

Online Risk Management Support Available



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While risk management is an important priority in local government, it can also be time consuming. The Municipal Excess Liability Joint Insurance Fund (MEL) has developing an on-line resource center at NJMEL.ORG to make it easier for local officials to find the information they need to implement sound programs. While a few of these resources are limited to MEL members, most can be used by any New Jersey governmental entity.

Management Resources Risk management begins with the governing body and senior management. The MEL has recorded eight webinars that can be viewed by anyone on-line.

- *Basic Risk Management for Local Government Officials* provides an overview designed for newly elected or appointed officials.
- *Responsibilities of a JIF Commissioner* discusses the state regulations for the governance of JIFs.
- *Workers' Compensation* reviews New Jersey's

workers' compensation law and strategies to control claims.

- *Title 59* reviews the provisions of the Tort Claims Act.
- *Environmental Liability* complies with the NJDEP's Storm Water Management training requirements for local officials and employees.
- *Ethics in Local Government* discusses the Local Governmental Officials Act and a series of actual cases.
- *Pedestrian Safety* describes a community-based program to prevent pedestrian accidents. We recommend that all local officials view this video. MEL also distributes free DVD copies.
- *Public Officials and Employment Practices* covers precautions local officials need to take to avoid litigation and personal liability.

Employment Practices Unfortunately, a series of court decisions have made it far more difficult to defend lawsuits concerning Employment Practices. The court established specific guidelines for what an employer must put in place. They include the following:

- *Written policies* The MEL developed a model employment policies and procedures manual that is available on its website. This manual is updated every two years and includes complaint procedures;

- *Training* Every two years the MEL distributes a training program specifically for managers and supervisors and a special training program for police chiefs. Your local JIF will contact you about the arrangements for these programs in your area. The MEL has also developed a training program for non-managerial personnel that includes a new video every other year. This is also available on the website.



Risk management begins with the governing body and senior management. The MEL is taking the lead to efficiently deliver these resources through the use of a special purpose website.

- **Monitoring** It is good practice to monitor compliance by asking employees if they have experienced harassment or discrimination at the end of the training program or whenever difficulties come to your attention.

In addition to addressing these areas, it is important that senior management makes an unequivocal commitment to preventing harassment and discrimination. This is why the MEL conducts annual seminars for elected officials who enroll using MEL's website.

These principles also apply to town sponsored volunteer organizations, especially fire departments. Every community needs to adopt a resolution extending the anti-harassment program to volunteers and the public and provide training. The MEL website has an anti-harassment training program that was especially written for volunteers.

Employee Safety Training The MEL website also includes an on-line learning management system that is designed to monitor each employee's compliance with training requirements. MEL members can access this system by

clicking "MSI—MEL Safety Institute" at the top of the webpage. Make sure your local unit has registered each employee. Also require that training records be audited to make sure all employees are up to date.

Each year, the MEL conducts over 1500 training courses around the state including the programs required by PEOSHA. To facilitate training, the MEL frequently conducts training days where the most frequently requested courses are conducted back to back. This minimizes time off from regular duties. The on-line learning management system is designed to facilitate the registration process for these courses.

In 2013, the learning management system also included on-line programs that permit employees to comply with many PEOSHA requirements without traveling to class. This substantially improves productivity. The specific topics include the New Employee Orientation, Preventing Back Injuries, Crossing Guard Orientation, DPW Safety, Office Safety, Fire Safety and Driving in Urban Areas.

The list of on-line courses has just

been expanded to include the annual Blood Borne Pathogens and the bi-annual Right to Know Refresher Training required by the state. In particular, these two courses account for a major portion of training related down time. To comply with the PEOSHA's regulations, the MEL has established a toll-free number that employees can call to have their specific questions answered.

Another way to reduce the accident rate is to keep reminding everyone of the basic precautions. In the safety section of the website, there are a series of Safety Bulletins and Frequently Asked Questions that supervisors can use in their daily reminders.

Public Works Working with heavy equipment is inherently dangerous and it is critical that managers and supervisors talk about these hazards daily. The MEL launched a special program called "Don't Get Caught in the Crush Zone" to address this type of accident.

The video section of the website also has numerous other videos that can be streamed on line. Most of these videos can be viewed by anyone while the others are password protected. Inciden-



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tally, the password is "MEL." An even larger video collection can be ordered over the website. Any MEL member has access to this lending library.

Firefighters The safety section on the website includes an extensive discussion of the firefighter heart attack issue. The National Institute for Occupational Safety and Health (NIOSH) has issued an alert that sudden cardiac death represents the most common cause of on-duty firefighter fatalities.

The MEL recommends that towns require an annual physical consistent with NFPA Standard 1582, Chapter 7.4-7.7. Firefighters should be encouraged to monitor and control their blood pressure, cholesterol and weight, and stop smoking to ensure that their risk of heart attack is within reasonable limits.

Police The MEL encourages agencies to complete accreditation by updating their policies and procedures as well

as training records. To make it easier to achieve accreditation, the MEL and the Chief's Association now make available to MEL members special software to organize and manage the accreditation process. The Association also provides a comprehensive model manual with all of the policies and procedures needed for accreditation. This model is now available from the Association on disc and is free to any New Jersey law enforcement agency.

The web site also has extensive materials on school crossing guards. In fact, the position of school crossing guard is now one of the most dangerous jobs in local government. The MEL and the Chief's Association have collaborated in a new program that is reducing these accidents. All municipalities in New Jersey can use this program.

Other Features

- **Claims Reporting** Most claims can now be reported on-line.
- **Ordinance and Decision Library** This section has models of various risk management related ordinances and resolutions. For example, one of the most recent additions is a police promotion ordinance.
- **Legislative Positions** This section discusses the risk management implications of proposed legislation.
- **EPL (Employment Practices Liability) Hot Line** Members of JIFs that use the MEL's employment practices program can sign up to use a hot line service that gives access to employment attorneys.
- **Public Records and Public Notices Section** The MEL's website now contains all of the documents such as agendas and minutes required of any local unit of government under recent legislation.

To summarize, local governments cannot afford to develop the materials for an effective risk management on their own. They need access to research and model programs. The MEL is taking the lead to efficiently deliver these resources through the use of a special purpose website. ▲

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