

The Californian

The Quarterly Newsletter of



May 2021

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PRESIDENT'S REPORT

David Chandler, CALSAGA President

I hope that you and your family are well. Thank you for reading this edition of The Californian: The Quarterly Newsletter of CALSAGA. We are proud to bring you this newsletter full of quality content that you need to run your business profitably and efficiently. In this edition you can learn about terrorism insurance, mandatory leave (don't miss this - there's something new!), emerging trends in the security industry and more.

Thank you to CALSAGA Legal Advisors Barry Bradley and Jamiee Wellerstein for presenting during our Security University Lite Webinar last month. TEAM Software's sponsorship of this webinar enabled us to offer this webinar to members at no cost. Our next **Security University Lite Webinar: Human Resources Challenges & Strategies** will take place on June 23rd. Gary Bradley and Anne Laguzza will be our presenters. See page 2 to register.

The CALSAGA Board of Directors recently made the decision to hold the 2021 CALSAGA Annual Conference in a virtual format again this year. While

we had hoped to hold the conference in person, this decision was made out of an abundance of caution. Rest assured, it is our intention to be in person again in 2022. The 2021 Virtual Annual Conference will take place October 19th - 21st and will kick off with a live session tackling situational awareness and personal safety (with increased civil unrest and potential workplace violence, individuals need to be aware of their surroundings, at work and away from work, and form plans of action now more than ever). We will also have many of our popular speakers returning this year - including Barry Bradley and Jamiee Wellerstein (Bradley & Gmelich) discussing Legal, Anne Laguzza (The Works Consulting) and Gary Bradley (St. Moritz) discussing Human Resources, Shaun Kelly (Tolman & Wiker) discussing Insurance and Chief Lynne Andreas and Deputy Chief Sam Stodolski from BSIS giving an update. I will also be speaking on BSIS Compliance. Registration for the conference opens soon. Watch your email for the announcement.

Thank you for your continued support of the association.

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REGULATION CORNER

David Chandler, CALSAGA President

As we reported to you in the last edition of The Californian: The Quarterly Newsletter of CALSAGA, Assemblymember Chris Holden introduced Assembly Bill 229 which would require the development of Use of Force curriculum for the private security industry. The CALSAGA Executive Committee along with our lobbyist Kelly Jensen has been working with Assemblymember Holden's office on the text and ramifications of the bill. Last week CALSAGA President David Chandler testified before the California Assembly Business & Professions Committee regarding the proposed bill. It is the position of the CALSAGA Board of Directors that removing the Weapons of Mass Destruction module to an elective course and replacing it with a mandatory Use of Force and De-escalation module is not a bad thing. This proposed training would provide a much needed upgrade to the information that we give officers working in today's society. The association will keep members updated as AB 229 progresses through committee. Should this legislation pass, new requirements would not take effect until 2022.

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ASSOCIATION MANAGER REPORT

Kate Wallace



I hope that 2021 is going well for you and your team.

Earlier this year several of you reported issues with your respective counties not honoring the status of private security professionals in the vaccine tier. I trust that those issues have resolved as the vaccine is now available in California to every age 16 and older. At the time of publication 29,846,479 have received the vaccine. Hopefully we will soon see a turning point in the pandemic. Visit the My Turn website for information about receiving the vaccine.

Please let me know if there is anything that our team can go to support you. We appreciate your continued support of the association.

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Missed something?
It is easy to get caught up! Click here to check out past editions of *The Californian: The Quarterly Newsletter of CALSAGA.*

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TERRORISM INSURANCE: SHOULD YOU BE PURCHASING COVERAGE?

Shaun Kelly, Tolman & Wiker,
CALSAGA Preferred Broker



I hope everyone is doing well and getting back to normal or close to it.

Based on some conversations I have had lately on terrorism coverage, I thought it would be good to provide a refresher.

If or when another terrorist attack occurs, the allegations will inevitably include lack of security. So, should you add terrorism coverage to your General Liability policy?

It is important to understand that prior to 9/11, terrorism was included in commercial insurance policies. After 9/11 and the resulting financial losses to insurance carriers, terrorism exclusions started to appear on most insurance policies. These exclusions were applied to eliminate all future terrorism losses. The reasoning behind the exclusions are that the claims are unpredictable and catastrophic, thus making it impossible

for insurance carriers to underwrite the risk. The potential losses to the actual target of the terrorism act and the surrounding businesses, including human life, can be devastating. Here are some financial figures from the 9/11 attack:

- Total loss approximately \$100 Billion
- Total insured loss \$47 Billion (Breakdown by line of coverage)
 - 11% World Trade Center 1 & 2
 - 33% Business Interruption
 - 19% Property other than the WTC
 - 12% Liability
 - 11% Aviation liability
 - 14% Other including life insurance

With the lack of terrorism coverage available from insurance carriers, the US Congress established the Terrorism Risk Insurance Act (TRIA). TRIA was created by the federal government to assist insurance carriers in offering terrorism coverage to businesses by providing a financial backstop to minimize the economic hardship the insurance carriers may experience with another attack. As defined in TRIA, in order for loss to be triggered, the terrorism act must be “Certified”. An act can only be “Certified” if the Secretary of the Treasury, the Secretary of State and the Attorney General of the United States determine the terrorism act meets the following:

Act of Terrorism

- Is a violent act or an act that is dangerous to human life, property or infrastructure.
- The act occurs in the United States, or outside the United States in the case of an US air carrier, vessel and/or missions as described in the Act.

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CALIFORNIA RE-ENACTS (AND EXPANDS) MANDATORY COVID-19 SUPPLEMENTAL PAID SICK LEAVE

Martin Vigodnier, Esq. and
Jaimee K. Wellerstein, Esq.,
Bradley & Gmelich LLP,
CALSAGA Legal Advisor



On March 19, 2021, Governor Gavin Newsom signed SB 95 into law, once again providing COVID-19 related supplemental paid sick leave to California workers. Employers will recall that 2020 mandatory COVID-19 paid sick leave – both federal Families First Coronavirus Response Act (FFCRA) and California Supplemental Paid Sick Leave (SPSL) expired on December 31, 2020.

SB 95 now requires any California employer with more than 25 employees to provide SPSL for COVID-19 related reasons in addition to regular paid sick leave offered. The new law also authorizes SPSL for providers of in-home supportive services and waiver personal care services.

START DATE & RETROACTIVITY The new law took effect on March 29, 2021 and remains in effect through September 30, 2021. However, SB 95 is retroactive to January 1, 2021. Thus, any leave granted since

January 1st for any of the qualifying reasons (discussed below) would require reimbursement.

QUALIFYING REASONS FOR LEAVE

The qualifying reasons for leave have been expanded for 2021. Employees who are unable to work or telework can use SPSL for the following reasons, which are more numerous than they were in 2020:

1. Employee is subject to a quarantine or isolation period related to COVID-19 as defined by federal, state, or local orders or guidelines.
2. Employee is advised by a health care provider to self-quarantine due to concerns related to COVID-19.
3. **Employee is attending an appointment to receive a COVID-19 vaccine.**
4. **Employee is experiencing symptoms related to a COVID-19 vaccine that prevent the employee from being able to work or telework.**
5. Employee is experiencing COVID-19 symptoms and seeking a medical diagnosis.
6. Employee is caring for a family member who is subject to a quarantine or isolation order or guideline or who has been advised to self-quarantine by a health care provider due to concerns related to COVID-19.
7. Employee is caring for a child whose school or place of care is closed or otherwise unavailable for reasons related to COVID-19 on the premises.

AMOUNT OF LEAVE AVAILABLE

- **Full-Time Employees:** Employees receive 80 hours if either their employer considers them to work full time or, on average, they worked or were scheduled to work at least 40 hours per week in the two weeks preceding the leave.

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WOMEN AND THE SECURITY OFFICER INDUSTRY

Debbie Howlett, TrackTik CALSAGA Network Partner



The year was 1945, and equality between men and women was a core tenet in the United Nations Charter. Seventy-five years later, women and girls still live in a world of gender inequality. 2020 marked the 20th anniversary of Security Council Resolution 1325 (UNSCR 1325) on Women, Peace, and Security, yet the gender gap remains wide. While the past decades have seen some significant progress for women and girls, change has been inconsistent and uneven. “At the current rate of change, the global gender gap will not close for another 100 years. Change is coming at a pace that is too slow for the women and girls whose lives depend on it,” the Secretary-General warned.

The gender gap, of course, is not unique to the security industry. Even though the calendar may say 2021, there are many professions still unnecessarily gendered in the public’s opinion, with security officer industry being one of them. Today, it is still perceived as man’s work.

In the security officer industry, however, the gender gap is clearly visible. At present in the US, only 25% of security officers are female and the other 75% of security officers are men. The gap is wider in the UK, where the Security Industry Authority (which



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is the regulator of the UK’s private security industry) recently released data on the demographics which make up their license holders (as of March 2021). According to statistics, only 10.2% of SIA license holders are female and while the remaining 89.2% of license holders are male.

According to ISTA (the International Security Training Academy), there are several misconceptions about security officers that may be holding women back from pursuing a career in the security industry. Thanks to Hollywood, security officers are often portrayed in one of two ways: They are either gun-toting, macho mustachioed men racing through parking garages in the dead of night, or they are lazy, unskilled mall cops like Paul Blart, Mall Cop.

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LEVERAGING TECHNOLOGY FOR A MORE FLEXIBLE, EMPOWERED AND ENGAGED WORKFORCE OF OFFICERS

Jody Stier, TEAM Software Sales
Engineer, Network Partner



A younger workforce of officers may be leading to shifting practices, beginning with flexible scheduling.

It's no big secret that the security industry workforce largely consists of a younger workforce. In fact, Generation Y employees, or millennials, make up nearly half of the security industry labor force, even though labor trends over the past several years have shown, statistically speaking, millennials' retention rates are lower than those categorized in older demographics. And, in an industry already prone to high turnover volume, improving your retention rates could be the secret to helping lessen expensive labor costs related to hiring and training in what can sometimes feel like a continuously revolving door.

Flexible scheduling as a retention tool

So, what could entice a younger officer to remain at any one business for a given period? One answer is flexibility.

The workforce — no matter the industries — is putting a higher value in company benefits like work-life balance. According to a recent study by Deloitte, surveyed millennials state a growing desire to stay at their place of work for five or more years, with the even younger Generation Z workforces' desire to move jobs experiencing a downtick as well. One reason behind the change of mind? Employers are addressing values like work-life balance to attract and retain the people it needs.

What does that mean for you as a security company? Some common tactics, like remote working options, just aren't an option when it comes to physical security.

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WHAT HAS CHANGED FOREVER

Tony Unfried, CSA 360



Over the last 13 months, everyone likely became very wary of hearing the phrase “The New Normal.” As the world has opened up and the vaccine has started to roll out, the changes we have all experienced haven’t gone away. The reliance on new and old technology being implemented in the security industry continues to grow. Looking back on what we have all done, and forging ahead into the future, we can now ask, “What has changed forever in the security industry?”

The Need for Security

The need for security and visitor management systems at a facility has increased. A drastic increase in certain crimes and a global pandemic has intensified the need for physical security even if the facility is empty. The role of a security team and their use of technology became more important than ever with them being tasked with running temperature checks, enforcing masks, and still social distancing. Even in neighborhoods, the increased amount of security surveillance was needed more than ever. What has changed forever though is now we have to monitor empty schools with physical or remote cameras, but still communicate with boots on the ground.

Non-contact

Public health became a new concern for the security industry due to the pandemic. We had a new role of making sure everyone was following social distancing guidelines, wearing masks, and even prescreening all people who enter a building. We now have to consider how to pandemic-proof a facility for the foreseeable future.

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SECURITY OFFICER TRAINING: THE TOP 8 TRENDS TO FOCUS ON IN 2021

Chris Anderson, Silvertrac Software,
CALSAGA Network Partner



In the physical security industry it's really easy to neglect training your security guards. It can be expensive and time consuming. But the benefits of security training are much higher than its potential costs.

Well-trained guards give you a reason to increase your bill rates. Better training means less problems, which means happier clients. And when you invest in your security officers, it can be a morale booster and a turnover reducer.

Even if you already know you need to train your security teams, it can be really hard to decide what training is worth cutting into your razor thin margins. These 8 security training areas are looking to be the most popular into 2021 and beyond.

1. Compliance
2. Cybersecurity
3. Access Control
4. Reporting Technology
5. Remote Security
6. Risk Management & Response
7. Customer Service
8. De-escalation & Communication

Considering these 8 areas first will be a good step forward as you look to build out your security guard training programs for 2021. Stay tuned for more content from Thinkcurity to get free advice, training, and resources in some of these areas throughout the year.

1. Compliance

Compliance in the physical security industry can create giant headaches for guard companies. It seems like every year there is a new law or regulation that makes running your company more costly or more difficult.

Knowing and training your security guards on new standards can save you lots of time and money in the long run from fines, lawsuits, and other litigation. BSIS continues to set the nationwide standards and offers great training programs for you and your officers. But you should always make sure to check new compliance laws in your specific state(s).

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WOTC: IS IT WORTH THE WORK?

Jeff Davis, TEAM Software Sales
Engineer, Network Partner



Manual screening and submission processes are usually tedious, even if they save you money. Industry-specific software can help you claim budget-saving tax credits easier and faster.

As a security company, it's likely that labor costs are a significant hit to your annual budget. And, in the labor-intensive security industry, it's not like you can make drastic cuts to curb labor costs and still maintain your service quality and retain your clients. While all of this may be true, it's also true that there are tactics you can employ to save money on your bottom line, including leveraging the Work Opportunity Tax Credit (WOTC) program to offset your labor costs.

WOTC in a Nutshell

If you're unfamiliar with WOTC, here's the long and short of it: WOTC is a U.S. federal tax credit designed to promote the hiring of individuals from certain groups who have faced significant barriers to employment. When an individual from a qualifying group is hired, the employer can claim a federal tax credit against the employee's paid wages, effectively lowering your company's taxable income so you're paying fewer taxes and ultimately saving more money.

But, is it worth the effort?

The answer is a resounding yes. With around 20-30% of employees being eligible for

WOTC, there's a high potential for earned credits your company could be taking advantage of. Let's say, for example, that your company employs 250 guards. At a standard industry 100% turnover rate, it is estimated you could be seeing tax credit savings up to \$40,000, as you can qualify for up to \$9,600 in tax credit per eligible hire.

The effort — made easy.

Once you know the benefits, you want to simplify the process of claiming those credits as much as possible. It's a process that can be labor-intensive, especially if you have to manually collect and collate data from multiple tracking systems. Integrated technology solutions help by:

- Logging your new hire in your software system.
- Automatically screening new hires.
- Submitting your payroll data.
- Collecting your tax credits.

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