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# Loss Control Programs for Police

LEAGUE OF MINNESOTA CITIES INSURANCE TRUST  
LMCIT

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## Benchmark Analytics

LMCIT has partnered with Benchmark Analytics, a firm based in Chicago, to undertake a significant research project with potential to reduce law enforcement claims and premiums paid due to police liability and workers' compensation coverage. This project involves predictive analytics, meeting with law enforcement agencies to learn more about their methods for reducing liability and injury, and identifying new risk management techniques.

## Claim Handling

LMCIT claims staff review, investigate, and evaluate approximately 110 police liability and 1,500 police workers' compensation claims per year.

## Contract Review

As part of LMCIT's liability rating system, all police service contracts are reviewed by our risk management attorney to ensure the appropriate allocation of contractual risk. Other types of contracts can be reviewed upon request, including police mutual aid and joint powers agreements. Learn more at [lmc.org/contract-review](https://lmc.org/contract-review).

## Educational Workshops

LMCIT conducts loss control workshops twice a year — in the fall and spring — in communities across Minnesota. These sessions take a deeper dive into public safety issues. Curriculum is updated each year. Previous sessions include: mental health first aid, realistic de-escalation, certified peer support training, law, ethics, department management, officer health and safety, media relations, and managing critical incidents.

## Information Resources and Model Policies

Guidance is written specifically for public safety, including topical areas such as management and liability, emergency assistance, and mental health crises response. Emerging issues, such as the opioid epidemic and legalization of marijuana, are also addressed. Model policies not already developed by Peace Officer Standards and Training (POST) are created to help agencies reduce liability and promote safety. Recent examples include emergency vehicle operations, responding to mental health crisis calls, and use of body-worn camera policies. Learn more at [lmc.org/lmcit-resources](https://lmc.org/lmcit-resources).

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## HR Advice

LMCIT has attorneys and human resources staff who offer a variety of information, resources, and services. They are involved in many of our loss control efforts, including helping public safety personnel understand their HR-related responsibilities and opportunities.

## Legal Guidance

LMCIT strives to provide high-quality and cost-effective legal representation to our members in both litigated and non-litigated matters. Two of our attorneys specialize in public safety issues and field individual requests. This team also presents educational sessions at formal training events.

## Legislative Efforts

Staff from our Intergovernmental Relations Department focus on legislative advocacy for cities. Significant efforts have recently focused on the trends and costs related to public safety PTSD and duty disability claims, regulation of cannabis products, and mental health data sharing.

## Media Relations

Our Engagement & Learning Department provides public and media relations consulting assistance to member police departments dealing with claims, lawsuits, and resident communications.

## Partnerships

Several partnerships exist within the policing community.

- Our staff speaks at conferences and workshops—at the state and national level. This includes meetings with individual police departments and Midwest Regional Leagues.
- LMCIT partners with the following organizations to address areas of common interest regarding loss control, coverage, written guidance and model policies, and legislative matters, as well as to create online training for law enforcement: **Minnesota Chiefs of Police Association** (MCPA), **Minnesota Counties Intergovernmental Trust** (MCIT), and the **Minnesota Sheriffs' Association** (MSA).
- LMCIT has coordinated many efforts with the **Department of Public Safety** (DPS) and **Homeland Security Emergency Management** (HSEM), such as public safety duty disability legislation, creation of a memo on the new use of force law that was distributed statewide, development of an online training module addressing the proper use of databases, and revised contract language for providing disaster assistance between agencies.
- LMCIT works closely with other **insurance trusts** and **universities** across the nation to share data evaluations and ideas in response to emerging policing issues.

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## Peace officer Accredited TRaining OnLine (PATROL)

LMCIT has developed a comprehensive online training program for Minnesota law enforcement agencies. This platform contains 60 one-hour courses, all approved by POST for continuing education credits. Approximately 8,000 peace officers, representing 379 departments, are enrolled in PATROL. Many explorer programs and POST-accredited colleges with a law enforcement curriculum use PATROL as well. A new course is released nearly every month.

Courses include:

- **Autism:** Includes four courses that help officers meet training mandates for autism.
- **Crisis, Conflict, Community Diversity:** Includes nearly 20 courses that help officers meet training mandates for crisis intervention and mental illness crises; conflict management and mediation; and implicit bias, community diversity, and cultural differences. We also offer a two-part series on wellness, a four-part series on mental health, and a two-part series on implicit bias. There is also a five-part series titled **True North Constitutional Policing** that focuses on the Bill of Rights and modern social issues, the content of which will be published in a book. A course on suicide prevention will be added soon.
- **Use of Force:** Includes three courses that help officers meet use of force training mandates.
- **OSHA:** Includes nine courses that help officers meet OSHA training standards in areas like personal protective equipment, hearing protection, and bloodborne pathogens.
- **Supervision and Leadership Series:** Includes five courses that help management and supervisors strengthen their leadership skills.

Learn more at [lmc.org/patrol](https://lmc.org/patrol).

## Peace Officer Standards and Training (POST) Board

LMCIT has authority, granted by POST, to approve its own courseware for continuing education credits. It also works closely with POST on areas of common interest, including the MN POST Board Rules Advisory Committee and the Pursuit Model Policy Working Group.

## Physical Abilities Test

LMCIT and a police-led steering committee created a pre-employment, post-offer abilities test for police officer candidates. It was developed by WorkSTEPS and administered by NovaCare in most locations. This test is available to any police department in Minnesota. Learn more at [lmc.org/abilitiestest](https://lmc.org/abilitiestest).

## Property and Evidence Room Management

Following the Minnesota State Auditor's best practices report on property and evidence room management, LMCIT completed numerous property and evidence room assessments to share best practices with our public safety members. LMCIT has also been involved with the newly formed Minnesota Association of Property and Evidence Technicians (MAPET) and have actively supported their mission to share information and resources.

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## Public Safety Blog

Twice a month a posting is published to the blog **On the Line**. Topics are relevant to the Minnesota public safety community and cover subjects such as social media misuse, emergency vehicle operations, mental health, and exercise programs. Read the blog: [lmcontheline.blogspot.com](http://lmcontheline.blogspot.com).

## Public Safety Mental Health

LMCIT has a dedicated position on staff who focuses on promoting first responder mental wellness and reducing workers' compensation costs, specifically related to Post-Traumatic Stress Disorder. Lora Setter, a former law enforcement officer, conducts research with accredited universities and mental health experts, promotes peer support programs with our peer support advisory board, and develops content for podcasts, webinars, and informational memos. She also works closely with Dr. Kiri Faul, a licensed psychologist, to update our PTSD and Mental Health Toolkit. The Toolkit includes several resources for public safety in addressing and preventing a crisis, as well as a video about how mental health conditions are treatable, and in many cases, preventable. Access the Toolkit: [lmc.org/ptsd-mental-health-toolkit](http://lmc.org/ptsd-mental-health-toolkit).

## Public Safety Project Coordinator

LMCIT has a position on staff dedicated to helping public safety departments keep safe and reduce liability. Tracy Stille, a former police officer and special deputy, focuses on:

- Serving as the liaison to public safety and keeping abreast of police concerns and trends.
- Reviewing and drafting police policies.
- Assisting legal, claims, and litigation management staff on public safety claims.
- Developing checklists and guidelines for cities on public safety risks.
- Developing new loss control programs and materials to target injury prevention, such as the Training Safety Officer (TSO) Program.
- Reviewing PATROL content.
- Working with public safety professional groups to deliver coordinated services, providing input into their projects, and helping them form projects in appropriate loss areas.
- Writing public safety risk management materials and delivering presentations on pertinent risk issues.
- Providing one-on-one city assistance in public safety loss control.

## Training Safety Officer (TSO) Program

The TSO program helps police departments prevent training injuries. The program has been accredited by POST and has received national attention. Learn more at [lmc.org/tso](http://lmc.org/tso).

*For more information about our loss control programs for police contact:*

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