

LOCAL GOVERNMENT INSURANCE TRUST

Thursday, November 14, 2024

Crowne Plaza Hotel, Annapolis, MD

37th ANNUAL MEETING
MAKING CHANGE



WORK





MEDIA CRISIS HOTLINE



We are excited to announce that LGIT has partnered with Julie Parker Communications (JPC) to offer our members an invaluable new resource.

In the event of a public relations crisis, you now have access to expert crisis communications services that will help you control the narrative and build trust with your audience—quickly and effectively.

Member Benefits

- **Initial Crisis Consultation (No Charge):**

- 24/7 availability (including holidays) for a one-time 30-minute consultation (per incident, per member) via phone, virtual meeting, text, or email.

Please Note:

A crisis is an unexpected event requiring immediate strategic communication to protect a member's reputation, operations, or community safety.

- **In-Person Services**
- **Training Services**

For Crisis Consultation (Urgent Issues Only): Call 910-541-1964

Scan the QR Code for More Detailed Information





Executive Summary

The Local Government Insurance Trust (LGIT) is a member-owned risk and insurance pool dedicated to serving Maryland's local governments. Founded in 1987 by the Maryland Association of Counties (MACo) and the Maryland Municipal League (MML), LGIT currently serves 195 participants.

LGIT was established in response to limited availability and rising costs of commercial insurance for the public sector. Since then, LGIT has provided reliable coverage at competitive rates, benefiting local governments and ultimately Maryland taxpayers.

Primary Goals of the Trust

- Provide comprehensive insurance coverage for Maryland's counties, municipalities, and related public agencies
- Deliver in-house member services and utilize volunteer resources when beneficial
- Continuously review, analyze, and enhance member services
- Develop strategies in rate-setting, risk management, and cost containment to maintain LGIT's financial integrity

MESSAGE FROM THE CHAIR



The Local Government Insurance Trust (LGIT) was established in 1987 to address the lack of affordable insurance options for Maryland's local governments. Locally operated and owned by its members, LGIT's mission is to provide insurance products and risk management services tailored to meet members' unique needs.

In FY24, LGIT welcomed two new members—the Town of Mountain Lake Park and the Upper Shore Regional Council—bringing our total membership to 195, including 16 counties, 150 municipalities, 26 sponsored entities, the Maryland Municipal League (MML), the Maryland Association of Counties (MACo), and LGIT.

This year, the Board of Trustees and LGIT staff have worked diligently to analyze and refine our operational processes and governance, identifying key improvements to enhance member services.

For FY24, LGIT achieved a net position increase of \$3.77 million, after returning \$5.08 million to members in premium credits: \$2.51 million to the Primary Liability Pool (PLP), \$1.87 million to the Property Pool, and \$701,000 to the Excess Pool. In FY25, we anticipate returning an additional \$3 million in credits. With a strong financial position exceeding \$51 million, the Trust is in excellent fiscal health. Our Annual Comprehensive Financial Report (ACFR) provides additional details on LGIT's financial performance and activities.

As I complete my first year as Chair, I extend my gratitude to you, our members, for your support, and to my fellow Board members and committee volunteers for their dedication to LGIT's mission. I want to acknowledge Matt Peter and Larry Bohlen in their new roles as Executive and Deputy Executive Directors for providing their leadership skills to our organization. I also extend a heartfelt thank you to the rest of our staff for their expertise and commitment to serving Maryland's local governments. It's these qualities that set us apart from traditional insurance providers.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "G. Zaleski III".

Ted Zaleski, III, Chair
Director of Management & Budget, Carroll County

MESSAGE FROM THE EXECUTIVE DIRECTOR

In a complex and dynamic world, the only thing that we know for certain is that we will never know what each day will bring. Uncertainties create risk and LGIT is proud to have partnered with Maryland's towns, cities, and counties for more than thirty-seven years to meet their risk management and insurance needs. The value-added services that we offer to our members are designed to reduce losses and minimize claims on issues that impact the Trust as a whole. Our training grant program is designed to supplement member resources to help them minimize risks that they choose to focus on. LGIT is successful because members take advantage of these services and programs.



The Trust's financial strength and performance, as described in our annual certified financial report, exemplifies the undeniable value of our underwriting services, unmatched claim and risk management expertise, and expense management discipline. Because of LGIT's strong financial position, we have returned over forty million dollars to our members in the form of credits over the last fifteen years.

We are honored to play a role in our members' efforts to make Maryland's communities safer and stronger. Our members are our passion. At LGIT, we are committed to helping them in good times and bad. We appreciate being given the opportunity to serve you and the trust you have put in us. From our dedicated underwriting and member services staff to our loss control, claims, and legal professionals, we tailor coverages and programs to the unique needs of our members. It is our pleasure to do so because we consider our members family.

On behalf of the entire LGIT staff, thank you for your continued support and participation in the Trust. We look forward to partnering with you and your local government in the years to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "Matthew Peter".

Matthew Peter
Executive Director

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

Niles, Barton & Wilmer, LLP attorneys collaborate seamlessly across practice teams to provide individuals and businesses with the holistic industry knowledge and legal resources they need to achieve their goals.

Niles, Barton & Wilmer, LLP Practice Teams include:

- Business and Employment
- Estates & Trusts
- Insurance
- Insurance Defense
- Litigation
- Real Estate
- Representations & Warranties

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

410-783-6365 | jawothers@nilesbarton.com

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Jeffrey A. Wothers

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LGIT'S
37TH
ANNUAL
MEETING

NOVEMBER 14, 2024
CROWNE PLAZA HOTEL
ANNAPOLIS, MD



8:30 – 9:00 a.m.

9:00 – 9:45 a.m.

9:45 – 10:00 a.m.

10:30 – 10:45 a.m.

10:45 – 12:00 p.m.

12:00 – 12:15 p.m.

12:15 – 1:00 p.m.

1:00 – 3:00 p.m.

Registration, Continental Breakfast

Business Meeting

- Chairman's Report
- Business, Administrative Updates
- Awards

HR Challenges: Members' Perspective

- **Jim Miller**, Kent County
- **Teresa Way-Pezzuti**, City of College Park
- **Adam Newhart**, City of Gaithersburg

Break

Keynote Address

Creating an Engaging Culture: Utilizing Intergenerational Relationships for Leadership Excellence

- **Dr. Nicole King-Smith**, NK Enterprise Consulting

Closing Remarks

Lunch

Academy for Excellence in Local Governance

- **Employment Issues (Core)**

Kevin Karpinski, Karpinski, Cornbrooks & Karp





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 Director
MicheleK@lgit.org | Office: 443-561-1700



Gives Back.



Did You Receive a Check?

Over \$32 Million Returned Since FY11

To find out more, contact
Michele Keplinger, LGIT - michelek@lgit.org



HR Challenges: Members' Perspective

SESSION OVERVIEW

Join us for an insightful panel discussion as member human resource specialists share perspectives on the current employment landscape and the pressing issues facing our local governments.

SPEAKERS

JAMES H. MILLER

Jim has served as the Director of Human Resources for Kent County Government since February 2023. He retired to Kent County after working as Senior Director of Human Resources at Johns Hopkins Bayview Medical Center in Baltimore. Jim holds a nationally recognized certification in compensation theory and practice, along with an undergraduate degree in Psychology, a graduate degree in Management, and a Juris Doctor. He is a member of the Maryland Bar Association.

ADAM NEWHART

Adam has been with the City of Gaithersburg for nearly 17 years and has served as Human Resources Program Coordinator since 2015. He began his career with the city as a Landscape Specialist/Project Manager and was later promoted to Operations Administrator for DPW before transitioning to HR. Adam holds a certificate in Landscape Management and a degree in Management from the University of Maryland Global Campus.

TERESA WAY-PEZZUTI, PHR, SHRM-CP, PSHRA-SCP

With over 20 years of experience in human resources, Teresa currently serves as the Director of Human Resources for the City of College Park, Maryland. She began her career as a Human Resources Assistant while earning her degree in Human Resources Management from the University of Maryland College Park. Teresa holds multiple certifications from the Society for Human Resource Management (SHRM) and the Public Sector HR Association (PSHRA).



Keynote Speaker

DR. NICOLE KING-SMITH

CEO and founder of NK Enterprise Consulting, LLC

Renowned for her expertise in bridging cultural workplace differences, she empowers organizations to achieve their highest potential. Her transformative guidance has benefitted countless Fortune 500 companies, while her positive impact extends to community organizations as well.

With over two decades of experience in the hospitality industry, Dr. King-Smith's dedication to exceptional customer service distinguishes her as a leader in the field. An award-winning professional, she captivates international audiences with her dynamic presentations on generational leadership and organizational culture, providing the latest solutions and trends in the workplace.

Dr. King-Smith holds a Ph.D. in Organizational Management from Capella University, a Master's degree from Strayer University, and a Bachelor's degree from Florida A&M University. With over ten years of experience sharing her insights and awareness, she brings a wealth of knowledge and expertise to every engagement.



*Scan QR Code
for Worksheet*

CREATING AN ENGAGING CULTURE

Utilizing Intergenerational Relationships For Leadership Excellence

In today's corporate landscape, managing a multigenerational workforce is not just a challenge—it's an opportunity for growth. With teams spanning multiple generations, each bringing unique values, communication styles, and work ethics, leaders must embrace this diversity and leverage it for success. By embracing these strategies, you'll not only manage your generational workforce effectively but also turn their diverse strengths into a powerful force for innovation and success.



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 members engaged with care management resources resulting in improved healthcare outcomes and lower cost.

► 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.

*-Matt Peter
Executive Director, LGIT*



Contact Suzanne Thompson, VP Employee Benefits Group
sthompson@psafinancial.com | www.psafinancial.com/LGIT



Employment Issues

ACADEMY CORE

SESSION OVERVIEW

This workshop offers a comprehensive overview of best practices in employment management. The session will cover effective strategies for advertising positions and conducting interviews, along with risk management techniques for employee supervision and appropriate disciplinary procedures. A portion of the workshop will also address the legal considerations involved in furloughing and laying off employees.

SESSION INSTRUCTOR

KEVIN KARPINSKI is the managing partner of the law firm Karpinski, Cornbrooks & Karp. He specializes in defending civil rights claims, including employment discrimination, excessive force cases, and other claims involving public entities and officials. In addition to litigation, Mr. Karpinski frequently advises county and municipal HR officials through the LGIT employment hotline. He has reviewed numerous personnel manuals and advised clients on compliance with the State's open meetings laws and the Maryland Public Information Act. Since 2003, Mr. Karpinski has also served as counsel to the Montgomery County Board of Elections, where he has been involved in cases concerning the judicial review of charter and local law petitions processed by the board



TRAINING AWARD 2024

This year, we are pleased to honor:

CITY OF CUMBERLAND

The LGIT Training Award recognizes a member that values and actively participates in LGIT's seminars and trainings.

The City of Cumberland consistently engages in LGIT-sponsored training classes and seminars. Through frequent participation in workshops, seminars, online training, and by hosting LGIT training sessions, the City has shown a strong commitment to loss prevention and risk reduction through education.

Special recognition is due to Cumberland's personnel and leadership for their dedication to training. In fiscal year 2024, the City hosted several significant LGIT training sessions, embracing a wide variety of topics that benefit their workforce and organization.

The City of Cumberland's dedication to training highlights its understanding of the positive impact that loss control and risk management education can have. Cumberland's commitment to learning continues to benefit not only City personnel but also the citizens and community as a whole.

The Local Government Insurance Trust values our partnership with the City of Cumberland and appreciates their active participation in risk management training.



CLAIMS AWARD 2024

This year, we are pleased to honor:

TOWN OF BLADENSBURG

The LGIT Claims Award recognizes a member that demonstrates exemplary efforts in processing claims efficiently and effectively.

The Town of Bladensburg is the FY24 recipient of the LGIT Claims Award for excellence in reporting, investigating, and reducing claims. Bladensburg has made notable strides toward more efficient and effective claims handling, reducing the time claims remain open and working toward swift resolution.

Bladensburg's employees consistently support LGIT's claims staff by being readily available to provide investigative assistance. They also continue to make significant efforts to control and mitigate losses.

The Local Government Insurance Trust values its strong partnership with the Town of Bladensburg and congratulates the Town for its exceptional commitment to claims management.



RISK MANAGEMENT AWARD

2024

The 2024 honorees are:

The Risk Management Award is presented to members who demonstrate outstanding commitment to loss reduction, continuous training, adherence to LGIT's Risk Management Guidelines, and proactive use of LGIT resources. These honorees scored 100% on the annual Loss Control Survey.

Town of Bel Air
Town of Betterton
City of Bowie
Town of Bladensburg
Calvert County
Calvert County Library
Cecil County
Charles County
Town of Charlestown
Town of Chestertown
Town of Denton
Town of Edmonston
Town of Forest Heights
City of Hagerstown
Howard Community College
Garrett County
Sanitary District Inc.
Kent County
Kent County Public Library
Town of Hurlock
City of Laurel
City of New Carrollton
Town of North Brentwood
Village of North Chevy Chase
Town of Rock Hall
City of Rockville
City of Salisbury
City of Seat Pleasant
Commissioners of
St. Mary's County
St. Mary's Co.
Metropolitan Commission
City of Westminster
Wicomico County
Worcester County

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

LIFE SAVER AWARD 2024

The honoree this year is from Queen Anne's County.

PAOLO PALUMBO

The LGIT Life Saver Award is presented to an employee of an LGIT member who has gone beyond their regular job duties to save a human life.

On Sunday, May 12, 2024, at approximately 9:30 AM, Parks and Recreation Ranger Paolo Palumbo was performing his regular duties around the Kent Narrows Public Boat Landing. The Kent Narrows is known for its strong currents, and on this day, coastal flooding elevated the water levels around the landing and boat ramp.

Ranger Palumbo observed a vehicle drive down the boat ramp and into the water. As the vehicle began to float, it was carried down the ramp and towards the Kent Narrows channel by the powerful current. The vehicle started filling with water, and the driver crawled through the sunroof onto the roof, yelling for help.

Without hesitation, Ranger Palumbo immediately called 911 to alert emergency responders. As the vehicle floated further from the ramp, he attempted to rescue the driver before it completely sank. Ranger Palumbo ran onto the bulkhead and made his way along the narrow seawall to get closer to the vehicle. Once within reach, he extended his arm and pulled the driver from the roof just before the vehicle disappeared beneath the water.

Upon law enforcement's arrival, the driver explained that she had been following her GPS, attempting to navigate to a nearby restaurant, when she accidentally drove into the water. Fortunately, the driver was unharmed.

Ranger Palumbo's swift and decisive actions saved the driver's life, preventing what could have been a far worse outcome.

RECOGNIZING LONGEVITY

MEMBERSHIP ACKNOWLEDGMENT

2024

10
YEARS

Town of Galena
**Industrial Development
Authority of Carroll
County**
Town of Oxford

20
YEARS

City of Crisfield
**Worcester County
Library**

25
YEARS

Town of Church Creek
Town of Elkton
Town of Federalsburg
Town of Keedysville
Village of Rosemont
Town of Sharpsburg

IN THE TRUST



30
YEARS

Town of Glen Echo
Town of Mardela
Springs
City of New Carrollton

35
YEARS

City of Annapolis
Town of Bladensburg
Town of Brookeville
City of Glenarden
Town of Goldsboro
Howard County
Town of North East
Town of Walkersville

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Ted Zaleski	Carroll County

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Frank Johnson	City of Gaithersburg
N. Lynn Board	City of Gaithersburg*
Kevin Dehaven	City of Hagerstown

*Left the committee in November 2023

LGIT's 37th Annual Meeting

November 14, 2024 ~ Annapolis, Maryland

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37TH ANNUAL MEETING

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ALTERNATIVE CLAIMS MANAGEMENT

Alternative Claims Management (ACM) is a comprehensive claims management firm assisting numerous city, county, and state municipalities nationwide. With over 27 years of experience, expertise in specialty vehicles (including ambulances, police units, fire engines, utility trucks, street sweepers), and in-depth knowledge of state laws, ACM is dedicated to ensuring that our clients receive the maximum recovery they are entitled to, as these are taxpayer dollars legitimately owed to your citizens.

BENECON GROUP/LGIT HEALTH

Since 1991, The Benecon Group has been a leading provider in developing and administering Health Insurance Cooperatives for Public Sector clients. Specializing in self-funded programs, Benecon helps employers save valuable premium dollars while ensuring exceptional coverage for their employees. Since 2010, Benecon has partnered with the Local Government Insurance Trust (LGIT) to offer health benefits through the LGIT Health Cooperative. Maryland communities have benefited from both significant 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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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 Cigna.com.



Connect with your agent
or visit ceiwc.com.





Better health starts here.

At Cigna HealthcareSM, we're committed to helping every individual, at every stage of life, achieve better health. It starts with giving them the support they need to live a life of health and vitality. That's why we're proud to support those who share in our mission.

All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group.

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CROSSWHITE, LIMBRICK & SINCLAIR

Crosswhite, Limbrick & Sinclair, LLP is an AV-rated civil litigation firm that focuses its practice on tort, commercial and insurance defense litigation as well as the defense of local governments. The firm is committed to providing the highest possible level of legal service to its clients with a comprehensive strategy for efficient litigation management. We can be reached at 410.653.6890. Also visit us online at www.cls-law.com.

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Crosswhite, Limbrick & Sinclair, LLP

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.

Crosswhite, Limbrick & Sinclair, LLP

25 Hooks Lane • Suite 310 • Baltimore, Maryland 21208
Phone: 410-653-6890 • Fax: 410-653-6896 • www.cls-law.com



- Local Government Law & Litigation
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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 37th Annual Meeting.

We hope to see you next year for our 38th Annual Meeting.



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