




ICRMP
Member Owned, Member Driven

CURRENT INSURANCE
MARKET & LOSS TRENDS

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Introductions



Member Owned, Member Driven

KELLY PAANANEN, DIRECTOR OF RISK MANAGEMENT

SANDY MOSER, DIRECTOR OF OPERATIONS

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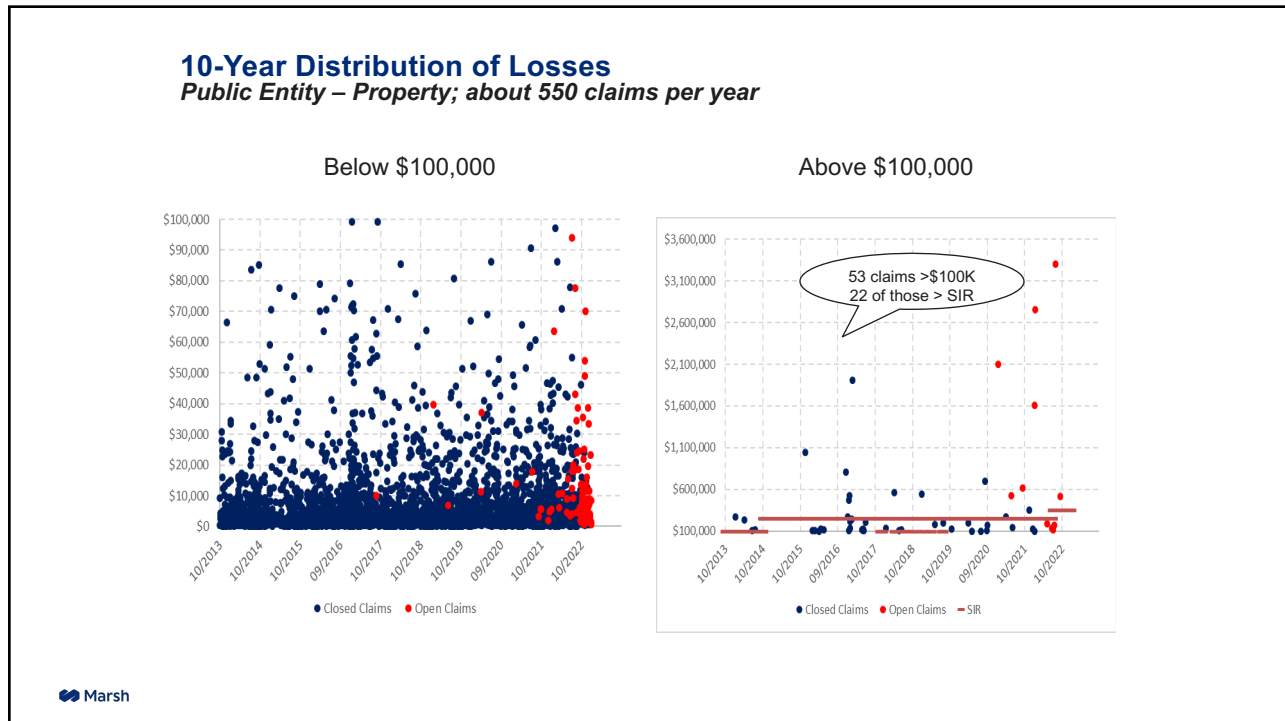
RENEWAL

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Property Reinsurance Market Update

 Rising Inflation	 Rising Interest Rates	 Ukraine War	 Supply Chain Disruptions
 Climate Change Anxiety	 Global Catastrophe Losses	 Constrained Reinsurance Capacity	 Lack of New Capital

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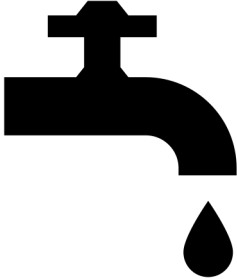


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Property Losses

- Total loss fire of high school building - \$35,000,000
- Total loss fire of fire district building - \$2,700,000
- Water line burst at County building - \$3,000,000
- Fairground building collapse - \$1,500,000
- Multiple windstorm losses – \$1,800,000
- School building fire - \$1,000,000
- Flooded school from main line burst - \$750,000
- Flooded school from ice maker leak - \$650,000
- Fire in County transfer station - \$600,000
- Sprinkler damage to gym floor - \$550,000
- County compactor fire - \$500,000

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Top Perils

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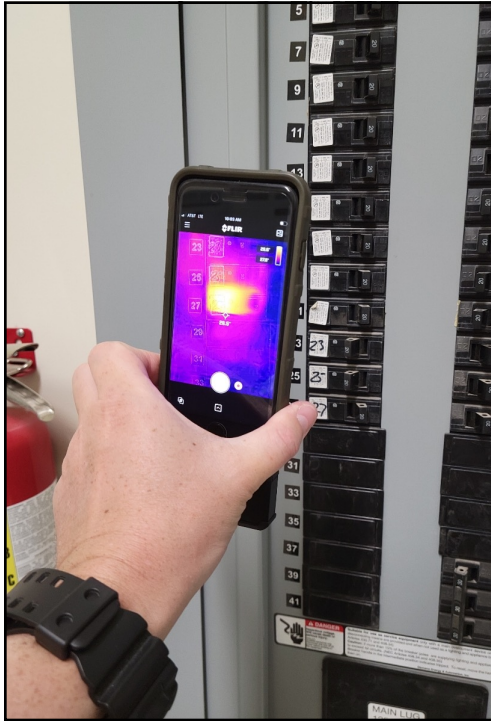


Property

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Property Preservation

Walk through your facilities!!

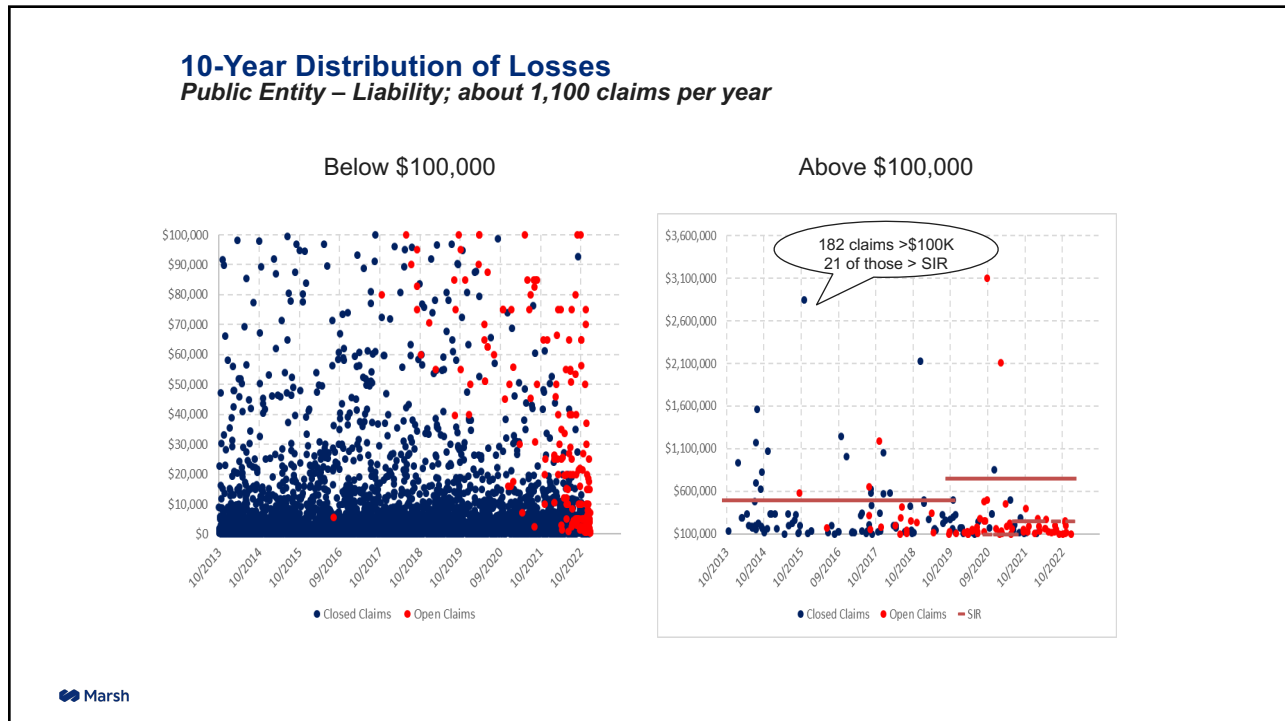
- Thermography scanning
- Fire suppression system testing
- Removing hazards and combustibles
- More damage from water/smoke than actual fire

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Liability

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Liability Reinsurance Marketplace

Actuarial Experience no longer projects future

All Reinsurance is International-View US as Wild West

Nuclear verdicts, social networking, platform causes - Punish Government

Convincing Juries legal aspects of law enforcement near impossible—"feelings" not "law"

Four states passed laws to remove qualified immunity (CO, CT, NY and NM)

Courts stacked against us – policy language disregarded

Highly Selective/Scrutinized Risk

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Liability Reinsurance Requirements	In-Person Training by Qualified Personnel
	Litigation Experts
	Expert Testimony at their Direction
	Policy/Procedure Best Practices Reviews
	“All In” Risk Management Support by Member


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Liability Reinsurance Future	Lower Liability Limits
	Claims Made vs. Occurrence
	Capping Thru Aggregates
	Quota Share Deductibles
	Exclusions
	Complete Removal

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POLICY

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Coverages

Insured

YES

NO





Sexual Molestation

- Molestation & Abuse

General Liability

- Personal Injury
 - Bodily Injury (Slip & Fall)
 - Libel/Slander/Defamation
- Property Damage
 - Putting out Fires
 - Failure to put out Fires

Auto

- Property Damage – County Cars
- Repair/Replace Your Auto
- Liability - Citizens
 - Damage to their Vehicle
 - Driver & Passenger Injuries

Employment Practices

- Discrimination
- Retaliation
- Wrongful Discipline/Termination

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Coverages

Insured

YES

NO

Errors & Omissions

- Decision Making Liability

◦ **Employee Benefits**

- Fail to Sign Up Employee Benefits

Chemical Spraying

- Weed Spraying
- Mosquito/Rodent Abatement

County Property

- Buildings, Structures, Mobile Equipment
- Snow, Wind, Hail, Fire, Theft
- Terrorism
- Earthquake/Flood
- Equipment/Machinery Breakdown
- Drones

Additional Coverages

- Public Land Fire Suppression
- Attorney Consultation for Employment
- Cyber Liability
- Crime/Embezzlement
- Terrorism Liability

Coverages

Insured

YES

NO

Law Enforcement- Patrol

- Lost Property
- Wrongful/False Arrest
- Wrongful Taking
- Excessive Force
- Harassment
- Illegal Search & Seizure
- Officer Involved Shooting
- Property Damage
- Unlawful Stop

Law Enforcement- Jail

- Lost Property
- Wrongful Incarceration
- Wrongful/Malicious Prosecution
- Excessive Force
- Harassment
- Illegal Search & Seizure
- Inmate Injuries
- Inmate Death

HIGH RISK LIABILITY CLAIMS

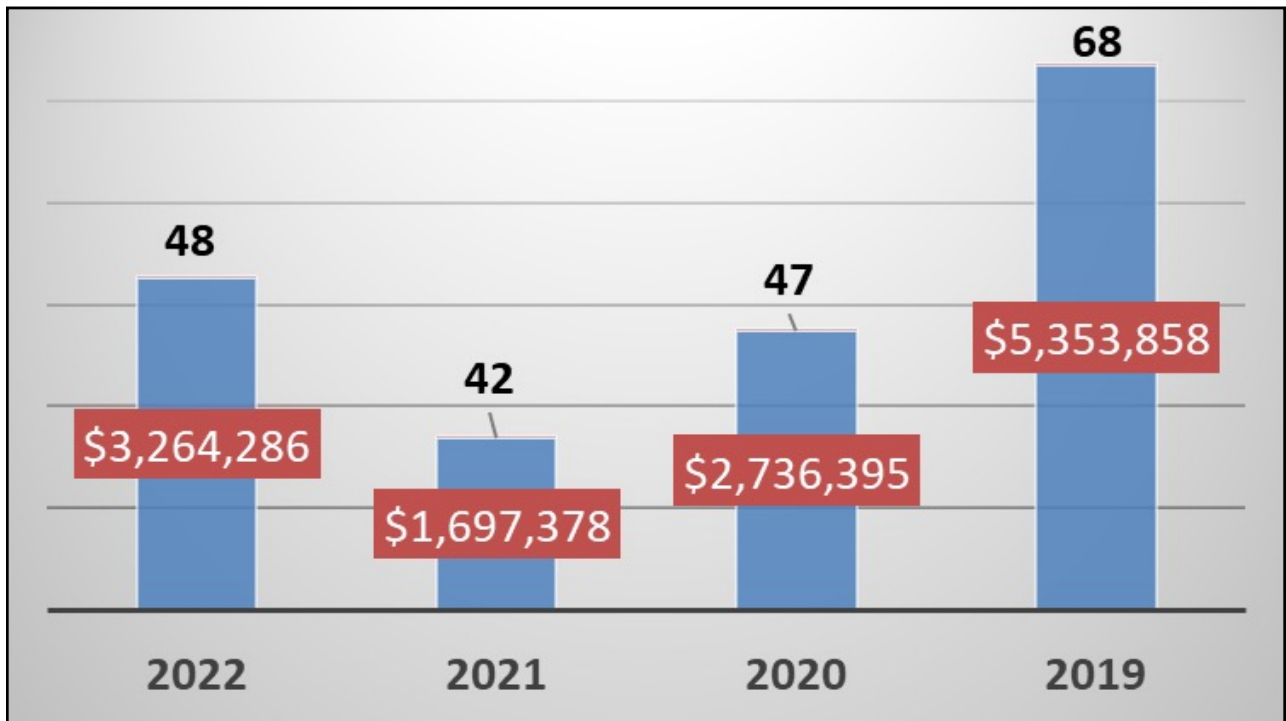
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Recurring Employment Claim Themes

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Employment Practices Liability (EPLI) Claims



- Termination 29-year Sheriff Captain
 - \$1.05 Million (3 Years)
- Termination Part-time Assistant Clerk
 - \$1 Million (4 Years)
- Termination of Sheriff Deputy
 - \$576,000
- Termination of P&Z Administrator
 - \$498,000

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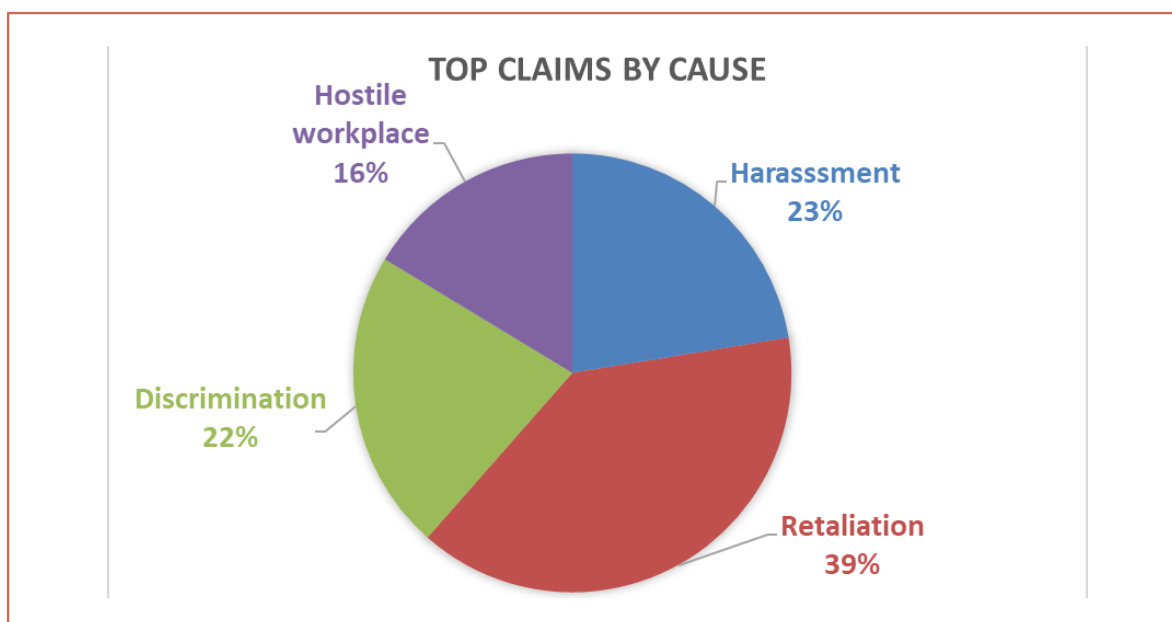
Ada County

Rich Wright



A former Ada County employee who filed a whistleblower lawsuit alleging he was retaliated against and wrongly fired has been awarded him \$1.7 million.

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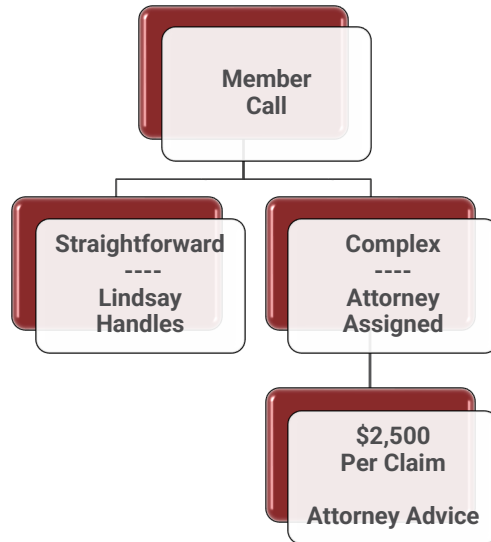


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Employment Practices Consultation

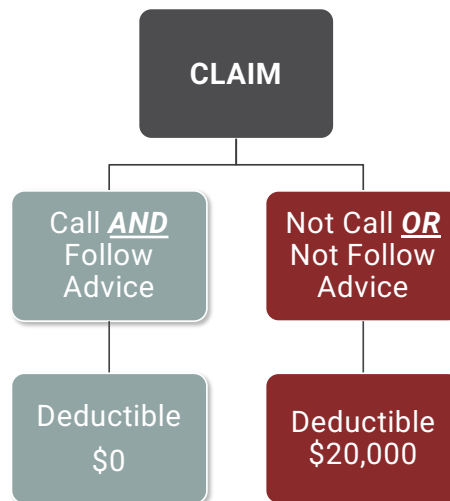


Lindsay Dressler



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Employment Deductible



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Risk Management Team

Tammy Middleton

Human Resources Risk Manager



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Law Enforcement Liability



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Law Enforcement – A Risky Venture



- Use of Force
- High Speed Driving
- Civil Rights
- Jail Deaths
- Mental Illness
- Drug Abuse
- Medical Conditions
- Innocent Bystander

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National Claims

George Floyd – Death During Arrest – \$27 MM

Freddie Gray – In Custody Death – \$6.4 MM

Daunte Wright – Gun instead of Taser - \$3.25 MM

Jamal Sutherland – SC - Taser Death in Jail - \$10MM

Townsend – CA – Jail Suicide Attempt – \$5.5 MM

Breonna Taylor – No Knock Warrant – \$12 MM

<https://policefundingdatabase.org/explore-the-database/settlements/>

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Regional Claims

Cindy Hill – Jail Death



NEWS - CRIME/PUBLIC SAFETY

Jury awards \$27 million to the estate of woman who died in Spokane County Jail

Wed., July 20, 2022

Twitter
Email
Reddit



By Colin Tiernan
 colint@spokesman.com
 (509) 459-5039

The estate of a woman who died in the Spokane County Jail will receive \$27 million in damages, a U.S. District Court jury decided on Tuesday.

Cindy Lou Hill was arrested on Aug. 21, 2018, for heroin possession and booked into the Spokane County Jail. Four days later, the 55-year-old died in her cell from an infection caused by a ruptured intestine.

Hill's estate sued Spokane County and NaphCare, the jail's in-house

<https://policefundingdatabase.org/explore-the-database/settlements/>

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ICRMP Losses

Tapp – Wrongful Incarceration - \$11.7 MM

Yantis – Wrongful Death - \$2.6 MM

Bannister – Jail Death - \$2 MM

Quick – Jail Death - \$2.1 MM

Paradis – Wrongful Incarceration - \$900K

Grant – Police Shooting - \$1MM

Flores – Wrongful Death - \$925K

Gambrel – Jail Use of Force - \$675K

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Challenges



Trials

Why do we Settle vs Trial?

Jury Verdicts

Bad Faith Claims

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Law Enforcement Risk Reduction Recap

- Assessments – Patrol & Detention
- Policies & Procedures
- Solve what we can thru training specific to Assessments (Can't solve Facility or Staffing)
- Idaho Policing & Policy Manual
- Inmate Management Software Match
- Providing Restraint Options-WRAP

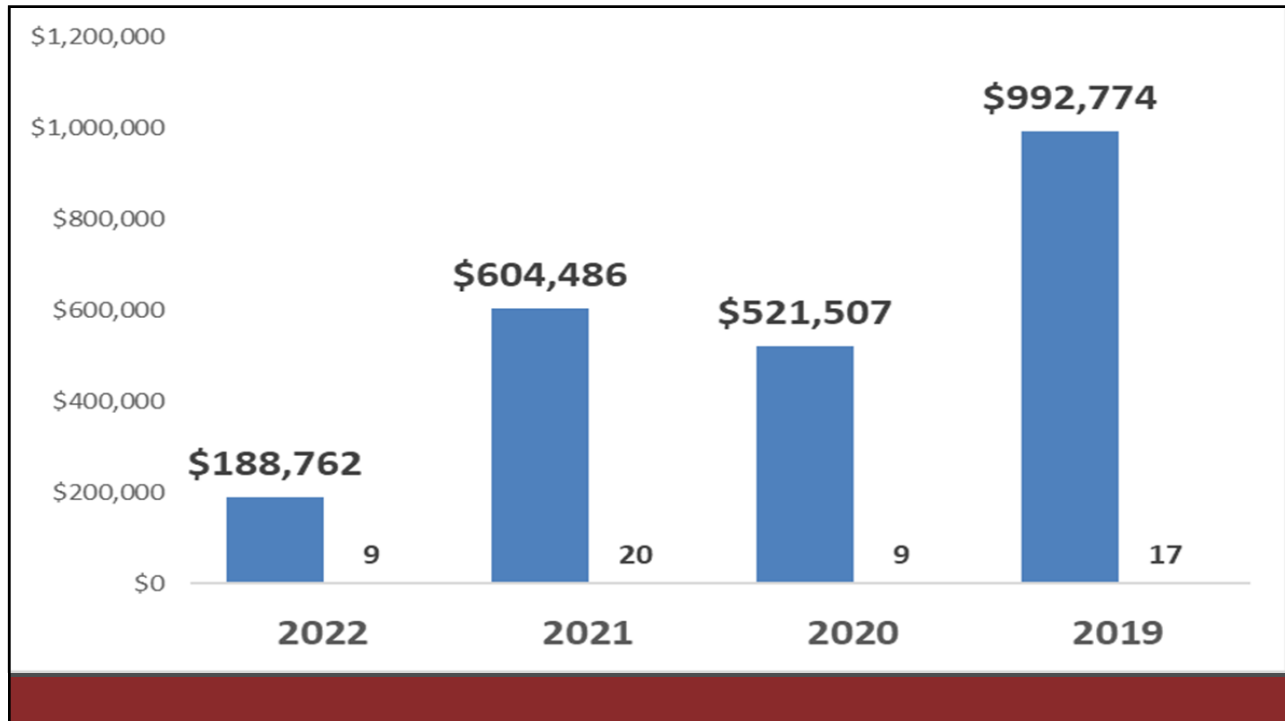
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CYBER



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What happens now?

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**Thank
You**

