www.njsig.org](http://www.njsig.org). The meeting was called to order at approximately 1:00 p.m.

### **ITEM #2 ROLL CALL**

Nicholas Bice	—	Present
Richard Casey	—	Present
Rick Falkenstein	—	Present (arrived at approx. 1:21 p.m.)
Thomas Farrell	—	Present
Irene LeFebvre	—	Present

Damaris Gurowsky	–	Absent
Jamie P. Moscony	–	Present
Chris Russo, Ed.D.	–	Present
Alix Silva	–	Absent

### **ITEM #3 ACCEPTANCE OF THE PUBLIC AND CLOSED SESSION MINUTES OF July 22, 2025 and August 7, 2025**

Action Taken: Moved (Russo) \ Second (Bice) \ Carried (Affirmative Votes = Bice, Casey, Farrell, LeFebvre, Moscony, Russo) to accept the July 22, 2025 and August 7, 2025 Board of Trustees meeting minutes. No opposition or abstentions.

### **ITEM #4 PUBLIC PARTICIPATION**

Public participation was invited. There was no public participation.

### **ITEM #5 SUB-FUND LIAISONS – REPORTS/COMMENTS**

Brennan reported on the ERIC North and NJEIF sub-funds. This year's trainings for these sub-funds has commenced, which will be provided in partnership with the New Jersey Division of Civil Rights, NJPSA, Legal One, and Capehart Scatchard. Brennan is looking forward to providing value-added services to the members of the sub-funds and welcomes any feedback or other suggestions to improve the loss control services.

### **ITEM #6 REPORTS**

#### **A. Executive Director Report**

Jill Deitch, Esq., Executive Director, provided an overview of her report and an update on the status of the organization. We are currently preparing for the 2026/2027 renewal and strategic meetings are already planned for October and November to ensure we can present NJSIG in the most favorable light. On the recommendation of Alliant, our insurance broker, we will meet with the property reinsurers in Bermuda instead of London during the second week of December to strengthen our relationships with current and potential reinsurers in that market. Reinsurance meetings are also scheduled for February 2026 in South Carolina. In light of the significant premium increases expected under the State Health Benefits Program, Deitch also indicated that we are now exploring our

health benefits options for our staff and that we will have more information in the future. Finally, our second annual staff picnic is scheduled for September 30.

## **B. Accounting / Finance Report**

Michele Carosi, Chief Financial Officer, provided an overview of the Accounting Department report and an update on the status of the department, including a summary of the preliminary June 30, 2025 financial reports and an overview of the actuarial and final audited financial reports that will be presented at the next two Board meetings.

## **C. Underwriting Report**

Claire King, Underwriting Manager, deferred discussing her report since it focused on discussion items to be addressed later in the meeting.

## **D. Claims Report**

Sherwin Archibald, Claims Manager, provided an overview of the Claims Department report and an update on the status of the department. Credited the decline in Coverage A claims to training provided by NJSIG, but noted a rise in Coverage B ethics claims and indicated that NJSIG will offer additional training in that area. Claims Department will keep a closer eye on workers' compensation claims this year, with a focus on reopener claims, causality, prior history, and doctor panels.

## **E. Information Technology Report**

Jeff Cook, Information Technology Manager, provided an overview of the Information Technology Department report and an update on the status of the department.

## **F. Member Services and Loss Control Report**

Lauren Schilling, Member Services and Loss Control Manager, provided an overview of the Member Services and Loss Control Department report and an update on the status of the department.

## **ITEM #7 DISCUSSION ITEMS**

### **A. 2025/2026 Renewal – overview**

Presented by King. NJSIG had a successful renewal season with 100% member retention rate. Property appraisals started in early August; final appraisal reports will be delivered beginning in November and all reports will be delivered by the end of January 2026. Finally, the 2025-2026 state-mandated boiler equipment inspection program provided by Chubb is also underway and will continue throughout the year.

### **B. NJSBA Workshop (Oct. 20-22, 2025)**

Presented by Schilling. NJSBA Workshop will be on October 20-22, 2025, and NJSIG will be located at booth #740 on the convention floor. NJSIG will be delivering two presentations on each of two topics: “Ethics in the School Board Trenches” and “Building Effective Return-to-Work Programs.”

### **C. Trustee Committee Assignments**

Presented by Deitch. Outlined the Trustees assigned to the Claims Committee (Bice, LeFebvre, Falkenstein), Finance Committee (Casey, Farrell, Bice), and Personnel Committee (Moscony, Silva, Gurowsky).

## **ITEM #8 ACTION ITEMS**

### **A. Checking accounts & new claims ratification (NJSIG No. 0925-01)**

Presented by Carosi.

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to approve the resolution as presented. No opposition or abstentions.

### **B. Revisions to Policy 6230 (Sick Leave) – first reading (NJSIG No. 0925-02)**

Presented by Deitch.

Action Taken: Moved (LeFebvre) \ Second (Russo) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to approve the resolution as presented. No opposition or abstentions.

**C. AGRiP – Appointment of Designated Representative (NJSIG No. 0925-03)**

Presented by Deitch.

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to approve the resolution as presented. No opposition or abstentions.

**D. Contracting:**

**i. Payroll Administration Database Software and Services (NJSIG No. 0925-04)**

Presented by Ferlicchi.

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to approve the resolution as presented. No opposition or abstentions.

**ii. Outside Counsel – NEPHA Hotline (NJSIG No. 0925-05)**

Presented by Schilling.

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to approve the resolution as presented. No opposition or abstentions.

**ITEM #9 NEW BUSINESS**

None.

**ITEM #10 CLOSED (EXECUTIVE) SESSION**

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to enter closed (executive) session at approximately 1:30 p.m. No opposition or abstentions.

WHEREAS, the Open Public Meetings Act (“OPMA”), N.J.S.A. 10:4-6 *et. seq.*, authorizes public entities to meet in executive session under certain circumstances; and

WHEREAS, the OPMA requires that the Group adopt a resolution at a public meeting to go into private session; now, therefore,

BE IT RESOLVED by the Board of Trustees of the New Jersey Schools Insurance Group that it is necessary to meet in executive session to discuss certain items involving:

- A. Litigation; and/or
- B. Matters involving attorney client privilege; and/or
- C. Matters involving pending contract negotiation; and/or
- D. Matters involving terms and conditions of employment of current public employees.

BE IT FURTHER RESOLVED that any discussion held by the Board of Trustees which need not remain confidential will be made public as soon as feasible. The minutes of the executive session will not be disclosed until the need for confidentiality no longer exists.

FURTHER RESOLVED that the Board of Trustees will not return to open session to conduct business at the conclusion of the executive/closed session.

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**ITEM #11 ADJOURN MEETING**

Action Taken: Moved ( ) \ Second ( ) \ Carried (Affirmative Votes = Bice, Casey, Farrell, Falkenstein, LeFebvre, Moscony, Russo) to adjourn the meeting at approximately 2:26 p.m.