

NOVEMBER 2024

THE CALIFORNIAN

THE QUARTERLY
NEWSLETTER OF



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PRESIDENT'S REPORT

DAVID CHANDLER, CALSAGA PRESIDENT



Last month CALSAGA held the election for the 2025 - 2026 Board of Directors. Thank you for your confidence in me as the Association's President and for electing me to another term. You can see the full list of election results on **page 4**.

It was nice to see so many of you at the 2024 CALSAGA Annual Conference. Thank you to CALSAGA staff for putting on a great event. Many of you shared with me in person how you enjoyed and benefited from the event. I also appreciate those of you who shared feedback in the post event survey. Our team is already using that information to improve the experience for you in 2025. The survey has now closed but if you have additional feedback to share, please email members@calsaga.org. Check out the full conference recap on **page 14**.

As always, our Legislative Committee along with our lobbyists' staff will keep a watchful eye on legislation and will work diligently to thwart legislation that is unfriendly to our industry.

I wish you, your families and your staff a Happy Holiday season and Happy New Year!

A handwritten signature in dark ink, appearing to read 'DCA', written in a cursive style.

Be Safe,
David Chandler

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ALEY SMIDT

REGULATION CORNER

Three things you need to know:

- You will now see a 2.3% finance charge added to all transactions conducted through BreZE.
- There is a new [Biennial Firearms Permit Qualification Application](#) available on the BSIS website. Starting December 1st, the Bureau will only accept the revised Biennial Firearms Permit Qualification Application.
- The BSIS plans to work with legislators to introduce a clean up bill. Included in the text will be clarifying language about which sections of the Appropriate Use of Force training must be conducted in person. We will keep you posted via email alerts on the specific language in the bill as more information is available.

ELECTION RESULTS FOR THE 2025 - 2026 BOARD OF DIRECTORS

President - David Chandler

Vice President - Gary Bradley

Vice President - Ashlee Cervantes

Treasurer - Mark Miller

Secretary - Mike Smidt

Director (Northern CA) - Antonio Benavides

Director (Northern CA) - Conrad Levoit

Director (Southern CA) - Manuel Jimenez

Director (Southern CA) - Gus Kontopuls

The Board will be determining the two At-Large Directors in January.

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INSURANCE CARRIERS AND SECURITY GUARD CONTRACTS: KEY CONSIDERATIONS



SHAUN KELLY & JOHN KOSKINEN, ASSURED PARTNERS,
CALSAGA PREFERRED BROKER

Introducing John Koskinen

Hello everyone,

I'm John Koskinen, and I'm excited to introduce myself to the security and insurance world. I'm partnering with Shaun Kelly to deepen our security insurance team. I wanted to take a moment to thank CALSAGA and all the attendees for a fantastic conference. There were so many great topics discussed, including legal issues, social media, and, of course, our favorite—insurance.

The industry has a bright future with plenty of opportunities for growth, and we are eager to support as many of you as we can. Following up on Shaun's insurance speech from Thursday, I wanted to share some additional information regarding service and contract agreements with clients.

Thank you for your time and support.

Insurance Carriers and Security Guard Contracts: Key Considerations

A strong, well-negotiated security guard contract is crucial in the security industry to protect your business from unwarranted liability. When a new customer inquires about your services, it's an opportunity to protect the client and protect you. Drafting a solid contract with your legal counsel and insurance team ensures your business is protected from unnecessary risks and outlines your responsibilities.

Protecting Your Business:

The contract's main objective should be to prevent the client from adding terms into your contract that assign responsibility from them to your security company. If the drafting is not done carefully, the company could find itself in hot water in case a claim arises.

Terms to Understand:

To safeguard your business, here are some terms to understand.

Indemnification, or Hold Harmless Clauses: These clauses have the potential to shift the Client's liability to your business, holding you liable for all claims, including potential claims brought about by the client's carelessness.



ACTIONABLE OPPORTUNITIES TO INCREASE EMPLOYEE RETENTION

JILL DAVIE, TEAM SOFTWARE BY WORKWAVE, CALSAGA NETWORK PARTNER

Security contractors continue to face the challenge of a shrinking, very competitive labor force, which can be combated by integrating automation into current processes and focusing on employee retention programs.

TEAM Software data shows that the highest rate of turnover occurs in the first 60 days of employment, but retention efforts shouldn't end there. Because we know long-term retention can be tied to employee engagement, it's important to build a culture where managers have regular touchpoints with employees to discuss career development and goals, as well as day-to-day work assignments and questions.

Taking the steps to develop a stable, cohesive workforce is directly linked to retaining skilled and experienced employees. This ensures continuity in operations while creating a positive work environment that supports talent, welcomes innovative ideas and fosters collaboration.

Place value on top talent

The average cost of onboarding a new employee is nearly \$4,700, according to the Society for Human Resource Management (SHRM). However, some employers estimate the total cost of a new hire can be three to four times the salary of the position, due to the time and energy that department leaders and managers must invest into supporting the hiring process.

Retaining skilled and experienced employees contributes to a stable and cohesive workforce, ensuring continuity in operations and fostering a positive work environment. Employee loyalty enhances organizational culture, as committed employees are more likely to invest in their roles, contribute innovative ideas and collaborate effectively with colleagues.

Loyal employees serve as brand ambassadors, promoting a positive employer reputation that attracts top talent and strengthens the company's competitive edge in the market.



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CUT TURNOVER AND BOOST SAVINGS: HOW SECTION 125 CAN HELP GUARD COMPANIES KEEP STAFF, SAVE ON TAXES AND REDUCE THEIR WORKERS COMP PREMIUMS

RICK KNIGHT, BUSINESS LINK SOLUTIONS, CALSAGA ASSOCIATE MEMBER

According to many industry publications, the security guard industry faces a very high turnover rate, reportedly as high as 300%. The two main reasons cited are low wages and lack of affordable benefits. This often drives employees to switch jobs, sometimes for as little as a 50 cent per hour increase.

Our specially designed Section 125 plan can help guard companies reduce turnover and save costs leading to increased take-home pay for employees and annual savings on what you pay in FICA payroll taxes and Workers Comp premiums.

In 1978 Congress enacted the Section 125 law that allows American companies the ability to pre-tax employee benefits. This reduces what you pay on your FICA payroll taxes, putting money back in both your company's and your employees' pockets.

Additionally, every qualified full-time employee will have access to important benefits designed to help them be healthier and with those benefits being pre-taxed, full-time eligible employees will see a net increase in their take-home pay. On average, guard companies that sign up with this plan save over \$500 per year and their employees see an average \$80-\$100 per month pay increase.

We've helped over 10,000 companies save on taxes and retain their staff, including a Santa Ana guard company that save \$50,000 in FICA taxes each year and have significant saving on their Workers Comp premiums.

UNPACKING THE PURPOSE OF A SECURITY OPERATIONS CENTER FOR PHYSICAL SECURITY PROVIDERS

ASHLEE CERVANTES THOMAS, GUARDIAN SECURE SOLUTIONS, LLC, CALSAGA ASSOCIATE MEMBER

A Security Operations Center, also known as an SOC, is a facility with a team of security professionals who track, respond, and analyze the ongoing operations of an organization. An SOC can handle a plethora of responsibilities but stripped down, an SOC is your company's first line of defense. There are various different types of SOC's and some companies may even go the route of building an in-house Dispatch Center. An in-house Dispatch Center can be defined as a dedicated staff and equipment solely for their own incoming and outgoing operations.

In this article, we break down commonly asked questions regarding SOC's vs Dispatch Centers, building your own dispatch center, and identifying which option is best for your company.

When looking into building your own dispatch center, consider these 5 key areas:

1. Assess Your Call Volume

A smaller company may receive 10 calls per day whereas a larger company may receive 10+ calls per hour. Call volume in relation to needing an SOC will vary depending on the needs of your company.

2. Consider Existing Resources

Consider utilizing existing staff to create a patchwork dispatch center. While using this tactic may be cost effective, it is important to remember that these individuals most likely already work long, intense hours where burnout may occur. Additionally, as security professionals, we can recognize that security officers, patrol officers, and even managers may not be best equipped to handle all incoming and outgoing company operations. Guard Card Training is much different than Dispatch Training!



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USING ARTIFICIAL INTELLIGENCE IN THE SECURITY INDUSTRY

DR. ROBERT COOP, TEAM SOFTWARE BY WORKWAVE, CALSAGA NETWORK PARTNER

Artificial intelligence (AI) is seemingly everywhere. Across industry events, conferences, expos and meetings, AI is the topic that everyone wants to hear more about. But the reality is that AI adoption in security isn't uniform – some areas are seeing rapid advancement while others are just beginning to transform.

The security industry's embrace of AI reflects this mixed landscape. While technologies like computer vision have become sophisticated and widely adopted for surveillance and monitoring, other applications like back-office administration and customer support are still in their early stages. Business owners are eager to understand how these various AI technologies can be embedded into their daily workflows to make operations leaner, faster and more efficient.

Benefits for security companies

This early in development, the benefits of AI are endless. As a starting point, though, security companies can expect three initial benefits after implementation.

The first is improved efficiency, as AI automates routine tasks and optimizes resource allocation, saving time and reducing costs. Because AI reduces manual processes and human error behind the scenes, it will also be able to start improving efficiency in the field.

“

Because AI reduces manual processes and human error behind the scenes, it will also be able to start improving efficiency in the field.

For example, AI can now determine optimal guard tours and staff deployment patterns. This helps to ensure you're staying ahead of contract needs and preserving resources (and pay) based on actual needs for contract fulfillment.

Secondly, security professionals can expect a better customer experience. Some of the resistance to AI comes with a fear that these people-centered services will begin to lose human connection. However, AI is a tool that enhances rather than replaces personal service, ultimately improving customer experiences and leading to greater customer retention rates.

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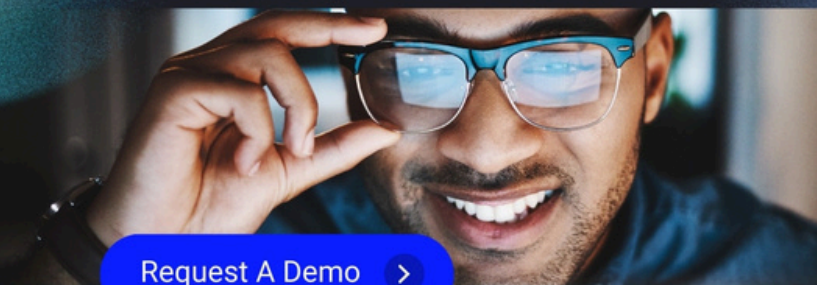
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NAVIGATING THE HARD INSURANCE MARKET: STRATEGIES FOR PRIVATE SECURITY FIRMS

TORY BROWNYWARD, BROWNYARD GROUP

As insurers look to reduce risk and losses, businesses in areas that are deemed high-risk, such as those in private security, face fewer options and higher rates. Yet while higher premiums are difficult for security firms to navigate, they pale in comparison to the enormous financial and reputational damage inadequate coverage may cause. For private security firms, there is no end in sight as these conditions, which started around 2019 and were accompanied by higher premiums and stricter underwriting, are expected to continue well into 2025.

Fortunately, there are strategies that security firm owners and operators can use to ensure their firm remains appealing for insurance companies by understanding their risk exposures and addressing them.

Why so hard?

Past hard markets have lasted three years on average, making the current hard market unusual. The hard market has persisted for as long as it has for multiple reasons, including two that impact private security firms the most.

First, firms face increasing risks—and premiums—due to the rise of so-called “nuclear verdicts,” court decisions that exceed \$10 million in damages for the claimant. In 2023, nuclear verdicts cost the insurance industry a staggering \$14.5 billion, and security firms are not immune.



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GUARDING OVERTIME: NAVIGATING STATE LAWS AND ELIMINATING NON- BILLABLE HOURS

JEFF DIDOMENICO, TRACKFORCE VALIANT +
TRACKTIK, CALSAGA NETWORK PARTNER

In California's security industry, overtime management is more than just a compliance challenge—it's a strategic necessity to mitigate costs and promote employee satisfaction. California has strict overtime laws, especially for workers like security guards who are not exempt from these rules. California's overtime laws, which are more stringent than federal mandates, demand meticulous attention from employers. Understanding and implementing these regulations are vital for maintaining compliance and fostering a fair work environment.

In California, employment laws dictate specific criteria for overtime pay that significantly impact how security companies manage their staffing. Non-exempt employees, such as security guards, are entitled to overtime pay under circumstances broader than the federal standard.

California stipulates that security personnel earn 1.5 times their regular pay rate for hours worked beyond 8 in a single day or for the first 8 hours on the seventh consecutive day of work in a week. Even more, they are due double pay for hours worked beyond 12 on any given day and for all hours worked beyond 8 on the seventh consecutive day of work. Such measures ensure workers are compensated fairly for longer shifts, promoting a better balance between work and rest.

Additionally, California's laws require that employers pay for "reporting time." This means if guards show up for work but work less than half their expected shift, among other situations, they still must be paid.

Another nuance of California employment law is travel time where additional state rules dictate that employees must be paid for travel time between job sites during work hours. If security guards must report to a different location than usual workplace or travel to another site for the day, that travel time is considered work time and must be paid as such.



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HOW TO ATTRACT YOUR COMPANY'S IDEAL CANDIDATE

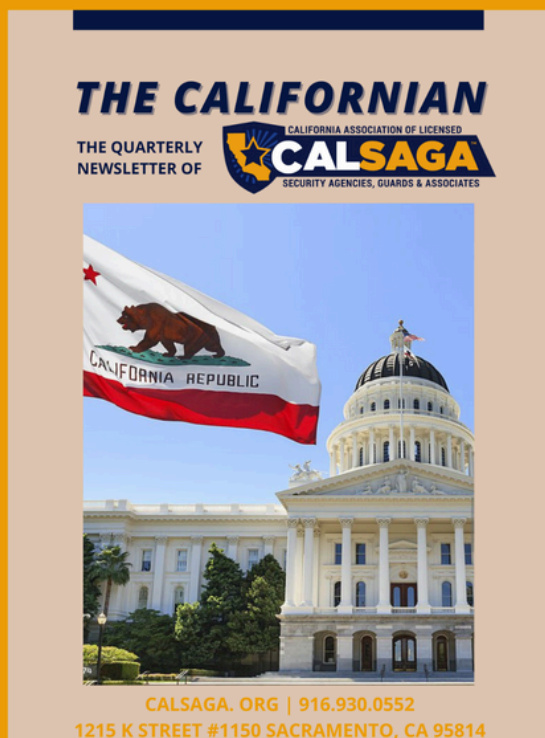
ANNE LAGUZZA, THE WORKS CONSULTING,
CALSAGA NETWORK PARTNER

The job market continues to be in favor of job seekers with many security companies citing frustrations over attracting qualified candidates.

“A common problem we hear is that security companies will receive a lot of resumes but few are qualified for the role.

If this is happening to you, it is time to review your hiring process from start to finish and find the gaps in your process:

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click to see the complete 2024 collection &
past issues of CALSAGA's quarterly newsletter

1. Job Postings

Well-written and well-placed job postings are the key to attracting the right candidates from the start. If you're receiving lots of resumes but none are qualified for your open position, it's time to assess. Ensure your job posting is engaging and well-written. Job postings are excellent marketing for your company. To attract top talent, don't just list off job responsibilities, instead highlight what makes your company different and why people like working there. Applicants are looking for work places that they will enjoy - be sure to include information that will make them want to apply. There are many job posting sites available online, but not all will help you connect with the right candidates. Make sure that you're utilizing recruiting websites that list similar security jobs in your area. You want to be well-positioned where your future employees are looking for jobs.

2. Interview Process

An interviewing process is like baking. You must follow a specific recipe to ensure repeated results. Decide who should be involved in your interview process and why. What are the questions that will be asked to provide you with the most valuable information? Use behavioral interview questions to understand what the applicant's past experience is that best relates to your open position. Be consistent. Every time you change the "recipe" you run the risk of uncertainty in the outcome. Hiring is one of the most important things you will do as a leader - treat it with the care and attention it deserves.

3. Selection Process

To ensure you're hiring your company's ideal candidate every time, you must have a clear understanding of the type of candidate that would work well within your company's culture. You might find a candidate likable, but are they a good match for the position? We all have great friends that we wouldn't recommend for a job (I know I do!). They are very likable socially, but in terms of reliability - not so much. If you don't carefully review each candidate's opportunity areas before hiring to ensure that you have the time and ability to train them, you'll find yourself recruiting for that same position again very soon.



CLICK TO CONTINUE READING

2024 CALSAGA ANNUAL CONFERENCE RECAP

Our 2024 Annual Conference was another success in the books! The event took place October 22nd – 24th at the Agua Caliente Resort in Rancho Mirage.

This year we presented a session of Coffee Chat Live as well as bringing back the lively mariachi band for our President's Reception. Our second year of the Under the Stars Poolside Reception boasted the yearly lobster on a stick and raffle prizes that included a Staycation at the Agua Caliente Ranch Mirage.

Check out photos from the Annual Conference



The 2024 Annual Conference kicked off early Tuesday this year with a few new segments – A Conversation about Social Media Marketing with Manny Jimenez and Preparing to Sell Your Company with Keith Oringer with Security Pro Advisors. Anne Laguzza of The Works Consulting presented Lessons on Leadership. For this year's networking session, our Ambassador Committee conducted Coffee Chat

Live with CALSAGA Lobbyist Kelly Jensen of Sloat, Higgins, Jensen. Thank you to Coachella Valley Public Safety for hosting Tuesday lunch and Happy Hour sponsored by GardaWorld.

We wrapped up the first day with the President's Reception sponsored by conference Presenting Sponsor Assured Partners. The live

mariachi band was welcomed back with record attendance!



The Annual Conference continued Wednesday morning with breakfast sponsored by Allied Universal Security Services. A packed day started with the State of the Association address from CALSAGA President David Chandler followed by a Legal Update presented by Barry Bradley, Jaimee Wellerstein and Michael Bruskin of Bradley, Gmelich & Wellerstein. Barry, Jaimee & Michael advised about new statutes and employment law cases and legislations such as changes to Privates Security Services Acts, new firearms laws for 2025, and employment legislation.

CALSAGA members voted for their 2025 – 2026 Board of Directors which were announced mid-afternoon Wednesday. We are thankful to have many seasoned board members re-elected and to welcome a new face to the board! Officer Awards, which included Valor, Life Saving and Security Officer of the Year, were presented by CALSAGA Vice Presidents Gary Bradley and Ashlee Cervantes Thomas. Thank you to our Officer Awards sponsor USCCA.



After lunch, sponsored by The Works Consulting, CALSAGA Lobbyist Kelly Jensen returned for a brief legislative update. Our informational sessions wrapped up with the always popular BSIS Bootcamp by CALSAGA President David Chandler. Our Exhibitor Hall was once again sold out! Attendees were able to network and visit vendor booths during Wednesday Happy Hour, sponsored by Tactical Task Force Private Security.

2024 CALSAGA ANNUAL CONFERENCE RECAP

CONTINUED...

For the second year in a row we hosted the Under the Stars Poolside Reception. The always anticipated lobster on a stick returned, along with the delicious, mashed potato and sundae bars. We are very fortunate to provide a raffle during this event which featured cash prizes and a Staycation at the Agua Caliente Rancho Mirage. A special thank you to Trackforce Valiant + TrackTik for hosting our bar at this event. The Sound & Lighting Sponsor for this event was Sargeant Insurance.



A busy week came to an end with Anne Laguzza of The Works Consulting returning to the stage with Gary Bradley of St. Moritz Security Services delivering a session about understanding leave laws. After our final break for a visit in the vendor hall, CALSAGA's Preferred Broker Assured Partners, Shaun Kelly presented an insurance update for 2025. Lastly, we welcomed back the BSIS Chief Lynne Jensen for a Q&A with attendees. We are grateful for the incredible working relationship we have with the Bureau and their continued presence at our Annual Conference.



A special thank you to Agua Caliente Casino and Resort. This location has

hosted the CALSAGA Annual Conference for 9 years and we greatly appreciate their hospitality to our conference guests. Finally, we wouldn't have been completely successful without the support of our sponsors and vendors!

Thank you to our sponsors: ALKEME Insurance; Allied Universal Security Services; Assured Partners; ARCS Software; Belfry Software; Black Knight Patrol Private Security Services; Bradley, Gmelich & Wellerstein; Chandler Security Consulting, Inc.; Coachella Valley Public Safety; Code 4 Private Security; El Dorado Insurance Agency, Inc.; GardaWorld; Guardian Secure Solutions LLC; Hearclear LLC; HUB International; Officer Reports; PLIX AI; Pre-Banc Business Credit, Inc.; Sargeant Insurance; Security ProAdvisors; Symbol Arts; Tactical Task Force Private Security; TEAM Software by WorkWave; The Works Consulting; TrackForce Valiant + TrackTik; and USCCA.

We appreciate everyone who completed the Annual Conference survey following the event. Your feedback helps us to plan events that will be most beneficial to you. We look forward to seeing new and familiar faces next year! Dates for the 2025 Annual Conference will be announced soon!

