



**MINUTES OF THE  
POLICE RISK MANGEMENT COMMITTEE MEETING  
JANUARY 10, 2013**

**MEMBERS PRESENT**

Chief John Ruffcorn, City of Auburn  
Chief Ross Stark, Cit of Colusa  
Capt. Tony Welch, City of Dixon  
Chief Bill Bowen, City of Galt  
Asst. Chief Dean Price, City of Gridley  
Chief Allen Byers, City of Oroville  
Chief Paul Nanfito, City of Red Bluff  
Chief Ron Lawrence, City of Rocklin  
Sgt. Steve Rowe, Town of Paradise

**MEMBERS ABSENT**

City of Anderson  
City of Corning  
City of Folsom  
City of Ione  
City of Jackson  
City of Lincoln  
City of Marysville  
City of Nevada City  
City of Placerville  
City of Rio Vista  
City of Willows  
City of Yuba City

**GUESTS & CONSULTANTS**

Liz Ehrenstrom, City of Oroville  
Susan Adams, Alliant Insurance Services  
Johnny Yang, Alliant Insurance Services  
Tom Kline, Bickmore Risk Services  
Carole Barake, Bickmore Risk Services



**A. CALL TO ORDER**

The meeting was called to order at 10:04 a.m.

**B. PUBLIC COMMENTS**

Ms. Susan Adams introduced herself to the Committee as the Program Administrator for NCCSIF and also introduced Ms. Liz Ehrenstrom who was also present at the meeting as the NCCSIF President.

**C. APPROVAL OF AGENDA AS POSTED**

There was no discussion on this item.

**D. CONSENT CALENDAR**

**D1. 08.23.12 Draft Police Risk Management Committee Meeting Minutes**

There was no discussion on this item.

**E. RISK MANAGEMENT**

**E1. Police Risk Management Committee Meeting Summary**

Ms. Adams gave a brief update of what transpired at the Long Range Planning Meeting held in December. Staff has done analysis on claims which were presented at the meeting and noted that the Police Department is the loss leaders for NCCSIF Liability and Workers' Compensation claims. She mentioned that during the 2013/2014 policy year, the Risk Management Committee will consider budgeting training funds for members' Police Departments that address these claims. She also explained that NCCSIF has decided to lower their Self Insured Retention from \$1,000,000 to \$500,000 effective July 1, 2013. There was discussion on the excess carrier claims handling procedures and whether they would try to manage claims excess \$500,000 in a way not in favor of the City. Ms. Adams explained the members have expressed positive feedback on CJPRMA claims handling. She also advised the Committee that with respects to Employment Practices Claims, notice needs to be provided to CJPRMA immediately or any funds spent on defense or investigation will not erode NCCSIF's self insured retention.

**E2. Police Liability and Workers' Compensation Claims Analysis**

Mr. Tom Kline introduced himself as a Risk Control Manager with Bickmore and gave a quick background of what was discussed at the previous Police Risk Management Committee meeting. With respects to the Liability the three most frequent Causes of Loss were Auto Liability, Civil Rights and Third Party Property Damage claims. The three most severe causes of Loss were Auto Liability, Excessive Force and False Arrest.



With respects to Workers' Compensation the five most frequent causes of loss were Contagious Disease Exposure, Repetitive Motion, Slip & Fall, Strain and Struck by or Against. The most sever causes of loss were Miscellaneous, Repetitive Motion, Slip and Fall, Strain and Struck by or Against.

Mr. Kline then mentioned that during the Round Table discussion the Committee also discussed exposures that may be important to consider. The exposures discussed consisted of the following: New vehicles; Tasers; Vehicle Inspection; Technology Advances; Driver Distractions; Fleet Safety.

With respects to Workers' Compensation the Committee discussed the following exposures: Weight Training; Fitness Funding; AB2451 Pension Reform; Defensive Tactics; Equipment Weight; Taser Usage; Contagious Diseases and Aerosol Transmissible Diseases. He mentioned that an Aerosol Transmissible Diseases Training is scheduled for today's meeting.

He then proceeded to explain the Police Liability and Workers' Compensation and Claims Analysis noting the Contagious Disease Exposure is being addressed today during the training session. He then discussed the breakdown of the Strain Injuries and which body part was involved. Strain claims are responsible for 388 claims at \$7,682,096 over a 10 year period.

Explaining the Liability claims, Mr. Kline noted that Civil Rights/Excessive Force/False Arrest is the leading loss leader for Police Liability Claims. He then discussed the top 10 most severe claims for Civil Rights/Excessive Force and False Arrest Claims suggesting that at the upcoming meeting a Use of Force or Officer Involved Shooting Training. He explained that the training would not be tactical training but more from an attorney's perspective.

### **E3. Round Table Discussion**

The Committee discussed a few items be concerned about which were as follows: Medical Marijuana; Employee purchased weapons have to release weapons upon retirement; Oleoresin Capsicum and Crowd Control;

There was discussion regarding the type of training that will be provided for the upcoming training with respects to Excessive Force, False Arrest and Officer Involved Shootings. Police Chiefs wanted to be sure that the right staff personnel would be attending the training sessions. Upon further discussion it was discussed that at future PRMC meetings a brief training session would be provided to Police Chiefs and Captains during the meeting and a separate regional training be made available to officers if desired.

The Committee requested that at a future meeting, an attorney and a claims administrator be brought in to provide some lesson learned to the Committee about topics such as Use of Force. The Committee also requested that an analysis be provide on the claimant's age with respects to Workers' Compensation strain claims.



The Committee also inquired about the claims handling procedures regarding Workers' Compensation claims. Specifically if they received a claim which they believe is a fraudulent claim, what would York's process be in handling these claims? The committee also requested to confirm if the Police Departments are directly responsible for any claims payment with respects to investigation expenses.

#### **G. CAL/OSHA AEROSOL TRANSMISSIBLE DISEASES (ATD) STANDARD: CONTROL PROCEDURES FOR POLICE SERVICES TRAINING**

Ms. Carol Barake from Bickmore gave a presentation on the Cal/OSHA Aerosol Transmissible Diseases (ATD): Standard Control Procedures for Police Services Training. The Committee requested to have a training session or possible a regional training provided to officers who would be handling ATD policies. Susan Adams advised the committee that she would work with Bickmore to offer regional trainings in the near future.

#### **H. INFORMATION ITEMS**

- H1. NCCSIF Meeting Calendar 2013**
- H2. NCCSIF Resource Contact Guide**

These items were provided as information only.

#### **I. ADJOURNMENT**

The meeting was adjourned at 2:04 p.m.