



MEMBER SPOTLIGHT

JANUARY 2024

IMPACT: EVIDENCE-BASED PRACTICES FOR LAW ENFORCEMENT

In the fall of 2021, in response to escalating law enforcement liability and workers' compensation claim severity, the League of Minnesota Cities Insurance Trust (LMCIT) partnered with Benchmark Analytics to analyze risk patterns preceding claims and research evidence-based practices that mitigate them. Our program explored the question, "Why do some police agencies have up to 60% fewer incidents than similar agencies?" We then asked what top performing agencies are doing differently that might lead to better outcomes. The initiative combined the building of a data-driven predictive model with a robust field research program to visit and learn from law enforcement agencies throughout the state. The program, called iMPACT, advances several of LMCIT's strategic goals including:

- Maintain the Trust's competitive edge by investing in process, tools, and people.
- Make data-driven decisions to improve these tools and processes, as well as inform operational and strategic decision-making.
- Deliver new training and risk management products to members.

This multi-year project has three components.

Part 1: Member-specific Risk Forecasting. The first relied on LMCIT's claims data and Benchmark's analytical capabilities to identify key risk factors and forecast the likelihood of future liability, workers' compensation, and auto claims for each law enforcement member. Predictive models are used to identify areas of greater risk within an individual agency so that loss control activities can be better prioritized and personalized.

While LMCIT has long done analysis on claims trends, Benchmark was able to combine claims data with additional insights. These insights included consortium data aggregated from their work with police departments across the country, along with publicly available data from federal and state sources. The goal of this phase was not to label member departments as "high risk" or "low risk" but rather, our objective with iMPACT was to reliability forecast member-specific risk factors so each agency can implement the one or two practices most responsive to their risk profile.

Part 2: Evidence-Based Practices. The second component built on the first. After developing a risk profile for each department (adjusted to account for things like size of department and population served), we set out to visit and learn from our members. The goal of this research was to identify the practices, policies, and philosophies that are linked to better claims outcomes. In other words, these visits provided data to statistically correlate claims outcomes with the implementation of specific practices, polices, and philosophies. With sufficient data, these practices and policies could then be promoted as "Evidence-Based Practices" showing sufficient statistical connection with reduced claims risk.

During the past two summers, LMCIT and Benchmark staff visited over 70 member police agencies throughout Minnesota of varying size, populations served, and other demographic factors to learn what practices and policies they have in place and when those practices were implemented. Each visit took place over two hours and covered a wide range of topics from what keeps police chiefs and city administrators up at night to leadership philosophy to specifics on when and how various practices and policies have been implemented in the department.

After the first round of visits were complete, the Benchmark team analyzed the data for correlations between agency practices and a reduction in claims trends. A reduction could be in the severity of claims, the number of claims, or both. The methodology used examined loss experience in the three years prior to and the three years after the implementation of an individual practice. Statistical permutation tests were conducted to determine whether a significant correlation existed between a practice and a claim trend. Statistically significant correlations meant the policy or practice was strongly associated to the reduction in loss. It is important to note that none of the findings were causal in nature. (While auto claims were included in the analysis, none of the practices showed a strong signal toward a change in claims trends. This could be due to a number of factors, including insufficient data and not enough years following the implementation of the practice to conduct the permutation test.)

The second year of visits served two purposes. One was to gather more data and strengthen or challenge the previous year's findings. Through this work, we confirmed the correlations with several practices – after action review, emergency vehicle operation policy, evidence room practices, crisis intervention team certification, established wellness program, and taser deployment. Additional findings suggest that the link between risk and some practices may be more nuanced. For example, the findings for body worn camera deployment suggest that department size and how footage is used (i.e., in training exercises) may influence their impact on risk mitigation. More of the conversation in this second round of research focused on leadership qualities and department culture than in the prior round. Initial findings suggest some aspects of leadership and culture may be linked with reduced officer turnover.

The second purpose was to share the initial findings with departments throughout the state. Overall, police chiefs were eager to engage with the research and found the statistical findings relevant and valuable. The table below identifies the ten evidence-based practices that show strong statistical correlation to reduced liability and workers' compensation claims.

Evidence-Based Practice	Liability Claims Reduction	Workers' Comp Claims Reduction
After Action Review	X	X
Advanced Leadership Training	X	X
Emergency Vehicle Operations (non-pursuit) Policy	X	
Crisis Intervention Team Certification	X	
Mental Illness/Crisis Response Policy		X
Established Wellness Program	X	
Evidence Room Practices	X	X
Tasers Deployed	X	
Restrictive Pursuit Policy	X*	
Body Worn Cameras Deployed	X*	

*Correlations vary by agency factors

Part 3: Member Engagement. As the project enters its third year, work has shifted to the third component, expanding member engagement to raise awareness of and foster support for implementing the evidence-based practices that have been identified. Work in the third year of the iMPACT program will also include gaining a deeper understanding of how members are implementing the evidence-based practices. Gathering this data from members beyond those included in the on-site visits will help strengthen the findings. The ultimate measure of success will be a change in claims patterns as a critical mass of agencies implement the identified evidence-based practices.