



Safety Directors Office

Team Members:

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J.A. Montgomery
CONSULTING



Safety Director's Office

- Purpose of the Safety Director's Office
 - Reduce exposures and injuries
 - Take a leadership role, mentor and assist our clients with being successful
 - Focused approach on the specific needs, exposures, and loss history of each member
 - Provide safety advice and consult with members of the JIF, Executive Director's Office and Qual-lynx
 - Provide Safety and Loss Prevention Programs

Mental & Physical Health

Leadership –
sets the agenda



Covid-19
Dangerous Job
Failing to identify the dangers of
the task
Look out for my safety

Challenging
Complacency



Work Culture
Safety Mindset
Predictive is preventable

Health &
Wellness



Better Health
Better Career
Better Retirement

Change the culture, refuse to be complacent and be a
leader. Don't say I didn't have enough time!

Leadership and Work Culture

- Control what we can – predictable is preventable
- Complacency kills and foreseen injuries are overlooked
- Work Culture – Positive/Negative
 - Health and Wellness
 - Physical Fitness Matters
 - Make better decisions
 - Recover from minor injuries more quickly
 - Fewer injuries – thinking clearly

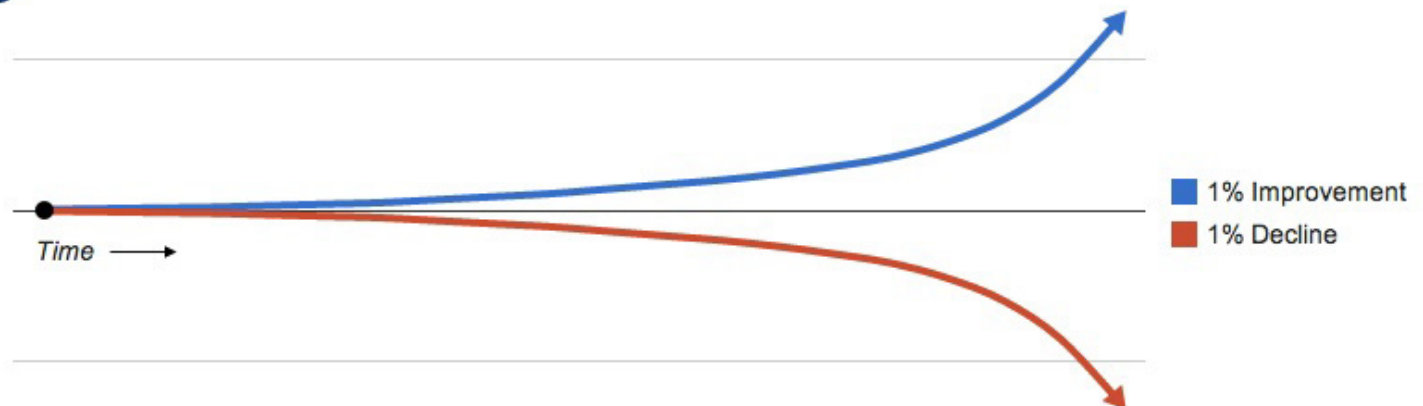


Do we really care or are we just going through the motions!

We become complacent and our decision-making declines

1 Degree

Aggregation of Marginal Gains



In the beginning, there is basically no difference between making a choice that is 1% better or 1% worse. (In other words, it won't impact you very much today.) But as time goes on, these small improvements or declines compound and you suddenly find a very big gap between people who make slightly better decisions on a daily basis and those who don't.

Identifying the Risks

What are the most dangerous activities you engage in?

- Driving – U.S Fatalities – 42,915 (2021)
 - Driving – New Jersey Motor Vehicle fatalities - 584
 - Pedestrian Deaths - 191
- 2011 -2018, 144 workers killed at road construction sites in the government sector
- Confined Space – workers and rescue personnel
- Lifting
- Entering and Exiting Vehicles
- Chainsaws, power tools
- Ladders

What makes your municipality unique?

Predictable is Preventable!

- What we can control
 - Need to avoid complacency
 - Positive / Negative Attitude
 - Covid-19, do more with less, budget constraints
 - Remember we have people depending on us
 - PPE
 - Health & wellness (Debby and Jordan)
- What we cannot control
 - Unforeseen risks
 - Equipment failures
 - Nature
 - Other drivers

Job Site Observations

- Blind Spots – When you don't know what you don't know
 - Recognizing potential injuries & threats
 - What can I do to help my fellow workers be safe
 - Scanning – looking for the threats
 - Analyzing – why is it occurring and what can I do to fix it
 - Responding – putting an action plan together, training my personnel, coaching and mentoring, encouraging them to report near misses!
 - Creating a positive work environment
 - Assessment - it is working or do I need to adjust



Roll Call Training

- Studies have shown that organizations that conduct roll call training / pre-shift briefs – have 50% less accidents
 - MSI online training
 - MSI Bulletins
 - Leadership matters, coaching and counseling
 - Telling stories of past incidents
 - Emphasizing that we need to look out for one another
 - Treat one another with respect, no locker room banter, or joking around
 - You never know when the line has been crossed
 - Creates a hostile work environment

Training and Creating a “Culture of Safety”

Lost Time Accident Frequency v. MSI Attendance 2003-2021



LOST TIME ACCIDENT FREQUENCY ALL JIFs
August Month End for a Three Year Period

FUND	August 2022	August 2021	August 2020	August 2019	2014-2018*	Baseline**
	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY	LOST TIME FREQUENCY
Monmouth County	0.51	1.57	1.36	1.58	1.81	5.12
Ocean County	0.84	1.19	1.34	1.88	2.25	8.55
Camden County	0.86	0.85	0.78	1.88	2.09	4.10
Morris County	0.92	1.13	1.09	1.48	1.82	3.59
NJ Utility Authorities	1.00	1.53	1.85	1.82	2.55	4.92
Burlington County Municipal JIF	1.14	0.86	1.06	0.97	1.68	5.65
Bergen County	1.19	1.24	1.11	1.08	1.87	3.71
Professional Municipal Management	1.22	1.08	0.62	1.41	2.58	7.25
NJ Public Housing Authority	1.22	1.43	1.11	1.31	2.27	5.56
Gloucester, Salem, Cumberland Counties	1.32	1.11	1.13	1.47	2.15	7.18
Suburban Metro	1.42	1.38	1.27	0.89	2.12	4.54
Suburban Municipal	1.43	1.26	1.35	1.75	1.84	3.85
Atlantic County Municipal JIF	1.43	1.51	1.19	2.30	2.51	5.76
Central New Jersey	1.53	1.37	1.10	1.23	1.86	4.90
South Bergen County	2.21	2.08	1.46	1.83	2.38	6.35
AVERAGE	1.22	1.30	1.19	1.52	2.12	5.73

NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time

Report Includes SIR data

* 2014-2018 and Baseline are 12 month frequencies, including delayed reports

** BASELINE: when the JIF was established or 1991 if the JIF was established before 1991

Health Awareness

- Why is our personal health so important?
 - Improves our quality of life
 - Experience less physical pain
 - Improves mental health – direct correlation
 - Live better and longer
 - Prevent the spread of diseases
 - Better chances of survival
 - Safeguards your family's health
 - Live happier

Comorbidities – Chronic Conditions

■ CLINICAL ■

Effect of Multiple Chronic Conditions Among Working-Age Adults

James M. Naessens, ScD; Robert J. Stroebe, MD; Dawn M. Finnie, MPA; Nilay D. Shah, PhD;
Amy E. Wagie, BA; William J. Litchy, MD; Patrick J. F. Killinger, MA; Thomas J. D. O'Byrne, BS;
Douglas L. Wood, MD; and Robert E. Nesse, MD

Objective: To determine the longitudinal effect on healthcare costs of multiple chronic conditions among adults aged 18 to 64 years.

Study Design: Retrospective cohort assessment of working-age employees and their dependents with continuous coverage in a self-funded health plan from January 1, 2004, to December 31, 2007. Data were obtained from health benefit enrollment files and from medical and pharmacy claims.

Methods: Individuals were defined as having chronic conditions based on modification of a published method. The mean annual healthcare costs were estimated for individuals with 0, 1, 2, 3, 4, or 5 or more chronic conditions. The probability of persistence in high-cost categories across years was estimated for individuals in each group.

Results: Overall, 75.3% of working-age adult enrollees had at least 1 chronic condition, 54.3% had multiple chronic conditions, and 16.5% had 5 or more chronic conditions. The cost of healthcare was higher among individuals with more chronic conditions for all ages. The mean medical cost per year for an individual with no chronic conditions was \$2137, while that for an individual with 5 or more chronic conditions was \$21,183. Enrollees with more chronic conditions had higher persistence in high-cost categories between years and persisted at these high costs for more years.

Conclusions: While multiple chronic conditions are common in the population 65 years and older, they are also of great concern for the working-age population. Understanding how to effectively manage individuals with multiple chronic conditions is an important challenge. Effective care management focused on managing the patient as opposed to a condition has the potential to significantly affect healthcare costs.

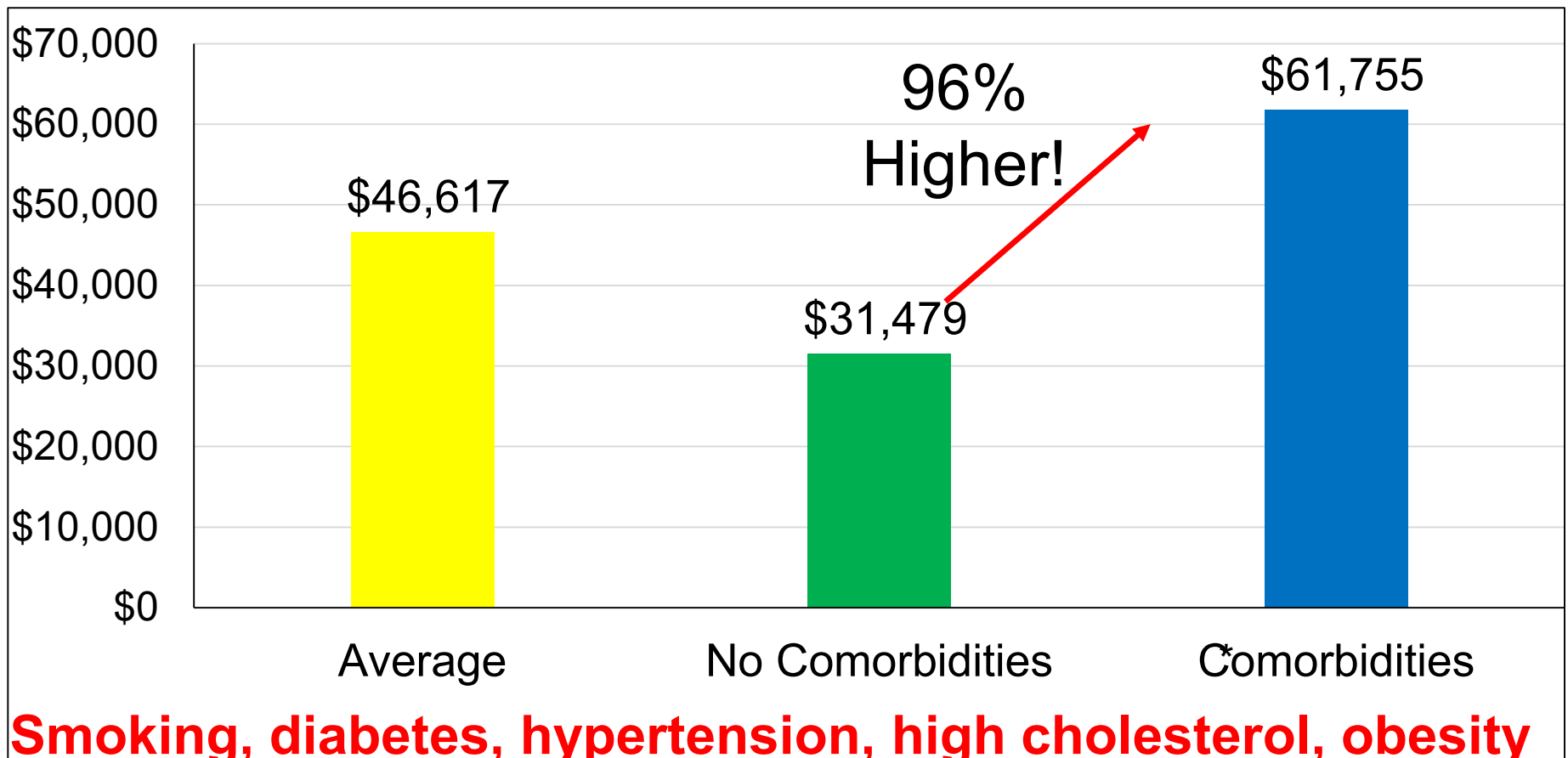
(Am J Manag Care. 2011;17(2):118-122)

ACM, BURLCO & TRICO JIFs: Workers Compensation Cases

Comorbidities vs No Comorbidity

Average Total Cost per Claim

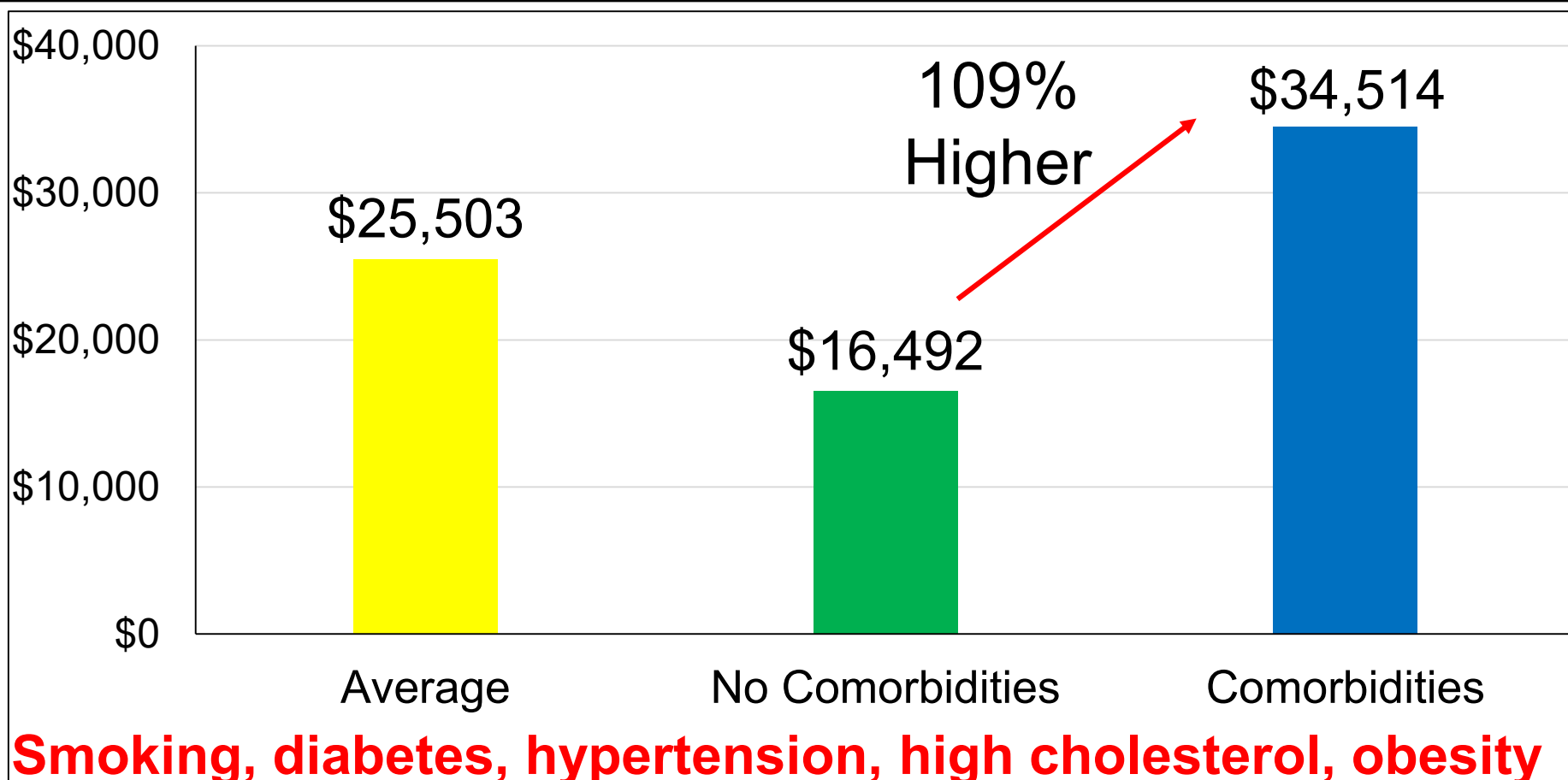
12/01/2019 to 12/31/2022



ACM, BURLCO & TRICO JIFs: Workers Compensation Cases

Comorbidities vs No Comorbidity

Average Indemnity + Medical Costs per Claim
12/01/2019 to 12/31/2022

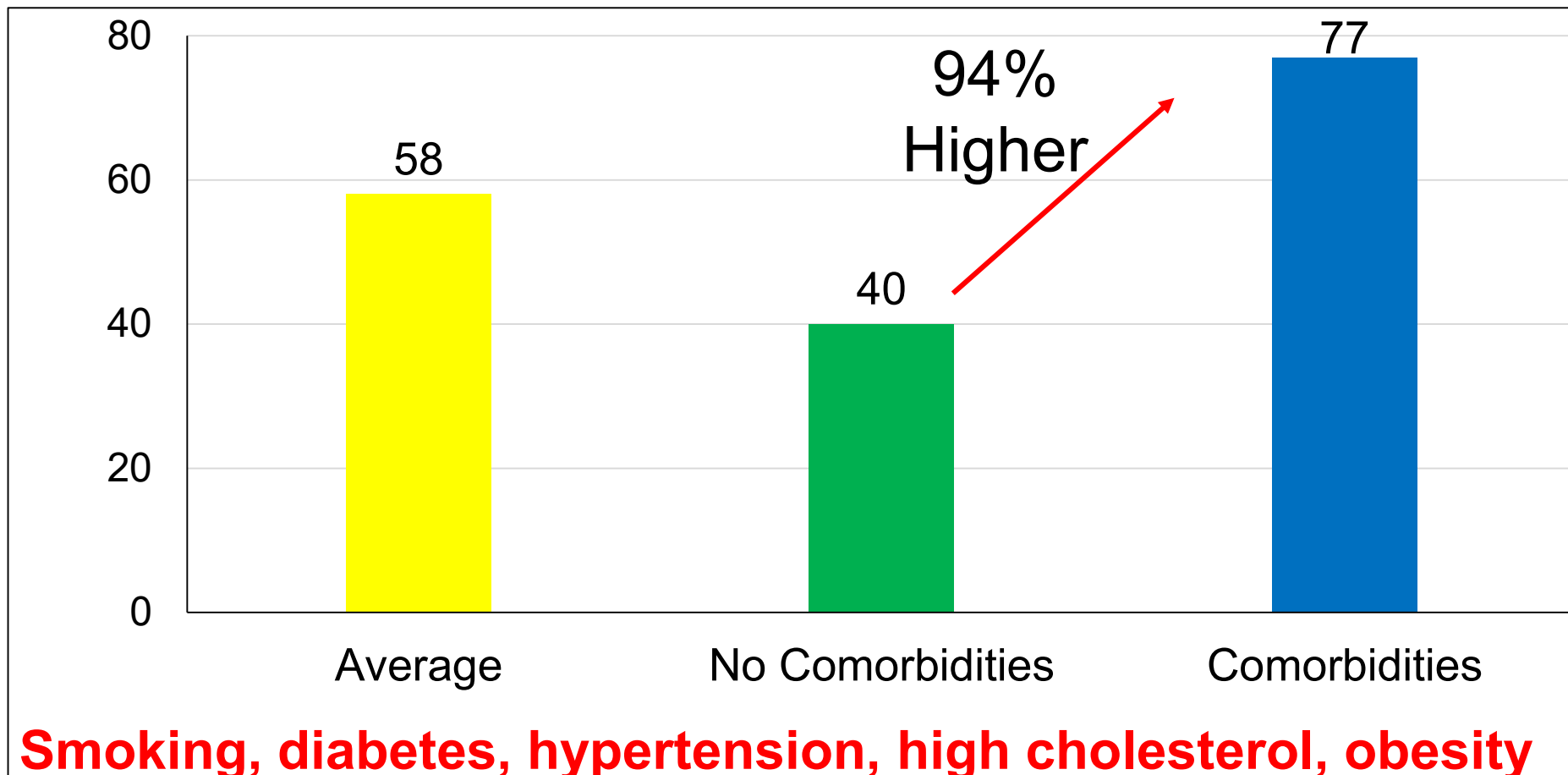


ACM, BURLCO & TRICO JIFs: Workers Compensation Cases

Comorbidities vs No Comorbidity

Average Lost Time Days per Claim

12/01/2019 to 12/31/2022



Improving Safety Culture

- Safety must be part of our work culture
 - It's all about leadership and caring about our personnel
- Explain the why and how
 - Be a safety consultant and care, don't be a safety cop, outline the rationale of why!
 - Engage in the process of micro training
- Create a strong and positive working relationship between management and your workforce
- Don't limit your focus on compliance – focus on the well being of your personnel – once they know you care they will follow!

Improving Safety Culture

- **END THE BLAME GAME!**
 - Stop pointing the finger, people fear reprisal
 - Was it a mistake of the mind?
 - Complacency or a system error
 - Look at processes first before blaming the employee!
 - Was it a mistake of the heart?
 - Purposely and knowingly, vandalism, theft, etc.
 - Investigate the reasons and get assistance

Improving Safety Culture

- Safety culture is a top to bottom effort!
 - Job Site Observations are designed to help with your safety culture
 - The keep employees engaged
 - Roll call / Shift briefings
 - Identify the risk, mindset, diminishing skills
 - Encourage personnel to report near misses!
 - Think about your employee's physical and mental health
 - Better health, better decisions, better recovery, better life!

Intalex. Tips, tricks & Templates: 10 Tactics to Improve Your Safety Culture

TRICO.ORG Website



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[Click Here for Emergency Storm Claim Procedures/Contact Information](#)



THE POWER OF THE TRICO JIF.

37 Municipalities from Gloucester, Salem and Cumberland counties joined forces to save tax dollars by pooling resources to provide workers comp, liability, property and casualty insurance. Through a structured safety and risk management program, Member Municipalities save money by eliminating unsafe acts and conditions. Unlike the insurance companies that preceded it, the JIF focuses on Municipal issues of loss prevention, risk management and claims management. [READ MORE](#)

Established in 1991

100% Member Owned

Over \$24 Million Returned in Dividends

37 Members

[MARCH
AGENDA](#)

[ABRIDGED
AGENDA](#)

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MEL Safety Institute (MSI)

Education & Training



2022



MSI CATALOG



MSI LIVE



MSI NOW



MSI DVD

MEL Safety Institute




PUBLIC WORKS



DRIVING STRATEGIES



SCHOOL CROSSING GUARDS



MODEL SAFETY PLANS & FORMS



CYBER RISK CONTROL



SAFETY BRIEFINGS



PLAYGROUNDS

MSI Toolkit

The MEL Safety Institute (MSI) has created the MSI Toolkit for your easy reference.

MSI VIDEOS

MSI BULLETINS

MSI BRIEFINGS

MSI LAW
ENFORCEMENT

MSI FIRE SERVICE

MSI LEADERSHIP
ACADEMY

MSI RISK
MANAGEMENT

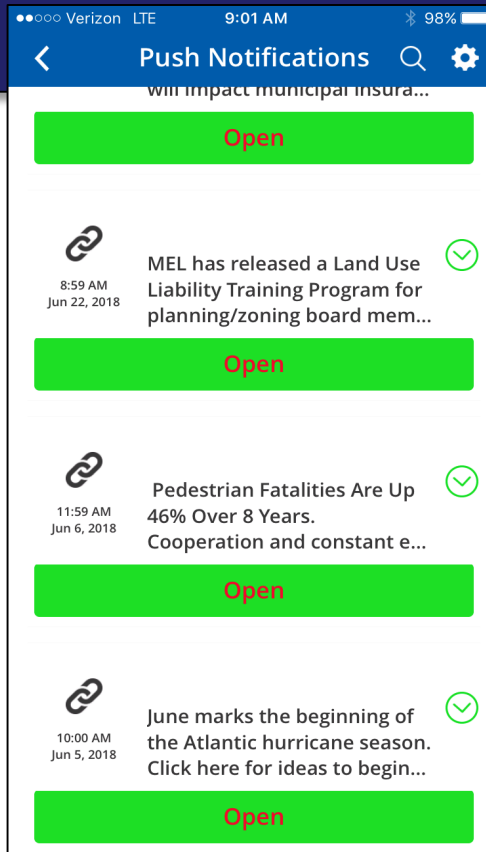
MSI FORMS & DOCS

MSI MODEL POLICIES

MEL App

- Easy to Download on your Mobile Device
- Receive Notifications
- Customizable

EXAMPLE:



THE POWER OF COLLABORATION

SERVING YOUR COMMUNITY JUST GOT EASIER.

Introducing the new MEL JIF Website and NJ MEL Mobile App

NEW MEL Website
*Easily accessible and viewable on all devices (laptops, tablets, desktops, phones)
*Focus on monthly seasonal and topical issues of importance to MEL audiences

NEW MEL Mobile App
*Provides access to information anywhere
*Enables MEL to quickly communicate to all, or specific audiences
*Allows easy access to local MEL contact information

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THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
Committed to safety as a way of life at the workplace and in your community

MEL

NJMEL.ORG

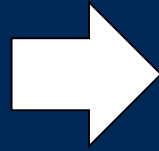
Zero Harm – Presence of Safety

Are there any questions?

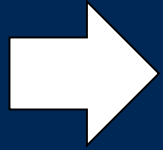
★ ONE LAST DOOR PRIZE! ★

Check the Top Right Corner
of Your Pamphlet

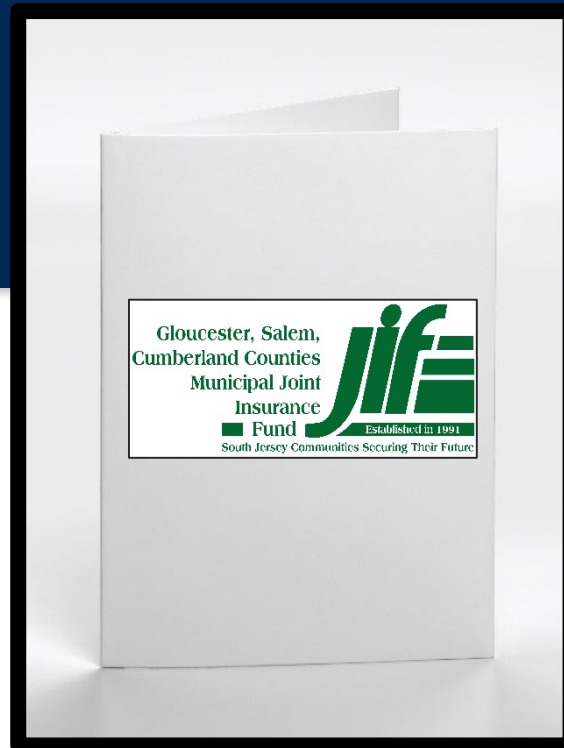
Municipal Folders



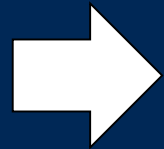
1 Person Per Municipality



**Don't Forget to Take Your
Folder on Your Way Out!**



SIP Award Letters



Letters will be distributed within the next few weeks outlining each municipality's SIP Award for 2022



Stay safe and have a great day!

THANK YOU