

# Risk Management Perspectives on CEDs

**Presentation to TASER® Use of Force, Risk Management and Legal Strategies Conference** 

#### by Bill Everett, Associate Administrator League of Minnesota Cities Insurance Trust

Scottsdale, AZ December 13th, 2005

## **Professional Qualifications**

- "Recovering" peace officer
- •Trial lawyer defending cities/officers (and medical products)
- •Consultant/trainer
- •Risk Manager
- •Force Science Research Center

## Goals

- 1. Share our reasoning, as one govt risk management and insurance provider, for supporting use of the Taser.
- 2. Share information about officer injuries and officer safety scope of the problems.

## The Interesting World a While Back

#### A Time of Controversy

#### No bad experiences in MN, but:

- •ACLU "death" claims
- •Sensational headlines, use on young/old
- •Noise in risk management community
- •Scientific resume

## Some tough questions

#### **Considerations** "back then"

- •CEDs seemingly very helpful and popular
- Interplay: Fear/analogs/lack of understanding
- •Worst case: Baby with the bathwater
  - •At the legislature
  - •At the city council

## **Our Stakeholders and Audiences**

- •Police agencies
- •City administrators and managers
- •Mayors and council members
- •Litigation defense attorneys
- Loss control staff

## **Our Charge**

To meet the risk management needs of Minnesota Cities.

- •Examine effectiveness
- •Examine safety

•Provide scientifically based and defensible guidelines to minimize risks of use

•Accessible to cops, mayors, council members

## **Our Strategy**

## Research

# •Analyze

## •Wait

## **Our Conclusion**

"Used properly, CEDs provide police officers with a safe and effective tool for controlling dangerous behavior and overcoming resistance.... CED use has resulted in a considerable reduction in arrest-related injuries to both officers and subjects."

> Police Use of Conductive Energy Devices, LMCIT Risk Management Memo (Oct. 2005)

## **Basis for Conclusions**

- Available pilot studies
  - •Consistent declines in injuries to suspects & officers
  - •Averting deadly force in some cases
- •Available published scientific and medical evidence
  - •Debunking myths and urban legends
  - •Attesting to safety

Report available at www.lmnc.org

## **The Sweet Spot**

Seeking to find the right balance (the "sweet spot") where we are:

•Spreading out the reduction in injuries – to both officers and subjects – to as broad a class of events as possible.

•Anecdotal experience – officers are more willing to use CEDs than OC

•Our message – use it instead of OC, but explain why

•Not using the devices in cases where we will

#### **Risk Management**

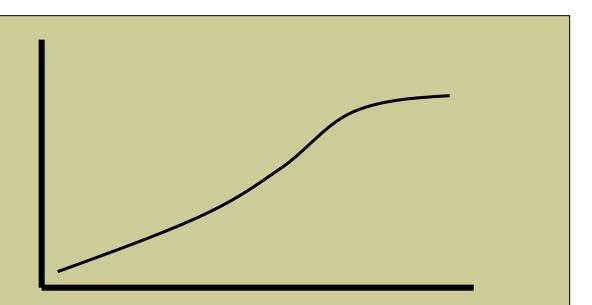
"Used properly, CEDs provide police officers with a safe and effective tool....

#### What does "used properly" mean?

- •Used lawfully (MN=reas necessary)
- •Used in accordance with the lessons taught by responsible science.
- •If feasible, mitigate scientifically

#### **Risk Management**

"Used properly, CEDs provide police officers with a safe and effective tool....



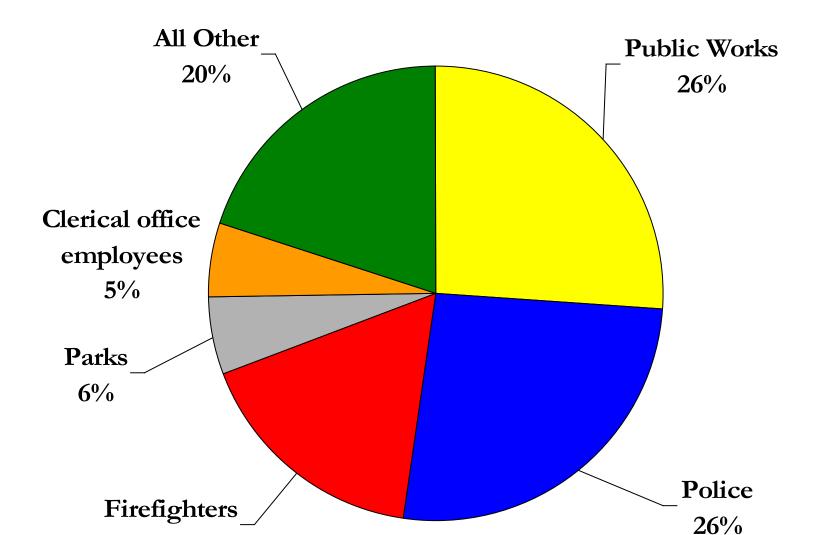
## **Changing Gears**

Pilot studies categorically report reductions in officer injuries

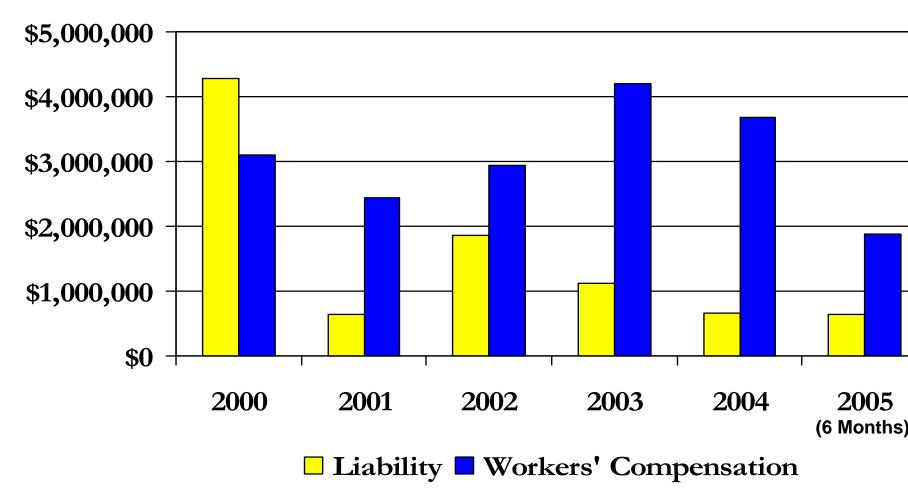
- •Columbus, down 23.4%
- •Cincinnati, down 70%
- •Orange County, w/c claims down 50%

How often do we get hurt by the bad guys? How does it compare with other injury risks?

#### Figure 2. Distribution of Incurred Loss Costs by <u>Job Class</u>, 2003 to 2005



#### Figure 4. Comparison of Incurred Loss Costs for <u>Police</u> Liability and Workers' Compensation, 2000 to 2005

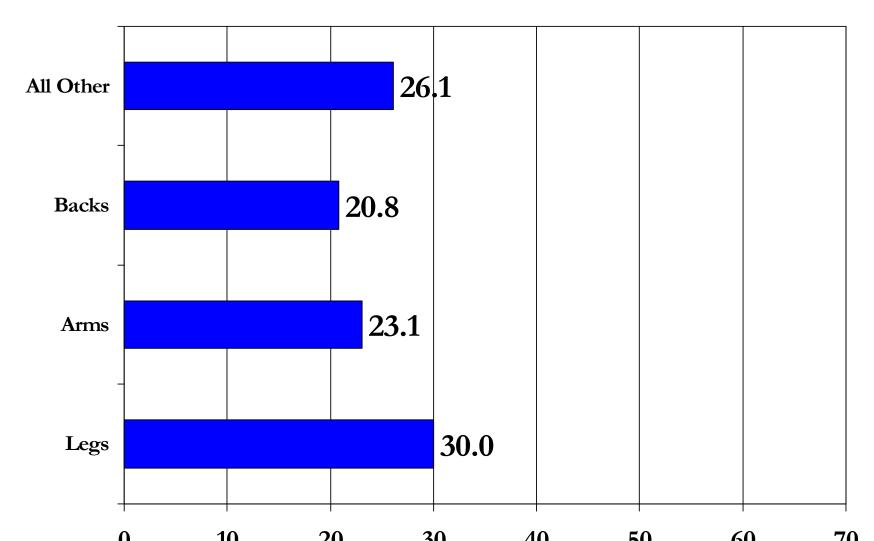


## **Injury Analysis:**

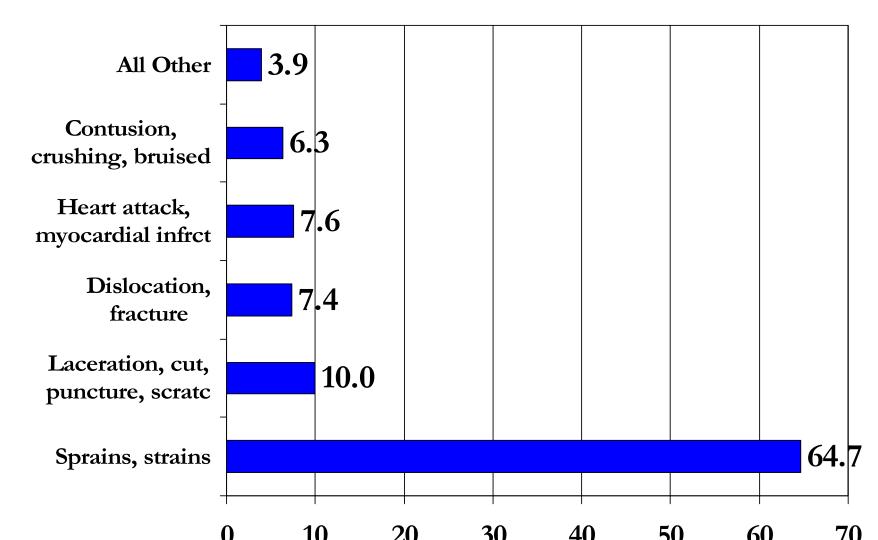
## ✓ Analysis of claims by:

- Job Class
- Body Part
- Nature of Injury
- Cause of Injury
- Type of Injury

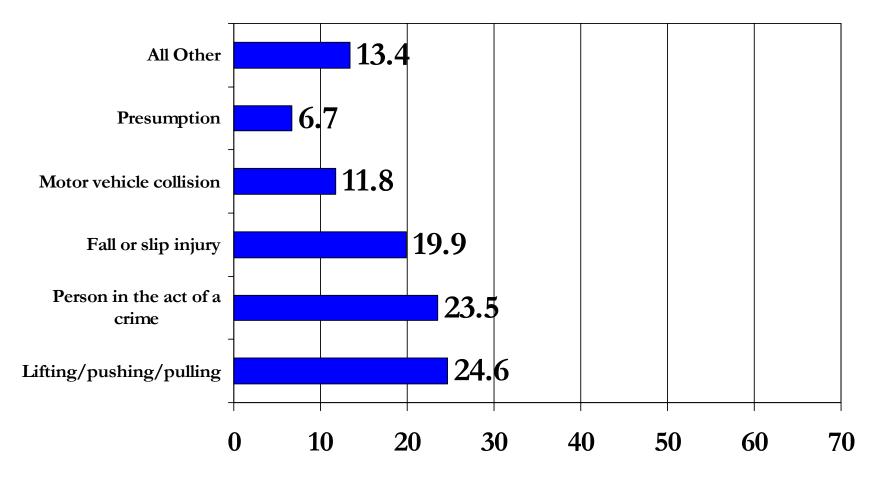
#### Figure 6. Distribution of Incurred Loss Costs by <u>Body Part</u> for Police, 2003 to 2005



#### Figure 7. Distribution of Incurred Loss Costs by <u>Nature</u> of Injury for Police, 2003 to 2005



#### Figure 8. Distribution of Incurred Loss Costs by <u>Cause</u> of Injury for Police, 2003 to 2005



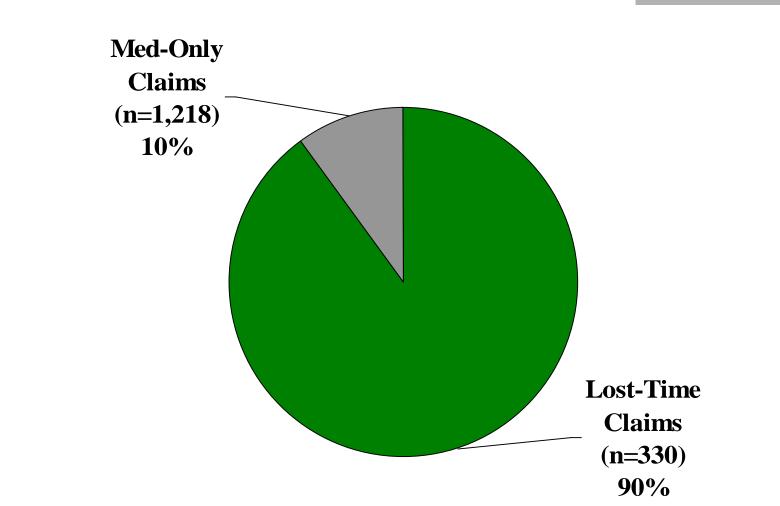
## All of that is great, BUT...

- It's not very useful for loss control purposes in it's current form.
- Response to problem  $\rightarrow$  more research!
  - In-depth analysis of injuries by ACTIVITY police officer was engaged in at the time of injury.

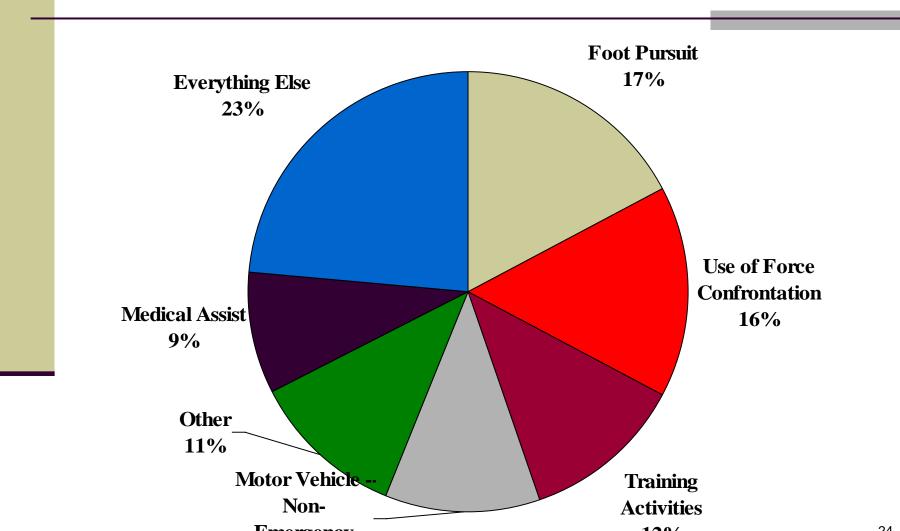
## **On-going research at LMCIT...**

- In-depth analysis of 330 lost-time claims (census) and 291 medical-only claims (sample).
- Research question: "What activity was the police officer engaged in at the time of injury?"
  - Grouped claims according to a predetermined list of 15 activities which police officers typically engage in.

#### **Figure 11. Distribution of Incurred Loss Costs by Claim Classification, 2002 to 2004 (N=1,548)**



#### Figure 12. Distribution of Incurred Loss Costs by Activity for Lost-Time Injuries, 2002 to 2004 (N=330)



## 1. Profile of Foot Pursuit Claims: 2002 to 2004

Number of Claims: 41

Percent of Total Claims: 12.4%

Incurred Loss Costs: \$1,366,810

Percent of Incurred Loss Costs: 17.2%

Median: \$6,609

2. Profile of Use of Force Confrontation Claims: 2002 to 2004

Number of Claims: 67

Percent of Total Claims: 20.3%

Incurred Loss Costs: \$1,241,000

Percent of Incurred Loss Costs: 15.6%

Median: \$6,373

3. Profile of Training Activities Claims: 2002 to 2004

Number of Claims: 43

Percent of Total Claims: 13.0%

Incurred Loss Costs: \$943,314

Percent of Incurred Loss Costs: 11.8%

Median: \$12,981

4. Profile of Motor Vehicle Accidents (Non-Emergency) Claims: 2002 to 2004

Number of Claims: 23

Percent of Total Claims: 7.0%

Incurred Loss Costs: \$917,507

Percent of Incurred Loss Costs: 11.5%

Median: \$18,688

# 5. Profile of Medical Assist Claims: 2002 to 2004

Number of Claims: 22

Percent of Total Claims: 6.7%

Incurred Loss Costs: \$723,999

Percent of Incurred Loss Costs: 9.1%

Median: \$25,855

## What does all of this mean?

- Top 5 activities: Foot pursuit, Use of force confrontation, Training activities, Motor vehicle accidents (non-emergency), and Medical assist
  - These injuries will cost LMCIT \$5.2 million in incurred loss costs
  - This figure does not include SCF at 26%
- Focusing on these 5 activities→65% of incurred loss costs.



Bill Everett, Associate Administrator League of Minnesota Cities Insurance Trust www.lmnc.org

Contact Information: beverett@lmnc.org 651-281-1216