

# Working with High-Risk Members – I Want You to Want to Work with Us

Tuesday, October 24<sup>th</sup> | 1:00 PM

# Working with High-Risk Members – I Want You to Want to Work with Us



# Introduction



Jeffrey Williams, MS, MPS, aPHR



Citycounty Insurance Services (CIS)  
Public Safety HR Consultant



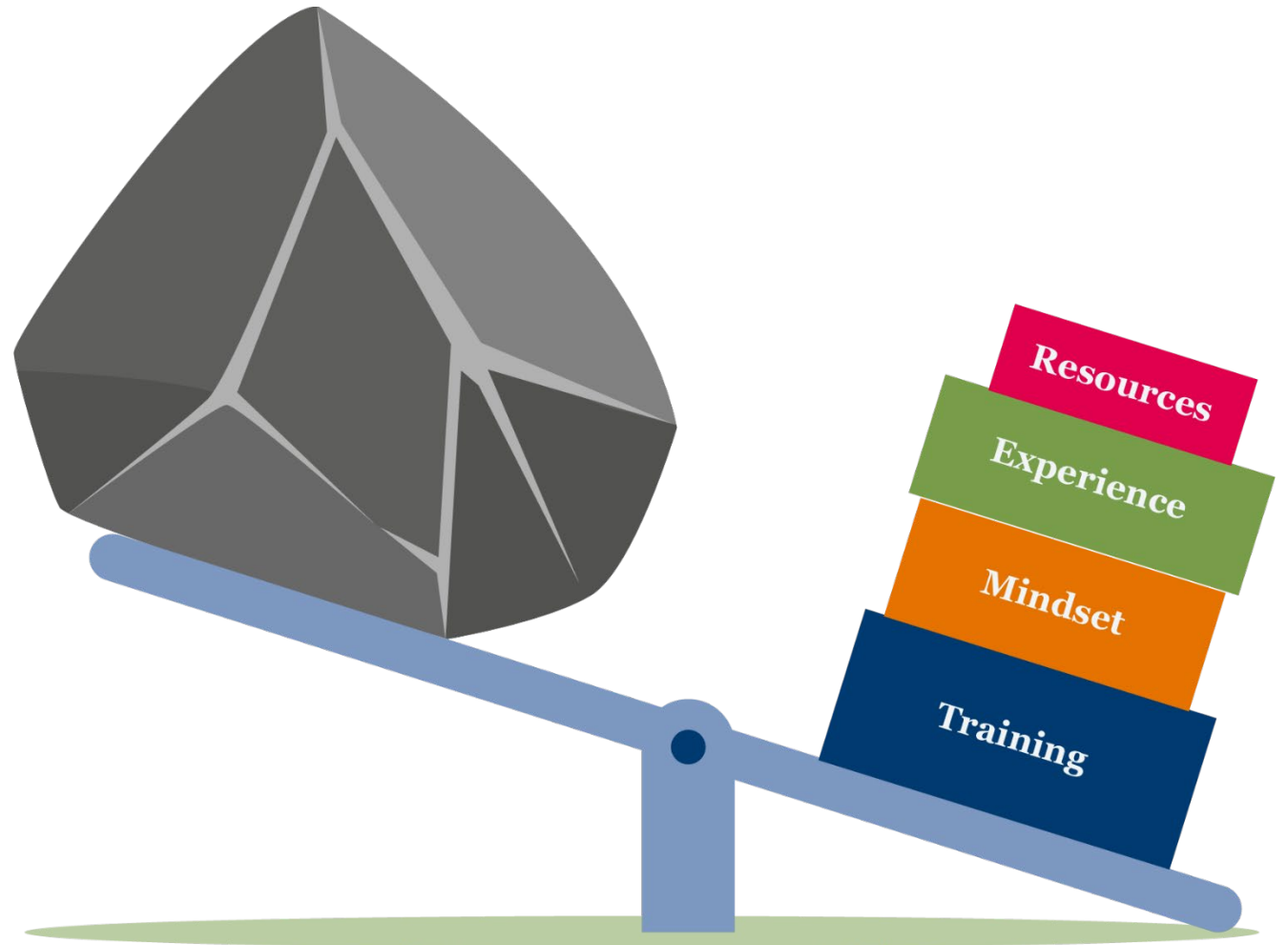
Dean Schade, MPA, ARM



Iowa Municipalities Workers'  
Compensation Association (IMWCA)  
Safety and Risk Improvement Manager

# What Makes a Member High Risk?

- Mindset
- Training
- Experience
- Resources



# Mitigating Risk Through Trust



- Leaders and Individuals
  - Parallels
- Established during the calm
- Used during the crisis
  - Critical incidents
- Fine Wine

# Pool Hiring

- Hiring Right:
  - Trust
  - Legitimacy
- CIS Examples:
  - Risk Management Consultants
  - Corrections Risk Management
  - Law Enforcement Risk Management
  - Public Safety Human Resources



# Members Pressures



- “You don’t know what it is like – we can’t follow all those rules.”
- Protected Leave
- Political
- Fiscal
- Community
- Law Enforcement



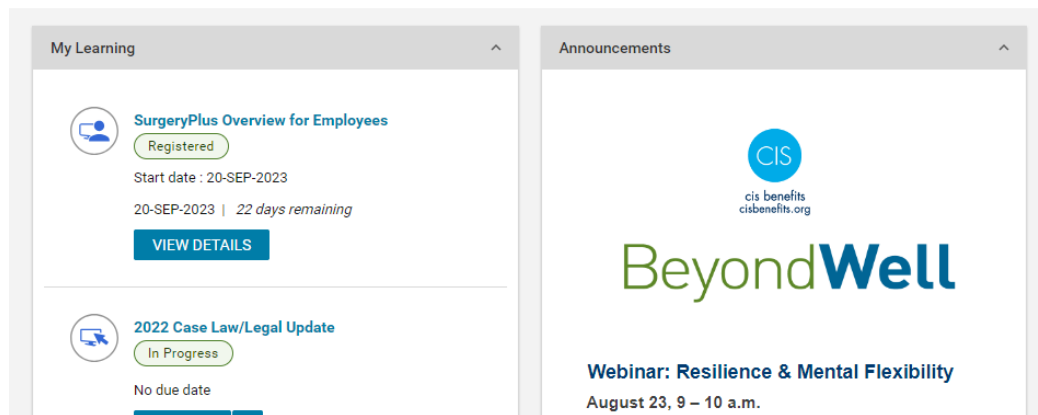
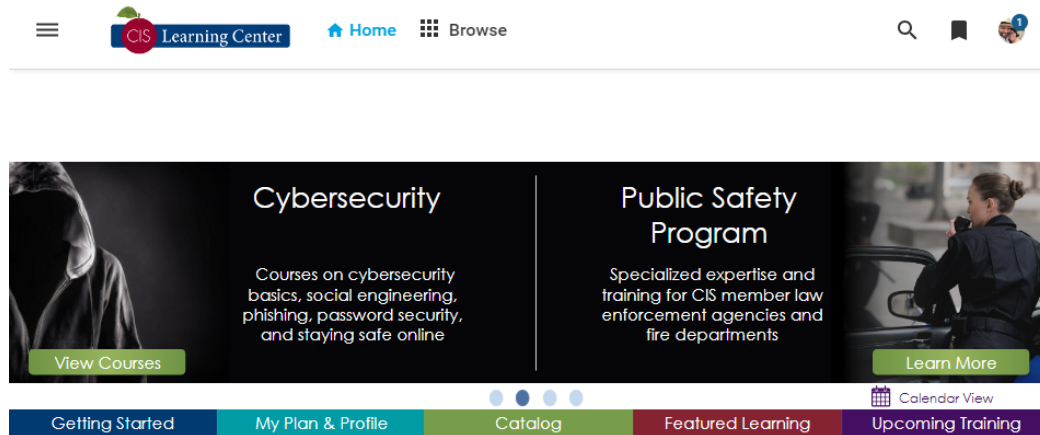
# Foundational Touchpoints

- Recruiting
- Hiring
- Training
- Supervision
- Retention





# Member Engagement



- Best Practices
  - Law Enforcement
  - Corrections
  - Human Resources
  - General Risk Management
- Training
  - On demand
  - CIS Learning Center

# Recommendations to Requirements

- Risk Management Plans
- Protecting the Pool
  - Educating members about pooling
- CIS Bylaws:
  - Suspension or Termination
  - The Process



# Disagreement w/o Being Disagreeable



- The relationship may continue long beyond this point in time
- Other members are watching



Iowa Municipalities Workers'  
Compensation Association

# High-Level Risk Management Action Plan

**NLC-RISC | 2023 Staff Conference**

**Dean Schade, Safety and Risk Improvement Manager**

# Program Duration

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- 2 years from the date of signed agreement
- Failure to comply can result in cancellation or non-renewal by Board

**Members who have qualified for RMAP for two or more of these reasons may be considered for High-level RMAP**

## Who Qualifies



Two or more years of the last five years with a loss ratio over 100%



Multiple Risk Management Action Plan (RMAP) listings for failing to respond to high-level Safety and Risk Improvement (SARI) recommendations in a complete manner



Failure to implement and enforce a seat belt policy

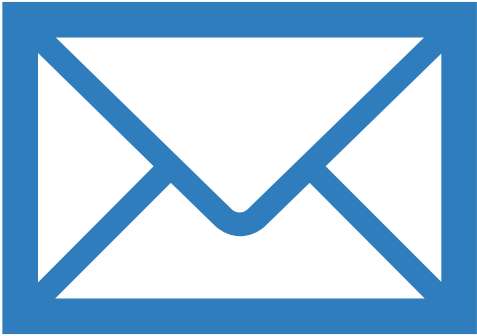


Failure by a member or their employees to cooperate with claims in good faith.



# Notification Process

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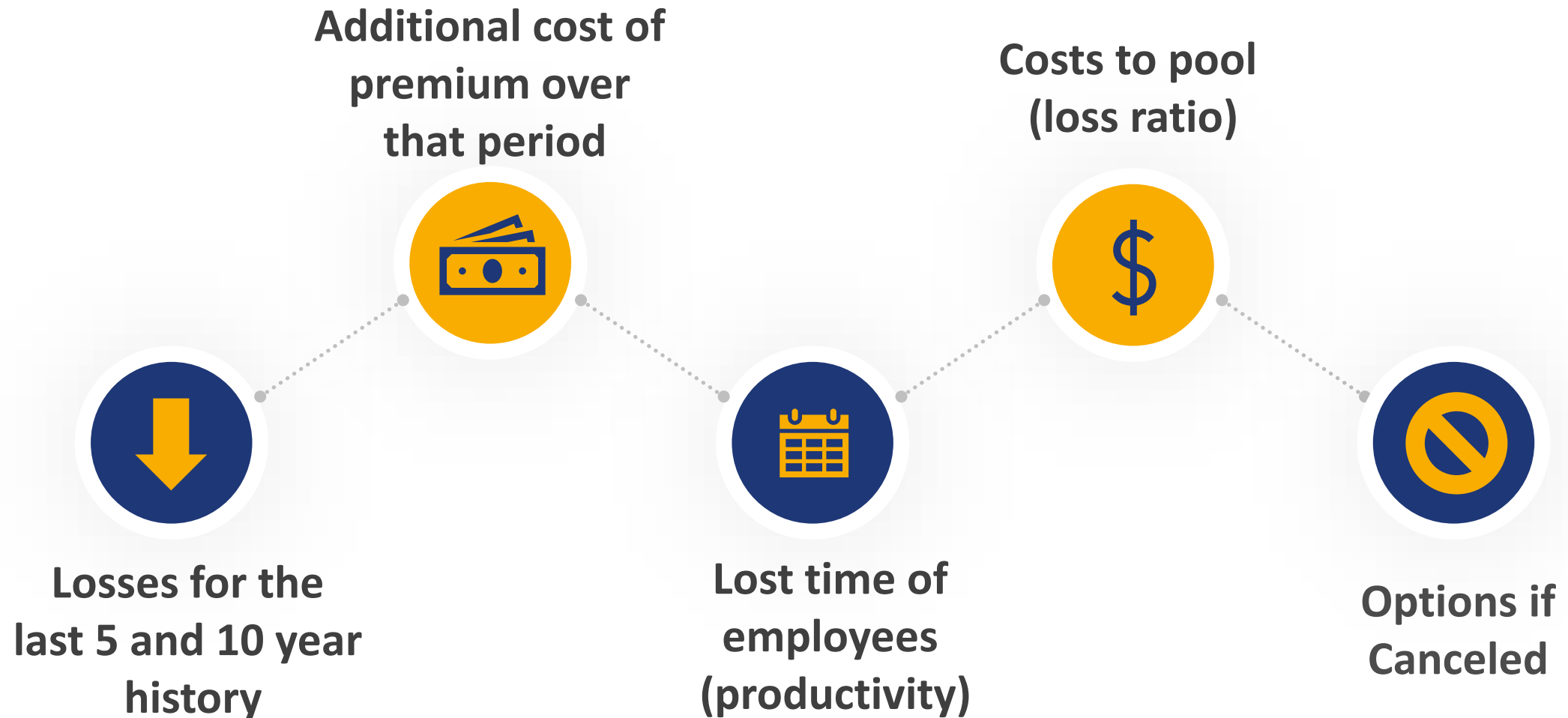
**Letter to member stating they are on RMAP High-Level - cc: agent will need to attend and County Risk Marketing Services (CRMS) will also be asked to attend if a county**

**Meet with member in open meeting-  
Council or Board, agent and CRMS**



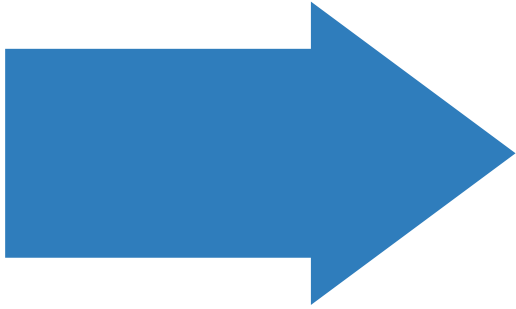
# What We Cover at the Meeting

## Cover Their Loss History and RMAP History



# Requirements to Stay in Pool

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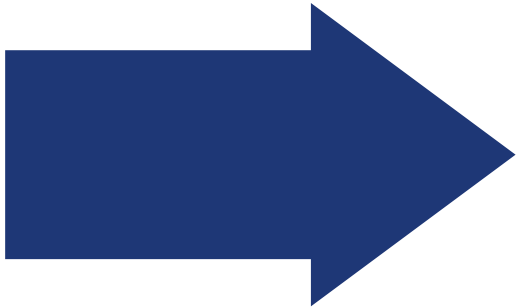


Signed and return action plan agreement

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Hold monthly safety committee meetings  
*(set expectations with member)*

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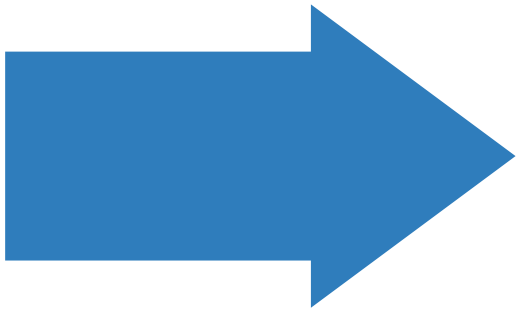


Conduct incident reviews on all claims and  
forward documentation to SARI adviser

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Set up training for employees- LEARN or other  
documented system (IAMU)

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Full compliance with Firefighter criteria if  
applicable

# Requirements to Stay in Pool

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**Review and update written safety policies**  
*(includes implementations and compliance with policies)* This will be an ongoing objective.



**Adopt a Safety Manual**



**Must address all site review recommendations in a complete manner within prescribed time**

# Requirements to Stay in Pool

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- **Cooperate with IMWCA claims staff**
  - Learn to manage their claimants
- **Require they attend special training as staff feel appropriate**

# What We Provide

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**Schedule 4  
Visits Per Year**



**Attend safety  
committee meetings**  
*(in-person and Zoom)*



**Provide training  
in Supervisors'  
Safety Awareness**



**Access to LEARN**





# How is it Working?

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**7**

**Original Members**

**1**

**Cancelled**

**1**

**Added**

**1**

**Struggling**

**5**

**Progressing**

## **Dean Schade**

Safety and Risk  
Improvement Manager  
(515) 657-2899

[deanschade@iowaleague.org](mailto:deanschade@iowaleague.org)

## **Jeffrey Williams**

Public Safety HR Consultant  
(503) 763-3882

[jwilliams@cisoregon.org](mailto:jwilliams@cisoregon.org)

