



Committee for Professional Policing

4200 Cedar Avenue, Suite 5

Minneapolis, MN 55407

info@insurethepolice.org

CONDENSED FAQ – POLICE INSURANCE AMENDMENT

Q: WHAT IS POLICE MISCONDUCT?

A: Police misconduct is the intentional violation of law and/or policy and does not include accidents and honest errors. Police misconduct destroys lives and diverts close to \$2.5 million each year from critical city services.

Q: AREN'T OFFICERS WHO COMMIT MISCONDUCT DISCIPLINED?

A: Not in Minneapolis. Of 1,323 complaints filed with the Office of Police Conduct Review in the past 3½ years—many against the same notorious officers—not a single complaint filed by a community member has resulted in discipline. Some officers got paid time off, but victims couldn't even recoup out-of-pocket injury costs without filing suit.

Q: WHO PAYS FOR POLICE MISCONDUCT NOW?

A: *We* pay for it. Some of us pay with our lives. *All of us* pay with our hard-earned tax dollars. Officers rarely pay a dime, no matter how much they cost us.

Q: IS THE CITY REQUIRED TO COVER POLICE MISCONDUCT PAYOUTS?

A: No! Misconduct falls *outside* the scope of employment. There is no moral, legal or union contract requirement that the City pay, but it almost always does.

Q: THEN WHY DOES THE CITY PICK UP THE TAB FOR ROGUE COPS?

A: Ask City Council President Barb Johnson why the City volunteers to make taxpayers write a blank check to bail out rogue cops. It's just plain bad risk management.

Q: CAN PROFESSIONAL LIABILITY INSURANCE END ALL POLICE MISCONDUCT?

A: No, because no single measure can. But if rogue cops don't shape up, rate hikes based on personal lawsuit and complaint history will hit them in the



Committee for Professional Policing

4200 Cedar Avenue, Suite 5

Minneapolis, MN 55407

info@insurethepolice.org

pocketbook and eventually make them uninsurable and out of a job. Minneapolis will be safer and trust in police will improve.

Q: HOW WILL THE POLICE INSURANCE AMENDMENT WORK?

A: Police officers will be required to carry professional liability insurance as a condition of employment. The city may choose to pay for basic coverage, a new benefit for police, but will be barred from covering additional premiums caused by misconduct.

Q: HAS INSURANCE EVER BEEN USED TO DETER MISCONDUCT BEFORE?

A: Yes and no. Many occupations use professional liability insurance to drive out dangerous practitioners. Many FBI agents carry professional liability insurance, but Minneapolis will be the first U. S. city to use it to incentivize good policing and reign in police misconduct.

Q: DO POLICE SUPPORT THE POLICE INSURANCE AMENDMENT?

A: A growing number do. However, Police Federation President Bob Kroll has racked up a jaw-dropping number of complaints and lawsuits, meaning that adoption of the Police Insurance Amendment will likely end his career. This conflict of interest puts him at odds with rank and file officers who will benefit from a safer work environment and better coverage.

Q: WHAT CAN I DO TO HELP?

A: This groundbreaking grassroots campaign is run by volunteers who would welcome your involvement. Contact us at info@insurethepolice.org or at 612-384-0277 to get involved. Follow us on Facebook and Twitter and donate at insurethepolice.org.

Q: WHEN CAN I VOTE FOR THE POLICE INSURANCE AMENDMENT?

A: November 8, 2016. Activists from New York and Chicago to Ferguson and L.A. tell us they'll be watching as Minneapolis makes history. Then we'll help launch a national movement to spread this common-sense solution like wildfire!