



New Jersey Schools Insurance Group
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Board of Trustees Meeting of September 21, 2022 Executive Director Report

This school year is off to a great start. Schools are returning to the class room with fewer COVID-19 worries. As of September 12, NJSIG employees have returned to the office pursuant to the Remote Work Pilot program. All employees are in the office on “Team Work Tuesdays” and at least one other in-office day of their choice; some employees are in the office more than two days, as required by their particular job duties. At the end of the one-year pilot program -- in September 2023 – we will assess whether partial remote work should be adopted as a long-term policy.

With NJSIG’s Remote Work Pilot program now providing all of the guidance and requirements for remote work, we have updated NJSIG’s memorandum regarding mitigating the risk of spreading COVID-19 in the workplace to remove the provisions pertaining to remote work. We have also made some other adjustments to it as required. A copy of the updated memo is attached.

We are meeting with Munich Re, NJSIG’s liability reinsurer, on September 20 to review some large claims and to set expectations for the 2023/2024 renewal. On September 22, we are meeting with NJSIG’s cyber insurer, Beazley, to review how the 2021/2022 renewal went and begin discussions for the 2023/2024 renewal. We are preparing for the 2023/2024 property renewal as well. Alliant, NJSIG’s insurance broker, is already finalizing dates for meetings with property reinsurers in London for the first week of December and scheduling dates in the beginning of February with some additional reinsurers.

Our members were very interested in NJSIG’s new cyber program this year. The vast majority of our members embraced our new approach, which requires four core cyber security controls in order to get the lowest deductibles, finding it to be a lot better than what was offered in the individual cyber insurance market. After losing a lot of cyber

members in 2021/2022, I am happy to report that our cyber program grew by 50%, from an exposure perspective, for the 2022/2023 policy year.

Only time will tell whether these cyber security safeguards will prove to be effective, but I am really proud of how NJSIG rose to the occasion and put in the hard work necessary to develop and roll out this new program.

As you know, in late 2021, the Department of Banking and Insurance approved our second request to return approximately \$6.3 million of unused contributions to our members. The checks for these COVID refunds went out to members at the end of July.

I am happy to report that, in addition to our COVID refunds, we are also making good progress on our program to start returning portions of our surplus to our members. With the assistance of numerous people throughout the organization, we are figuring out which claim years we should close, on which lines of coverage, and when. Those surplus amounts can then be returned to the members who paid them. These member refunds are great examples of our member-focused approach. I am hopeful that surplus returns will be part of the 2023/2024 renewal.

After two years of virtual NJSBA Workshops, NJSIG will be back in-person participating in NJSBA's annual Workshop in Atlantic City from October 25-26, 2022. We will be hosting a credited presentation, Knowing Your Ethical Obligations and Avoiding Complaints, that will be presented by Sherwin Archibald and Rita Barone, Esq. (Flanagan, Barone & O'Brien LLC). We will be presenting this two times during the conference. This presentation traditionally receives a lot of positive feedback and is always well attended.

Respectfully Submitted,

Jill Deitch, Esq.
Executive Director
New Jersey Schools Insurance Group

NEW JERSEY SCHOOLS INSURANCE GROUP
MEMORANDUM

Date: September 12, 2022

To: All NJSIG Employees and Staff

From: Jill Deitch, Esq.
Executive Director

Subject: Guidance to mitigate the risk of spread of COVID-19 in the workplace (updated)

Employee health and safety is a top priority at the New Jersey Schools Insurance Group (“NJSIG”), and NJSIG continues to monitor the severe acute respiratory syndrome coronavirus 2/ coronavirus disease 2019 (“COVID-19”) situation to help keep us all safe at work. It is also important to ensure the continuous delivery of essential NJSIG services to our members and their employees for the duration of this situation. Below are important things you should know. All of the below procedures are effective September 12, 2022 (unless otherwise noted) and will remain in effect until further notice. This guidance supersedes all prior guidance related to COVID-19. This guidance is subject to change and may be superseded as conditions warrant.

1. Workplace safety

Employees should follow the Centers for Disease Control and Prevention’s (“CDC”) guidance regarding steps to prevent illness and social distancing when feasible while working, as detailed below.

a. Steps to mitigate the risk of spread of COVID-19

Steps you can take to prevent spread of flu and the common cold will also help prevent COVID-19:

- Wash hands often with soap and water. If not available, use hand sanitizer;
- Avoid touching your eyes, nose, or mouth with unwashed hands;
- Avoid contact with people who are sick;
- Stay home while you are sick and avoid contact with others;
- Cover your mouth and nose with a tissue or sleeve when coughing or sneezing; and,

- Get flu and COVID-19 vaccines.¹

This information was taken from the below-referenced New Jersey Department of Health (“NJDOH”) website as of the date of this memorandum. For more up to date guidance on what to do if you suspect you may be sick, visit the NJDOH’s website at: https://www.nj.gov/health/cd/topics/covid2019_community.shtml.

While working, NJSIG employees, including those who are up to date on their COVID-19 vaccination, are encouraged to stay at least six (6) feet from all other people whenever practicable. This includes other NJSIG employees, employees of member Boards of Education, as well as any member of the public with whom NJSIG employees may interact. More information on how to protect yourself and others from COVID-19 is available from the CDC’s website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>.

b. Watch for symptoms

People with COVID-19 have had a wide range of symptoms reported – ranging from mild symptoms to severe illness. Symptoms may appear 2-14 days after exposure to the virus. Anyone can have mild to severe symptoms. People with these symptoms may have COVID-19:

- Fever or chills
- Cough
- Shortness of breath or difficulty breathing
- Fatigue
- Muscle or body aches
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea

This list does not include all possible symptoms. CDC will continue to update this list as they learn more about COVID-19. Older adults and people who have severe underlying medical conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness. This

¹ NJSIG does not require employees to get a COVID-19 vaccine.

information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on what to do if you suspect you may be sick, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>.

Please let the Legal Department know if you think you have COVID-19 or another respiratory illness, if you have been exposed to COVID-19, or if you have symptoms of illness consistent with COVID-19. Managers and supervisors should notify the Legal Department of any employee who is present in the office with suspected COVID-19, who has symptoms of illness consistent with COVID-19, or who is absent due to suspected COVID-19.

c. Masks

Employees are permitted to wear face masks while on the premises. Masks are not required unless, in the case of recovery from illness, or in the case of exposure to an ill person, as outlined more fully below, an employee is specifically directed otherwise. No NJSIG employee may restrict or interfere with the use of a face mask by NJSIG staff, customers, vendors or other visitors.

Guidance on mask selection is available from the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/about-face-coverings.html>. NJSIG has obtained face masks for any employee that would like one. General information regarding face masks is available from the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/masks.html>.

Employees must still follow guidance regarding social distancing and steps to prevent illness while working in the office, even while wearing a face mask.

d. Building / office

Employees may conduct meetings in person while following the guidance regarding social distancing and steps to prevent illness.

When no people with confirmed or suspected COVID-19 are known to have been in a space, cleaning once a day is usually enough to sufficiently remove virus that may be on surfaces and help maintain a healthy facility. This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on cleaning, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>. The interior areas of NJSIG's Mount Laurel office are cleaned on a daily

basis. Soap is available for hand washing next to the sinks in all bathrooms and kitchens in the office. Alcohol-based hand sanitizer is also available in the common areas.

With regard to office occupancy capacity, NJSIG's Mount Laurel office has 20,073 of occupied square feet. See Mount Laurel Bureau of Fire Prevention inspection report, available at https://mobile-eyes.com/InspectPortal_ViewReport.asp?file=1000184TL-150709102428&tr=78F46C14-ED78-4E40-82C7-762EA64DE873&sum=N. For eighty (80) employees, this provides 250.9125 square feet per employee. Per the Federal Emergency Management Agency, U.S. Fire Administration, "[a]n assumed occupant load factor of greater than 113 square feet per person indicates that the building could potentially practice social distancing without any impact on the number of people present in the building." A copy of the Federal Emergency Management Agency, U.S. Fire Administration guidance regarding Understanding the impact of social distancing on occupancy is available at https://www.usfa.fema.gov/coronavirus/planning-response/occupancy_social_distancing.html.

2. Applicable leave time procedures

NJSIG's sick leave time policy is set forth in NJSIG Policy 6230. A copy of NJSIG Policy 6230 is available online at: https://www.njsig.org/downloads/bylaws/NJSIG_Policy_Manual_7.1.22.pdf. The following changes have been made to NJSIG's procedures with respect to COVID-19:

- a. Isolation (diagnosis with COVID-19): If an employee is diagnosed with COVID-19, the employee may not enter a NJSIG worksite or meet with any individual in person while in the scope of their employment with NJSIG until they meet the return to work criteria below. If, despite such a diagnosis, the employee is not experiencing symptoms, and/or is able to work and wishes to work during the period of COVID-19-related isolation, and the employee is participating in the remote work pilot program, then the employee shall be permitted to work from home during the period of isolation. If a work from home arrangement cannot be accommodated, or the employee does not want to work from home while sick, then the employee will be required to utilize their accrued sick, vacation and/or holiday leave time during the period of the COVID-19-related isolation. In order for the above to apply, the employee shall provide documentation to the Legal Department verifying their COVID-19 diagnosis within fifteen calendar days of the employee's initial absence. Diagnosed employees should stay home and follow medical direction regarding treatment and absence from work.

Return to work is governed by the “return to work” provision below.

For guidance on what to do if you are sick, visit the CDC’s website at: <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>.

- b. Precautions after exposure to COVID-19: If you were in close contact with someone who has COVID-19, regardless of vaccination status, you may continue to enter a NJSIG’s worksite and meet individuals in person while in the scope of your employment with NJSIG. However, you must wear a well-fitting mask for ten full days after the date of your exposure any time you are around others at NJSIG’s worksite or when you are meeting with any individual in person while in the scope of your employment with NJSIG. The date of your exposure is considered day zero. Day one is the first full day after your last contact with a person who has had COVID-19. Even if you don’t develop symptoms, get tested at least five days after you last had close contact with someone with COVID-19. Watch for symptoms until ten days after you last had close contact with someone with COVID-19. If you develop symptoms of COVID-19, you must follow the guidance applicable to that scenario before you are permitted to enter the workplace or resume in person meetings. For guidance on what to do if you have reason to believe you were exposed to a person with COVID-19, visit the CDC’s website at: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/if-you-were-exposed.html>.
- c. Symptoms of illness consistent with COVID-19: If an employee is experiencing symptoms of illness consistent with COVID-19, the employee may not enter a NJSIG worksite or meet with any individual in person while in the scope of their employment with NJSIG until they meet the return to work criteria below. The employee should immediately seek medical care and get tested for COVID-19. If, despite experiencing such symptoms, the employee is able to work and wishes to work, and the employee is participating in the remote work pilot program, then the employee shall be permitted to work from home during the period in which they are experiencing symptoms of illness consistent with COVID-19. If the employee is not participating in the remote work pilot program, if the employee does not want to work from home, or if the employee is otherwise unable to work, then the employee will be required to utilize their accrued

sick, vacation and/or holiday leave time during the period in which they are experiencing symptoms of illness consistent with COVID-19.

Return to work is governed by the “return to work” provision below.

- d. Immediate family member’s diagnosis with COVID-19: If an employee’s absence is caused by the employee’s need to care for an immediate family member who has been diagnosed with COVID-19, but the employee is able to work and wishes to work during the period of the immediate family member’s COVID-19-related isolation, the employee shall be permitted to work from home for the period of the immediate family member’s COVID-19-related self-isolation, if the employee is participating in the remote work pilot program. If a work from home arrangement cannot be accommodated, or the employee does not want to work from home, the employee will be required to utilize accrued sick, vacation and/or holiday time during the period of the immediate family member’s COVID-19-related self-isolation. In order for the above to apply, the employee shall provide documentation to the Legal Department verifying the immediate family member’s COVID-19-related self-isolation within fifteen calendar days of the employee’s initial absence.
- e. Immediate family member’s isolation: If an employee’s absence is caused by the employee’s need to care for an immediate family member who is undergoing a period of isolation due to diagnosis with COVID, then the employee shall be permitted to work from home for the period of the immediate family member’s COVID-19-related isolation, if working from home is possible for the employee’s position and the employee is participating in the remote work pilot program. If a work from home arrangement cannot be accommodated, or the employee does not want to work from home, the employee will be required to utilize accrued sick, vacation or holiday time during the period of the immediate family member’s COVID-19-related isolation. In order for the above to apply, the employee shall provide documentation to the Legal Department verifying the immediate family member’s COVID-19-related isolation within fifteen calendar days of the employee’s initial absence.
- f. Return to work: Employees diagnosed with COVID-19 and employees that have displayed symptoms of illness consistent with COVID-19 will be not be permitted to enter the workplace or resume in person meetings until the

following conditions have been met (based on the applicable scenario presented, as set forth below):

1. Scenario: If you tested positive for COVID-19 and do not have symptoms, regardless of vaccination status:
 - a. You may not enter a NJSIG worksite or meet with any individual in person while in the scope of your employment with NJSIG for at least five days after the date on which you tested positive for COVID-19. Day zero is date on which your test specimen was collected Day one is the first full day after your test specimen was collected.
 - b. You may enter NJSIG's worksite and meet individuals in person while in the scope of your employment with NJSIG beginning on day six. However, you must wear a well-fitting mask for ten full days after the date your test specimen was collected any time you are around others at NJSIG's worksite or when you are meeting with any individual in person while in the scope of your employment with NJSIG.
 - c. If you develop symptoms of COVID-19, you must follow the guidance applicable to that scenario before you are permitted to enter the workplace or resume in person meetings.
2. Scenario: If you tested positive for COVID-19 and have symptoms, regardless of vaccination status:
 - a. You may not enter a NJSIG worksite or meet with any individual in person while in the scope of your employment with NJSIG for at least five days after the date on which your symptoms began or you tested positive for COVID-19. Day zero is your first day of symptoms or a positive viral test. Day one is the first full day after your symptoms developed or your test specimen was collected.
 - b. You may enter NJSIG's worksite and meet individuals in person while in the scope of your employment with NJSIG beginning on day six if you are fever-free for 24 hours (without the use of

fever-reducing medication) and your symptoms are improving. However, you must wear a well-fitting mask for ten full days after the date of your exposure any time you are around others at NJSIG's worksite or when you are meeting with any individual in person while in the scope of your employment with NJSIG. The date of your exposure is considered day zero. Day one is the first full day after your last contact with a person who has had COVID-19.

- c. If you got very sick from COVID-19 or have a weakened immune system, consult your doctor before ending isolation.
3. Scenario: If you have symptoms consistent with COVID-19 and test negative for COVID-19:
- a. If you have a fever, you may not enter a NJSIG worksite or meet with any individual in person while in the scope of your employment with NJSIG until you are fever-free for at least twenty-four hours and your symptoms have improved. Temperature should be measured without the use of fever-reducing medicines (medicines that contains ibuprofen or acetaminophen). Many authorities use either 100 (37.8 degrees Celsius) or 100.4 F (38.0 degrees Celsius) as a cut-off for fever, but this number actually can range depending on factors such as the method of measurement and the age of the person, so other values for fever could be appropriate. What is meant by this is that the person's temperature is not elevated beyond their norm.
 - b. If you do not have a fever, you may not enter a NJSIG worksite or meet with any individual in person while in the scope of your employment with NJSIG until at least seventy-two hours have elapsed since the onset of your symptoms and your symptoms have improved.

This information was derived from the below-referenced CDC and Burlington County Department of Health websites as of the date of this memorandum. For more up to date guidance on return to work after illness, visit the CDC and Burlington County Department of Health's websites at: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/quarantine->

[isolation.html, http://twp.burlington.nj.us/filestorage/4393/4400/COVID-How-Long-Isolate-Quarantine.cleaned_%281%29.pdf](http://twp.burlington.nj.us/filestorage/4393/4400/COVID-How-Long-Isolate-Quarantine.cleaned_%281%29.pdf), and <https://www.cdc.gov/flu/business/stay-home-when-sick.htm>.

For more specific guidance on how the CDC defines “close contact” and “up to date on COVID-19 vaccinations,” visit the CDC’s website at: <https://www.cdc.gov/coronavirus/2019-ncov/your-health/quarantine-isolation.html>, and <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/quarantine.html>.

Please note that the paid leave provisions of the Families First Coronavirus Response Act (FFCRA), which required certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19, expired on December 31, 2020. For more information on the FFCRA, visit the U.S. Department of Labor’s website at: <https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>.

3. Working remotely; Working in the office

Effective September 12, 2022, NJSIG’s COVID-19 remote work procedures are replaced by the remote work pilot program. Effective September 12, 2022, unless otherwise authorized under the remote work pilot program, all employees must report to NJSIG’s Mount Laurel office five days per week.