MIIA | Nonprofit Locally based Member driven

Blue Voice Partnership

Supporting Municipalities with Risk Management Grants

Lin Chabra, Risk Management Manager, MIIA
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Massachusetts Interlocal Insurance Association (MIIA) Property & Casualty Program

- Founded in 1982; celebrating our 45th anniversary
- A membership service of the Massachusetts Municipal Association
- 362 Property & Casualty members
- 102,676 employees insured
- $133M in premium
- $40.6B total property values

FY26 stats

Why the MIIA and Blue Voice Partnership?

- Built on trusted foundation – Attorney John Scheft
- Innovative
- Operational
- Risk mitigating
- Financially sustainable for our members

Blue Voice Business Model

- Initial member funding up to $10,000 supported by an overall $1M annual risk management grant program

- Members, if they choose, assume responsibility for the cost in the second year of the program.
  - Almost all members pay less than $10,000
  - 95% renewal rate

MIIA Member Risk Management Grants for Blue Voice

2025

- 12 Participating Members
- $63,053 in Awarded Grants

2026

- 12 Participating Members
- $68,893 in Awarded Grants

2027

- 7 Participating Members
- $57,000 in Grants Awarded to date

MIIA and Blue Voice Ongoing Partnership

- Continue to work with Blue Voice to identify needed training areas and develop best practices

- Complete program review at end of third year (June 2027)
  - Review losses against participation
  - Solicit program feedback from command staff and patrol officers

BLUE VOICE

The Safe AI Partner to Public Safety

Responsible AI & Risk Management in Law Enforcement

Lessons from serving 250 agencies across 28 states.

NLC-RISC – October 2026

BLUE VOICE

Who We Are: AI & Public Safety Insiders



Dr. Michael Gropman

CBO

Police Commander
Boston Marathon



Amit Patankar

CTO

Ex-Google ML
HBS



David Lawrence

CEO

Ex-CT Budget Leader
Harvard Law

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Officers Are Flying Blind

Less experience. Thousands of rules. Decisions that can't wait.

~50%
of officers have fewer than 5 years on the job

10,000+ pages
of changing laws and policies

3AM
calls from officers about law and procedure



Lt. Jamie Greene
Quincy Police Department
200 officers



Turning to Google + ChatGPT for answers

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Across the US, officers already use AI every day



2 in 3

office workers have used AI tools their job did not approve

67% of AI users reach it through **personal accounts** on work devices.

Sources: PagerDuty Shadow AI Survey 2026 · Verizon 2026 Data Breach Investigations Report (via Deel, Sep 2026)

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Officers go to ChatGPT for Help

BLUFFDALE, UT · 2026

An officer asked ChatGPT if a crime had happened — in the middle of the call.

A protective-order case, where arrest can be mandatory. A retired FBI agent said: check state law, not a chatbot.

FEDERAL AGENTS · 2025

Agents gave ChatGPT one sentence and a few photos to write a use-of-force report.

A federal judge said it "may explain the inaccuracy of these reports." Photos put in public ChatGPT can leak.

SEATTLE PD · 2025

A sergeant used ChatGPT, Grammarly and Google AI on department computers.

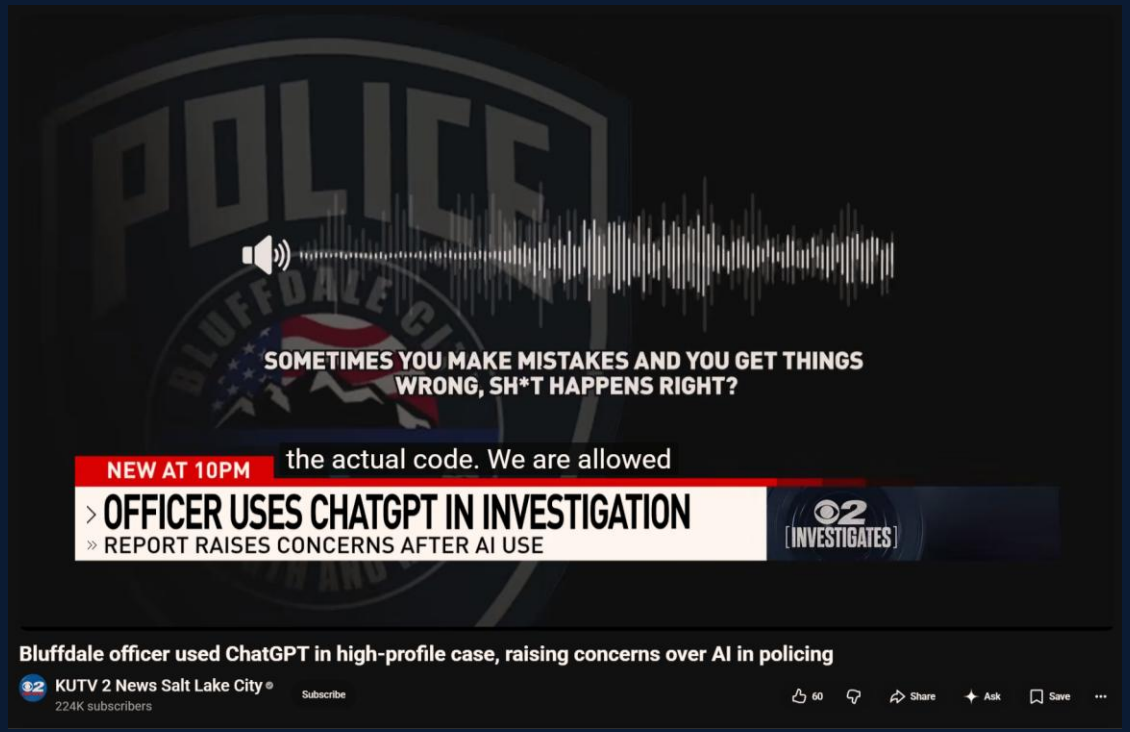
The watchdog found "no guidance regarding AI use within the department."

NO POLICY + NO SAFE TOOL = OFFICERS IMPROVISE.

Sources: KUTV 2News, Jul 23 2026 · PBS NewsHour, Nov 2025 · Seattle OPA Case 2024OPA-0333, Feb 2025

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Headlines & Lawsuits are inevitable



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Where does that Data go?



ChatGPT is not CJIS compliant.

Paste a suspect's name in, and it is out of your control.

REAL EXAMPLE

A federal court ordered OpenAI to keep users' chats — **even deleted ones.**

It was someone else's lawsuit. Your data got caught in it.

Sources: NYT v. OpenAI preservation order, S.D.N.Y., May 2025 (CyberInsider) · PBS NewsHour, Nov 2025

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Stopping Shadow AI

Banning ChatGPT doesn't stop it. **It just hides it.**

1

Give them a safe tool

A ban alone pushes AI use into hiding.

2

Write a policy

Name approved tools, what data can go in, approved devices, and who writes reports.

3

Ask sharp questions

AI Vendors are accountable to you and your community

Sources: Seattle OPA 2024OPA-0333 · Rockville PD General Order 6-9 · Deel, Sep 2026

BLUE VOICE

How to identify a Safe Tool: 8 Qs for any vendor

01
Where is our data stored? Is it CJIS compliant?

02
Do you train your AI on our data?

03
Can every answer show its source?

04
Where does a human approve before it's final?

05
How often is it wrong — and how do you know?

06
Is AI use labeled and logged for court?

07
Can we audit it and delete our data?

Bring this list to every vendor demo.

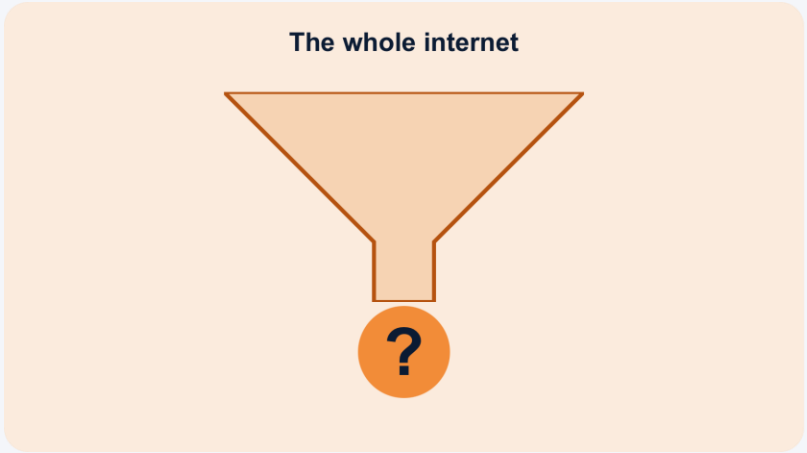
08: Open vs Closed Loop – Where does your data come from?

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Open Internet vs. Your Library

OPEN INTERNET

Like asking a stranger at a bus stop. You get an answer — but from where?

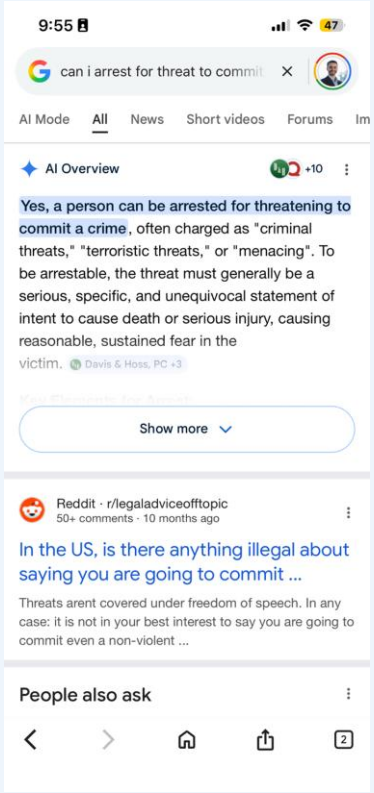


CLOSED LOOP

Like asking your training officer with the policy manual open. Every answer points to a page.



Open vs Closed: Real Life Implications



Shadow AI

Incorrect (“Yes, Arrest”)

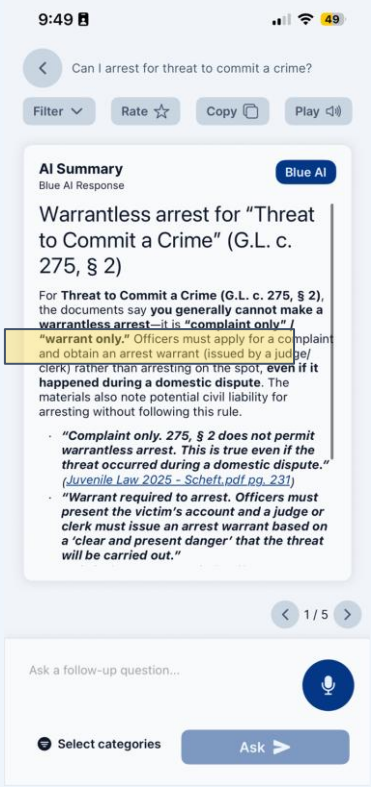
Incorrect geography

Cites Reddit

Tracks identity

Unlawful data disclosure

Missing context and guessing in 30%+ of searches.



Closed Loop, BV

Correct (“warrant required in MA”)

Your city, state, PD

Only approved resources

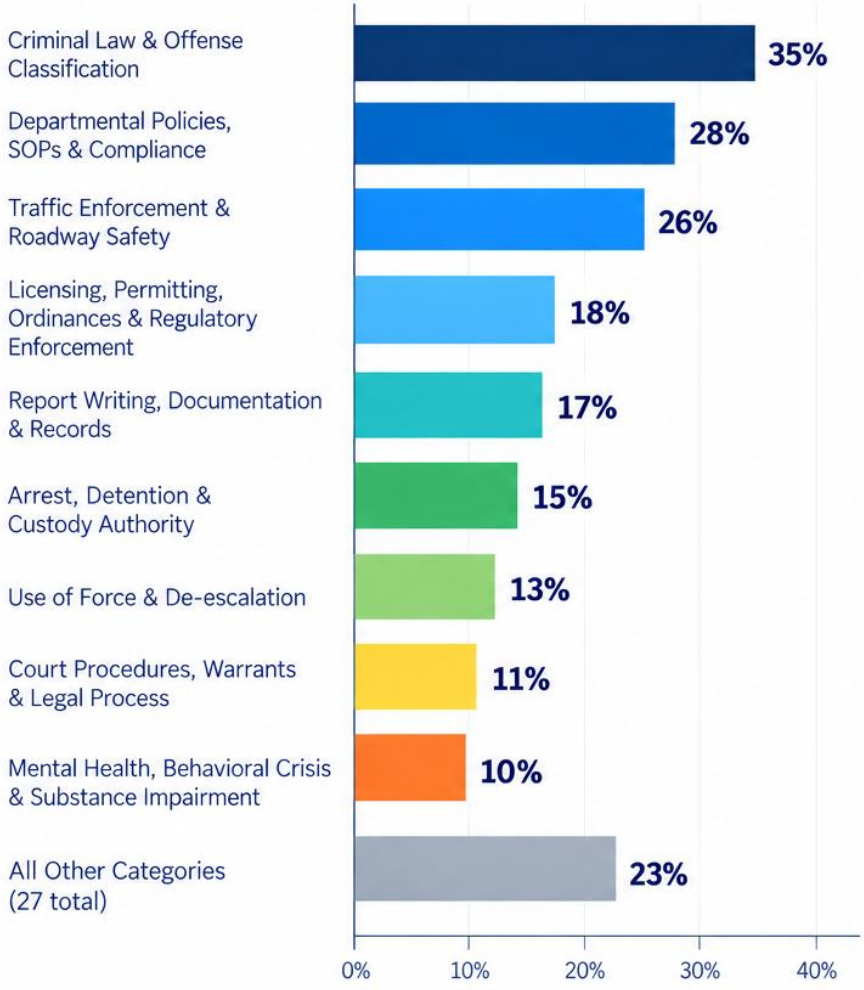
Anonymous

CJIS compliant

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Resolving critical questions accurately before they impact life and liberty





EXAMPLES OF HIGH-RISK OFFICER QUESTIONS

- “When is a verbal warning required before using deadly force?”
- “Can I draw my firearm if I observe an active drug deal?”
- “Can I enter a home to execute an arrest warrant if the suspect is at a different address?”
- “Can I enter a home without a search warrant to confiscate firearms under a domestic violence protective order?”
- “Can I search a car if the driver admits to recent drug use?”
- “Can I forcibly enter a hotel room to remove an intoxicated, unregistered guest?”
- “What should I do when someone is borderline eligible for involuntary psychiatric commitment?”
- “Can a person revived with Narcan refuse transport to the hospital?”
- “Can an officer decline prosecution and make no arrest in a family violence case?”
- “Can I interrogate a child without a parent present?”
- “What is the active shooter response checklist?”
- “What is the preferred method for terminating a vehicle pursuit?”

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Opportunities for further AI Risk Reduction

1. Training reports for departments
Identify areas of frequent questions and common confusion to target officer training.
IMPLEMENTED

2. Generate training materials with AI
Create department-specific training content based on areas of confusion and the law itself.
IMPLEMENTED

3. Keep policies current and compliant
AI flags when laws or accreditation standards change and automatically tags noncompliant policy sections so policies don't fall behind.
IMPLEMENTED

4. Policy quiz questions
Automatically generate quiz questions on policies so departments can test officer comprehension more often.
IMPLEMENTED

5. Assess reports against policy and law
Analyze reports to identify potential noncompliance and flag issues early.
IMPLEMENTED

6. Modern scheduling
Replace Excel with an integrated scheduling system to reduce risk of staffing gaps, overtime violations, and potential fraud.
UNDERWAY

7. Inventory management
System of record for equipment and credentials with automatic tracking and alerts so items and licenses (e.g., LTC, driver's) don't expire.
UNDERWAY

8. Automate accreditation
Streamline accreditation assessments to make accreditation more accessible to the 80% of departments that are not yet accredited.
UNDERWAY

9. RMS integration
Bring in historical context (e.g., history at an address) to give officers critical information at the point of decision.
UNDERWAY

10. Behavioral Threat Assessment (BTA) matrix and workflows
Department-specific templates, tailored to each agency's policies, based on proven models (e.g., Cambridge, MA).
Copy-and-paste workflows for high-risk assessments to help departments identify, assess, and manage threats consistently.
UNDERWAY

Over half of reports analyzed have policy or legal gaps or mistakes.

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Closing Point: Keep Officers In The Loop



REAL-WORLD MODEL

Detroit police can no longer arrest anyone based only on a face match.

The match is a tip. Then comes old-fashioned police work.

AI = **assistant.** Officer = **decision-maker.**

Sources: Engadget, Jun 2024 · CBS Detroit / KEYT (Detroit settlement)