



# Safety Directors Office

## Team Members:

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J.A. Montgomery  
CONSULTING



# Safety Director's Office

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- 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

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- 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

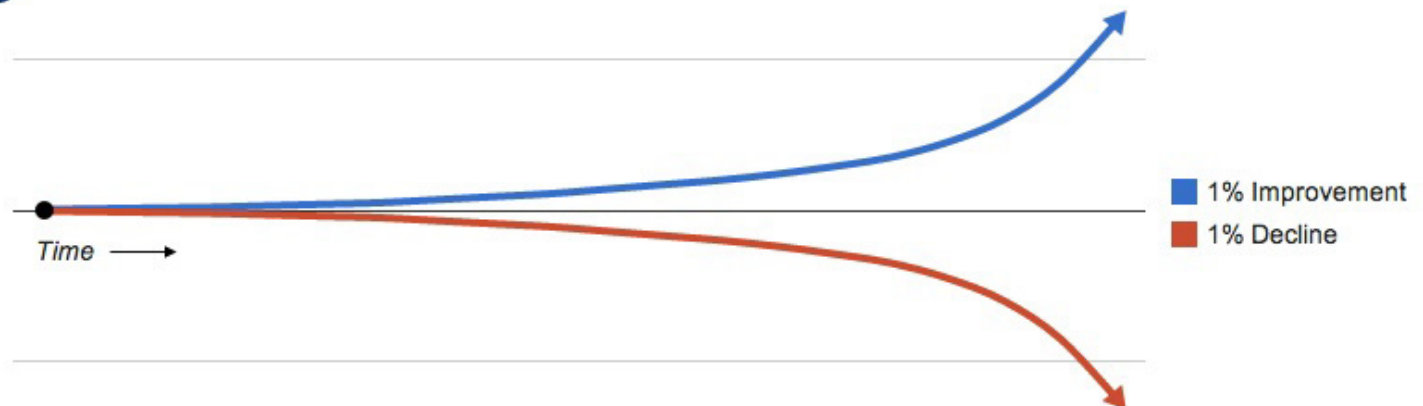


Do we really care or are we just going through the motions!

# 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

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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!

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- 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

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- 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

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- 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
<b>AVERAGE</b>	<b>1.22</b>	<b>1.30</b>	<b>1.19</b>	<b>1.52</b>	<b>2.12</b>	<b>5.73</b>

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

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- 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.

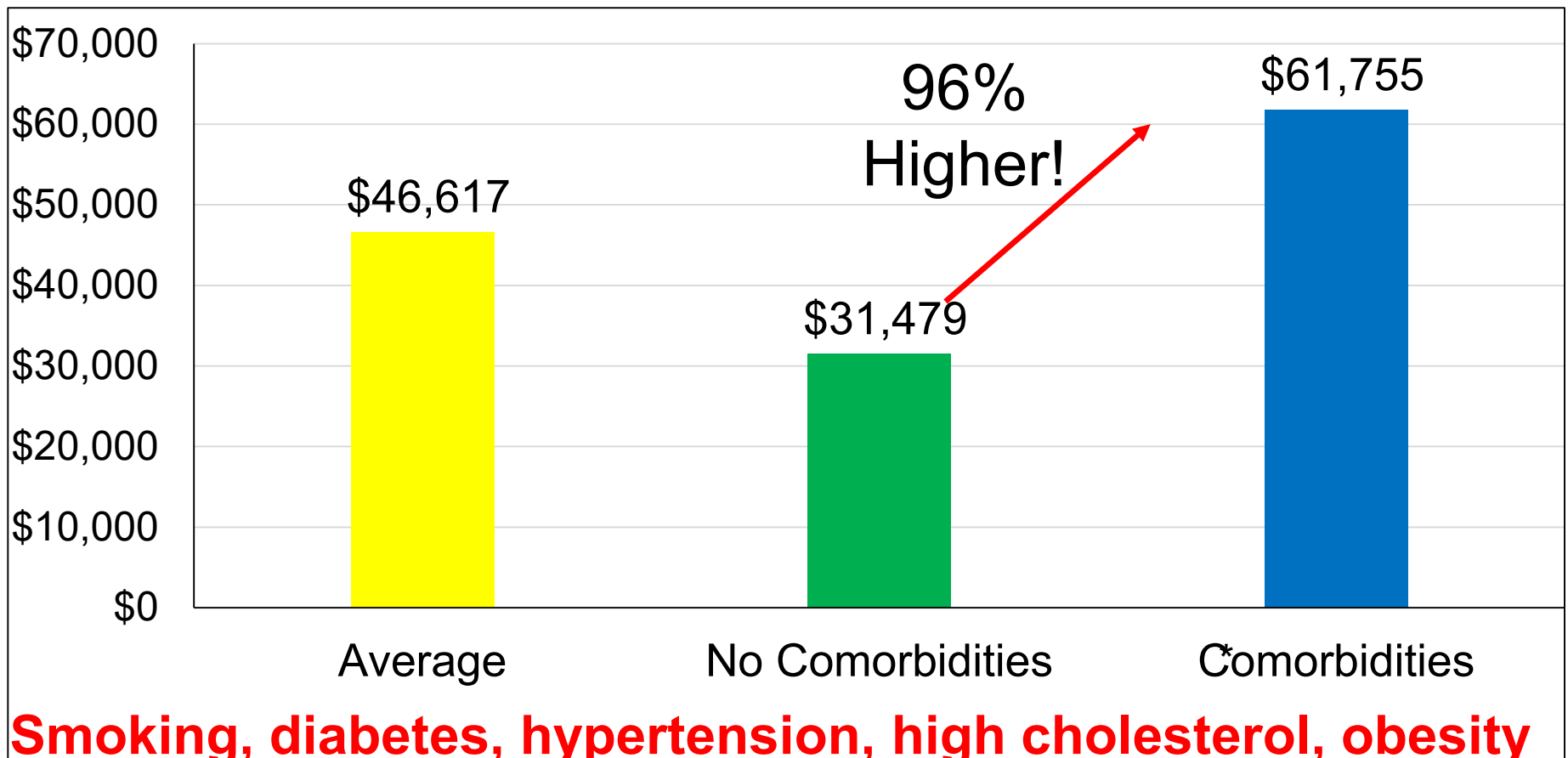
*(Am J Manag Care. 2011;17(2):118-122)*

# ACM, BURLCO & TRICO JIFs: Workers Compensation Cases

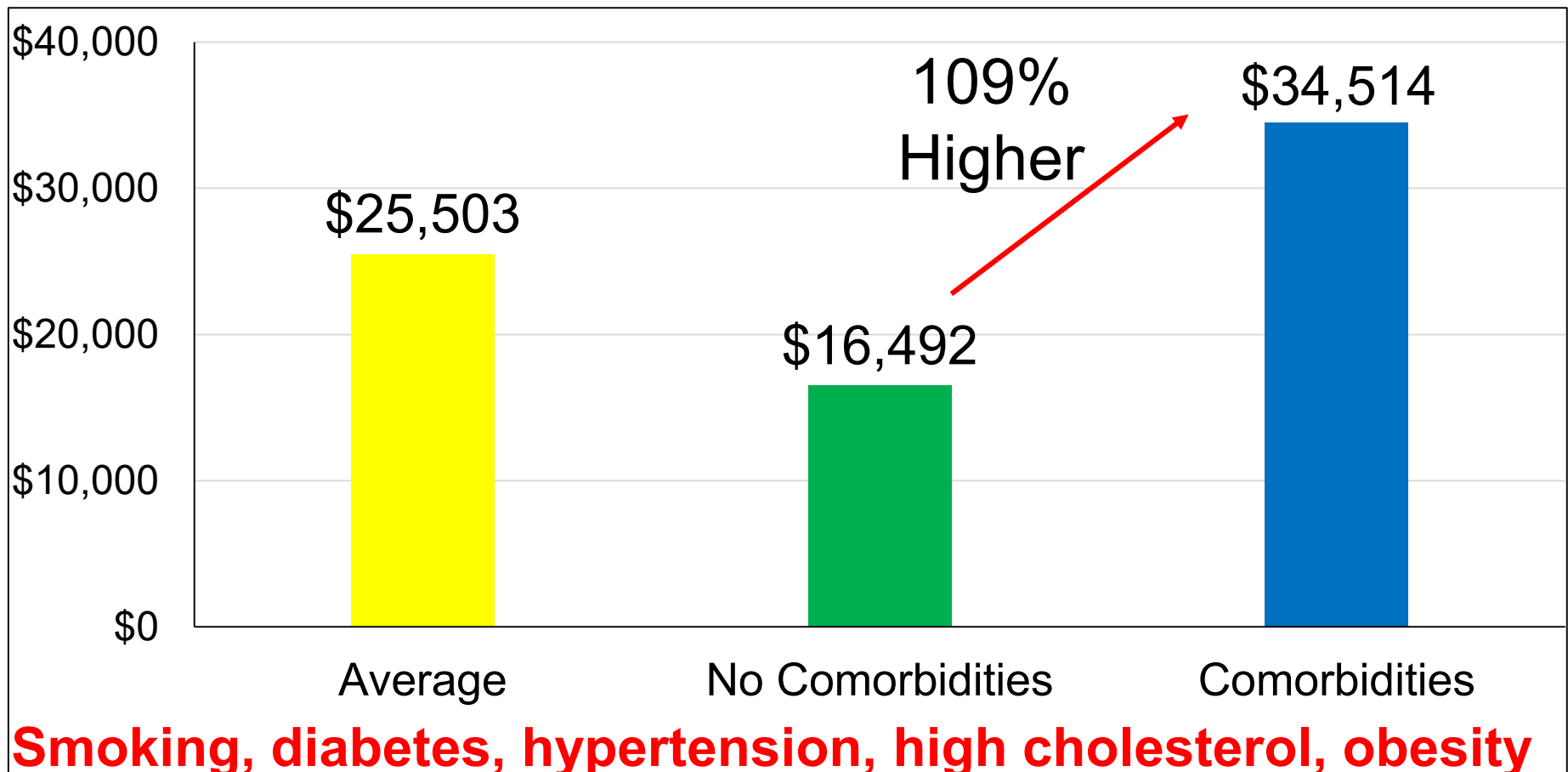
## Comorbidities vs No Comorbidity

### 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**

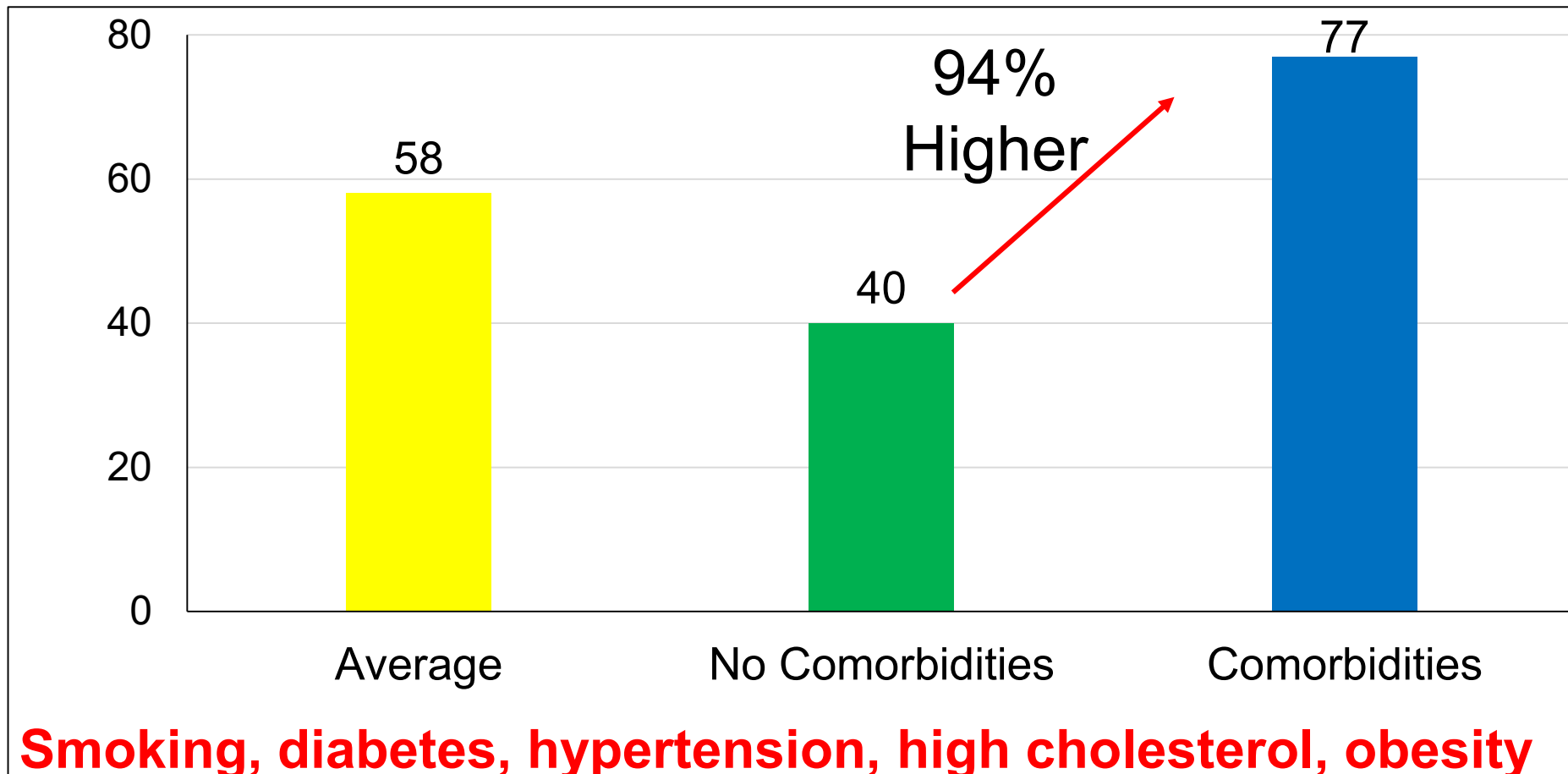


# ACM, BURLCO & TRICO JIFs: Workers Compensation Cases

## Comorbidities vs No Comorbidity

### Average Lost Time Days per Claim

12/01/2019 to 12/31/2022





# Improving Safety Culture

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- 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

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- 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

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- 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

# ACMJIF.ORG Website



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## THE POWER OF THE ACM JIF.

41 Municipalities from Atlantic, Cape May 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.

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Established in 1987

100% Member Owned

Over \$51 Million Returned in Dividends

41 Members

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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

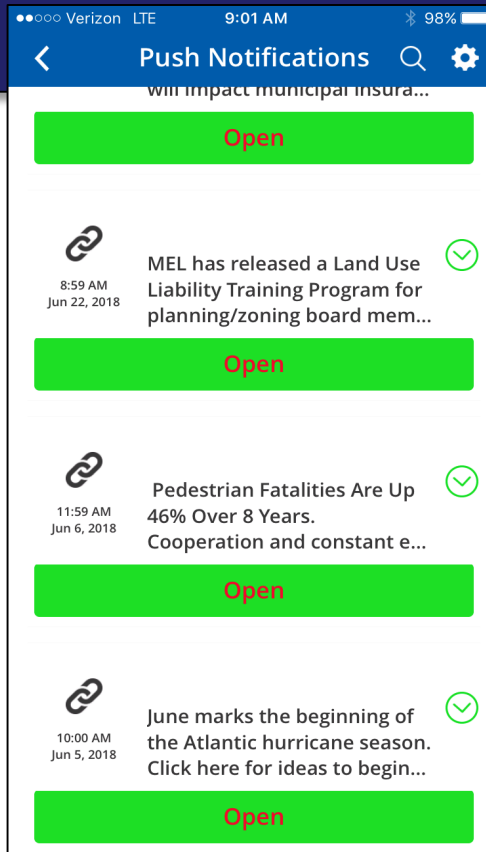
MSI FORMS & DOCS

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**

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- \*Allows easy access to local MEL contact information

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# Safety Director Award

- 7/26/2022: members of the Public Works Department were operating heavy machinery at the Upper Township Elementary School to correct a drainage issue.
- A nearby privately owned solar array and the electric company would not respond to perform a mark out for potential underground electrical lines where the DPW was working. They were told there were no wires in the vicinity.
- An employee took it upon themselves to walk to the solar array to investigate further and determined that there was in fact wires a few feet from where employees were digging a trench with large machinery.

# Safety Director Award

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- This employee stopped and evaluated the process, was NOT complacent with the information previously received, and did NOT rush to just “get the job done.”
- His fellow employees could have been seriously injured or worse, vital equipment destroyed, and unknown potential damage to the solar array and school.

THE 2022 SAFETY DIRECTOR AWARD GOES TO:





# Safety Director Award

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**Andrew Mangam**  
***Upper Township Public  
Works Department***



# Zero Harm – Presence of Safety

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Are there any questions?

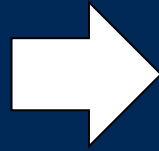
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★ ONE LAST DOOR PRIZE! ★

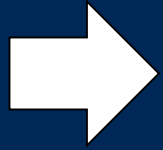
Check the Top Right Corner  
of Your Pamphlet

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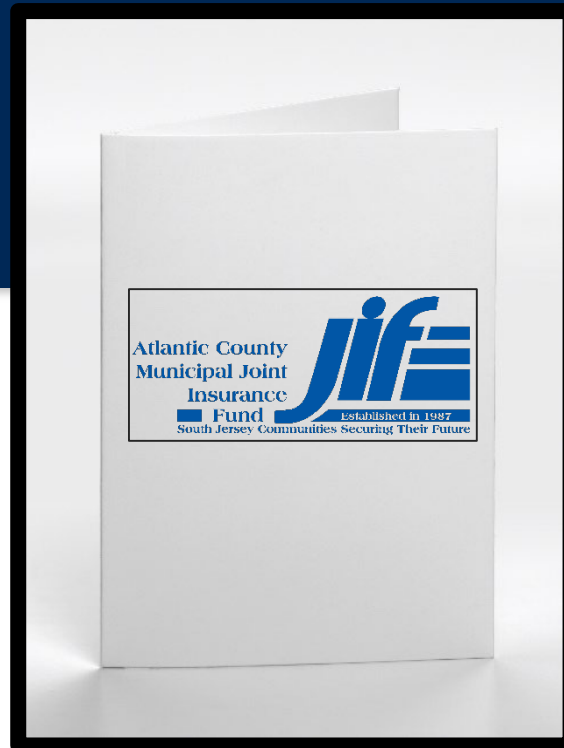
# Municipal Folders



**1 Person Per Municipality**



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



**Stay safe and have a great day!**

**THANK YOU**