

Lack of Participation in In-State Police Accreditation Could Soon Become Costly for Member Municipalities

Effective July 1, 2019, Trust Member police departments that do not achieve, or fail to maintain, in-state police accreditation, through the Rhode Island Police Accreditation Commission, will be subject to deductible increases on all Law Enforcement Liability claims. This change will result in deductibles that range from \$25,000 to \$75,000 per claim, for non-accredited Member police departments. Members which have achieved, and maintain in-state accreditation status, will see no deductible increase.

“Law Enforcement Liability represents the single greatest potential exposure, per claim, of all Trust lines of coverage”, said Russ Godin, Director of Claims. He cites the significant risk of frequency and severity stemming from excessive force, civil rights and life safety exposures inherent in police work, as well as the fact that the environment for policing has become less favorable. There is now additional scrutiny on the actions of officers, as well as on their training and supervision. “As a Member-owned organization, Members share in one another’s exposures so it makes sense that everyone do their best to minimize risk whenever possible,” said Russ.

Empirical data collected from other local governmental pools has demonstrated a statistical correlation between accreditation and loss reduction. It has clearly shown that accredited police departments have a professional police liability claim history that is lower in frequency and severity than non-accredited agencies.

The Trust will continue to work closely with the Rhode Island Police Accreditation Commission to promote compliance and ensure that all Members successfully achieve and retain their accreditation status. The Trust insures 32 police departments, 31 of which have committed to the accreditation process, and all but 11 have successfully achieved in-state accreditation. “We would really love to see all 32 of our Member police departments achieve in-state accreditation,” said Paul Dutra, Property/Liability Claims Manager. The Trust has reached out to those police departments which have yet to achieve accreditation to obtain a status and lend encouragement and support for them seeing the process through to completion. In addition, the Rhode Island Police Accreditation Commission has reaffirmed its commitment to work closely with these departments to ensure they achieve, and maintain, accreditation.

The Trust has been a big supporter of the Rhode Island Police Accreditation Commission’s work and has contributed \$30,000 annually, for nearly 5 years, in support of the in-state accreditation program. These contributions are two-fold: \$500 is sent to each Member to offset its police department’s annual Accreditation participation fee of \$2,000, and another \$500 goes directly to the program via the Rhode Island Police Accreditation Commission.