MMRMA PRIDES ITSELF on its member-driven philosophy. Our entire slate of offerings—general liability, property and data breach coverage, claims administration, RAP grants, training, risk control recommendations, and more—supports our membership.

Partnering with member public entities and providing them with superior products and services is our purpose and mission. In this light, we are gratified when our programs earn recognition, and MMRMA recently received two such honors from a national and a state organization.

In the National Arena
In May, MMRMA received honorable mention in the 2019 Public Risk Management Achievement award category for risk pools.

The award from the Public Risk Management Association (PRIMA) honored our Rapid Response to Active Shooter Violence for Law Enforcement and Rescue Task Force Model Protocol and its corresponding reality-based Rescue Task Force training.

The judges clearly saw the value of this program, and MMRMA was presented with the award at PRIMA’s spring conference.

PRIMA supports public entity risk management efforts nationally through training, education, networking, and professional development. MMRMA associates are active in PRIMA and in the Michigan Public Risk Management Association (MIPRIMA).

Rescue Task Force Initiative
The award-winning resource and training were developed with the input and experience of member employees who serve as subject experts on MMRMA’s Upper and Lower Peninsula Law Enforcement and Fire/EMS Risk Control Advisory Committees.

Both the model protocol and reality-based training better align the efforts of fire and EMS personnel with law enforcement officers—the first responders in active shooter situations. The model protocol sets forth procedures that detail the roles of emergency responders.

Tactical Skills Training
Rescue Task Force training was developed in partnership with Tactical Encounters, a provider of many MMRMA reality-based training programs.

This course incorporates tactical casualty care techniques developed by the military to prepare emergency medical responders to conduct patient assessments and apply life-saving tools such as tourniquets and pressure bandages. Trainees must demonstrate these skills in a dynamic setting with simulated wounds and environmental stressors such as noise and smoke.

MMRMA is proud to recognize the efforts of our Risk Control Advisory Committee members, Tactical Encounters contributors, and Membership...
Addressing the Risks Inherent in Managing Jail Operations

By Cindy King, Director of Membership Services and Human Resources

MANAGING JAILS POSES unique risks and liabilities, which comes as no surprise to sheriffs and jail administrators responsible for the care and safekeeping of inmates.

These complex responsibilities include proper management and maintenance of jail facilities; adequate security for the safety of staff, prisoners, and the public; and myriad other issues that arise.

Jail professionals must:

- Keep prisoners safe and free from physical harm at the hands of others
- Provide adequate nutrition
- Meet prisoners' medical needs and address chronic conditions such as diabetes and heart disease
- Care for inmates who are suicidal or suffer from mental illness or addiction.

Corrections Facilities

In its 2017 Statistical Report, the Michigan Department of Corrections estimated that about 40,000 people were incarcerated in Michigan jails.

Generally, the difference between being in a federal or state prison and a county jail is the length of one’s sentence. Prisons primarily house convicted felons serving sentences of more than one year, while county jails house those serving shorter sentences, those convicted of misdemeanors, and those awaiting trial. Nationally, not all local jails have adequate facilities or resources.

Legal website HG.org states that “because prisons are designed for long-term incarceration, they are better developed for the living needs of their populations. Jails ... tend to have more transient populations and less well-developed facilities.”

Protecting Lives

The increase in the number of deaths in Michigan prisons is alarming. The May 2, 2019 Detroit Free Press reports that “Michigan prisoners are dying behind bars at the highest rate in decades.”

There were 135 prison deaths in the state in 2018, or 348 deaths per 100,000 prisoners. In comparison, the Free Press cited Bureau of Justice Statistics that nationwide, from 2001–2014, there were 256 deaths per 100,000 people incarcerated.

MMRMA membership includes 66 of Michigan's 83 county jails.

In an article titled “Why are so many people dying in U.S. prisons and jails?” Michael Sainato wrote: “In 2014, 4,980 prisoners in U.S. jails died, largely from natural causes due to lengthy sentences ... but also as a result of suicide, homicide, accidents, drug and alcohol addiction and other medical causes.” (The Guardian, May 26, 2019).

Mental Health Issues

Some causes of death highlight the growing mental health crisis in America and its effects on jail operations. There are no easy fixes to address the needs of inmates with mental illness—the causes are complex and solutions formidable and costly.

Properly assigning inmates to shared cells is crucial in reducing the risk of serious incidents.

Law enforcement is ill-equipped, and jail environments not conducive, to appropriately care for mentally ill inmates. In fact, a prisoner’s mental illness may worsen while in custody.

Recognizing the gravity of this challenge for MMRMA member jails, Senior Risk Control Consultant Tom Cremonte recently gave presentations at several Michigan Association of Counties (MAC) regional summits. Cremonte shared ways to keep people with mental illness out of jail through diversion to their families or to community mental health programs.

Training and Grants

MMRMA’s membership includes 66 of Michigan’s 83 county jails. MMRMA offers many training programs to help member jail administrators, sheriffs, and other correctional staff avoid risk.

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MMRMA Continues to Add, Expand Coverage via Greenstone

**IN 2016, MMRMA FORMED** a wholly owned captive insurance company, Greenstone Insurance Company, LLC. A captive insurance company insures the risks of its parent organization and can take on a degree of risk that would otherwise not be covered.

MMRMA’s Board of Directors identified creation of a captive as part of its ongoing strategic planning process. The objectives: to more efficiently manage retained risk; reduce reliance on the traditional insurance marketplace; facilitate a stable approach to risk retention; and provide new products and services in response to the needs of the membership.

Like any insurance company, Greenstone receives premiums, issues policies, and covers any losses. As the owner of the captive, all profits will flow to MMRMA rather than to a commercial insurance company. Because MMRMA is a member-owned and member-governed public entity risk pool, this arrangement is favorable to the entire membership.

**Captive Benefits**

Since the inception of Greenstone, MMRMA has used the captive to better serve members in several ways. For example, Greenstone now participates as one of several reinsurers in the tiered structure of MMRMA’s casualty reinsurance program. This helps facilitate long-term stability in both capacity and pricing.

Additionally, Greenstone writes a statutory aggregate excess insurance policy for both MMRMA and its affiliate, the Michigan Community College Risk Management Authority (MCCRMA). All Michigan group self-insurance pools are required by law to maintain $5 million in aggregate excess insurance or a deposit of unencumbered surplus with the state treasurer.

**County Tax Bonds**

Through Greenstone, MMRMA added another valuable coverage—short-term tax collection bonds—for its county members starting in 2018. The tax bond program broadens MMRMA’s ability to serve the risk management needs of our county members, which number 66 of the 83 counties in Michigan.

Michigan statutes provide that a bond be furnished as part of the local property tax collection process. The intent is to protect taxpayers and ensure that taxes paid are delivered to the respective taxing jurisdiction or authority.

By underwriting these bonds through Greenstone, MMRMA helps our county members satisfy this statutory obligation. The program is cost-effective and has steadily grown since it was first introduced for the summer 2018 tax collection period.

Greenstone is fully licensed and authorized to issue surety bonds to satisfy this statutory requirement. The Michigan Department of Insurance and Financial Services (DIFS) licensed Greenstone Insurance Company, LLC to operate as an association captive insurance company in the State of Michigan pursuant to Chapter 46 of the Insurance Code of 1956, as amended, MCL 500.4601 et seq.

**Greenstone provides specialty coverage that helps members fulfill more of their needs through MMRMA.**

**Workers’ Compensation**

Through the captive, MMRMA is making progress on another offering: workers’ compensation excess. This coverage is designed for MMRMA members that self-insure and assume risk higher than Greenstone’s layer, up to statutory limits.

Greenstone is partnering with an authorized casualty insurance company, whereby Greenstone retains a “buffer layer” between a member’s self-insured retention and a higher attachment point for the excess partner, which assumes risk higher than Greenstone’s layer.

This structure gives participating members the option to reduce their self-insured retention. It also allows members that currently purchase workers’ compensation coverage to consider a self-insured option to help reduce premium expense.

MMRMA and Greenstone continue to seek products and services that use the features of a captive insurer to members’ advantage.

A key component of the Board’s Strategic Planning priorities, the captive enhances MMRMA’s member service capabilities, financial strength, and longevity.
Award-winning Training, continued from page 1

Services staff in making this valuable protocol and training available to members. The next training session will be held in October: register at mmrma.org.

State Association Bestows Honor

The Michigan Association of Chiefs of Police (MACP) recognized MMRMA for its ongoing support of MACP training that benefits both its members and MMRMA member law enforcement agencies.

MMRMA has long understood that law enforcement’s ability to effectively respond to calls for service demands that officers receive relevant, ongoing training.

MACP also specifically recognized Mike Berthā, Senior Risk Control Consultant, for his many contributions.

Berthā serves on MACP’s Michigan Law Enforcement Accreditation Program (MLEAP) committee, which certifies Michigan law enforcement agencies to MLEAP requirements.

The award states: “In recognition and sincere appreciation of your partnership and long-term dedication to elevating the delivery of police services throughout the State of Michigan.”

These awards reflect the expertise within MMRMA and the collective contributions of our members.

Jail Operations, continued from page 2

Courses include:
> Managing a Mental Health Crisis
> Advanced Supervision for Jail Administrators
> Correctional Law Update
> Inmate Classification.

The latter program is designed to help corrections officers properly classify inmates when assigning them to cells with other inmates. This could reduce the likelihood of prisoners experiencing a sexual or other type of assault, or an even more serious outcome.

These courses, along with Effective Documentation for Corrections Staff and Supervisors, Inmate Manipulation, and general supervision training, will be offered in the future.

Members can also apply for Risk Avoidance Program (RAP) grants to help pay for equipment or training that could help reduce risks and potential liability. Related standard RAP grants include body-worn cameras, security cameras, prisoner restraint chairs, and electronic prisoner monitoring/cell check systems.

Jails are a fact of life, and managing them is a responsibility of considerable import. The exposure and costs to counties could be significant if improper management leads to incidents. MMRMA aims to be a valued resource to help member jail administrators and sheriffs avoid and mitigate risk.