

35TH ANNUAL MEETING OF THE LOCAL GOVERNMENT INSURANCE TRUST



Thursday, November 3, 2022
DoubleTree Hotel, Annapolis, MD

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EXECUTIVE SUMMARY 2022

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 192 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.

Primary Goals of the Trust

Achieve insurance coverage for counties, municipalities, and related public agencies in Maryland

Provide member services in-house and obtain volunteer services when advantageous

Review, analyze, and improve customer service

Develop rate, risk management, and cost containment strategies to maintain the financial integrity of LGIT

CHAIRMAN'S MESSAGE

The Local Government Insurance Trust ("the Trust") is an insurance pool created in 1987 in response to the lack of available and affordable insurance for Maryland's local governments. Its primary purpose is to provide insurance products and risk management services that meet the needs of its members. The Trust is a not-for-profit organization, governed by its members through an elected Board of Trustees.

In fiscal year 2022, the Trust retained all of its member local governments and sponsored entities and added a new member - Garrett County Sanitary District. The Trust's membership includes 17 counties, 147 municipalities, 24 sponsored entities, the Maryland Municipal League (MML), the Maryland Association of Counties (MACo), and the Trust itself.

From a financial standpoint, for fiscal year 2022, the Trust reports an overall decrease in net position of approximately \$10,600,000 which is net of the \$3,500,000 returned to LGIT members in the form of premium credits. (Last year, LGIT awarded credits totaling \$2,383,000 to members of the Primary Liability Pool, \$743,000 to members of the Property Pool, and \$413,000 to members of the Excess Pool.) Overall, despite current investment market conditions and the increased cost of claims, the Trust continues to maintain a very healthy reserve and is in excellent financial condition with a net position of over \$50,000,000. Management's Discussion and Analysis of the financial operations of the Trust, as well as the Trust's financial statements, can be found in the Annual Comprehensive Financial Report. The annual audit went very well again this year thanks to the efforts of the Trust's Finance/IT Department and the work of our Finance/Audit Committee.



Training continues to be a primary focus of our risk management efforts. The Trust provided training to 1,323 local government officials and employees over the course of 48 training and educational opportunities offered across the state. Additionally, there were 3,298 courses taken through LGIT's Online Campus by member employees. The Trust also continued its outreach to a variety of organizations and groups representing and/or affiliated with its members. These groups included: the Maryland Sheriff's Association, the Maryland Police and Correctional Training Commission, 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 also continued its sponsorship, along with MACo, MML, and the School of Public Policy at the University of Maryland, of the Academy for Excellence in Local Governance.

I wish to express my gratitude to my fellow Board members and the many local government officials and employees who serve on the Trust's committees. I would also like to take this opportunity to thank our highly experienced staff for their hard work throughout the year. Their commitment and dedication to the Trust and its members is what sets us apart from the competition.

Finally, a heartfelt thank you to Tim Ailsworth, our executive director, who is retiring. For the last 13 years, Tim has led the Trust's operations and served its members in a professional and exemplary manner. Tim, on behalf of myself, the Board of Trustees, and the membership, we will all miss you and we all hope you enjoy your well-deserved retirement.

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

EXECUTIVE DIRECTOR'S FAREWELL MESSAGE

It has been an honor and a privilege to serve as Executive Director of LGIT for the past thirteen years. Therefore, I would like to take a moment to thank the Trust's members, Board of Trustees, and staff for making my time at LGIT both rewarding and special. Everyone has been incredibly supportive, and together we have made LGIT even stronger. We could not have achieved all that we have over the last thirteen years without a "unity of purpose".

As many of you know, I have spent the past thirty-two years in local government pooling, having worked for three different local government risk pools, in three different states. I honestly can say without hesitation, that Maryland local governments did it right when the Maryland Association of Counties and the Maryland Municipal League created this very successful city-county insurance risk pool.

During my travels throughout the state attending conferences and meetings, delivering checks, and making presentations, I met many people who became not only my colleagues but my friends as well. Whether I was attending a council meeting in Oakland, or a commissioners' meeting in St. Mary's County, everyone has been incredibly welcoming. I will not miss delivering the occasional piece of bad news to LGIT's Board or to a member, but I will miss the opportunity of interacting with you.

During my time at LGIT, we have faced numerous challenges, such as two hurricanes, several Nor'easters, an earthquake, and a pandemic. We also have faced a significant increase in auto, police, and employment related claims during my tenure as well. Thankfully, together we have weathered them all, and I know you will get through whatever challenges that lie ahead.

I am leaving the Trust stronger than ever and confident that LGIT is well positioned to continue to provide you with the best insurance coverage and risk management services available. My successor will lead LGIT to even greater things in the future.

Finally, I would like to thank Sally, my wife of 41 years, for the love and encouragement she has shown me over my entire career. She has been my companion at every step on my professional journey, and I could not have served the Trust without her unwavering support.

Thank you,
Tim



Niles, Barton & Wilmer is proud to serve as Trust Counsel and support the mission of LGIT.

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Contact **Jeffrey A. Wothers**, Esquire, LGIT Trust Counsel, for more information about Niles, Barton & Wilmer and how our firm can assist you.

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2021- 2022



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LGIT's 35TH ANNUAL MEETING

NOVEMBER 3, 2022

DOUBLETREE HOTEL, ANNAPOLIS, MD

AGENDA

8:30 – 9:00 a.m.	Registration — Continental Breakfast
9:00 – 9:30 a.m.	Business Meeting Chairman's Report Business, Administrative Updates
9:30 – 10:30 a.m.	Telematics Panel Discussion Cities of Laurel, Hagerstown & Howard County Ford Motor Co. Telematics System Presentation Jonathan Humphrey , Solutions Sales Manager, FORD
10:30 – 10:45 a.m.	Break
10:45 – 11:45 p.m.	First Amendment Auditors — <i>What You Need to Know</i> , Matt Peter, Esq. , Director of Human Resources, LGIT
11:45 – 12:00 p.m.	Closing Remarks
12:00 – 1:30 p.m.	Lunch Keynote Presentation with Dr. Anirban Basu
1:30 – 3:30 p.m.	Academy for Excellence in Local Governance: Public Information Act (PIA) (Core) (IN-PERSON AND VIRTUAL) Lisa Kershner , Public Access Ombudsman Office of the Attorney General, State of Maryland Sara Klemm , Assistant Attorney General S. Spencer Dove , Administrative Officer





TELEMATICS

MEMBER PANEL DISCUSSION

WITH ADDITIONAL INFORMATION ON
FORD'S CURRENT INTEGRATED SYSTEM

Session Overview

Auto losses continue to increase not only for LGIT's members but are also trending upward nationwide. Both the frequency and the severity of these types of losses cannot be ignored and are driven by several factors. The number of collisions, as well as the cost of vehicles, both in replacement and repair costs, continues to increase. Despite this pessimistic outlook, there is a positive technological development that has the potential to halt and even reverse this loss driver — **Telematics**.

Telematics is an integrated fleet management computer-based system that provides real time data feedback to a central location monitoring a variety of useful vehicle data points. For example, it is possible to get historical trip information, start times, end times, distance, durations, and even the amount of time that a vehicle was at a stop. A Telematics system can also provide other valuable driver related data, including: fuel efficiency, speeding, harsh braking and engine idling time. These data points provide the greatest opportunity for local governments to positively modify driving behaviors. By monitoring the vehicle operator in real time, a Telematics system allows a local government to evaluate performance and set corrective action when potential loss causing actions occur. Used as part of a comprehensive fleet management system, Telematics have been proven to be a valuable driver training tool.

Join us as LGIT member cities Laurel, Hagerstown and Howard County share information concerning developing and implementing a telematics program.

Following our panel discussion **Jonathan Humphrey**, Solutions Sales Manager with Ford Motor Company will discuss the integrated telematics system that comes with their vehicles.



FIRST AMENDMENT AUDITORS

“WHAT You NEED TO KNOW”

● Session Overview ●

First Amendment Auditors consider themselves to be activists and citizen journalists whose focus is on making sure that the First Amendment right to photograph and video record in public spaces is protected. An uneventful audit is akin to “passing a test,” while an unsuccessful audit, which usually involves an employee or elected official interfering with an auditor’s rights, gets a failing grade. Although the First Amendment of the U.S. Constitution offers great latitude to conduct oneself in this manner, it does have its limits.

In this class, we will discuss:

- The scope of the First Amendment and the protections it affords to auditors
- Who auditors are and why they do what they do
- How local governments and their employees can prepare for and handle this type of audit

Speaker

Mathew Peter Esq. is the Director of Human Resource for LGIT. In that role, he serves both the staff and members of the Trust. Prior to be named Director of HR, Matt worked as an attorney in LGIT’s Legal Department for over fifteen years.

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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.

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KEYNOTE SPEAKER

Anirban Basu, MPP, MA, JD, Ph.D.
Chairman & Chief Executive Officer
Sage Policy Group, Inc.

Anirban Basu is Chairman & CEO of Sage Policy Group, Inc., an economic and policy consulting firm headquartered in Baltimore, Maryland with an office in Orlando, Florida. The firm provides strategic analytical services to energy suppliers, law firms, medical systems, government agencies, and real estate developers among others.



In 2014, Maryland Governor Larry Hogan appointed him Chair of the Maryland Economic Development Commission (2014-2021). He serves as Chairman of the Baltimore County Economic Advisory Committee. He is also the Chief Economist to Associated Builders and Contractors, the Chief Economist of the Maryland Bankers Association, and Chief Economic Advisor to the Construction Financial Management Association. He serves or has served similar functions for Visit Baltimore, Maryland Realtors, and Marcum, LLP.

He has lectured at Johns Hopkins University, most recently in Global Strategy, and has also taught international economics, urban economics, micro- and macroeconomics at Hopkins. His radio show can be heard weekdays on 88.1FM, WYPR, Baltimore.

In both 2007 and 2016, the Daily Record newspaper selected Mr. Basu as one of Maryland's 50 most influential people. The Baltimore Business Journal named him one of the region's 20 most powerful business leaders in 2010.

Dr. Basu has been on many boards over time, including First Mariner Bank, the Baltimore City Public School System, Port Discovery, the Baltimore School for the Arts, and Union Memorial Hospital. He is currently on the boards of the University of Maryland School of Law, St. Mary's College, the University of Maryland Medical Center, the University System of Maryland Foundation, the Center for Emerging Media, the Lyric Opera House and the Archdiocese of Baltimore School System.

Dr. Basu earned his B.S. in Foreign Service at Georgetown University. He earned his Master's in Public Policy from Harvard University's John F. Kennedy School of Government, and his Master's in Economics from the University of Maryland, College Park. His Juris Doctor was earned at the University of Maryland School of Law. His doctoral work was completed at UMBC with a concentration in health economics.



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PUBLIC INFORMATION ACT (PIA)

• Session Overview •

What kind of information should be released to the public upon request? Many difficulties can be avoided by knowing the answer to this question. This class helps officials and staff at all levels understand the requirements of state law governing requests for public records and suggests best practices for handling those requests. The class includes small roundtable discussions, using real-life scenarios, to further illustrate appropriate responses to requests from the public or the press.

Session Instructors

Lisa Kershner

Public Access Ombudsman

Lisa is Maryland's first Public Access Ombudsman. She was appointed by the MD Attorney General to a 4-year term on March 30, 2016 and reappointed in March of 2020. Ms. Kershner's primary activity has been to help PIA requestors and responding agencies resolve PIA issues voluntarily through constructive dialogue and practical problem-solving. Ms. Kershner is a long-time resident of Maryland, a Maryland lawyer, and graduate of UMCP and the University of Maryland School of Law. She brings to the Ombudsman role prior experience representing requestors and custodians under the PIA and FOIA, as well as experience representing participants in many types of mediation and litigation. After years of litigation practice, Ms. Kershner most enjoys the opportunity to help requestors and agencies solve problems without litigation!

Sara Klemm

Assistant Attorney General

Sara is a native Baltimorean and proud attendee of Maryland public schools from kindergarten through law school. She graduated from the University of Maryland, College Park with a degree in English Literature and American Studies. In 2011, Sara graduated from the University of Maryland School of Law. After clerking for the Honorable Russell F. Canan in the Superior Court of the District of Columbia, Sara went to work for Maryland's Office of the Public Defender. She handled district court cases in Harford County before transferring to the Baltimore City office, where she took on misdemeanor cases in both district and circuit court. In 2017, Sara transferred again to the public defender's post-conviction division where she handled post-conviction cases statewide.

S. Spencer Dove

Administrative Officer

A native of Maryland who has devoted his professional life to public service, Spencer joined the OAG's Public Access Unit ("PAU") in December, 2021. After earning a Bachelor of Arts degree in Political Science and Economics from Washington College. In May, 2013, Spencer joined the Maryland Commission on Civil Rights as Executive Associate & Public Relations Officer, supporting both the Executive Director as well as the entire Executive Leadership Team in carrying out the mission and the vision of the agency. Now as the Administrator to the PAU, Spencer is your first point-of-contact to reach the Public Access Ombudsman and PIA Compliance Board.



TRAINING AWARD 2022

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

The 2022 honoree is:

Carroll County

Carroll 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 the leadership team to train Carroll County's personnel. Carroll County hosted several important classes during fiscal year 2022, taking advantage of a wide variety of LGIT training courses.

With this outstanding effort, it is obvious that Carroll County understands the benefits and positive impact loss control and risk management training can provide. Utilizing the training opportunities offered by LGIT benefits not only Carroll County staff and personnel, but the citizens of Carroll County and the community as a whole.

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



CLAIMS AWARD 2022

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

The 2022 honoree is:

St. Mary's County

St. Mary's County is the FY 22 recipient of the LGIT Claims Award for excellence in reporting, investigation, and reduction of claims. St. Mary's County continues its efforts for more efficient and effective claims handling; 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 St. Mary's County and congratulates the County for its exceptional effort in claims management.



RISK MANAGEMENT AWARD 2022

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 Survey:

Town of Bel Air	Town of Hampstead
Town of Betterton	City of Havre de Grace
City of Bowie	Howard Community College
Calvert County	Town of Hurlock
Calvert Library	Kent County
Town of Capitol Heights	Kent County Public Library
Caroline County Library	City of Laurel
Carroll County Public Library	City of New Carrollton
Cecil County	Town of North Brentwood
Charles County	Village of North Chevy Chase
Town of Charlestown	Town of Preston
Town of Edmonston	Town of Rock Hall
Town of Emmitsburg	City of Salisbury
Garrett County Community Action Committee Inc.	City of Seat Pleasant
Garrett County Sanitary District Inc.	Commissioners of St. Mary's County
Town of Greensboro	St. Mary's County Metropolitan Commission
City of Hagerstown	City of Westminster
	Wicomico County

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



LIFE SAVER AWARD 2022

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:

Jerry Jones

City of Rockville

As a Recreation and Parks Program Specialist at the Senior Center, Jerry checks on his "regulars" often. When he didn't hear from a particular regular for a few days, he tried to contact her to no avail. He decided to drive to her home to check on her and, after seeing her car in the driveway, he knocked on the door. When nobody answered, Jerry, concerned for the woman's welfare, contacted the Rockville PD. Officers arrived on scene and performed a wellness check. After gaining access to the residence, they found the woman lying conscious on the floor. They immediately rendered aid and summoned emergency medical personnel who later provided life-saving medical treatment. It was later learned that the woman fell and had been lying on the floor for four days. If it had not been for Jerry's instincts and caring for those he serves, the woman likely would not have survived her ordeal. Jerry acted when others would not have, realizing a member of the senior center was absent, and went above and beyond to investigate why. Jerry's thoughtful actions saved this woman's life.

Corporal Annette Lynn Goodyear

Town of North East

On February, 4, 2022 Corporal Goodyear was performing crossing guard detail on East Cecil Avenue in front of North East Middle School. A student was in the crosswalk when a car failed to follow Corporal Goodyear's direction to stop. As the car entered the crosswalk, Corporal Goodyear pushed the student out of harm's way, putting herself directly in the path of the oncoming car. She was struck by the vehicle and sustained minor injuries.

Because of her quick and selfless actions, Corporal Goodyear prevented the student from being severely injured or worse. These actions were above and beyond the call of duty and without regard for her own personal safety and well-being.

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• 20 years

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years**

• 30 years

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Town of La Plata	Worcester County

2022

LGIT ADDS A NEW LAW ENFORCEMENT SERVICE

LLRMI

Legal Liability Risk Management Institute (LLRMI)

LGIT has partnered with LLRMI to provide our member law enforcement agencies with the best in model policies, policy reviews, agency-specific policies, and services to improve professionalism and reduce liability.

- Developing model policies for LGIT law enforcement agencies
- Reviewing current policies and providing detailed findings and recommendations
- Access to LLRMI risk management consultants and attorneys
- Virtual online training

LLRMI also provides training in specific skills and current trending issues. Classes include:

Cell Phone Forensics	De-Escalation
Hostage Negotiations	Implicit Bias
Search and Seizure	Mentally Ill
Homicide	Autism Subjects
Investigation	Internal Affairs
Leadership Training	FTO

**Many More

For more information contact:
Everett Sesker at EverettS@lgit.org



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2021-2022

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AMWINS GROUP BENEFITS

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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The staff of the Local Government Insurance Trust appreciates you joining us for our 35th Annual Meeting.

We hope to see you next year for our 36th Annual Meeting.



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