

Atlantic County  
Municipal Joint  
Insurance

**Fund** Established in 1987  
South Jersey Communities Securing Their Future



2018 ACM JIF

# STATE OF THE FUND



Celebrating the Power of Partnership:  
Success in Shared Services

# 12 WAYS YOUR MUNICIPALITY'S INSURANCE COVERAGE SAVES YOU MONEY AS A TAXPAYER

DID YOU KNOW?

- 1 Your Municipality belongs to a Joint Insurance Fund called the Atlantic County Municipal Joint Insurance Fund. (ACM JIF)
- 2 A Joint Insurance Fund is NOT an Insurance Company. It is a local tax dollar-financed organization.
- 3 The ACM JIF pools together resources of 40 other Municipalities to reduce risks and lower costs.
- 4 The Member Municipalities own and govern the ACM JIF.
- 5 Through a structured safety and risk management program, your Municipality saves money by eliminating unsafe acts and conditions.
- 6 Creating a safer environment for municipal employees in the workplace is a top priority.
- 7 Less accidents = less money spent on claims = more money for your community.
- 8 Every claim and lawsuit against a Member Municipality ultimately impacts the Municipality, the other members of the JIF, and the local tax payers.
- 9 Unlike insurance companies, the ACM JIF returns 100% of all unspent funds with interest to its Member Municipalities.
- 10 To date, over **\$33.7 million** have been returned to ACM JIF Member Municipalities.
- 11 The JIF saves Member Municipalities' tax payers millions of dollars that would otherwise be insurance company profits.
- 12 Your residents gain from having a safer, positive, and more productive community.

## DISCOVER THE POWER OF THE ACM JIF

Absecon City  
Avalon Borough  
Brigantine City  
Buena Borough  
Cape May City  
Cape May Point Borough  
Commercial Township  
Corbin City  
Deerfield Township  
Dennis Township  
Downe Township  
Egg Harbor Township  
Estell Manor City  
Folsom Borough  
Galloway Township  
Hamilton Township  
Linwood City  
Longport Borough  
Lower Township  
Margate City  
Middle Township



Millville City  
Mullica Township  
Newfield Borough  
North Wildwood City  
Northfield City  
Ocean City  
Pleasantville City  
Sea Isle City  
Somers Point City  
Stone Harbor Borough  
Upper Deerfield Township  
Upper Township  
Ventnor City  
Waterford Township  
West Cape May Borough  
West Wildwood Borough  
Weymouth Township  
Wildwood City  
Wildwood Crest Borough  
Woodbine Borough

[WWW.ACMJIF.ORG](http://WWW.ACMJIF.ORG)

SERVING SOUTH JERSEY MUNICIPALITIES SINCE 1987

Questions? Contact Your Municipal Clerk

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

P.O. BOX 488, MARLTON, NEW JERSEY 08053 · 856-446-9100 · [WWW.ACMJIF.ORG](http://WWW.ACMJIF.ORG)

# ACM JIF Member Municipalities

Absecon City	Millville City
Avalon Borough	Mullica Township
Brigantine City	Newfield Borough
Buena Borough	North Wildwood City
Cape May City	Northfield City
Cape May Point Borough	Ocean City
Commercial Township	Pleasantville City
Corbin City	Sea Isle City
Deerfield Township	Somers Point City
Dennis Township	Stone Harbor Borough
Downe Township	Upper Deerfield Township
Egg Harbor Township	Upper Township
Estell Manor City	Ventnor City
Folsom Borough	Waterford Township
Galloway Township	West Cape May Borough
Hamilton Township	West Wildwood Borough
Linwood City	Weymouth Township
Longport Borough	Wildwood City
Lower Township	Wildwood Crest Borough
Margate City	Woodbine Borough
Middle Township	

**JIFs are the most successful example of interlocal cooperation  
in the history of the State!**

# Message from the JIF Chairperson

Serving as the Chair of the Atlantic County Municipal Joint Insurance Fund is an honor and knowing that the JIF has planned far into the future to provide the financial strength and stability to vigorously defend lawsuits and promptly pay benefits to employees who are injured on the job is so assuring.

The ACM JIF does an outstanding job of providing the necessary safety and risk management resources to keep our employees safe from harm as they perform their duties while focusing on loss prevention through bulletins, webinars, training, and consultative on-site visits. The foundation of our organization's success is the identification of risks and behaviors that could lead to accidents before expensive lawsuits ensue.

Through careful planning with the help of very capable professionals, the ACM JIF has achieved financial stability and enabled substantial dividend releases for many years. The commitment of member municipalities in practicing safe work habits and careful risk management strategies, our members' dedication to creating a culture of workplace safety and their strong attention to maintaining hazard free facilities has solidified the future of this organization and its success in managing risk.

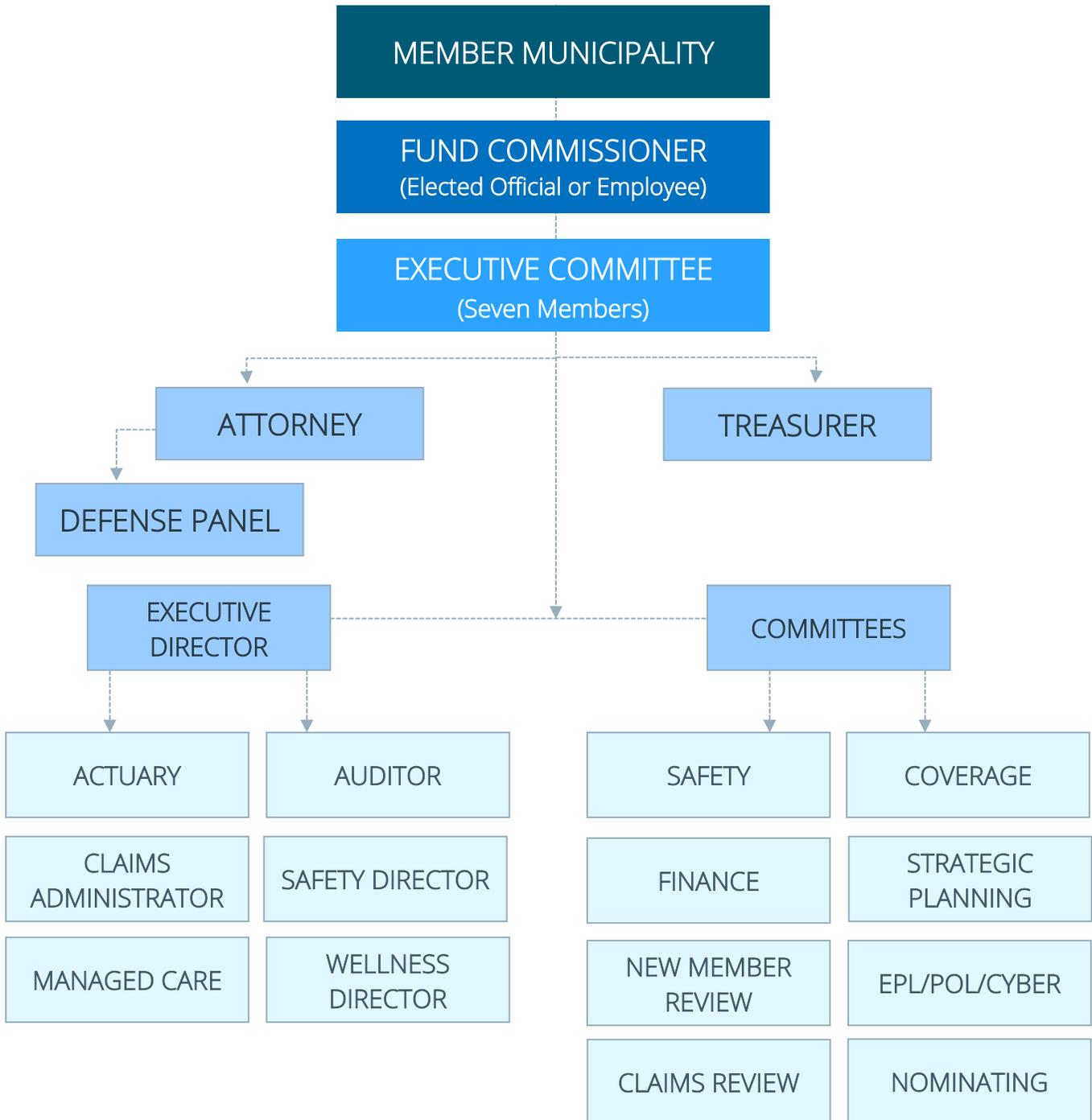
I'd like to take this opportunity to personally thank all the JIF professionals who work on our members' behalf to make the Atlantic County Municipal Joint Insurance Fund the overwhelming success it is today. Their expert guidance and constant efforts to update all members of the latest trends in municipal risk is a huge task that must not go unnoticed. There are times when all of us need your guidance and expertise and you never disappoint. This organization has always been the greatest example of what can be accomplished when municipal officials come together, pool their collective resources and work together to create economies of scale, finance risk and achieve long-term financial security.

A special, heart-felt thank you to my committee chairs and members of our standing committees for their tireless efforts to make this organization the huge success it is. I truly appreciate you.

Connie Mahon  
Administrator, Wildwood Crest Borough  
2018 ACM JIF Fund Chairperson

# JIF Organizational Structure

The success of the ACM JIF stems from collaboration among member municipalities. The Fund hires professionals including an Administrator, Safety Director and specially qualified claims attorneys to assist members in the daily operations of the JIF. Additional information is available at [www.acmjif.org](http://www.acmjif.org).



# JIF Leadership

## 2018 EXECUTIVE COMMITTEE

The Executive Committee serves as the Governing Body of the Fund with five elected Fund Commissioners serving along with the Chairperson and the Secretary of the Fund. During their terms of office, members of the Executive Committee shall exercise the full power and authority of the Fund Commissioners as expressly provided by the Fund's Bylaws.

**Fund Chairperson:** Constance A. Mahon, Wildwood Crest Borough

**Fund Secretary:** Ingrid M. Perez, Hamilton Township

**Executive Committee Member 1:** James Goos, Ventnor City

**Executive Committee Member 2:** Julie Picard, Lower Township

**Executive Committee Member 3:** Chris Ridings, West Wildwood Borough

**Executive Committee Member 4:** Scott Wahl, Avalon Borough

**Executive Committee Member 5:** Chris Wood, Wildwood City

# Your Risk Management Team

## FUND COMMISSIONER:

A member of the governing body or a municipal employee, the Fund Commissioners are responsible for the operation of the Fund in accordance with the Fund Bylaws and all applicable statutes and regulations.

### Duties:

- ▶ Liaison between municipality and Fund
- ▶ Attends all monthly meetings
- ▶ Serves on JIF boards and committees
- ▶ Monitors municipality's participation and protects interests

## CLAIMS COORDINATOR:

Each member municipality in the Fund appoints a Claims Coordinator. It is the responsibility of the Claims Coordinator to oversee the reporting of claims within the municipality.

### Duties:

- ▶ Maintains claims forms and records
- ▶ Ensures all claims are reported promptly and monitored
- ▶ Relays information between municipality and claims adjusters
- ▶ Can help control the cost and outcome of claims

## SAFETY COORDINATOR:

Appointed by the municipality to oversee the member's safety efforts and act as a liaison between the municipality, the JIF Safety Director and other outside agencies.

### Duties:

- ▶ Chairs Safety Committee & coordinates employee safety training
- ▶ Ensure the annual Safety Contract is signed and the Safety Committee develops meaningful safety improvement objectives
- ▶ Reviews and disseminates Safety Director Reports

## RISK MANAGEMENT CONSULTANT (RMC):

The RMC is an Insurance Professional that provides guidance to member municipalities.

### Duties:

- ▶ Consults members to customize risk management programs for specific needs and goals
- ▶ Understands local issues and helps members maximize JIF programs
- ▶ Places optional coverage outside the JIF

# Fund Committees



## CLAIMS REVIEW COMMITTEE

- ▶ Serves as the focal point for communication between the Claims Administrator and the Fund Commissioners
- ▶ Reviews all Payment Authorization Requests (PARs) and litigation strategies with the Fund's Attorney
- ▶ Advises the Executive Committee regarding claims administration and payments



## COVERAGE COMMITTEE

- ▶ Serves as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance
- ▶ Advises on coverage requirements, industry issues, the efficiency and clarity of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines



## EMPLOYMENT PRACTICE LIABILITY & CYBER COMMITTEE

- ▶ Advises the Executive Committee on the source, amount, and types of claims and their financial impact on members and on the JIF
- ▶ Reviews observational, statistical, and historical information and recommends policies to be adopted to reduce or mitigate the financial impact of claims on the membership



## FINANCE COMMITTEE

- ▶ Creates annual budget to fund claims and special programs
- ▶ Oversees the annual JIF audit
- ▶ Reviews financial position and recommends the return of surplus to members



## NEW MEMBER REVIEW COMMITTEE

- ▶ Reviews applications from municipalities who wish to become members of the JIF for compliance with membership criteria including safety programs and risk factors



## NOMINATING COMMITTEE

- ▶ Comprised of the Chairs of all standing Committees of the JIF, the two most recent past JIF Chairpersons still serving as a Fund Commissioner, and two members at large chosen by the sitting JIF Chair
- ▶ Reviews and nominates candidates for positions on the Executive Committee



## SAFETY COMMITTEE

- ▶ Advises the Executive Committee on safety policies, performance, and results
- ▶ Works with the Safety Director to identify services which may be provided by the JIF to member municipalities in order to reduce the risks of accidents



## STRATEGIC PLANNING COMMITTEE

- ▶ Serves as the focal point for communication between the Administrator, the Fund Commissioners, and other professionals regarding long range strategies which should be pursued to ensure the integrity, growth, and viability of the JIF

# Message From the Executive Director

We've come a long way in the past 32 years. When we formed the Joint Insurance Fund in 1987 there were no cyber risks, no Employment Practices Liability claims, and no JIF website. The charter members had no consistent safety or risk management programs since their insurance carriers changed every three years or so due to competitive bidding. This resulted in safety programs that rarely got off the ground and little to no risk management support or training.

Enter the Joint Insurance Fund with a simple premise: if we lower our overhead, implement long-term safety and risk management programs and reduce our claims, can we save money? As time has borne out, the answer is a resounding YES!

Today, the Joint Insurance Fund is a shining example of what municipal government can do when they directly participate in loss control and risk management. Our claims ratios have resulted in minimal premium increases and member dividend returns as a result of our ever improving claims results. To date, over \$37 million has been returned to our members; money that would have been insurance company profits.

As your Executive Director it is my responsibility to see that we maintain and improve upon our successes. That is why we continually introduce new programs to our members. Here are just a few current examples:

- ▶ A Cyber Risk Management Program
- ▶ On-line Cyber Training
- ▶ On-line Police Risk Management Training Courses
- ▶ Claims Roadmaps
- ▶ In Person Employment Practices Training for Managers and Supervisors
- ▶ New Wellness Program Initiatives

The secret to our success has been member commitment and involvement. None of these programs will have meaningful impact if they are not adopted and embraced by our members. That starts with a commitment from the top officials in your municipality to support the JIF programs and to fully participate in their implementation.

Paul J. Miola, CPCU, ARM  
Gallagher  
2018 Executive Director for the ACM JIF



Insurance | Risk Management | Consulting

# Financial Highlights

## 2018 FINANCIAL HIGHLIGHTS

- ▶ 3.24% Budget decrease with all Member Programs remaining intact
- ▶ Increased SIR to \$500,000 for Workers' Compensation and Liability claims
- ▶ Maintained Property SIR at \$100,000
- ▶ Continued use of the Renewal/Revaluation Program benefiting 14 members

## 2019 FINANCIAL VISION

- ▶ Overall JIF Budget decrease of 0.29% (\$65,436) over 2018 while maintaining all Member Benefits
- ▶ Excess Insurance Budget increase of 4.55% (\$281,769) over 2018 to help defray costs associated with pending legislation that if adopted could significantly impact the Fund's financials
- ▶ Continued use of the Renewal/Revaluation Program benefiting 9 members
- ▶ Continued use of the Retrospective Assessment Program for 2 members

### OPERATING RESULTS SUMMARY: ALL FUND YEARS (1987 TO 9/30/18)



#### RETURN OF SURPLUS

The JIF's surplus release strategy is to create long term stability. A conservative approach allows us to achieve that goal.

**\$37.04**  
MILLION



#### CASH POSITION

Our strong cash position can be attributed to member commitment to safety, risk management and claims management.

**\$51.6**  
MILLION



#### NET CURRENT SURPLUS

JIF Members shared \$3.25 million in dividends released in 2018.

**\$28.2**  
MILLION

# Financial Picture: Audit & Budget

As of 12/31/2017, the ACM JIF's total assets increased by 1.7% and its net position decreased by 4.2% over the prior year end following the release of \$3,000,000 in surplus and the accrual for the potential liability due under the MEL Retrospective Program. It is important to note that the Fund's operating expenses represent less than 10% of the total JIF budget. This is in comparison to other U.S. pools with a typical operating ratio of 20-25% and commercial insurers with operating expenses approaching 40%. As of 12/31/2017, the JIF had a cash balance in excess \$10.7 million with an additional \$43.5 million in investments. Total assets exceed \$58 million. These figures are indicative of the Fund's financial strength and its ability to pay member claims well into the future.

<u>Net Position Summary</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	<u>% Change</u>
Total Assets	\$58,021,403	\$57,051,635	1.7%
Net Position – Unrestricted	\$32,634,139	\$34,081,354	-4.2%*

\*Change in Net Position includes the release of \$3 million in dividends.

## THE BUDGET: FIVE COMPONENTS

**1. Loss Funds:** The amount needed to pay claims within the JIF's SIR and is based upon historical claims and exposure trends and certified by the JIF Actuary.

**2. Operations:** Expenses related to the operation of the JIF. Operating Expenses are kept at a reasonable level under the watchful eye of the Finance Committee.

**3. Member Programs:** Consists of member program benefit costs including Optional Safety Budget, Safety Incentive Program, EPL/Cyber Risk Management, Elected Officials Training and Wellness Incentive Program.

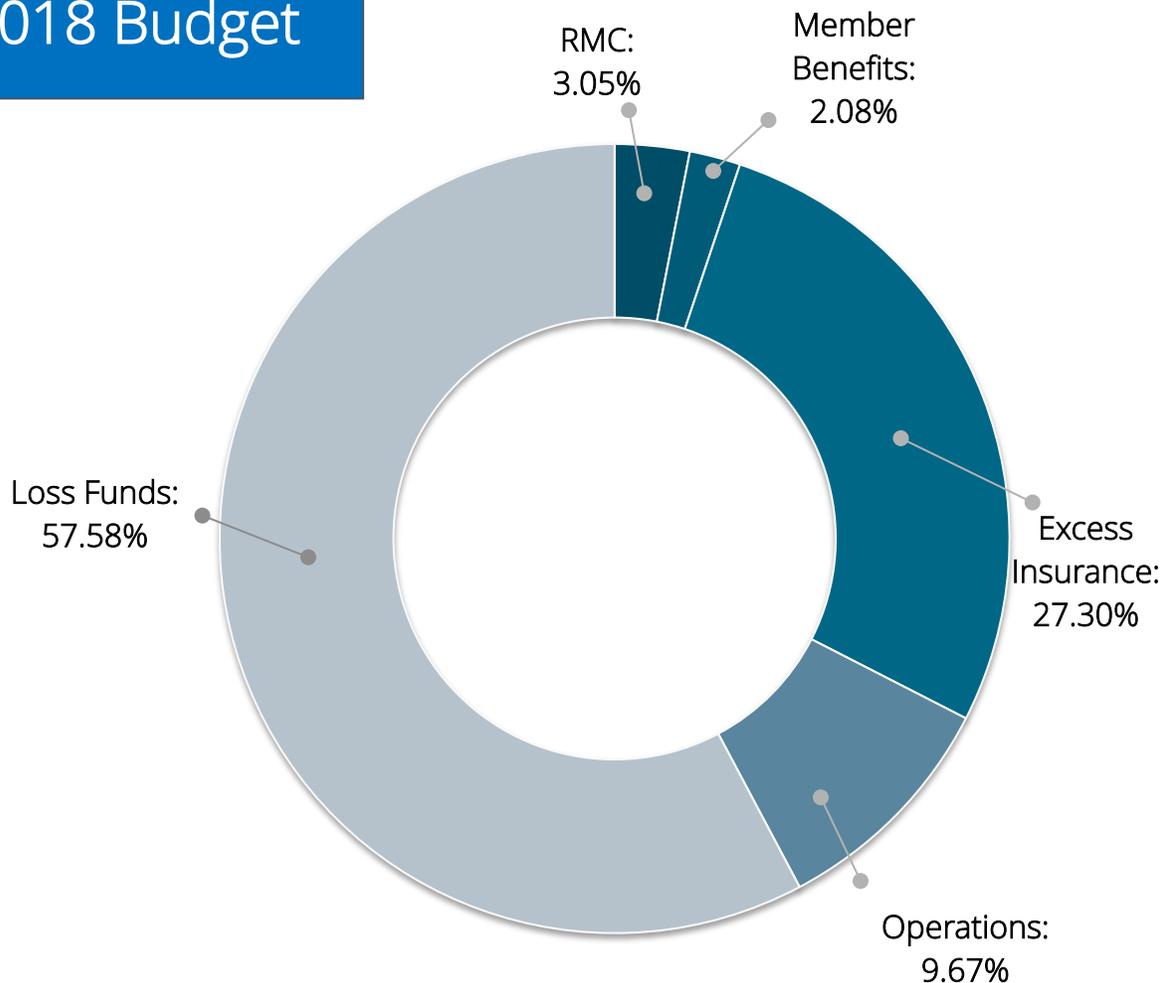
**4. Excess Insurance Costs:** Premiums paid for reinsurance or direct insurance purchases. Provides coverage through the membership in the Municipal Excess Liability Joint Insurance Fund (MEL) which uses the joint purchasing power of 19 NJ JIFs to negotiate the lowest possible rates.

**5. RMC Fees:** Consists of risk management consultant fees.

# 2018 Budget Highlights

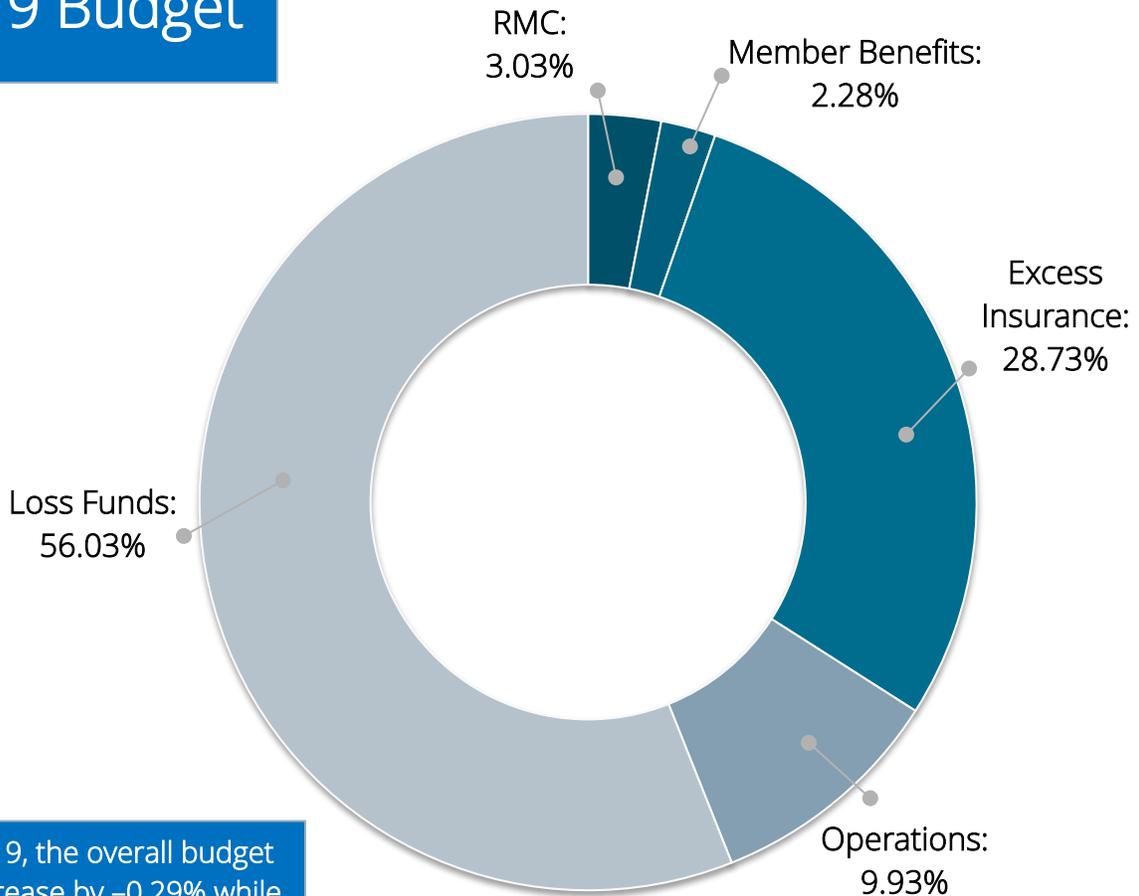
- ▶ The pie chart below demonstrates the efficiency of the JIF program
- ▶ A percentage of the JIF's budget pays for member claims within the JIF Self Insured Retention (SIR) of \$500,000 for Workers' Compensation and Liability and \$100,000 for property
- ▶ Once a claim exceeds the local JIF level, the financial responsibility falls to the Municipal Excess Liability Joint Insurance Fund (MEL)
- ▶ The chart below illustrates the allocation of member dollars to JIF expenses
- ▶ The JIF never relinquishes control over the claim; however, claims experts at the MEL level monitor the more challenging claims and provide guidance on their disposition

## 2018 Budget



# 2019 Budget & Strategy

## 2019 Budget



For 2019, the overall budget will decrease by  $-0.29\%$  while maintaining all programs and coverages!

## 2019 VISION

Part of the ACM JIF's financial strength stems from member involvement. Member Benefits represent 2.3% of the overall Budget and provides funding for members' local safety, risk management and Wellness initiatives which helps to better control their claims. JIF Loss Funds are decreasing by almost 2% as a result of the members' positive claims development coupled with the use of the Retrospective Assessment Program. The Retrospective Assessment Program identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by setting these members into a min/max loss-funding contract. Continued positive performance will result in additional surplus released to members. The Fund will also build funding into the MEL Budget line item to help defray costs associated with pending legislation, that if adopted could significantly impact the Fund's financials.

# Financials: Dividends and Recoveries

## DIVIDENDS

The JIF is a not for profit public entity. Therefore, unspent funds are returned to the members with interest! **\$3,250,000 was returned in 2018. In total \$37.04 million\* has been returned to the ACM JIF members since inception.** Below is the historical dividend distribution grand total for all years. Dividends are returned in direct proportion to member's contribution.

MEMBER	TOTAL
Absecon City	\$129,173
Avalon Borough	\$1,038,024
Brigantine City	\$1,568,125
Buena Borough	\$370,297
Cape May City	\$432,493
Cape May Point Borough	\$22,285
Commercial Township	\$95,729
Corbin City	\$8,426
Deerfield Township	\$137,663
Dennis Township	\$518,972
Egg Harbor Township	\$2,510,291
Estell Manor City	\$75,753
Folsom Borough	\$183,377
Galloway Township	\$682,235
Hamilton Township	\$1,532,328
Linwood City	\$184,422
Longport Borough	\$573,584
Lower Township	\$1,628,822
Margate City	\$344,344
Middle Township	\$1,260,904
Millville City	978,750

MEMBER	TOTAL
Mullica Township	\$229,948
Newfield Borough	\$267,511
North Wildwood City	\$1,494,507
Northfield City	\$1,074,049
Ocean City	\$4,868,293
Pleasantville City	\$2,534,595
Sea Isle City	\$1,358,770
Somers Point City	\$1,164,557
Stone Harbor Borough	\$333,797
Upper Deerfield Township	\$447,579
Upper Township	\$161,398
Ventnor City	\$1,995,594
Waterford Township	\$1,136,172
West Cape May Borough	\$65,242
West Wildwood Borough	\$74,169
Weymouth Township	\$103,304
Wildwood City	\$693,017
Wildwood Crest Borough	\$1,108,496
Woodbine Borough	\$126,611

\*Includes additional dividends issued directly to members by the MEL.

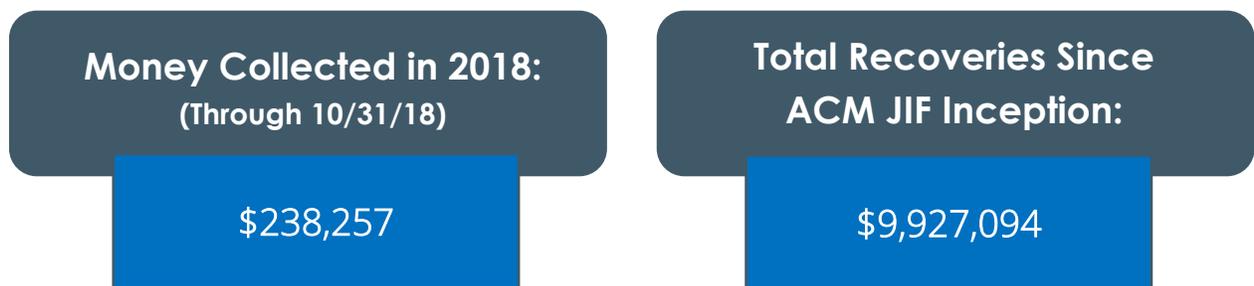
# Subrogation

- ▶ Refers to an insurer seeking reimbursement from the person or entity legally responsible for a claim after the insurer has paid out money on behalf of its insured
- ▶ Includes any money paid out for property damage, medical costs, deductible amounts, diminished value, pain and suffering, loss of consortium, etc.
- ▶ When pursuing, it is important to properly identify possible contractors, manufacturers, installers, suppliers, designers, subcontractors, etc. who might be held liable for claims against the JIF
- ▶ The JIF recommends that each municipality retain purchasing records, invoices, manufacturer's recommendations, specifications, instructions, damaged equipment, change orders, etc. for prompt identification and notification
- ▶ Municipalities must also retain all contracts, Certificates of Insurance & Hold Harmless Agreements, so that the insuring party can also be placed directly on notice of the lien rights

## EXAMPLE

A police vehicle is struck by another party and a police officer is injured. We seek reimbursement from the responsible party to recover monies paid for our vehicle damages and for the officer's injuries.

## RECOVERIES



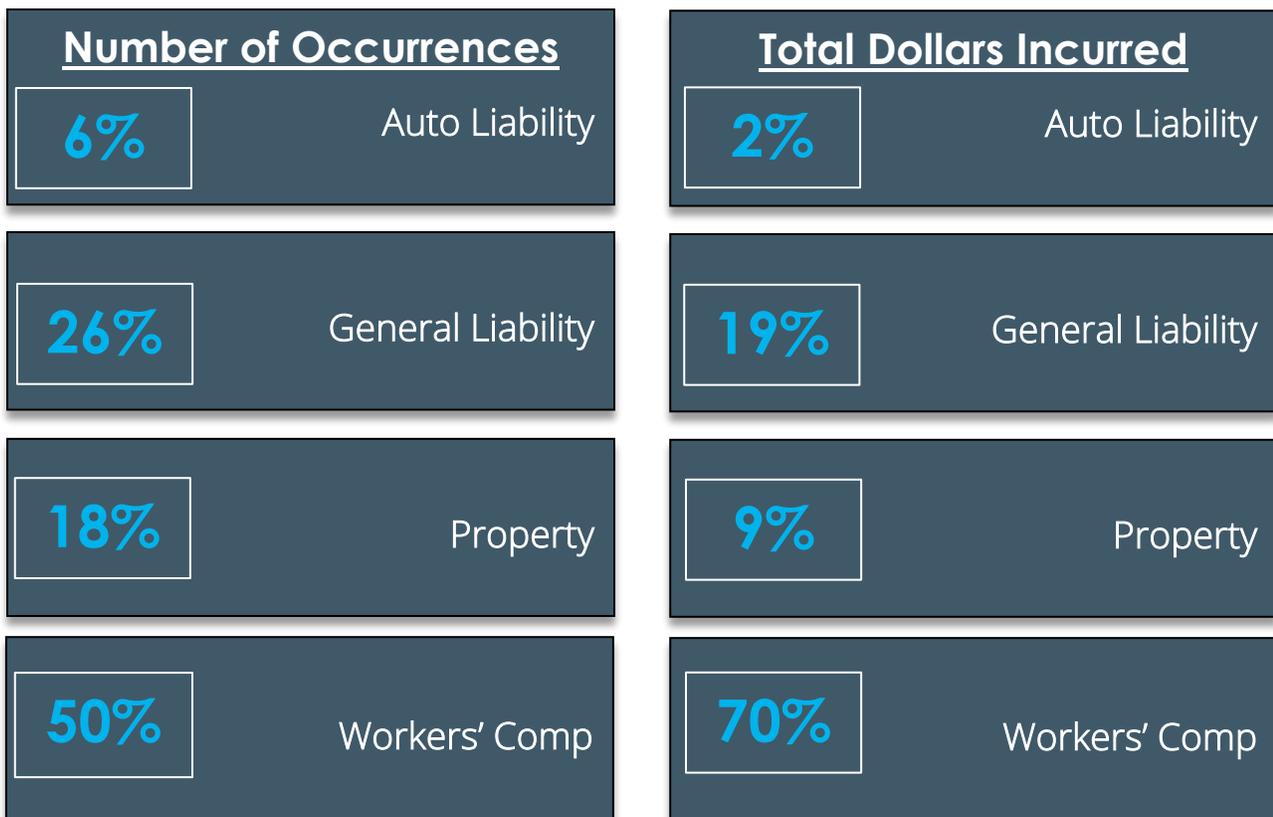
# Claims: Claims Data

As illustrated below, 50% of the JIF's claims are Workers' Compensation, but they account for 70% of the JIF's claims dollars. Upon joining the JIF, every member is required to appoint a Claims Coordinator who serves as a point of contact between the member and the JIF Claims Administrator. Special training and a Claims Coordinator Handbook is provided to the Claims Coordinator so that they are prepared to handle any claims situation that arises within their municipality.

The JIF Workers' Compensation Claims Adjusters are assigned a maximum of 150 indemnity files at any given time, allowing them to focus on working their files to achieve the best possible results.

The JIF also employs the services of the very best defense attorneys in South Jersey to defend the JIF's claims. Their knowledge of Workers' Compensation statutes and claims against public entities produces excellent results for the JIF and its members. Comprehensive Litigation Management Guidelines assure the JIF members that their claims are being defended in the most aggressive and cost-effective means possible.

## CLAIMS BY LINE OF COVERAGE - FUND YEARS 2012-2017 (VALUED AS OF 9/30/18)



# Claims: Managed Care

Medical and wage inflation significantly impact the JIF's Workers' Compensation costs, and the JIF must seek every possible way to control costs in this area. The JIF contracts with a managed care provider to assist in this endeavor. The JIF encourages all claims be reported in 3 days. Early reporting allows the JIF to better control the course of the claim from the very start to assure that the best possible medical treatment is provided.

A nurse case manager constantly monitors the course of medical treatment to make sure that essential services are delivered in a timely and cost efficient basis. Medical care is delivered through a PPO/EPO network of doctors who specialize in occupational injuries and agree to the Fund's rate schedule. **Through October 2018, 96% of medical services were delivered through the PPO/EPO network facilities, resulting in significant savings.**

Valued as of 10/31/18:

## Claims Dollars Spent:

**70%**

Workers' compensation claims account for 70% of claims dollars expended over the past six years

## ACM Average Days to Report:

**2.2 Days**

The cost of a claim grows higher and higher for each day that it is not reported

## In Network Providers Savings:

**66%**

Most medical services are delivered through network facilities, resulting in significant savings

## TRANSITIONAL DUTY

On a final note, the JIF's members have wholeheartedly embraced transitional duty, allowing injured employees to return to work in a productive role while completing their final course of treatment. Dollars saved in disability payments, indemnity costs, and overtime costs can be measured in the hundreds of thousands of dollars. **Through October 2018, ACM members have used 68% of the transitional duty days available.**

# Cyber Awareness

## CONTROLLING TECHNOLOGY RISKS

To combat the rise in cybersecurity threats, the JIF contracted services with two vendors to deliver training to our members:

- ▶ **MediaPRO** specializes in cybersecurity and data privacy employee awareness programs. Members will receive online training courses including password best practices, tips to avoid malware, social media usage and much more.
- ▶ **Pivot Point Security** supplies other technical services including Security Risk Policies & Training, Incident Management Plans, Phishing Assessments, External Vulnerability Testing and Third Party Risk Management Policies & Training.

These programs are components of the MEL Technology Risk Program. Compliance with the training will also make your municipality eligible for up to a \$7,500 reimbursement of your municipality's \$10,000 deductible for cyber related claims.

## CYBER INCIDENT RESOURCES

Controlling technology risks in municipalities has never been more important. All members received **Cyber Incident Roadmaps** to assist in the event of a cyber attack. Visit [www.acmjif.org](http://www.acmjif.org) to find helpful tools and resources to avoid paralyzing cyber incidents.



# Spotlight on Safety

The ACM JIF provides essential safety programs that deliver savings and stability to every member. A strong commitment to safety and risk management is key to the JIF's success.

Safety Seminars	Regional Training
PEOSH / OSHA Updates	Safety Director Bulletins
Safety Incentive Program (SIP)	Equipment and Facilities Safety Checklists
Optional Safety Budget	Equipment Recall Bulletins
Safety Coordinator's Roundtable	Recognition at Safety Awards Breakfast

## MEL SAFETY INSTITUTE (MSI)

- ▶ For approximately \$29 per employee per year, members have unlimited access to over 1,200 classes held each year at convenient locations, including municipal offices
- ▶ For 2018, a total of 1,886 ACM JIF instructor led learning events occurred and 3,059 online training sessions have taken place through 10/1/2018
- ▶ Discover 24 online training courses in the MSI library
- ▶ Training topic examples listed below. For a full listing, please visit the MEL Safety Institute page on the MEL website at [www.njmel.org](http://www.njmel.org)

Crush Zone Training	Safe Lifting
Department of Public Works	Office Safety
Fire Safety	Crossing Guards
Defensive Driving	Bloodborne Pathogen Refresher
Playground Safety	Leaf Collection Safety



# Seminars, Training and Workshops

## ELECTED OFFICIALS SEMINARS

- ▶ The ACM, BURLCO and TRICO JIFs collectively sponsor this annual seminar, targeted toward the JIF Elected Officials focusing on pertinent issues that challenge municipalities
- ▶ This year's program focuses on Employment Practices Liability and Public Officials Liability Claims, Police Risk Management, Cyber Protection and Land Use issues
- ▶ Conveniently scheduled four times throughout the year, find upcoming seminar dates on the JIF's website, [www.acmjif.org](http://www.acmjif.org)

## LAND USE TRAINING FOR BOARDS AND ATTORNEYS

- ▶ The high cost and increasing frequency of claims alleging improper land use decisions has turned our attention to the need for specific training in this area
- ▶ The MEL has developed training for land use board attorneys and board members, which will be rolled out in early 2019

## NEW POLICE TRAINING INITIATIVES

Our member police agencies face risks to their personal safety day in and day out. They are also increasingly under fire for alleged wrongdoing and face expensive claims. These claims are often in the form of costly litigation against municipalities, and can result in settlements in the millions of dollars. To help reduce the skyrocketing costs associated with police related injuries and lawsuits, the JIF offers valuable programs for our police agencies.

- ▶ **Police Ad Hoc Committee:** Meets Quarterly to review and discuss issues facing our member Police Agencies relating to Safety, Training, Wellness and Risk Management
- ▶ **New Police One Academy Online Training:** All Member Police Agencies are eligible to participate in Police One Academy's online training system at no additional cost. Over 100 courses are available, including De-escalation Strategies, Sexual Harassment, Ethics, Officer Well Being and Cultural Diversity.
- ▶ **Excited Delirium Training:** Designed for all first responders, this training helps manage incidents when confronting an individual who is violent, highly agitated, irrational, partially dressed, and resists physical restraint with surprising strength.
- ▶ **Below 100 Training:** Eliminate preventable line of duty deaths and injuries through compelling common sense training deigned to focus on areas under an officer's control.
- ▶ **Police Defendants Dinner:** Officers named in a lawsuit and their spouse attended a dinner meeting to learn how the Joint Insurance Fund defends police personnel currently named in litigation.

*"The course was very specific and informative, and made me more aware of Excited Delirium and how to deal with it." – 11/9/18 Training Attendee*

# Risk Management

## **TULIP (Tenant User Liability Insurance Program)**

TULIP provides special event insurance for use of member entity facilities by guests, groups, organizations and community members. **MEL BULLETIN NUMBER 18-29**

## **ORIGAMI**

Origami is a private, customized exposure database management system for the JIF members to manage their exposure data to better control risks.

## **ACMJIF.ORG Website**

Download monthly agenda packets and meeting minutes, access contact information, review JIF policies and procedures for various programs, request certificates of insurance, and obtain vouchers or other important documentation.

## **Wellness Incentive Program**

Designed to assist members in meeting their own Wellness Objectives by providing financial reimbursement for wellness and health related items and programs geared toward reducing Workers' Comp costs.

## **Additional Financial Tools**

Optional Safety Budget (OSB) • Safety Incentive Program (SIP) • EPL / Cyber Risk Management Budget

## **Other Risk Management Tools**

Model Indemnification & Hold Harmless Language Agreement  
Certificate of Insurance Guidelines • EPL Helpline • Model EPL/POL Policies & Procedures  
Model Municipal Facility Use Agreement • Police Accreditation Credit

# Wellness Initiatives

Research shows that wellness programs are effective at helping individuals adopt and maintain healthy lifestyle behaviors. Worksite wellness programs that encourage good health behaviors will eventually have an impact on employee productivity. In addition, worksites with comprehensive wellness programs can experience reduced absenteeism.

## 2019 GOALS

A successful wellness program where employees experience positive results is dependent upon effective planning and organization. The Wellness Director's goal for 2019 is to assist each municipality in creating a valuable wellness program that will impact behavior change. We will be focusing on the following strategies:

- ▶ Distribute new customizable Wellness Policy
- ▶ New Wellness Poster distribution
- ▶ Assist municipalities in establishing Wellness Committees
- ▶ Encourage wellness meetings (can include with safety)
- ▶ Plan wellness activities for the year during first quarter
- ▶ Create a "wellness database" with ideas for municipalities
- ▶ Continue to recognize and celebrate wellness achievements with the monthly "Shout Out"
- ▶ Identify vendors and resources in the community that can assist in promoting wellness

## IDEAS TO SHARE

Stretch Breaks	Lunch and Learns	Wellness Fairs	
Educational Materials/Posters	Fresh Fruit vs. Unhealthy Snacks	Promote Walking Meetings	
Biometric Screenings	Ergonomics Training	Stress Management Techniques	

# HEALTHY LIVING @ WORK

Good nutrition combined with physical activity are key ways to lead a healthy lifestyle. Improved health and higher morale lead to greater job satisfaction and increased productivity. Follow these monthly tips to encourage a healthier workplace throughout the year.



## JANUARY: BREAK THE HABIT

If you smoke, NOW is the time to quit. Provide employees with the resources needed to quit, many of which are free.



## JULY: WALK IT OFF

Park your car in the farthest parking spot. Ditch the elevator and take the stairs.



## FEBRUARY: SMART SNACKING

Set a "Healthy Snacks Only" policy for all shared food items brought to the office.



## AUGUST: DRINK LOTS OF WATER

It's common to mistake thirst for hunger. Staying well hydrated will help you make healthier food choices.



## MARCH: RETHINK YOUR DRINK

Moderate alcohol consumption is defined as having up to 1 drink per day for women and up to 2 drinks per day for men.



## SEPTEMBER: SWEAT FOR A CAUSE

Support an entry into an office team event or fundraiser, such as a bike relay, 5k run or walk.



## APRIL: READ THE LABEL

Excessive sugar consumption is linked to obesity. Limit your daily sugar intake to 24 grams for women & 36 grams for men.



## OCTOBER: REST AND REFRESH

Get plenty of sleep. Go to bed at a regular time each day and practice good habits to get better sleep.



## MAY: WALK AND TALK

Turn meetings into walking meetings. Research shows that walking makes people more creative.



## NOVEMBER: SCHEDULE BREAKS

Use your phone to schedule a few mini-breaks throughout the day. Stand up, stretch & take a few deep breaths to re-energize.



## JUNE: MANAGE YOUR STRESS

Track your stressors. Identify them and develop healthy responses. Exercise, relaxation techniques and talking with a trusted friend can help.



## DECEMBER: GRATITUDE ATTITUDE

A culture of kindness has the power to make our daily grind more meaningful and effective. Share a smile, recognition and kindness.

**VISIT [ACMJIF.ORG](http://ACMJIF.ORG) OR CONTACT YOUR JIF'S WELLNESS DIRECTOR TO DISCOVER MORE WAYS TO IMPLEMENT WORKPLACE WELLNESS PROGRAMS IN YOUR MUNICIPALITY**



Valerie Smith, ACM JIF Wellness Director  
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# Health and Wellness Policy

(INSERT MUNICIPALITY'S NAME HERE)

## Mission statement

(Insert Town Name), recognizing that the health and wellbeing of our employees is important, will commit to providing a safe, healthy and supportive environment in which to work.

## Objectives and strategies

(Insert Town Name) will (add and delete as appropriate):

- ▶ Encourage employees to be more physically active by making provisions in the workplace for activity opportunities (including reducing sitting time where practical)
- ▶ Provide healthy eating choices in the workplace through addressing healthy physical settings, food supply and education
- ▶ Educate employees around safe alcohol consumption and the health effects of smoking
- ▶ Promote awareness of key health issues for employees (including social/emotional wellbeing)
- ▶ Encourage employees to provide input into health and wellbeing initiatives

## Scope

This policy applies to all employees and volunteers at (Insert Town name).

## Responsibility

Employees are encouraged to understand this policy and seek clarification from management where required. Employees are encouraged to support fellow employees in their awareness of this policy and contribute to (insert town name)'s aim of providing a safe, healthy and supportive environment for all. Managers have a responsibility to ensure that all employees are aware of this policy and should lead by example in actively supporting and contributing to the implementation of this policy.

## Communication

(Insert Town Name) will ensure that:

- ▶ All employees receive a copy of this policy during the induction process
- ▶ This policy is easily accessible by all members of the municipality
- ▶ Employees are informed when a particular activity aligns with this policy
- ▶ Employees are empowered to actively contribute and provide feedback to this policy and the activities offered under the policy
- ▶ Employees are notified of all changes made to this policy

## Monitoring and Review

(Insert Town Name) will review this policy annually. Effectiveness will be assessed through feedback from employees, the Wellness Committee or Wellness Coordinator as well as management.

# Workplace Wellness Best Practices

(Insert Town Name) recognizes our ability to achieve our objectives successfully depends on the wellbeing of our employees. We acknowledge that the key elements of workplace wellness include the physical and cultural environments as well as the policies, practices and procedures that guide our work.

(Insert Town Name) will provide a healthy workplace that values and enhances the health and wellbeing of all employees by implementing our workplace wellness program. This wellness policy provides the foundation for developing activities and modifying work environments and practices to support the health and wellbeing of all our employees. Positive benefits are also likely to extend beyond employees to positively impact families and the community as well.

(Insert Town Name) can choose to enhance its workplace wellness in a number of ways including (but not limited) by:

- ▶ Encouraging and supporting a workplace wellness committee, where appropriate
- ▶ Creating and supporting a workplace wellness program
- ▶ Consulting with employees to ensure workplace wellness strategies meet the needs of the workforce
- ▶ Supporting employee participation in wellness activities
- ▶ Supporting employees to adopt and maintain healthy behaviors and reduce unhealthy behaviors

Senior management of (insert town name) will do all they can to enhance the wellness of employees by providing workplace environments and systems that are supportive of employee wellness. In addition, providing opportunity for employees to participate in offered wellness activities is critical for the success of such a wellness program. Contributing ideas and expertise to the work of the wellness committee or wellness coordinator will ensure the needs of the employees are addressed.

Employees of (insert town name) will be encouraged to contribute ideas and voluntarily participate in the wellness program.

The workplace wellness committee or wellness representatives in conjunction with management and JIF Wellness Director will review the policy annually or as otherwise deemed appropriate by management.

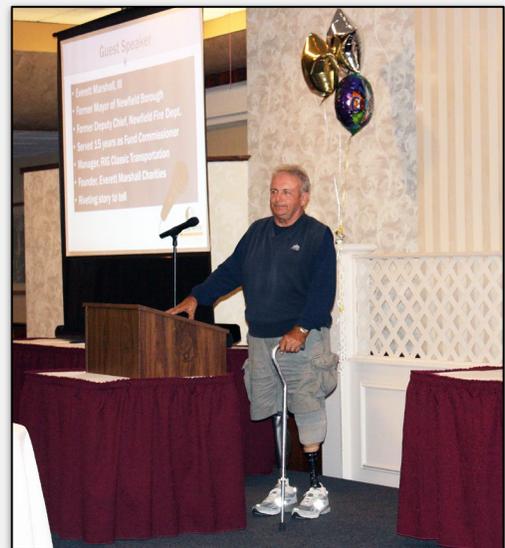
## Mission Statement

We are an organization of municipalities united to achieve savings and stability through comprehensive insurance, safety, and claims management programs dedicated to reducing public sector risk.



## ACM JIF 2018 Safety Celebration Breakfast

March 20, 2018  
Merighi's Savoy Inn



# DISCOVER THE POWER OF THE JIF.



Tens of millions of dividends returned to your community.  
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