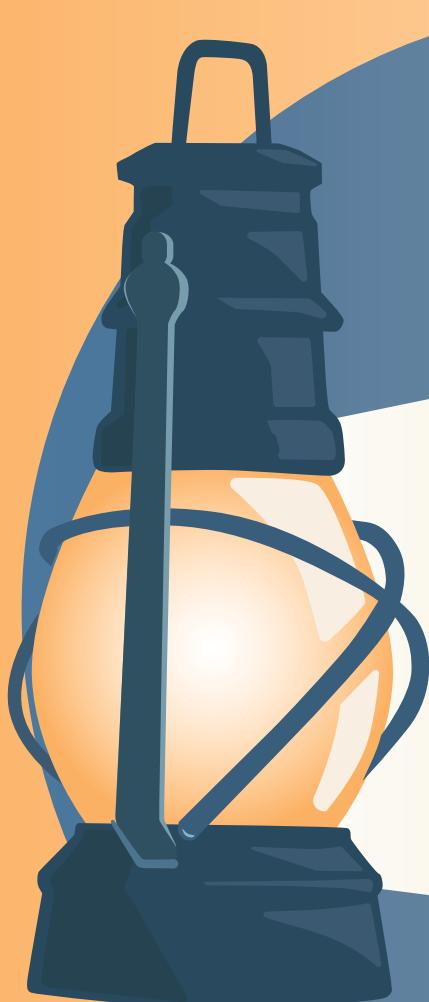


36TH ANNUAL MEETING OF THE
Local Government Insurance Trust



**2023
ANNUAL
MEETING**

**LIGHTING
THE PATH TO
EXCELLENCE**



Thursday, November 2, 2023
DoubleTree Hotel, Annapolis, MD

Health benefit costs keep rising.
LGIT Health puts you in control.
Stability. Transparency. Surplus.





Executive Summary

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

MESSAGE FROM THE CHAIR



In my note for our annual Financial Statements, I said that FY23 was remarkable in several respects. Let's face it, we didn't make great headlines or grab the attention of the *Baltimore Sun*. Yet, we did the hard work that made a difference where it mattered, and the good results are a testament to everyone at this 36th Annual Meeting, and all those working in local government across Maryland.

Foremost, the Trust in FY23 retained all its members from the previous year. Baltimore Metropolitan Council, City of Fruitland, and Town of Templeville joined during the year. The total members reached 194; we served 17 counties, 149 municipalities, 25 sponsored entities, the Maryland Municipal League, the Maryland Association of Counties, and the Local Government Insurance Trust itself.

FY23 financial results were about what we expected, which is remarkable given all the turmoil that took place in the world. The total premiums paid to LGIT were about \$2 million higher than the year before, which was an increase of about 9%. Credits and payments for protection against large losses were about \$12 million, or about 4% higher. The projected cost of open claims at year end was higher by about \$2 million, going from \$23.2 million to just at \$25 million. Even though the net surplus was down about 5%, this was mainly attributable to our commitment to premium credits. These credits were mostly offset by investment income; \$9.5 million more in FY23 2023 than in FY22. For every dollar we gave back to you in credits, we made back 65 cents in earnings on roughly \$60 million invested. So, the bottom line remained healthy, with net assets of almost \$48 million. This position was again well within the target range that makes us actuarially sound and still one of the best performing entities among other state-wide risk management programs serving local governments across the United States.

More important information about FY23 can be found in the audited Financial Statements contained in our Annual Certified Financial Report that will be available on our website. Also included in that report are the Transmittal letter and Management's Discussion and Analysis, which provide detail regarding the financial operations of the Trust. The annual audit went very well largely due to the quality and the stability of the staff in our Finance Department, along with the guidance from our Finance and Audit Committee. Speaking of committees, we should remember that these were an ongoing feature of LGIT's engagement that helped us throughout the year. Many of you helped in key parts of the operations and decisions about claim reserves, settlements, coverage improvements, loss control grants, training, investment practices, and the special awards that we are making at this time.

As my term as Chair of the Board of Trustees come to an end after five years, please know how much your confidence and support has meant to all the Trustees. You allowed us to represent you and the entire membership in our interactions across Maryland and beyond. We should also be thankful for our highly experienced staff. Together, the commitment of LGIT's members, staff and all the supporting stakeholders was beneficial in countless ways. That commitment is what kept us in the top tier among our peer organizations and delivered on LGIT's promise of excellence to Maryland's citizens.

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

MESSAGE FROM THE EXECUTIVE DIRECTOR

Congratulations! Lighting the paths, encouraging commitment, and actively caring for each other throughout the year—these were among the key ingredients that made for excellence in the 36th year of LGIT's operations. As individual members stepped into daily service, the Trustees and staff worked to make sure that LGIT was ready to assist if any action or decision turned out differently than the way it was expected. Despite the setbacks and agony of accidents, lawsuits, storms, fires and occasional flooding, as a person once said, "a thousand things went right each day."



Fulfilling our mission was possible because of driver safety champions, public safety leaders and citizens who volunteered in countless ways—all were part of the LGIT tapestry. LGIT represented the collaborative body of local government professionals across the state. Success was also due to those working in the streets, responding to citizen concerns, or completing tasks quietly at their desks. LGIT served as a financial steward for the aspirations of its members in the pursuit of operational initiatives and strategic priorities.

Your Trustees served on committees alongside many of you, and they provided the necessary governance on a range of matters. They met at the regular scheduled times during the year and completed the key work of ensuring adequate financial resources for claims resolution and administration through the annual funding level process. The steady leadership of Board Chair John Miller was evident all year long, and the Executive Committee provided both a sounding board and means of planning for smooth operations.

LGIT received high quality service from nearly forty organizations that delivered professional and business support services. The list included major risk sharing underwriters, two banks, the consulting actuary, insurance intermediaries, investment advisor, financial auditor, general counsel, software providers, and back-up systems vendors. The LGIT health administrator, benefit program consultant, claims auditor, and claims adjusting firms across the state also made important contributions. The facilities in Hanover continued to serve their function without any unexpected costs, offering a means for conducting business that was both visible and reasonably accessible to all members.

The development of people was essential to the goal of high performance in our 36th year. Nurturing the confidence and can-do spirit of every individual was important. High engagement at spring renewal workshops, participation in Mayor's Day, MACo and MML conferences, and the quiet launch of a "learning organization" initiative help strengthen the LGIT community.

All these things were vital elements that made LGIT stand out in FY23, and their continuation is the foundation for future excellence.

Thank you,
Lee Gaby
Executive Director
Local Government Insurance Trust



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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Did You Know?



- We insure 147 heavy firetrucks, 28 light firetrucks, and 204 ambulances statewide
- We insure 11,270 member vehicles
- Our members maintain over 247,000 miles of roadway



We insure over 34,000 employees and 6,234 member law enforcement and corrections officers



- We insure \$10,044,578,380 of member property
- The highest valued single building we insure is the Baltimore County Detention Center at \$140,770,167



Member Highlight

Kent County had the lowest liability loss ratio and the lowest number of vehicle accidents for the past 5 years!

We Have Maryland Covered



www.LGIT.org



AGENDA

LGIT'S 36TH ANNUAL MEETING

8:30 – 9:00 a.m.	Registration, Continental Breakfast
9:00 – 9:30 a.m.	Business Meeting Chair's Report Business, Administrative Updates Change of Board Chair
9:30 – 10:00 a.m.	The Cannabis Conundrum: What Legalization Means Elissa Levan, Esq., Kevin Karpinski, Esq.
10:00 – 10:30 a.m.	Cyber Security: Beat the Breach Tasha Cornish, Todd Peterson
10:30 – 10:45 a.m.	Break
10:45 – 12:00 p.m.	Keynote Address Crisis Communication: Getting the Message Right John Carli , Mayor, Former Chief of Police, Vacaville, CA
12:00 – 12:15 p.m.	Closing Remarks
12:15 – 1:00 p.m.	Lunch
1:00 – 3:00 p.m.	Academy for Excellence in Local Governance: Open Meetings Act (Core) Frank Johnson, Esq. , Assistant City Attorney, Gaithersburg April Ishak, Esq. , City Attorney, Havre de Grace





The Cannabis Conundrum: What Legalization Means

SESSION OVERVIEW

On July 1, 2023, the new Maryland state cannabis law went into effect, changing the law on the purchase, possession, and usage of cannabis. Our panel will help navigate the challenges legal cannabis presents for Maryland's local governments. Topics discussed will include the zoning issues and the impact of growing and dispensary operations could have on our local communities. Also discussed will be the changing landscape for local government employers and potential concerns and considerations with Human Resources and employee policy development.

SPEAKERS

Elissa Levan is a municipal lawyer with nearly three decades of experience representing cities and towns throughout central and northern Maryland. In addition, she regularly represents other jurisdictions with respect to individual matters in various areas such as contracts, land use, public sector personnel law and public ethics. She serves on the Board of the Maryland Municipal League.

Kevin Karpinski 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.

In addition to defending claims, he regularly advises County and Municipal human relations officials through the LGIT employment hotline, has reviewed numerous personnel manuals and counseled clients regarding compliance with the State's open meeting laws and disclosure of documents under the Freedom of Information Act. Mr. Karpinski also has served as counsel to the Montgomery County Board of Elections since 2003. In that capacity, Mr. Karpinski has been involved in several cases involving the judicial review of charter and local law petitions processed by the Montgomery County Board of Elections.



Cyber Security: Beat the Breach

SESSION OVERVIEW

Cyber threats and losses are on the rise across the United States and Maryland local governments are being targeted with greater regularity. Find out from local experts what are the developing threat environment challenges affecting LGIT Members and the measures and safe guards that our members are using to beat the breach.

SPEAKERS

Tasha Cornish

Executive Director, Cybersecurity Association of Maryland

Bringing together industry, academia, and the public sector, the organization is advancing cybersecurity through advocacy and collaboration. As the Executive Director, she leads CAMI's implementation of educational programming, community resource development, and cyber career networking opportunities. One of Tasha's key priorities is leading the organization's Center for Cybersecurity Resilience; activities include education and outreach activities for small businesses, legislative advocacy, and an active Speakers Bureau, connecting organizations with subject-matter experts.

Todd Peterson

Director of Information Technology, City of Bowie

As the Director of IT for the City of Bowie, Todd oversees all aspects of the city's IT infrastructure. Todd provides leadership for the continued development of an innovative, robust, and secure information technology environment throughout the city.

As 501cTECH's (now Tech Impact) VP, Client Relations, Todd oversaw account management and program recruitment. Prior to joining 501cTECH, he directed the technology division at Equal Justice Works, providers of the nation's leading public interest law fellowship program and worked for 10 years as an IT consultant at Northrop Grumman and Accenture. Todd received a bachelor's degree in computer and information Science from Elizabeth City State University.



Keynote Speaker

JOHN CARLI

Mayor, Former Chief of Police,
Vacaville, CA



Police Chief **John Carli** (Ret.) has 32 years of experience and is recognized as a progressive and innovative leader in law enforcement, promoting best practices in policing. In the summer of 2016, Carli was summoned to the White House to meet with President Obama in the wake of national high-profile police encounters.

As police chief for seven years before his retirement in 2021, John directed a department during times of crises such as wildfires, protests, and the pandemic. Understanding the need for public trust and police legitimacy, Carli is an outspoken advocate for the law enforcement profession. Carli's most relevant work focuses on national best practices in policing, crisis communication, risk management, and media engagement.

Carli is a thought leader and pioneer regarding employee wellness. Recognizing the gap between first responders in crisis and the need for early prevention strategies, John's preventive approach to promoting this culture led to the development of the Cordico Wellness App. His contribution to first responder wellness is recognized internationally.

Carli is an Executive Fellow with the National Policing Institute, focusing on the continuous improvement within the policing profession. John holds a Master of Science Degree in Strategic Leadership and is a graduate of the Police Executive Research Forum's Senior Management Institute for Police. Carli is an outspoken advocate for the law enforcement profession and his most relevant work focuses on national best practices in policing including crisis communication, risk management, and media engagement.

John Carli was elected to the Vacaville City Council in 2022, to fulfill a four-year term as Mayor where he continues his public service for the City of Vacaville. John holds a Master of Science Degree in Strategic Leadership and is a graduate of the Police Executive Research Forum's Senior Management Institute for Police. Carli is an Executive Fellow with the National Policing Institute, focusing on the continuous improvement within the policing profession.





Open Meetings Act

SESSION OVERVIEW

This class provides an overview of Maryland's Open Meetings Act law, which guides public officials in the requirements for providing public notice of the meetings that public bodies hold to conduct public business and for closing meetings when appropriate. The presenters focus on steps that local governments can take to comply with the law's application to Maryland local government, discuss some of the cases and complaints that have come before the Open Meetings Compliance Board, and, if time permits, address questions from the audience.

SESSION INSTRUCTORS

April Ishak

City Attorney, Havre de Grace

A graduate of Rutgers University, April Ishak began her legal career more than 25 years ago representing parties in class and derivative stockholder litigation in the Delaware Court of Chancery. She shifted her practice to Maryland in 2009. Her interest in municipal law developed while working at a Bel Air law firm that represented municipalities in Harford County. In 2017, April was appointed City Attorney for Havre de Grace. She opened her solo practice in June 2019. The remainder of her legal practice is dedicated to estate planning, estate administration, business law, and civil litigation.

In 2015, Governor Hogan appointed April to serve on the three-member Open Meetings Compliance Board. She was re-appointed in 2020 to Chair the Board. She is also a member of the Maryland Municipal Attorneys Association and serves as General Counsel to the MFRW. In 2020, April began teaching Open Meetings Act classes. April enjoys spending spare time with her family and boating on the Chesapeake Bay.

Frank Johnson

Assistant City Attorney, Gaithersburg

Frank has served local government since 2000 at both the county and municipal level. He was elected to the Mt. Airy Town Council in 2000, when he was also an Assistant County Attorney for Montgomery County. He later served as Special Assistant and then Senior Assistant County Attorney for Carroll County, handling legislative affairs, and was elected Mayor of Mt. Airy in 2006. He later handled federal Circuit Court appeals for several years with the U.S. DOJ, but returned to local government in 2014 as Deputy City Attorney for Gaithersburg. In 2016 he wrote the Municipal Infractions manual, published by MML, and is currently completing an LL.M. degree in conflict resolution and management. He has been teaching Open Meetings classes since 2017.



TRAINING AWARD



2023

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

The 2023 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 FY23 taking 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.

LGIT appreciates the strong partnership it has with Wicomico County in risk management training participation.



2023



CLAIMS AWARD



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

The 2023 honoree is:

CITY OF SALISBURY

City of Salisbury is the FY23 recipient of the LGIT Claims Award for excellence in reporting, investigation, and reduction of claims. City of Salisbury continues its efforts for more efficient and effective claims handling. Helping reduce time that a claim remains open and working toward quick resolution.

City employees are always available to provide investigative assistance to the LGIT's claims staff. Additionally, City employees continue to make efforts to control and mitigate losses.

LGIT appreciates the strong partnership it has with City of Salisbury and congratulates the City for its exceptional effort in claims management.





RISK MANAGEMENT AWARD



2023

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.

The 2023 honorees are:

Town of Bel Air
Town of Betterton
City of Bowie
Calvert County
Calvert Library
Town of Capitol Heights
Caroline County Library
Cecil County
Charles County
Town of Charlestown
Town of Cheverly
Commissioners of St. Mary's County
Town of Denton
Dorchester County
Town of Edmonston
Garrett County Community Action Committee Inc.
Garrett County Sanitary District Inc.
City of Hagerstown
Howard Community College
Town of Hurlock
Kent County
Kent County Public Library
Town of North Brentwood
Town of North Chevy Chase
Town of Rock Hall
City of Salisbury
City of Seat Pleasant
St. Mary's County Metropolitan Commission
City of Westminster
Wicomico County

LGIT appreciates and applauds these members' outstanding efforts and commitment to effective risk management policies, programs, and strategies.



LGIT LIFE SAVER AWARD



2023

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 members with honorees this year from Calvert County and Queen Anne's County.

Keith Gross, Terrence King, Alex Thompson

Calvert County

On November 2, 2022, a serious multi-vehicle accident occurred at the intersection of Rt. 4 and Sweetwater Road in Lusby. Staff from Calvert County Solid Waste and Water and Sewer were nearby and quickly responded to the accident. Solid Waste staff Alex Thompson and Terrence King utilized fire extinguishers from their county vehicle to extinguish the fire on one vehicle and assisted in extracting the driver from both vehicles. Water and Sewer staff Keith Gross, assisted in extracting the driver of the second vehicle. Both drivers were flown to shock trauma and survived due to the on scene efforts of Keith, Terrence and Alex.

Justin Harris, Corey Lancaster, Jeffrey Hallett

Queen Anne's County

On March 15, 2023, a Parks Department maintenance crew consisting of four employees drove to a county park to perform routine maintenance of the facility. After arriving at the location, and exiting the vehicle, without warning one of the employees fell to the ground. Observing their co-worker collapsing, Justin Harris, Jeffrey Hallett and Corey Lancaster quick came to the aid of their stricken fellow employee to render aid. They quickly realized the victim was suffering from a seizure and was in respiratory distress. Corey Lancaster immediately called 911 while Harris and Hallett began attempting to assist there co-worker. The situation quick deteriorated with the employee going into full cardiac arrest. Harris immediately began CPR, Hallett stayed on the phone with the 911 dispatcher and Lancaster ran to the park entrance to direct the EMS team to their location. Arriving EMS provided continual resuscitation measures for approximately one hour before the victim arrived at the University of Maryland Shock Trauma. The quick actions of Justin, Jeffrey, and Corey to immediately summons help, render aid and perform CPR played a key role in the successful outcome of this incident. The stricken employee was able to return to work 3 months after the incident. Without their quick and decisive actions, the outcome could have been very different.



RECOGNIZING LONG MEMBERSHIP ACKNOWLEDGMENT

10 YEARS

Town of Perryville
Town of Ridgely
Town of Somerset
Wicomico County

20 YEARS

Town of Snow Hill
Town of Williamsport

25 YEARS

Town of Chesapeake City
Town of Friendsville
City of Hagerstown
Town of Loch Lynn Heights
Town of Millington
Town of Pittsville
Town of Smithsburg

30 YEARS

Town of Eagle Harbor
Town of Henderson
Town of Laytonsville
Town of Morningside
Town of Queenstown
St. Mary's County
Metropolitan Commission
Town of University Park

35 YEARS OF GOV IN THE TRUST

35 YEARS

Baltimore County	Town of Hurlock
Town of Bel Air	City of Hyattsville
Town of Betterton	Town of Kensington
Town of Burkittsville	Town of Kitzmiller
Calvert County	Town of Landover Hills
City of Cambridge	Local Government Insurance Trust
Town of Cecilton	Town of Lonaconing
Charles County	Town of Middletown
Town of Charlestown	Town of New Market
Town of Colmar Manor	City of Pocomoke City
Town of Cottage City	Town of Port Deposit
Town of Edmonston	Town of Queen Anne
Town of Garrett Park	Town of Rising Sun
Town of Hampstead	Commissioners of St. Michaels
Town of Hancock	Town of Vienna
City of Havre de Grace	
Town of Hebron	

2023



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Daniel Mears	City of Bowie
John Stevens	Charles County
Kevin Dehaven	City of Hagerstown



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Crosswhite, Limbrick & Sinclair is proud to work with LGIT and its members in the areas of subrogation and civil defense. We have specialized experience with claims involving governmental immunity, notice, governmental vehicles, premises liability, public utilities, employment discrimination and property damage. We aggressively advocate for our clients and further serve our clients through accessibility, communication and timely assessment.

We look forward to partnering with LGIT in the years ahead to provide effective claim resolution for its members.

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2022-2023

REPORTING COMMITTEES



TRUSTEES THAT LEFT THE BOARD OF TRUSTEES IN FY23

Scott A. Hancock	Maryland Municipal League (July-Oct.)
Emily Keller	City of Hagerstown (July-Dec.)
Amy Lanham	Howard County (July-Oct.)
John E. O'Connor	St. Mary's County (July-Dec.)



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LGIT's 36th Annual Meeting

November 2, 2023 ~ Annapolis, Maryland

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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

CIGNA

Managing benefits for public sector employees poses unique challenges. With Cigna, you work with a team of experts—focused on serving the unique needs of local governments. We're committed to our partnership with LGIT that allows us to provide strategic guidance and the support you deserve. We help local governments find innovative ways to design a cost-effective health and wellness solution that meets the unique needs of your organization—within your existing fiscal budget. To learn more about Cigna, visit us at www.Cigna.com/healthiergov.





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FORCON International is a Forensic Engineering organization providing comprehensive engineering, construction, and expert witness services to insurance companies, plaintiff and defense attorneys, independent adjusters, claims administrators, and self-insured corporations. Founded in 1984, they have 5 offices throughout the Mid-Atlantic and Southeast United States. Visit us at www.forcon.com.



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- Maintenance
- Cranes & Lifts
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443-618-6605

 swhipple@forcon.com

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CREATING STRONGER COMMUNITIES

Cigna is proud to support the LGIT Annual Meeting. When we come together for a shared purpose, Maryland thrives.



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GLICKSMAN CONSULTING

Glicksman Consulting, LLC provides actuarial services to self-insureds. Our specialty is public entities. Services include GASB Statement No. 10 reserve studies, funding, cost allocation and help with selecting self-insured retentions. Call 561-866-9371 or email SGlicksman@GlicksmanConsulting.com.

When perils approach, your *last* thought should be: **“Will I have adequate coverage?”**

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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



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HCA ASSET MANAGEMENT, LLC

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Karpinski, Cornbrooks & Karp, P.A., is an AV-rated law firm with expertise in providing legal services to local governments and the business community. The firm primarily focuses on defending counties, municipalities and their officials and employees in litigation involving civil rights, employment discrimination and state tort litigation. The firm also acts as general counsel to a number of municipalities and provides consultation services and specialized projects to the local governments across the State. Please visit us online at <http://kcklegal.com>.

LEVAN RUFF, LLC

Levan Ruff, LLC is dedicated to the practice of municipal law. Levan Ruff attorneys have over thirty years' experience serving as counsel to municipal governments. We understand the wide variety of issues municipalities are called upon to address and recognize the challenges that elected officials encounter in balancing effective governance with the best interests of the public. You may visit us online at www.levanruff.com/news/levan-ruff-llc.

LEXIPOL

Lexipol empowers first responders and public servants to best meet the needs of their residents safely and responsibly. We are the experts in policy, training and wellness support, committed to improving the quality of life for all community members. Our solutions include state-specific policies, online learning, behavioral health resources, grant assistance, and industry news and information offered through the websites Police1, FireRescue1, EMS1, Corrections1 and Gov1. Lexipol serves more than 2 million public safety and government professionals in over 10,000 agencies and municipalities. For additional information, visit www.lexipol.com.





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M&T BANK

M&T Bank is considered one of the country's most highly regarded regional banks. You'll find M&T Bank to be a reliable bank that's committed to the communities we serve, and a responsive bank that cares about what's important to you, your family and your business. M&T offers a wide array of financial solutions for your personal, business and commercial banking needs, designed to accommodate the way you bank today, while helping you build financial security for the future. Please visit us online at www.mtb.com.

NILES, BARTON & WILMER, LLP

Niles, Barton & Wilmer, LLP is one of the most seasoned law offices in the United States. Originally founded in 1838, Niles Barton is a full-service, AV-rated Mid-Atlantic law firm focusing on commercial disputes, insurance litigation and regulation, corporate/commercial law, employment, commercial real estate, estates and trust, and appellate law. We represent public companies and closely-held businesses, insurance companies, health and educational institutions, banks and other financial services companies, investment firms, developers, non-profits and trade associations. Visit us online at www.NilesBarton.com.

UNITED STATES INSURANCE SERVICES (USIS)

United States Insurance Services (USIS) has provided a robust suite of commercial insurance and surety products since 1958. As an Agency Partner of Acrisure, LLC, ranked Top 10 Insurance Brokerages in the World, we are a one stop shop and are able to service all of your insurance needs with access to standard and unique markets at a competitive price. It's been our pleasure to have an exclusive partnership with LGIT since 1999 providing their members with products such as Crime, Public Office Bonds, Aviation, Site Pollution Liability, Workers' Compensation, and other specialized/emerging insurance products. Please visit online to learn more about our agency at www.usis-tia.com or contact 410-859-8600.

THANK YOU LGIT MEMBERS

Town of Accident	Town of Emmitsburg	City of New Carrollton
City of Annapolis	Town of Fairmount Heights	Town of New Market
Baltimore County	Town of Federalsburg	Town of New Windsor
Baltimore Metropolitan Council	Town of Forest Heights	Town of North Beach
Town of Barclay	Town of Friendsville	Town of North Brentwood
Town of Barnesville	City of Frostburg	Village of North Chevy Chase
Town of Barton	City of Fruitland	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 Galestown	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
City of Cambridge	City of Hagerstown	Town of Queenstown
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
Town of Chesapeake Beach	Town of Indian Head	Somerset County
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
Village of Chevy Chase - Sec. 3	Town of Kitzmiller	Town of St. Michaels
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 Talbot Park
Town of Church Creek	Town of Laytonsville	Talbot County
Town of Church Hill	Town of Leonardtown	City of Taneytown
Corporation of Clear Spring	Local Government Insurance Trust	Town of Templeville
City of College Park	Town of Loch Lynn Heights	Town of Thurmont
Town of Colmar Manor	Town of Lonaconing	Town of Trappe
Town of Cottage City	Town of Luke	Tri County Council - Lower Eastern Shore
City of Crisfield	Town of Manchester	Tri County Council for Southern Maryland
City of Cumberland	Town of Mardela Springs	Town of Union Bridge
Town of Deer Park	Village of Martin's Additions	Town of University Park
Town of Denton	Town of Maryland	Town of Upper Marlboro
City of District Heights	Maryland Association of Counties	Town of Vienna
Dorchester County	Maryland Municipal League	Town of Walkersville
Dorchester County Sanitary District	Mid-Shore Regional Council	Town of Washington Grove
Town of Eagle Harbor	Town of Middletown	Town of Westernport
Town of East New Market	Town of Millington	City of Westminster
Town of Easton	Town of MorningSide	Wicomico County
Town of Edmonston	Town of Mount Airy	Town of Willards
Town of Eldorado	Town of Mountain Lake Park	Town of Williamsport
Town of Elkton	City of Mount Rainier	Worcester County
	Town of Myersville	Worcester County Public Library

OUR MISSION

The Local Government Insurance Trust will provide coverage and risk management services at stable and competitive rates through an organization that is owned and managed by its local government members.

The staff of the Local Government Insurance Trust appreciates you joining us for our 36th Annual Meeting.

We hope to see you next year for our
37th Annual Meeting.



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