

2022 ACCA 94th Annual Conference

*Conducting On-Site Insurance
Assessments*



Conducting On-Site Insurance Assessments

David McMichael

CRS Risk Management
Field Consultant – Law Enforcement



My Duties at CRS, Inc.

- Develop and maintain risk management partnerships with member agencies.
- Identify emerging trends with a focus on law enforcement/jail claims.
- Regularly contact member agencies to conduct site visit risk assessments and provide recommendations regarding policy, procedures, practices, and training to assist in mitigating risks and in support of the organization's underwriting efforts.



My Background

- U.S. Army Veteran
- Served in Law Enforcement (1989-2021)
- Served as the first Jail Administrator for Tallapoosa County (6 yrs.)
- Developed Policy and Procedures for Tallapoosa County Jail
- Served as Tactical Team Commander (4 yrs.)
- Graduate of the FBI National Academy (2008)
- Served on Tallapoosa County 911 Board (8 yrs.)
- Served as the Chief Deputy for Tallapoosa County SO (20 yrs.)
- Experienced in Criminal Investigations, Jail Administration, Patrol Administration, Emergency Preparedness and Response, Defensive Tactics, etc.

Perspective

- 67 Sheriffs
- 2,971 Deputy Sheriffs
- 67 Jail Administrators/Wardens/Corrections Directors
- 2,412 Correctional Officers
- Population of Alabama approximately 5 million
- 62 Counties are current members of the Funds



What's In It For You?

- Would you like your Office to be defensible, professional, and accountable?
- Would you like for your claims to be reduced?
- Would you like to have support and resources to better serve your communities?

Do You Want.....

- Reduced conflict?
- Reduced litigation?
- Improved morale?
- Improved customer satisfaction?
- Lower rates of complaints?



Risk Management Team

- safetyriskmanagement@countyrisk.org
- Patty Stephens, Risk Management Team Lead
- Joel Best, Risk Management Field Consultant
- David McMichael, Risk Management Field Consultant – Law Enforcement
- Marcia Collier, Member Services & Risk Management Coordinator



Supportive Atmosphere

Develop Open...

- Communication
- Collaboration
- Cooperation

On-Site Assessments

- Contact Member in advance and confirm date for site visit.
- RM Preparation:

Review past claims (last 5 yrs)

Review coverage (Liability/Property/WC)

Gather important schedules/documents

Review prior site visit documentation

Review with Underwriting

Review with Claims

On-Site Assessments

- Sheriff's Office Risk Management Assessment
- Jail / Corrections Risk Management Assessment
 - ✓ Facility
 - ✓ Staff
 - ✓ Policies & Procedures
 - ✓ Training
 - ✓ Equipment / Property
 - ✓ Vehicles

On-Site Assessments

- Review past claims and discuss notable trends
- Answer questions regarding claims
- Provide auto-liability schedule for review
- Provide safety resources for dissemination
- Provide training resources / Discuss SIDP

On-Site Assessments

- Conduct walk through and observation:
 - ✓ All Locations that employees work and have access
 - ✓ Visually observe operations
 - ✓ Need property access
 - ✓ Verify proper safety controls

Wrap-Up and Follow-Up

- Conduct Wrap-Up: Additional questions, review process, ask for feedback.
- Follow-Up: Email within 3-5 days
 - Review specific aspects of the assessment
 - Reminder of request for important documents
 - Attached resources for consideration

Annual Visit Letter

- Sent to County Commission Chair (Copied to County Sheriff, County Administrator, Safety Coordinator, ACCA Director of Insurance Services and CRS Risk Management Team)
- Contains recommendations specific to identified hazards or exposures that might result in a loss
- Requires a written response letter with 90 days

Questions About On-Site Assessments



Focused Discussion – LE Critical Task

- Use of Force
- Pursuit-EVOC
- Search/Seizure-Arrest
- Care, Custody, Control/Restraint of Prisoners
- Domestic Violence
- Off-Duty Conduct
- Sexual Harassment-Discrimination-Misconduct
- Selection/Hiring
- Internal Affairs
- Special Operations
- Dealing with the Mentally Ill
- Property-Evidence

Focused Discussion – Jail Critical Tasks

- Prisoner Intake
- Safety Emergency Procedures
- On-Going Medical / Psychological Services
- Classification Continuous Throughout Incarceration
- Searches / Contraband Control
- Prisoner Transport
- Sexual Harassment / Sexual Misconduct
- Rape / Sexual Assault (PREA)
- Use of Force
- Prisoner Grievances / Rights (PLRA)
- Internal Affairs
- Nutrition and Special Dietary Needs

Claims

- **Workers' Compensation Claims**
- workerscompclaims@countyrisk.org
- Connie Wilson, Claims Director
- DeeDee Calloway, Sr. Claims Analyst
- Stacy McGowin, Sr. Claims Analyst
- Tiffany Crossley, Claims Analyst
- Katy Sievers, Claims Analyst
- Brenda Miller, Med-Only Claims Analyst

Claims

- **Liability / Property Claims**
- liabilityclaims@countyrisk.org / propertyclaims@countyrisk.org
- Mike Ellison, Claims Director
- B.J. Massengill, Senior Claims Analyst
- Cindy Dunn, Senior Claims Analyst
- William Hunter, Claims Analyst
- Erik Smith, Claims Analyst
- Gary Russell, Claims Analyst
- Ashley Courtland, Associate Claims Analyst
- Kimberly Pierce, Associate Claims Analyst

Reporting Claims

- Report claims or potential claims as soon as possible
- Imperative for Critical Incidents:
 - ✓ OIS
 - ✓ In-Custody Deaths
 - ✓ Other Critical Incidents

Investigations – Crucial to obtain all relevant documentation. x3

- ✓ Video(Facility, Body Cam, In-Car Cameras)
- ✓ Witness Statements
- ✓ Employee Statements
- ✓ Investigative Reports
- ✓ Drug Screen Reports
- ✓ Jail Logs & Other Notes
- ✓ Intake Documentation
- ✓ Photographs
- ✓ Scene Diagrams
- ✓ Medical Screening
- ✓ Medical Logs/Notes
- ✓ Medical Records
- ✓ Dispatch Logs and Recordings
- ✓ Related Policy/SOP

Litigation

- Some claims can be litigated for a long time.
- Along the way new information could be obtained.
- Your Claims Analyst is there for every step of the way.
- Employees – Resign, Re-tire, etc.
- Your Claims Analyst should be considered an extension of your Investigative Unit.

Questions about Claims or Investigations



Other Exposures/Liability Concerns

- **BODY SCANNERS**
- Must be registered with the Alabama Department of Public Health, Office of Radiation Control (Rule 420-3-26-.05 Registration of X-Ray Producing Machines)
- Undria McCallum, Licensing and Registration Director, (334) 290-6247
- Policy, Training, and Tracking



Other Exposures/Liability Concerns

- **RISER**
- Critical to your Fire Suppression System
- A vertical pipe for the upward flow of liquid
- Training on location and procedures to cut off
- Recommend annual inspection



Other Exposures/Liability Concerns

- **GUN LOCKERS**
- Should be operational
- Exposes employees, detainees and LE to unsafe conditions



Other Exposures/Liability Concerns

- **SIGNAGE**
- The more the better
- Serves as constant reminders to prevent injury and disputes



Other Exposures/Liability Concerns

- **BOILERS**

- Greater than 199,999 BTU, must be inspected by the Alabama Department of Labor annually.
- PWH – 5 gallons or greater & less than 200,000 BTU, must be registered & inspected every 2 yrs
- ACT No. 2000-315 Boiler and Pressure Vessel Safety Act.
- ADOL Boiler Inspection Main Number: (334) 956-7404



Other Exposures/Liability Concerns

- Slip, Trip, and Fall Hazards
- Fire extinguishers properly maintained and Serviced
- Elevators inspected (Alabama Department of Labor)
- Sprinkler System inspected and in working order
- Seat belt policy implemented and followed
- Exposed or frayed wiring
- Inmate workers/Volunteers
- First aid kits and eyewash stations are up to date
- Pest control services are being implemented

KEY POINTS TO

REMEMBER

- RM Site Visits are conducted to identify risk exposures, evaluate, resolve, mitigate future loss.
- Reporting claims should be timely, and investigations should be thorough. Your Claims Analyst is your right arm.
- Critical Task for Law Enforcement and Jails should be a focus of policy and training.
- Consider the RM Team as an extension of your Office.



CRS Contact Information



(334) 394-3232
(334) 394-3244 FAX

Workers' Compensation Claims

workerscompclaims@countyrisk.org

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Marcia Collier, Member Services & Risk Management Coordinator

Underwriting

underwriting@countyrisk.org

Ashley Watson, Underwriting Analyst
Melissa Morris, Underwriting Coordinator



first initial last name@countyrisk.org

(example: dmc michael@countyrisk.org)

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Kimberly Pierce, Associate Claims Analyst

Administration

Mary Kay Frazee, Vice-President
Allyson Carter, Operations Manager
Matthew Vick, Administrative Office Support

Website: www.countyrisk.org



Questions

