

LOSS CONTROL MEMBER VISIT REFLECTIONS

Over the summer and fall of 2023, I had the opportunity to join two of RISC's members, League of Minnesota Cities Insurance Trust and Citycounty Insurance Services (Oregon), on member loss control visits. Over my time at NLC-RISC the past four years, I have developed an interest in the loss control aspect of our members' work. Everything from winter driving safety to parks management to police claims was interesting to me and I was eager to join our members on a few loss control visits to get a firsthand look at their practices. Continue reading for a short excerpt of my time spent with LMCIT and CIS!

Over this past summer, I joined Marc Dunker, Loss Control Consultant for the League of Minnesota Cities Insurance Trust, on four member visits of different types. Our first visit was to a small community on the western side of Minnesota where we attended a Safety Committee meeting and met the city's new manager. The following week, we met with two small cities in central Minnesota. Our final visit was to a regional safety group in central Minnesota.

A common thread in each of the city visits included a discussion of the city's past claims, close calls, and root causes of claims. Marc encouraged those attending the meeting to openly discuss their past claims to help them understand how claims can be prevented and how they might impact underwriting.

A couple of helpful tips I learned during these visits were the importance of "first report of injury" forms and how to organize safety meetings to be the most beneficial for attendees. The first report of injury form helps cities/employers keep track of all data related to a claim and also protects employees from potential fraud claims. For the organization of safety meetings, Marc suggested coming up with 12 yearly topics to discuss and aligning the themes of the month with the calendar year. For example, discussing parks maintenance in the spring months after a winter thaw, liabilities for cities that host festivals in the summer, and snowplow safety in the winter.

My final visit with LMCIT was to a regional safety group (RSG) held in central Minnesota. LMCIT offers RSGs to members on their work comp program, allowing smaller members to purchase safety training in partnership with other neighboring communities. These groups are most popular in the rural parts of the state where cities may have a small number of employees and either can't afford to train everyone or to have multiple people out of the office to go to a training on a given day. RSGs cover a wide variety of topics. On the day I visited, attendees were receiving CPR training and would be certified that day if they met all requirements.

In the fall of 2023, I had another opportunity to travel to Eugene, Oregon, where I spent three days with the CIS risk management team covering a lot of miles and a wide variety of loss control topics. I spent most of my time with Katie Durfee, Senior Risk and Emergency Management Consultant, and Dan Brown, Law Enforcement Risk Management Consultant, with a few other CIS staff joining for certain meetings.

On the first day of my trip, we visited three different parks where Katie showed me how to assess playground equipment for safety, hazards, and potential claims. In the afternoon, we attended a Small Agency Law Enforcement Conference where both Dan and Jeff Williams, Public Safety HR Consultant, were presenting on maintaining safe police departments, department morale, and specific human resources concerns as they relate to police departments.

The second day of the trip was spent along the coast of Oregon, and it was beautiful! On this day, I felt especially grateful for the opportunity to attend a law enforcement best practice assessment and tour a police department for the first time. This visit really helped to broaden my perspective on all the aspects of public safety that are handled within a department, as well as the many risk management strategies in place for varying equipment from drones, to K9s, to guns, to evidence rooms. This member also had a municipal jail, so we listened to a presentation from a vendor who sells heart rate monitors for inmates that can alert prison guards to changes in their health and safety. On the way home from this visit, we stopped at the coast to see the sun setting – a highlight of my trip!

The final day of my trip was spent visiting the CIS office and attending a Small Cities conference. At this conference, members discussed everything from wildfire management to floods to recruitment and retention. As an NLC-RISC employee, it is always great to hear firsthand from cities what they are dealing with on a day-to-day basis.

The chance to travel around Minnesota and Oregon with Marc, Katie, and Dan has solidified my desire to continue working in the public entity pooling field. Without having formal training or education in risk management, these experiences have helped me to better understand the hands-on work our members do and will help the RISC team plan educational content that is relevant to our members. I am grateful to each of them for allowing me to shadow them on these visits and see firsthand the work our RISC members do with their city members.

Erin Peterson, NLC-RISC Senior Program Specialist