



New Jersey Schools Insurance Group  
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## **Board of Trustees Meeting of May 20, 2020 Executive Director Report**

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Since the last Board meeting on March 9<sup>th</sup>, NJSIG has moved almost the entirety of its operations to remote working, due to a series of Executive Orders issued by Governor Phil Murphy in response to the SARS-CoV-2/COVID-19 pandemic. A few NJSIG employees come to the office twice a week in order to ensure continuity of operations and payments to members, claimants, and vendors. The remainder of our employees are working from their homes full-time. The transition was very smooth and there was no interruption to service to NJSIG members. We keep detailed records of which employees are in the office at what times, in the event the information is needed for contact tracing, and cloth face coverings are available for those employees who do come in to the office.

NJSIG's most recent memorandum to staff regarding our response to the COVID-19 situation is attached. This memorandum has been updated several times and circulated to all NJSIG staff as the situation has evolved. It outlines the pertinent portions of the Governor's Executive Orders and explains the internal procedures NJSIG has put in place in response to the pandemic, in terms of workplace safety, leave time procedures, and working remotely. We will continue to follow the guidance issued by the Governor's office on when and how staff may begin to return to the office safely.

We have also issued a series of communications to our members addressing how NJSIG and its partners are addressing the SARS-CoV-2/COVID-19 situation, and we will continue to do so. Debra Rice will discuss these communications in more in detail.

On March 14, NJSIG was scheduled to present "Insuring Public School Districts" at the NJSBA new board member orientation. Due to COVID-19, this orientation was rescheduled to the end of August 2020.

The reinsurance rates have been finalized and the news is more favorable than anticipated at the last Board meeting. With our rates finally determined, the

Underwriting department is busy getting quotes distributed to new and existing members.

Chief Financial Officer, Michele Carosi and I met with the finance committee on May 6, 2020 to discuss NJSIG's budget for the 2020/2021 fiscal year, which will be presented later in the meeting for discussion.

NJSIG members and brokers have voiced their concerns about commercial insurance carriers returning premiums in light of COVID-19. While NJSIG differs substantially from commercial insurance carriers, it is clear that operations are significantly changed at schools during this policy period. NJSIG recognizes this change and wants to be able to do its part to ease the financial burdens facing its membership.

Over the years, NJSIG's surplus has grown. This is good news because it means that claims are able to be paid; the surplus serves as a buffer in the event of unanticipated adverse claims. As an insurance pool, if we were to have insufficient funds to pay for a claim, we would have to issue an assessment to our members. That is a situation I never want us to be in, and our surplus helps protect us against that. However, we do not want to be in a situation where members feel that our surplus is too healthy, especially when one of our main goals is to keep our coverage offerings as cost-effective as possible. We last commissioned an actuarial study to determine the reasonableness of our surplus in 2016. So it is time again to assess our surplus and determine what is an acceptable amount to retain to continue financial stability and what amount, if any, should be returned to members. To begin that process, I have requested quotes from several actuaries to determine what the cost would be to perform a surplus study. Once an appropriate range for our surplus is determined, we can discuss what steps should be taken to address any amounts over or under that threshold.

Respectfully Submitted,

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

**NEW JERSEY SCHOOLS INSURANCE GROUP**  
**MEMORANDUM**

**Date:** May 18, 2020

**To:** All NJSIG Employees

**From:** Jill Deitch, Esq.  
Executive Director

**Subject:** Interim guidance to protect NJSIG employees  
from the spread of SARS-CoV-2 / COVID-19 (updated)

Employee health and safety is a top priority at the New Jersey Schools Insurance Group (“NJSIG”), and we want you to know that we are continuing to monitor the severe acute respiratory syndrome coronavirus 2 (“SARS-CoV-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 during this rapidly evolving situation. Below are important things we want you to know. All of the below procedures are effective immediately and will remain in effect until further notice. This guidance supersedes all prior guidance related to SARS-CoV-2 / 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.

Whitesell – the building management company for NJSIG’s Mount Laurel office – provided an update on May 13, 2020 outlining the measures they are taking to help make the building safe. This includes: “[n]ightly disinfecting high touch surfaces (tables, doorknobs, light switches, counter tops, handles, panels, etc.)[;] weekly on Tuesday nights a disinfectant fogging will be done in hallways, common areas and entire rest rooms[;] day porter added daily from 9am-3pm; disinfecting high touch points throughout the building, common areas and restrooms using EPA registered disinfectant with disposable towels for both daily & nightly cleaning[.]” NJSIG’s Mount Laurel office is also cleaned on a daily basis.

Soap is available for hand washing next to the sinks in all bathrooms and kitchens at NJSIG's Mount Laurel office. Disposable gloves are available for any employee that would like to utilize gloves while handling inbound deliveries. We are also strategically delaying the processing of inbound deliveries. We have also strategically spaced out in-office days for employees.

NJSIG has obtained a limited supply of cloth face coverings for employees in job positions that have essential functions which cannot be performed from home that would like to utilize a cloth face covering while in the office. Additional cloth face coverings have been purchased and should arrive by the end of May for any employee that would like to utilize a cloth face covering while in the office. Information regarding cloth face coverings is available from the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>. Employees that choose to wear cloth face coverings in the office should still follow guidance regarding steps to prevent illness and social distancing while working in the office. Please note that the face covering requirement under Executive Order 122 only applies to essential retail business, manufacturing businesses, warehousing businesses and businesses engaged in essential construction projects.

External visitors to the office should be avoided unless critical to the continued functioning of the organization. In person visits to member boards of education should be avoided unless critical to the functioning of the organization. Please conduct all meetings via teleconference, GoToMeeting, etc., until further notice. No employees should report to NJSIG's Marlboro office until further notice. No employees should report to NJSIG's Mount Laurel office without first informing their supervisor.

## **2. Steps to prevent illness**

Steps you can take to prevent spread of flu and the common cold will also help prevent SARS-CoV-2 / 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; and,
- Cover your mouth and nose with a tissue or sleeve when coughing or sneezing.

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](https://www.nj.gov/health/cd/topics/covid2019_community.shtml).

Social distancing, also called “physical distancing,” means keeping space between yourself and other people outside of your home. To practice social or physical distancing:

- Stay at least 6 feet (2 meters) from other people;
- Do not gather in groups; and,
- Stay out of crowded places and avoid mass gatherings.

In addition to everyday steps to prevent SARS-CoV-2 / COVID-19, keeping space between you and others is one of the best tools we have to avoid being exposed to this virus and slowing its spread locally and across the country and world. This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on steps to prevent illness, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html>.

### **3. Watch for symptoms**

People with SARS-CoV-2 / 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. People with these symptoms may have SARS-CoV-2 / COVID-19:

- Cough;
- Shortness of breath or difficulty breathing;
- Fever;
- Chills;
- Muscle pain;
- Sore throat; or,
- New loss of taste or smell.

This list is not all possible symptoms. Other less common symptoms have been reported, including gastrointestinal symptoms like nausea, vomiting, or diarrhea.

This 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/about/symptoms.html>.

Please let your manager and supervisor know if you think you have SARS-CoV-2 / COVID-19 or another respiratory illness. Managers and supervisors should notify the Legal Department of any employee that is present in the office with suspected respiratory illness, or is absent due to suspected respiratory illness.

#### **4. 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\\_2019-2020.pdf#page=115](https://www.njsig.org/downloads/bylaws/NJSIG_Policy_Manual_2019-2020.pdf#page=115). The following changes have been made to NJSIG's procedures with respect to SARS-CoV-2 / COVID-19, and in accordance with the Families First Coronavirus Response Act, Public Law 116-127:

- a. Diagnosis with SARS-CoV-2 / COVID-19: If an employee is diagnosed with SARS-CoV-2 / COVID-19, then the employee will not be required to utilize sick leave time accrued under NJSIG Policy 6230, if they provide documentation verifying the same within three work days of the initial absence. As with any documentation of an illness, the documentation should be provided to the Legal Department. If an employee does not provide such documentation, then the employee will be required to utilize their own accrued sick leave time. 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/about/steps-when-sick.html>.

- b. Self-quarantine or isolation: If an employee is not experiencing symptoms of respiratory illness, but is (i) directed by a medical professional or government agency to self-isolate or quarantine due to suspicion of exposure to or diagnosis with SARS-CoV-2 / COVID-19, and/or (ii) undergoing a period of self-quarantine or isolation pursuant to public health assessment recommendations, then the employee shall be permitted to work from home for the period of the SARS-CoV-2 / COVID-19-related self-isolation or

quarantine, if the employee provides documentation verifying the period of the SARS-CoV-2 / COVID-19-related self-isolation or quarantine within three work days of the initial absence. If a work from home arrangement cannot be accommodated, such employee will not be required to use sick leave time accrued under NJSIG Policy 6230 during the period of the SARS-CoV-2 / COVID-19-related self-isolation or quarantine. The documentation should be provided to the Legal Department. If an employee does not provide documentation of the SARS-CoV-2 / COVID-19-related self-isolation or quarantine, then the employee will be required to utilize their own sick leave time accrued under NJSIG Policy 6230, if a work from home arrangement cannot be accommodated.

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

- c. Symptoms of respiratory illness: If an employee is experiencing symptoms of respiratory illness consistent with SARS-CoV-2 / COVID-19 (fever, coughing, wheezing, difficulty breathing, etc.), the employee should immediately seek medical care and request to be tested for SARS-CoV-2 / COVID-19. If the medical facility is unable to provide such testing, the employee should obtain documentation stating the same, and request a date by which the medical facility will be able to provide such testing. Such documentation shall be provided to the Legal Department within three work days of the employee’s initial absence. If the employee provides such documentation, the employee will not be required to utilize sick leave time accrued under NJSIG Policy 6230 for the time period during which they are experiencing symptoms of respiratory illness consistent with SARS-CoV-2 / COVID-19. If the medical facility provides the employee with a date by which it will be able to provide SARS-CoV-2 / COVID-19 testing, the employee shall return to the medical facility to obtain such testing prior to returning to work. Employees with symptoms of respiratory illness consistent with SARS-CoV-2 / COVID-19 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.

- d. Immediate family member’s diagnosis with SARS-CoV-2 / 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 SARS-CoV-2 / COVID-19, the employee shall submit documentation verifying the family member’s SARS-CoV-2 / COVID-19-related illness to the Legal Department within three

days of the employee's initial absence. If the employee presents such documentation, they will not be required to utilize sick leave time accrued under NJSIG Policy 6230. If no such documentation is received, the employee will be required to use sick leave time accrued under NJSIG Policy 6230.

- e. Immediate family member's self-quarantine or isolation: If an employee's absence is caused by the employee's need to care for an immediate family member who has been (i) directed by a medical professional or government agency to self-isolate or quarantine due to suspicion of exposure to or diagnosis with SARS-CoV-2 / COVID-19, and/or (ii) undergoing a period of self-quarantine or isolation pursuant to public health assessment recommendations, then the employee shall be permitted to work from home for the period of the immediate family member's SARS-CoV-2 / COVID-19-related self-isolation or quarantine, if feasible. If a work from home arrangement cannot be accommodated or is not feasible, such employee will not be required to use sick leave time accrued under NJSIG Policy 6230 during the period of the immediate family member's SARS-CoV-2 / COVID-19-related self-isolation or quarantine, as long as the employee has provided NJSIG with documentation of the immediate family member's SARS-CoV-2 / COVID-19-related self-isolation or quarantine. The employee shall provide documentation to the Legal Department verifying the immediate family member's SARS-CoV-2 / COVID-19-related self-isolation or quarantine within three work days of the initial absence.
  
- f. School closures: Employees who are not under suspicion of having been exposed or diagnosed with SARS-CoV-2 / COVID-19 but wish to stay home with a child due to the closure of a preschool program, elementary or secondary school, or child care center related to SARS-CoV-2 / COVID-19, will be required to provide documentation to the Legal Department verifying the closing. Employees who provide such documentation shall be permitted to work from home, if feasible, during the period of the SARS-CoV-2 / COVID-19-related closure. If a work from home arrangement cannot be accommodated or is not feasible, such employee will not be required to use sick leave time accrued under NJSIG Policy 6230 during the period of the SARS-CoV-2 / COVID-19-related closure. If the employee is staying home to care for a child who is under suspicion of having the virus or has been diagnosed with SARS-CoV-2 / COVID-19, the employee will be required to provide documentation from a medical professional or government agency in order for the leave time procedures outlined above to apply. While NJSIG's



standard work week remains thirty-five hours, Managers are authorized to modify an employee's core hours under NJSIG Policy 6110 where necessary to accommodate school closures.

- g. Required medical documentation: For cases where individuals are undergoing a period of treatment, isolation or quarantine under the circumstances described above, documentation from a local, state or federal governmental agency, a medical professional, office, or hospital or proof that the employee was recently in a location where the recommendation by a governmental agency is to self-quarantine will satisfy the requirement to provide documentation. Additional forms of documentation may also be permitted, as determined by NJSIG. If an employee is absent from work without sufficient documentation confirming treatment, diagnosis or quarantine or isolation due to exposure or potential exposure, standard leave rules apply.

h. Return to work:

- i. Employees who have been exposed to SARS-CoV-2 will not be permitted to enter the workplace until the expiration of the recommended 14-day period of quarantine from the point of last exposure.

This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on quarantine, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/social-distancing.html>.

- ii. Employees diagnosed with SARS-CoV-2 / COVID-19 and employees that have displayed symptoms of respiratory illness consistent with SARS-CoV-2 / COVID-19 will be not be permitted to enter the workplace until the following conditions have been met:

- 1. If you will not have a test to determine if you are still contagious, you can enter the workplace after these three things have happened:

You have had no fever for at least 72 hours (that is three full days of no fever without the use medicine that reduces fevers);

AND

Other symptoms have improved (for example, when your cough or shortness of breath have improved);

AND

At least 7 days have passed since your symptoms first appeared.

2. If you will be tested to determine if you are still contagious, you can enter the workplace after these three things have happened:

You no longer have a fever (without the use medicine that reduces fevers);

AND

Other symptoms have improved (for example, when your cough or shortness of breath have improved);

AND

You received two negative tests in a row, 24 hours apart. Your doctor will follow CDC guidelines.

This information was taken from the below-referenced CDC website as of the date of this memorandum. For more up to date guidance on return to work after illness, visit the CDC's website at: <https://www.cdc.gov/coronavirus/2019-ncov/if-you-are-sick/steps-when-sick.html>.

## **5. Working remotely; telework**

On March 21, 2020, the Governor of the State of New Jersey, Phillip D. Murphy issued Executive Order 107 in response to SARS-CoV-2 /COVID-19. This order states in pertinent part that “[a]ll New Jersey residents shall remain home or at their place of residence unless they are . . . reporting to, or performing, their job[.]” Executive Order

107, at 5 ¶ 2. This Executive Order also provides that “[a]ll businesses or non-profits in the State, whether closed or open to the public, must accommodate their workforce, wherever practicable, for telework or work-from-home arrangements.” Executive Order 107, at 10 ¶ 10. This Executive Order also provides that “[t]o the extent a business or non-profit has employees that cannot perform their functions via telework or work-from-home arrangements, the business or non-profit should make best efforts to reduce staff on site to the minimal number necessary to ensure that essential operations can continue.” Executive Order 107, at 10 ¶ 11.

In accordance with Executive Order 107, we have made best efforts to reduce staff on site in NJSIG’s Mount Laurel office to the minimum necessary to ensure that essential operations can continue. This includes accommodating all employees, wherever practicable, with work-from-home arrangements. However, certain operations of NJSIG’s operations, including but not limited to mail operations, check issuance and the attendant supervision cannot presently be performed from home.

To that end, and in accordance with Executive Order 107, all employees that can perform their functions via work-from-home arrangements should do so until further notice. All employees that have functions which cannot be performed from home have been informed by your manager / supervisor of this designation. All employees that have functions which cannot be performed from home have been informed by your manager / supervisor of the dates on which you should report to NJSIG’s Mount Laurel office to perform these functions.

All employees working from home will continue to be paid their normal wages. All employees working in the office will continue to be paid their normal wages. Non-exempt employees should continue to utilize the PayChex time and attendance online system to record all time worked, whether in the office, or at home. This system can be accessed online utilizing the following link: <https://timeandlabor.paychex.com/secure/>. Please notify your manager / supervisor immediately if you are in need of a device with which to work from home, or if you do not have internet access in your home. All employees should continue to record their time off requests that are unrelated to SARS-CoV-2 / COVID-19 using the NJSIG time off system, which is available on NJSIG’s intranet at <http://dashboard.njsig.org/TIMEOFF/>.

This interim guidance is based on Executive Orders 107 and 122, as well as the current guidance and information available from the CDC and NJDOH. For a copy of Executive Order 107, visit the State of New Jersey’s website at: <https://nj.gov/infobank/eo/056murphy/pdf/EO-107.pdf>. For a copy of Executive Order 122, visit the State of New Jersey’s website at: <https://nj.gov/infobank/eo/056murphy/pdf/EO-122.pdf>. For more information on

these mitigation strategies, visit the CDC's website at:  
<https://www.cdc.gov/coronavirus/2019-ncov/downloads/community-mitigation-strategy.pdf>.