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## **Board of Trustees Meeting of June 17, 2020 Executive Director Report**

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With New Jersey moving into “Stage 2” of Governor Murphy’s restart and recovery plan on June 15, 2020, NJSIG is beginning to draft a plan for employees to return to the office. While working from home is still encouraged by Governor Murphy, NJSIG will be prepared for the time when our employees return to the building.

On May 28, 2020, I met with Dana Sullivan, Chris Russo, and Steve Robinson to discuss options to possibly return a portion member contributions from the 2019/2020 policy period, as encouraged by the NJ Department of Banking and Insurance (DOBI) in light of the COVID-19 situation. With budget cuts potentially ahead for NJSIG’s members, NJSIG is working on the most efficient and expedient way to get much-needed funding to our members. We are hopeful that we may be able to provide some COVID-19 relief funds to members around the same time that we issue our safety grant checks in the fall. The logistics are yet to be determined but we will seek approval from DOBI prior to releasing any funds.

In light of Governor Murphy’s announcement on May 26, 2020 that modified in-person graduation ceremonies could begin on July 6, 2020, we have been receiving many inquiries from members regarding the availability of insurance for COVID-19-related claims that may arise from such events. In response, we sent out a communication to our members on June 3, 2020 advising them that specific coverage determinations can only be made on a case-by-case basis. We also recommended that our members consult with their brokers and other risk management professionals for advice on this topic, since the fact that there may be coverage for a potential claim does not mean that such ceremonies are recommended. In this regard, it is notable that the current DOE guidance explicitly “recommends that districts take full advantage of virtual ceremonies, which are the safest alternative graduation ceremony at this time.” We also recommended that our members check with their brokers as to whether any ancillary coverage, such as student accident insurance, may be affected by the proposed dates of

these ceremonies, which are in a different fiscal year and thus may be in a different policy year.

Attached to my report is NJSIG's most current organizational chart. There have been some personnel changes this year, and those changes are outlined in the attached chart.

NJSIG's Errors and Omissions Underwriter has voiced some concerns about the upcoming year with respect to possible reductions in force as a result of budget reductions on the horizon. NJSIG is interested to know from its membership what type of support would be most helpful when facing these decisions. Is the NEPHA hotline helpful? Would a newsletter from NJSIG's outside employment counsel provide assistance?

Summer 2020 is nearly upon us, and we are in the last weeks of determining membership for the 2020/2021 policy period. We look forward to meeting with our members soon to do what we can to help ensure a safe return to school, hopefully, in September.

Respectfully Submitted,

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

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