

NLC NATIONAL LEAGUE OF CITIES

RISC RISK INFORMATION SHARING CONSORTIUM

CLAIMS FUNCTIONAL AREA ROUNDTABLE

Chris Smith, David Dalton

October 26 | 2:30 - 4:30 p.m.

Claims FA | Let's compare notes

2026 NLC-RISC Staff Conference

Law enforcement claims and case discussion

How we bring the right people into difficult claims

Communication, bottlenecks and open conversation

Oklahoma LE claims | The stakes

Recent verdicts and settlements in the August 2026 Participant Guide

Recent Oklahoma cases reflect a wide range of settlements and verdicts.

The issues go beyond force: entry, arrest, policies, training and documentation.

What trends and claim-handling challenges are other pools seeing?

Stephens v. McAlester | Watch and discuss

Play the video separately; stop at 2:20

Officers entered a home without a warrant.

A scuffle followed, and the claimant was arrested.

What questions would you ask before evaluating liability?

Stephens v. McAlester | Video



Stephens | Three questions

Before we discuss the outcome

What justified—or did not justify—the entry?

What does the entry mean for the subsequent arrest?

How do you evaluate the force used and any resulting injuries?

Stephens | Injury evidence

Photographs from the case file

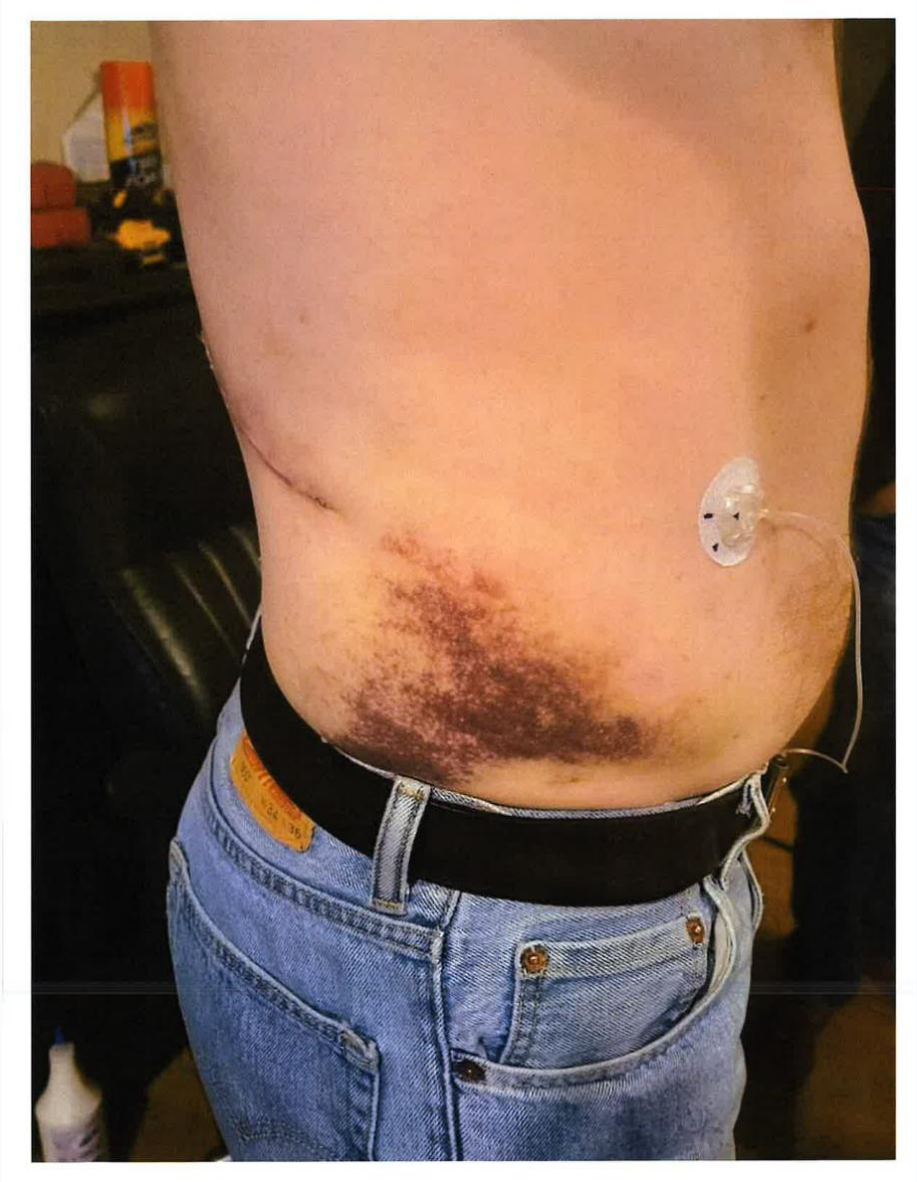
What do the photographs establish—and what don't they?

What medical records, causation information or other evidence would you want?

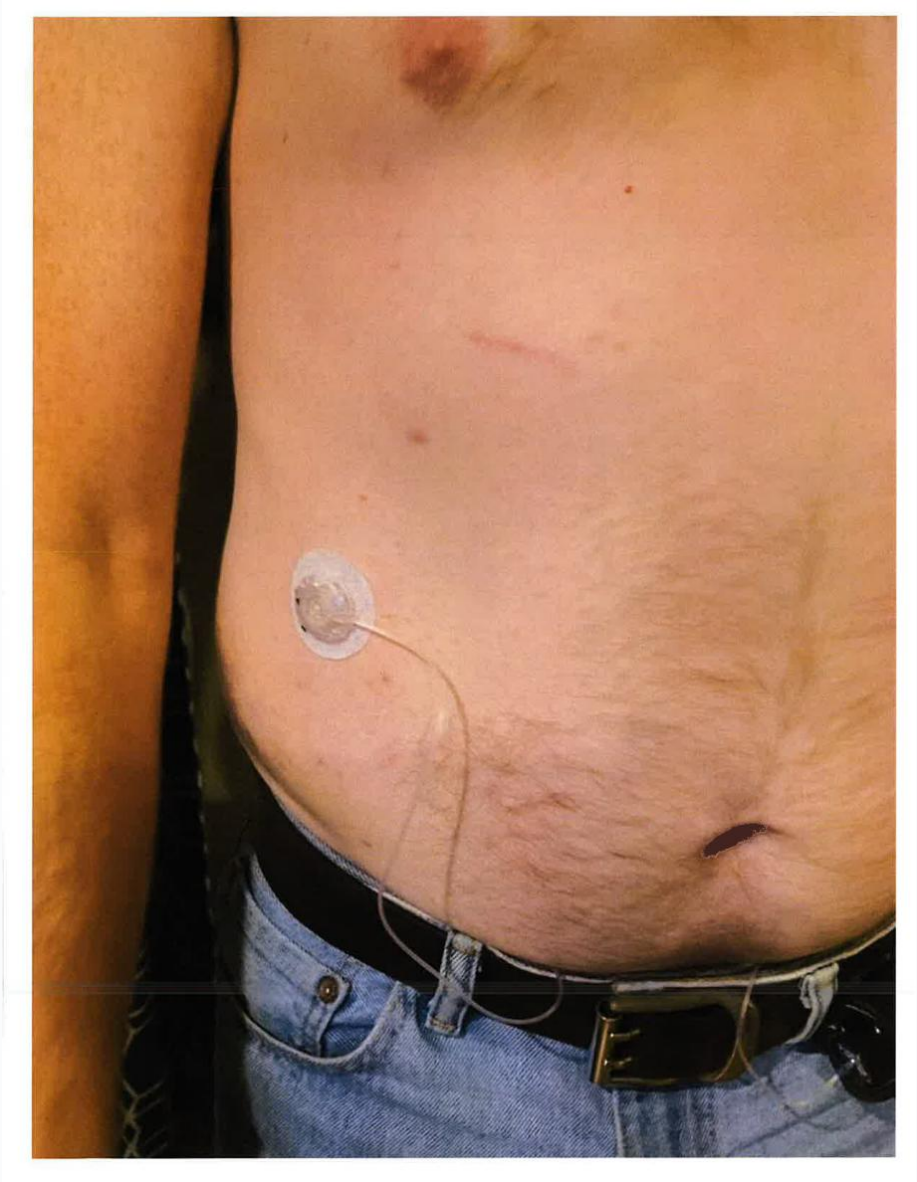
Stephens v. McAlester | Injury photograph 1



Stephens v. McAlester | Injury photograph 2



Stephens v. McAlester | Injury photograph 3



Stephens v. McAlester | Injury photograph 4



Stephens | What happened?

Reveal after the group has evaluated the case

Per the case summary: the warrantless entry was unlawful, undermining the arrest.

The DA declined to file charges; the claimant was represented by counsel.

Settled at the claims stage in June 2023 for $20,000.

How OMAG reviews difficult LE claims

Monthly discussions driven by adjuster questions

Adjusters flag claims where they need guidance.

Origami discussion notes and claim lists are shared in advance.

Claims, LE specialist, frequent defense counsel and RM Director participate.

One claim can spark broader discussion of detention, arrest and identification.

Keeping each other in the loop

Cross-functional communication without surprises

Who needs the information—and how early?

Where do Claims, Legal, Risk Management and Underwriting lose the thread?

What practices help people communicate enough, while protecting sensitive information?

Let's open it up

What is happening at your pool?

What claim issue is giving you the most trouble?

What practice has improved your results?

What would you like to ask the people in this room?