



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 May 14, 2025  
(Ratified at the Board of Trustees Meeting on June 11, 2025)**

---

New Jersey Schools Insurance Group's Board of Trustees Meeting of May 14, 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; Jay Lynch; Latonya Brennan

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

**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*, [www.NJ.com](http://www.NJ.com), and *Trenton Times* on June 14, 2024. 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
Stephanie Brown, Ed.D.	–	Present
Christopher Carrubba	–	Absent
Richard Casey	–	Present
Damaris Gurowsky	–	Present
Irene LeFebvre	–	Present

Jamie Moscony	–	Present
Chris Russo, Ed.D.	–	Present
Alix Silva	–	Present

### **ITEM #3 ACCEPTANCE OF THE PUBLIC AND CLOSED SESSION MINUTES OF March 19, 2025**

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Brown, Casey, Gurowsky, LeFebvre, Moscony, Russo, Silva) to accept the March 19, 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**

Lynch reported on the MOCSSIF sub-fund; recently had their final in-person workshop; looking to hold the next in-person meeting in the Fall instead of the Spring; recently released three new podcasts on school athletics and the various liability exposures facing business administrators and athletic directors.

Semptimphelter reported on the CAIP sub-fund on behalf of Jim Ridgway; recently held a sub-fund meeting where Brett Gorman and Assemblyman Eric Simonson presented a practical review of federal education policy changes and an update on schools.

### **ITEM #6 REPORTS**

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

Jill Deitch, Esq., Executive Director, provided the Board with an update on the \$2.4 million surplus return for 2020-2021 workers' compensation members that the Board approved in January 2025. Deitch reported that the Department of Banking and Insurance approved our return of surplus, which will be credited to members on their invoice this year. Deitch also noted that she met with Carosi and the Finance Committee to discuss the budget for the 2025-2026 fiscal year, which will be presented later for a first reading. Lastly, Deitch reported on the Start/Stop/Continue program, an employee feedback program that we rolled

out last year and continued again this year. We are still making our way through the employee feedback and will let them know of any resulting changes.

#### **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.

#### **C. Underwriting Report**

Claire King, Underwriting Manager, provided an overview of the Underwriting Department report and an update on the status of the department.

#### **D. Claims Report**

Sherwin Archibald, Claims Manager, provided an overview of the Claims Department report and an update on the status of the department.

#### **E. Information Technology Report**

Jeff Cook, Information Technology Manager, provided an overview of the Claims 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. Trustee Retreat (possible dates: 7/8, 7/9, 7/22, 7/23, 7/29, 7/30)**

Presented by Deitch. The retreat is a time for the Trustees and the management team to get together each year to discuss some items that we haven't been able to discuss throughout the year. This year, we are thinking of talking about strategic planning, but others are encouraged to come up with other discussion ideas. Deitch asked the Trustees to review their calendars to see which of the proposed July dates work for them so we can schedule the retreat.

## **B. Trustee Nominations**

Presented by Deitch. We have three Trustee terms which are expiring at the end of June 2025, but all three have agreed to serve another term, which is great. We also have two superintendents retiring in the fall, so we have sought recommendations to fill those positions and we may invite the candidates to the next Board meeting.

## **C. Reinsurance Renewal Update**

Presented by Deitch. We are pleased with our rates this year. We are only up about 3.5% on all lines, which is remarkable, and it shows that what we are doing to contain the price increases is really working, especially on the property program. We were also able to negotiate lower rates after the broker meeting, which is also great news for our members.

## **ITEM #8 ACTION ITEMS**

### **A. Checking accounts & new claims ratification (NJSIG No. 0525-01)**

Presented by Carosi.

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

### **B. 2025/2026 Budget – first reading (NJSIG No. 0525-02)**

Presented by Carosi.

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

### **C. Revisions to Plan of Risk Management – first reading (NJSIG No. 0525-03)**

Presented by Deitch.

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

**D. 2025/2026 Board Meeting Dates – first reading (NJSIG No. 0525-04)**

Presented by Deitch.

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

**E. Revision to Policy 2220 – first reading (NJSIG No. 0525-05)**

Presented by Deitch & Archibald.

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

**F. Contracting:**

**i. Investigation Services (NJSIG No. 0525-06)**

Presented by Archibald.

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

**ii. Actuarial Consulting Services (NJSIG No. 0525-07)**

Presented by Deitch.

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Brown, Casey, Gurowsky, LeFebvre,

Moscony, Russo, Silva) to approve the resolution as presented. No opposition or abstentions.

## **ITEM #9 NEW BUSINESS**

None.

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

Action Taken: Moved (LeFebvre) \ Second (Russo) \ Carried (Affirmative Votes = Bice, Brown, Casey, Gurowsky, LeFebvre, Moscony, Russo, Silva) to enter into closed (executive) session at approximately 1:40 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 employee.

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.

[REDACTED]

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

[REDACTED]

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

## **ITEM #11 RETURN TO PUBLIC SESSION FOR ACTION ITEM**

Action Taken: Moved (Russo) \ Second (LeFebvre) \ Carried (Affirmative Votes = Bice, Brown, Casey, Gurowsky, LeFebvre, Moscony, Russo, Silva) to return to public session at approximately 1:52 p.m.

## **ACTION ITEMS, CONTINUED**

### **G. Contracting, continued:**

#### **i. NJSIG Office Lease Renewal (NJSIG No. 0525-08)**

Presented by Deitch.

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

## **ITEM #12 ADJOURN MEETING**

Action Taken: Moved (Russo) \ Second (Gurowsky) \ Carried (Affirmative Votes = Bice, Brown, Casey, Gurowsky, LeFebvre, Moscony, Russo, Silva) to adjourn the meeting at approximately 1:54 p.m.