



# CALEA<sup>®</sup>

## The Intergovernmental Risk Management Agency (IRMA) Report

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## RISK REPORT

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### BACKGROUND

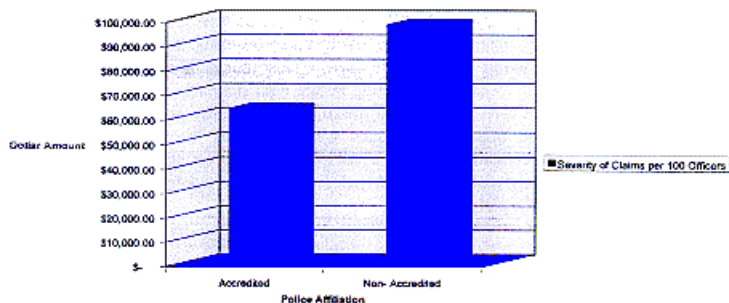
Since 1986, IRMA has sponsored a risk management grant program to encourage its members to upgrade their police department standards by achieving the Commission on Accreditation for Law Enforcement Agencies, Inc. (CALEA<sup>®</sup>) police accreditation. IRMA established the grant program and continues to strongly support accreditation on the premise that local governments are constantly and increasingly being held liable for damages resulting from public employees wrongfully carrying out or acting without a policy. This makes accreditation extremely desirable. An excellent defense to lawsuits charging police with such acts as false arrest, use of excessive force, or violation of civil rights is that the officer was acting properly in accordance with established policies, and that those policies were approved by the Commission on Accreditation for Law Enforcement Agencies. Conversely, lack of acceptable department policies and/or training certainly cast doubt on any defense a police agency might attempt and may actually be the basis for the plaintiff's case.

In our continuing effort to evaluate and verify the efficacy of our risk management services to the members, IRMA recently completed a study to determine if we could ascertain if there is in fact a significant and quantitative difference in the frequency and severity outcomes of police professional liability claims occurring in accredited versus non accredited IRMA member Police Departments. This study was particularly important in view of the significant commitment of time and money required to attain accreditation. It was also undertaken to determine if there was sufficient empirical evidence to assist us with a decision to implement similar accreditation grant programs for IRMA fire service and public works functions.

## METHODOLOGY

IRMA police departments were divided into 2 groups; those who had attained the CALEA<sup>®</sup> accreditation, and those who have not (See attachments I & II). Data collected for all Departments from IRMA claims and financial services, IRMA underwriting and loss control records was as follows: number of sworn officers, number of coverage 25 (police professional, i.e., use of excessive force, discrimination, false arrest, violation of civil rights) claims from 1993 to 1997, and the severity (both reserved and paid-out) of those claims (See attachment I). In addition, for departments with the CALEA<sup>®</sup> accreditation, we also collected the date of initial accreditation, and the number of reaccreditations completed (See attachment II). Note: The number of reaccreditations does not appear to be a significant factor when comparing frequency and severity results of accredited entities to each other. Frequency and Claims data were then plugged into formulas to find the number of claims per 100 officers and the severity of claims per 100 officers (See attachment III). The data was then compared for the two groups. The following table depicts the results:

	<b>Total # of Sworn Officers</b>	<b>Total Claims</b>	<b># of Claims per 100 Officers</b>	<b>Total Severity</b>	<b>Severity per 100 Officers</b>
<b>Accredited</b>	<b>627</b>	<b>54</b>	<b>8.61</b>	<b>396,882.76</b>	<b>\$ 63,298.69</b>
<b>Non-Accredited</b>	<b>1342</b>	<b>138</b>	<b>10.28</b>	<b>1,312,089.62</b>	<b>\$ 97,771.21</b>



## CONCLUSION

When the data from non-accredited departments is compared with accredited departments, it evidences a difference of 1.67 claims per 100 officers or over 16% reduction in frequency and \$34,472.52 per 100 officers or 35% reduction in severity in favor of the accredited departments. The reduction in total severity is quite dramatic over the five- (5) year period.

IRMA's conclusion is that this study provides us with quantitative evidence that Police Accreditation does in fact significantly impact a law enforcement agencies ability to prevent and reduce loss in the area of police professional liability. We will continue to support this grant

program and encourage our members to attain accreditation. It also provides us with the additional assurances that we should proceed with the development and implementation of similar grant programs for fire service and public works functions.

In sum, we believe that Accreditation affords the opportunity to more effectively manage an organization (regardless of the business). Effective management results in effective risk management!

#### Attachment 1

#### Police Accreditation Analysis Non - Accredited Police Departments

#### 1993 - 1997

<b>Member #</b>	<b># of Sworn Officers</b>	<b># of Claims</b>	<b>Severity of Claims</b>
100	63	3	12,501.00
5800	7	0	0.00
200	31	3	3,002.00
400	50	5	42,740.15
500	46	1	146,000.00
600	39	1	0.00
800	21	1	3,112.25
900	54	5	19,105.85
6400	23	1	609.50
1000	13	2	26,953.40
1100	22	0	0.00
1200	30	2	0.00
5900	14	0	0.00
1300	36	3	4,414.48

1500	54	6	16,607.81
6600	45	3	25,798.75
1600	29	6	81,002
1800	10	0	0
1900	27	4	18,914.00
2000	24	2	1
2100	13	0	0
2200	44	3	5,001.00
2300	35	4	26,989.00
5600	23	2	16,500.00
2400	40	2	0
2600	40	7	35,295.61
2800	46	1	12,501.00
2900	35	2	28,537.00
3600	23	3	17389.83
3700	26	2	1,707.48
3800	33	16	308,644.65
3900	19	5	79,718.20
4100	28	2	14,962.47
6100	21	2	0
6900	11	0	0

4200	17	7	105,685.61
4300	40	4	7,838.50
4400	40	2	0
4500	16	2	36,000.00
4600	20	2	57,500.00
4700	35	3	6,501.00
5000	17	3	857.25
5500	32	2	62,818.00
5100	50	14	86,880.83
<b>Total</b>	<b>1342</b>	<b>138</b>	<b>1,312,089.62</b>
		10.28	
		\$97,771.21	

**Attachment 2****Police Accreditation Analysis**

Accredited Police Departments

**1993 - 1997**

Member #	# of Sworn Officers	Accreditation Date	Number of Re-accreditations	# of Claims	Severity of Claims
300	42	1997	0	8	22,689.69
700	76	1992	1	2	41,087.40
1400	35	1994	1	3	9,364.94

1700	27	1996	0	7	105,000.00
2500	34	1995	0	2	55,647.00
2700	65	1992	1	6	10,779.20
3100	21	1993	1	2	8,966.45
3200	38	1997	0	6	3,114.53
3300	89	1991	2	2	44,498.38
3400	26	1987	3	5	7,166.40
4000	49	1993	1	2	11,375.75
4800	57	1990	2	5	48,539.38
4900	25	1992	1	4	28,653.64
6700	43	1988	3	0	0
<b>TOTALS:</b>	<b>627</b>		<b>16</b>	<b>54</b>	<b>396,882.76</b>

*Number of Claims per 100 Officers* **8.61**

*Severity of Claims per 100 Officers* **\$63,298.69**

### **Attachment 3**

#### **FORMULAS**

##### **Frequency of Claims per 100 Officers**

Frequency of Claims

Number of Sworn Officers X 100

##### **Severity of Claims per 100 Officers**

Number of Sworn Officers X 100

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