

34TH ANNUAL MEETING OF THE LOCAL GOVERNMENT INSURANCE TRUST



THURSDAY OCTOBER 21, 2021
DOUBLETREE HOTEL, ANNAPOLIS, MD



Health benefit costs keep rising.
LGIT Health puts you in control.

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EXECUTIVE SUMMARY 2021

The Local Government Insurance Trust (LGIT), a member owned risk and insurance pool for Maryland local governments, was founded in 1987 for the public sector by the Maryland Association of Counties (MACo) and the Maryland Municipal League (MML). Currently, LGIT has 191 participants.

When established, LGIT responded to a situation of diminished availability and escalating costs for commercial insurance. Since its inception, the Trust has provided coverage at competitive rates to benefit local governments, and ultimately the taxpayers of the State of Maryland.



The **Local Government Insurance Trust** ("the Trust") is an insurance pool created in 1987 in response to the lack of available, affordable insurance for Maryland's local governments. Because the Trust is local to Maryland, and is owned and operated by Maryland's local governments, its primary purpose is to resolve the risk management needs of its members. Unlike a typical "insurance company," the Trust is a nonprofit organization, governed by its members through an elected Board of Trustees. Members can directly access the Board of Trustees, the Chairman of the Board and the Executive Director concerning their risk management and insurance issues.

While 2021 has presented its unique challenges, the one thing that Maryland's local governments have not had to worry about this year is insurance coverage. I am proud to say that the Trust continues to serve the needs of Maryland's Municipalities both now and in the future. Our member quarterly surveys revealed that our employees have continued to diligently serve your needs in FY 21 while working remotely for much of the year. Crises such as this are not new to the Trust.

FY 2021 was also an incredibly challenging year due to an increase in the number of police liability and automobile claims received resulting in large underwriting losses. Fortunately, the Trust also had one of its best investment years ever which more than covered for the losses.

CHAIRMAN'S MESSAGE



JOHN D. MILLER
Chairman

In Fiscal year 2021, the Trust retained all of its member municipalities and all its member counties from the previous year. In fiscal year 2021, Trust membership includes 17 counties, 147 municipalities, 23 sponsored entities, the Maryland Municipal League (MML), the Maryland Association of Counties (MACo) and the Local Government Insurance Trust.

Training continues to be a primary focus of our risk management efforts, because the better trained employees are, the fewer losses they will incur. In fiscal year 2021, despite the continuing challenges presented by the COVID-19 Pandemic, the Trust provided 21 in person training and educational opportunities across the state, which were attended by 493 local government officials and employees. More information can be found in the Trust's Executive Director's Transmittal letter for the Annual Financial Report (AFR) concerning the virtual training provided by the Trust.

In 2021, the Trust also continued its outreach to organizations and groups representing and/or affiliated with the Trust members. These groups included the Maryland Sheriff's Association, the Maryland Police and Correctional Training Commission, the Maryland GFOA, the Chesapeake Employers Insurance Company, the Public Risk Insurance Management Association, the National League of Cities Risk Information Sharing Consortium, the National Association of Counties and of course, MACo and MML. The Trust continued its sponsorship with MACo, MML, and the School of Public Policy at the University of Maryland, to conduct the Academy for Excellence in Local Governance.

From a financial standpoint, for fiscal year 2021, the Trust reports an overall increase in net position of approximately \$7,784,000 which is net of the \$3,245,000 returned to LGIT members in the form of premium credits. The premium credits were granted as follows: \$2,123,000 was returned to the members of the Primary Liability Pool (PLP), \$796,000 to the members of the Property Pool and \$326,000 to members of the Excess Pool. We also anticipate returning an additional \$3,150,000 of credits in the coming fiscal year 2022. Overall, the Trust continues to maintain a very healthy reserve and is in excellent financial condition with a net position over \$60,000,000. Information regarding the rate stabilization credit program can be found in Note 7 of the Notes to the Financial Statements contained in this AFR.

Also included in the AFR are the Transmittal letter and Management's Discussion and Analysis, which provide detail regarding the financial operations of the Trust. Additionally, the basic financial statements include the Notes to the financial statements, which are an integral part of the annual report. The annual audit went very well largely due to the quality and the stability of the staff in our Finance Department and the work of our Finance/Audit Committee.

My sincere appreciation is extended to all members for their support, input and ideas that have made the Trust what it is today. I also express my gratitude to my dedicated fellow Board members and the many local government officials who serve on the Trust's committees. These volunteers are to be commended for their extra effort in making this year a great one.

Finally, I would like to take this opportunity to thank the highly experienced staff for its hard work throughout the year. Their commitment and dedication to Maryland's local governments are what sets us apart from the competition.

Respectfully submitted,
John D. Miller, Chair
Burgess, Middletown

2020–2021



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jwothers@nilesbarton.com
(410) 783-6365



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LGIT's 34th Annual Meeting

October 21, 2021

DoubleTree Hotel
Annapolis, Maryland



AGENDA

8:30 – 9:00 a.m.

Registration - Continental Breakfast

9:00 – 9:20 a.m.

Business Meeting

Chairman's Report

Business, Administrative Updates

9:20 – 9:30 a.m.

Break

9:30 – 10:30 a.m.

Employment Considerations – COVID –

HR Portal Online Training

Matt Peter, Esq., LGIT HR Director

10:30 – 10:45 a.m.

Break

10:45 – 12:15 p.m.

Law Enforcement Challenges & Solutions

Steve Campbell – Law Enforcement Expert
Legal & Liability Risk Management Institute

12:15 – 12:30 p.m.

Closing Remarks

12:30 – 1:30 p.m.

Lunch

1:30 – 3:30 p.m.

Academy for Excellence in Local Governance:

Employment Issues (Core)

(IN-PERSON AND VIRTUAL)

Kevin Karpinski, Esq.





PSA + LGIT Health: Partnering for your success

PSA Insurance and Financial Services is proud to announce our new partnership with LGIT Health as their exclusive broker/distribution partner! PSA is the Mid-Atlantic region's leading independent insurance brokerage, providing employee benefits and HR consulting solutions. With our vast knowledge, experience and resources, we can provide national-caliber capabilities with local service.

You're the benefits superhero. *We're your secret weapon.*

Our seasoned pros can provide you with a single source solution for all your employee benefits needs by working as an extension of your HR team.

► REGULATORY COMPLIANCE

Evolving healthcare legislation requires continuous benefits plan compliance oversight, which may be overwhelming for your organization. Take a deep breath—we can help.

► PRESCRIPTIVE ANALYTICS AND CLINICAL MANAGEMENT

Feeling out of control with ineffective measures for healthcare cost management? Our methodology gets more of your high risk employees engaged with carrier management for improved healthcare outcomes and a corresponding reduction in claims.

► EMPLOYEE ADVOCACY

Many brokers push off employee issues to the carrier or HR team. Not PSA! All employees and their dependents have access to our in-house Client Advocate Team of trained benefits specialists.

► CUSTOMIZED EMPLOYEE COMMUNICATIONS

Don't let confusing or poorly crafted communications detract from the hard work you put into building an awesome benefits plan. We build custom communications to make your plan shine and help your employees feel informed and confident in their benefit elections.

► INTEGRATED FULL-CYCLE WORKFORCE MANAGEMENT SOLUTIONS

One solution for all your workforce management needs. Say good bye to paper and redundant work and say hello to a single, streamlined and integrated system.

“

We are excited to further strengthen the LGIT Health program by partnering with PSA. Maryland municipalities and counties can now have access to one of the regions most trusted employee benefits advisors.

*-Tim Ailsworth
Executive Director, LGIT*

”

Contact: Ken Huber | KHuber@psafinancial.com
www.psafinancial.com/LGIT

This presentation will discuss the importance of having a culture in a locality that expects professional policing. This culture begins with elected and appointed officials.

STEPHEN CAMPBELL

Stephen Campbell began his law enforcement career with the Providence Rhode Island Police Department which employs 500 sworn officers and retired after 28 years at the rank of Major, Chief of Detectives. He has conducted over 115 homicide investigations and dozens of suicides, accidental and natural causes death investigations.



Steve has been a Law Enforcement Trainer and Consultant with the Legal and Liability Risk Management Institute for thirteen years. He is the Director of Policy Development and Agency Auditing.

Steve regularly conducts law enforcement agency and detention facility assessments focusing on high-risk and high liability operations. Steve is a graduate of the Senior Management Institute for Policing at the Police Executive Research Forum (PERF) at Boston University. He attended the Williams Homicide School, New York State Police.

Steve holds a Bachelor of Science Degree in Administration of Justice from Roger Williams University, Bristol RI and a Master of Science Degree in Administration of Justice from Salve Regina University, Newport RI. United States Military, Active Duty, United States Air Force. Honorable discharged with the rank of Sergeant. Provided law enforcement and security related duties on military installations in the United States and abroad.



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Employment Issues Considerations – Covid – HR Portal

This session will focus on current employment issues facing LGIT members, including issues related to the COVID-19 virus and harassment in the workplace. After discussing the issues, we will also discuss the value added benefits available to LGIT members to address these issues, including the HR Compliance Portal, LocalGovU (Lexipol), and the Employment Law Hotline.

SESSION INSTRUCTOR

Matthew Peter, Esq. is the Human Resource Director for Local Government Insurance Trust and a staff attorney. Matt defends LGIT members, their public officials and law enforcement personnel in state and federal civil lawsuits, and assists staff and LGIT members with risk management issues. Matt received his JD from Syracuse University College of Law in 1998. Prior to joining LGIT he worked for over six and a half years at the law firm of Karpinski, Colaresi and Karp where he worked on various types of cases including matters involving LGIT members, their public officials and law enforcement personnel.

Employment Issues Session/Overview

This workshop will provide an overview of preferred employment practices. The speaker will address how positions should be advertised and interviews conducted. Learn about risk management techniques concerning proper supervision of employees, as well as appropriate procedures for disciplining employees. A portion of this workshop will be devoted specifically to the legal aspects of furloughing and laying off employees.



SESSION INSTRUCTOR

Kevin Karpinski, Esq. is the managing partner in the law firm of Karpinski, Cornbrooks & Karp. He concentrates his practice in defending civil rights claims, including claims of employment discrimination, use of excessive force by police officers and other claims filed against public entities and their officials.

2021 TRAINING AWARD



The LGIT Training Award is presented to a member that recognizes the value of and strives to participate in LGIT seminars and trainings. The 2021 honoree is:

Wicomico County

Wicomico County consistently takes advantage of LGIT-sponsored training classes and seminars. The County's frequent participation in workshops, seminars, online training and hosting LGIT-sponsored training classes demonstrates its commitment to loss prevention and loss reduction through education.

Special recognition must be made for the outstanding effort made by County personnel and leadership to train Wicomico County's personnel. Wicomico hosted several important classes during fiscal year 2021 despite the challenges of the COVID-19 restrictions enabling personnel to take advantage of a wide variety of LGIT training courses.

With this outstanding effort, it is obvious that Wicomico County understands the benefits and positive impact loss control and risk management training can provide. County attendance at training continues to benefit not only Wicomico County staff and personnel, but the citizens of Wicomico County and the community as a whole.

 The Local Government Insurance Trust appreciates the strong partnership it has with Wicomico County in risk management training participation.

2021 CLAIMS AWARD



The LGIT Claims Award is presented to a member that exhibits exemplary efforts to effectively process claims. The 2021 honoree is:

Calvert County

Calvert County is the FY 21 recipient of the LGIT Claims Award for excellence in reporting, investigation and reduction of claims. Calvert County continues its efforts for more efficient and effective claims handlings. Helping reduce time that a claim remains open and working toward quick resolution.

County employees are always available to provide investigative assistance to the LGIT's claims staff.

Additionally, County employees continue to make efforts to control/mitigate losses.

The Local Government Insurance Trust appreciates the strong partnership it has with Calvert County and congratulates the County for its exceptional effort in claims management.

2021 RISK MANAGEMENT AWARD



The Risk Management Award is presented to the members that consistently demonstrate excellence in and continuing commitment to loss reduction, ongoing training, adherence to LGIT's Risk Management Guidelines and using LGIT's resources. These are the Members that scored 100% on the annual Loss Control Credit Survey. The 2021 honorees are:

Calvert County	City of Westminster	Town of Edmonston
Calvert Library	Commissioners of St.	Town of Emmitsburg
Caroline County Library	Mary's County	Town of Hampstead
Carroll County	Garrett County Community	Town of Hancock
Carroll County Public Library	Action Committee Inc.	Town of Henderson
Cecil County	Howard Community College	Town of Hurlock
Charles County	Kent County	Town of La Plata
City of Hagerstown	Kent County Public Library	Town of Rock Hall
City of Havre de Grace	St. Mary's County	Town of Upper Marlboro
City of Laurel	Metropolitan Commission	Village of North Chevy Chase
City of New Carrollton	Town of Bel Air	Wicomico County
City of Salisbury	Town of Betterton	
City of Seat Pleasant	Town of Charlestown	

The Local Government Insurance Trust appreciates and applauds these members' outstanding efforts and commitment to effective risk management policies, programs and strategies.

2021

LIFE SAVER AWARD



The LGIT Life Saver Award is presented to an employee of a LGIT member who has been directly responsible for saving a human life beyond their normal duties. There are two honorees this year from Howard County.

Tabitha Kanagie and Ian Smith

On August 6, 2021 Tabitha Kanagie and Ian Smith, park rangers with Howard County, were on routine patrol. They responded to a medical emergency at Rockbun Branch Park and were instrumental in saving the lives of two individuals who had overdosed.

Upon arrival, they were met by a group of people who directed them to the two unresponsive individuals. The two park rangers found both men unresponsive, without a pulse, not breathing and blue around their lips. Without hesitation rangers Kanagie and Smith administered first aid and Narcan. Ranger Smith began CPR while Ranger Kanagie prepared an AED for victim number 2. The two rangers revived both patients and remained with them until the arrival of fire and rescue units.

Their swift actions saved the lives of the two victims by providing outstanding service and devotion to duty reflecting great credit to themselves and their actions, Howard County Recreation and Parks, its park rangers and Howard County.

2021
LAW ENFORCEMENT
MEMORIAL TRAINING GRANT



The LGIT Law Enforcement Memorial Training Grant was created to recognize the dedication and sacrifice made by the Trust's law enforcement agencies and it is dedicated to their efforts to protect and serve the citizens of Maryland's local governments. This year's Law Enforcement Memorial Training Grant honoree is:

City of Seat Pleasant

The LGIT Law Enforcement Memorial Training Grant Program provides \$5,000 to a single Trust member. The purpose of this grant award is for the recipient government member to send a designated law enforcement candidate to a police training academy for basic training. Funding is provided to cover all costs related to the candidate becoming a certified law enforcement officer.



POST-65 HEALTH INSURANCE TAILORED TO YOUR RETIREES

Access to affordable health insurance is a necessity for fixed-income seniors. Local Government Insurance Trust (LGIT) has partnered with AmWINS Group Benefits to offer a voluntary retiree health insurance program, featuring:

- Medicare Supplemental Insurance (Parts A & B)
- Prescription Drug Insurance (Part D—with no donut hole)
- Dental and Vision Plans
- Licensed Enrollment and Service Specialists

This is a fully voluntary program, so organizations can feel comfortable offering a comprehensive program to their retirees with no insurance liability and no cost to the employer.

Currently providing a subsidized plan? AmWINS can also assist groups with alternative solutions, including adding a voluntary program for employees who may not be eligible for subsidized benefits.

***No Underwriting!
Guaranteed Acceptance!***

Ready to learn more?

Contact: Michele Keplinger

LGIT Communications & Member Services Manager

MicheleK@lgit.org | Office: 443.561.1700

Membership Acknowledgment 2021

*Recognizing
Longevity
in the
Trust*

30 years

Town of Preston
Maryland Municipal League

Maryland Municipal Insurance Agency Inc.

Town of Hillsboro
City of Greenbelt
Town of East New Market
Town of Chevy Chase

25 years

Town of Poolesville
Town of North Beach
Dorchester County

20 years

Town of Upper Marlboro

Town of Ocean City

Town of Deer Park

Corporation of Clear Spring

Town of Berlin

10 years

Village of Martin's Additions



2020-2021

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Amy Lanham	Howard County
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October 21, 2021 ~ Annapolis, Maryland

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In partnership with the Local Government Insurance Trust (LGIT), Amwins is focused on providing a unique employee benefit solution at no cost to Maryland Municipalities. Our Voluntary Retiree Medical Program will provide your employees with access to our Medicare Concierge service along with a dedicated team of Benefits Specialists. Through this LGIT concierge program, Maryland Municipal employees will have access to competitive and comprehensive benefits. Our Team of Benefits Specialist are here to help your employees better navigate Medicare and select the coverage that best fits their personal and financial needs. Contact Jeff Morris at jeff.morris@amwins.com or 401.734.5940 to learn how simple it is to add this program today.

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Since 1991, The Benecon Group has been a leader in developing and administering Health Insurance Cooperatives for Public Sector clients. Benecon specializes in building self-funded programs that help employers save precious premium dollars while providing outstanding coverage to their employees. Since 2010, Benecon has partnered with the Local Government Insurance Trust (LGIT) to provide health benefits to the membership through the LGIT Health Cooperative. Through FY21, twenty four Maryland communities have experienced the savings and excellent employee benefits through the LGIT Health Program. If you are not a Member yet, please contact us for additional information on ways you can save money by joining LGIT Health. 888-400.4647. Web Address: www.benecon.com

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METLIFE

Metropolitan Life Insurance Company opened for business in 1868. We began providing group insurance in 1917. During this time, we have gained a tremendous amount of experience and knowledge in servicing our public sector customers, making us uniquely qualified to serve public entity organizations. Our experience within the public sector includes a broad range of customers such as educational institutions, employee trust funds, governments and government agencies. We have a team designated to working with cities, counties, states, unions and other public entities of all sizes, made up of industry experts experienced in understanding the unique requirements of employers in the public sector. As of today, we currently cover over 3,500 public sector entities with over 8 million employees and their families covered.

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Town of Barnesville	Town of Friendsville	Village of North Chevy Chase
Town of Barton	City of Frostburg	Town of North East
Town of Bel Air	City of Gaithersburg	Northeast Maryland Waste Disposal Auth.
Town of Berlin	Town of Galena	Town of Oakland
Town of Berwyn Heights	Town of Galetown	Town of Ocean City
Town of Betterton	Garrett County	Town of Oxford
Town of Bladensburg	Garrett County Community Action Comm.	Town of Perryville
Town of Boonsboro	Garrett County Sanitary District, Inc.	Town of Pittsville
City of Bowie	Ruth Enlow Library of Garrett County	City of Pocomoke City
Town of Brentwood	Town of Garrett Park	Town of Poolesville
Town of Brookeville	Town of Glen Echo	Town of Port Deposit
Town of Brookview	Town of Glenarden	Port Tobacco Village
City of Brunswick	Town of Goldsboro	Town of Preston
Town of Burkittsville	Town of Grantsville	Town of Princess Anne
Calvert County	City of Greenbelt	Town of Queen Anne
Calvert Library	Town of Greensboro	Queen Anne's County
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Cambridge Municipal Utilities Commission	Town of Hampstead	Town of Ridgely
Town of Capitol Heights	Town of Hancock	Town of Rising Sun
Caroline County	City of Havre de Grace	Town of Riverdale Park
Caroline County Public Library	Town of Hebron	Town of Rock Hall
Carroll County	Town of Henderson	City of Rockville
Carroll County Humane Society	Town of Highland Beach	Village of Rosemont
Carroll County Public Library	Town of Hillsboro	City of Salisbury
Industrial Develop. Auth. of Carroll Co.	Howard Community College	City of Seat Pleasant
Carroll Transit System	Howard County	Town of Secretary
Cecil County	Howard Co. Economic Development Auth.	Town of Sharpsburg
Town of Cecilton	Howard County Housing Commission	Town of Sharptown
Town of Centreville	Howard County Library	Town of Smithsburg
Charles County	Town of Hurlock	Town of Snow Hill
Town of Charlestown	City of Hyattsville	Town of Somerset
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Town of Chesapeake City	Corporation of Keedysville	Somerset County Library System
Town of Chestertown	Town of Kensington	Somerset County Sanitary District
Town of Cheverly	Kent County	St. Mary's County
Town of Chevy Chase	Kent County Public Library	St. Mary's County Metropolitan Commission
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Village of Chevy Chase - Sec. 5	Town of La Plata	Town of Sudlersville
Town of Chevy Chase View	Town of Landover Hills	Town of Sykesville
Town of Chevy Chase Village	City of Laurel	City of Takoma Park
Town of Church Creek	Town of Laytonsville	Talbot County
Town of Church Hill	Town of Leonardtown	City of Taneytown
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Town of Cottage City	Town of Luke	Tri County Council for Southern Maryland
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Dorchester County Sanitary District	Mid-Shore Regional Council	Town of Washington Grove
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Town of Edmonston	Town of Mount Airy	Town of Willards
Town of Eldorado	City of Mount Rainier	Town of Williamsport
Town of Elkton	Town of Myersville	Worcester County
	City of New Carrollton	Worcester County Public Library

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The staff of the Local Government Insurance Trust
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We hope to see you next year
for our 35th Annual Meeting.



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