

38TH
ANNUAL MEETING
LOCAL GOVERNMENT INSURANCE TRUST

EMERGENCY MANAGEMENT & PREPAREDNESS



THURSDAY, NOVEMBER 13, 2025
ANNAPOLIS, MD



38TH ANNUAL MEETING

NOVEMBER 13, 2025

CROWNE PLAZA HOTEL, ANNAPOLIS, MD

AGENDA

8:30 – 9:00 a.m.

Registration, Continental Breakfast

9:00 – 9:45 a.m.

Business Meeting

- **Chairman's Report**
- **Business Updates**
- **Awards**

9:45 – 10:30 a.m.

Emergency Management & Preparedness:

A Member Perspective

- **Judy Hamilton**, Mayor, Town of Westernport
- **Brian Bauer**, Assistant Director of Consequence Management & Chief Information Officer, Maryland Department of Emergency Management
- **Cody Erb**, NE Assistant Regional Manager, Royal Plus Inc.

10:30 – 10:45 a.m.

Break

10:45 – 12:00 p.m.

Keynote Address

Adapting and Preparing for Today's Homeland Security

Challenges: How to make your community more prepared by leveraging emergency management principles.

- **Travis Nelson**, Maryland Director of Homeland Security

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

- **Ethics (Core)**

Todd M. Turner, Esq., Executive Director of the Prince George's County Office of Ethics & Accountability



LGIT's 38TH ANNUAL MEETING

NOVEMBER 13, 2025

CROWNE PLAZA HOTEL
ANNAPOLIS, MD



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). LGIT currently has 194 members.

When established, LGIT responded to the diminished availability and escalating costs of 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
- ▶ Continuously enhance and improve member services and products to meet evolving needs
- ▶ Develop rate, risk management, and cost-containment strategies to maintain the financial integrity of LGIT



LETTER FROM THE CHAIR

Your Trust in FY 2025

Dear Fellow Members:

On behalf of the Local Government Insurance Trust ("the Trust"), I am honored to present its 2024–2025 Annual Certified Financial Report. The Trust is not just an insurance company competing for your business; it is a public entity risk pool owned and governed by the member towns, cities, and counties it serves. For the last thirty-eight (38) years, local governments have placed their faith and trust in this organization. Throughout that time, the Trust has held steadfast to its mission of providing coverage and risk management services at stable and competitive rates through an organization that is owned and managed by its local government members. The Trust fulfills its mission by serving its members with integrity, fiscal responsibility, operational excellence, and a deep commitment to public service.

The Trust retained all of its member municipalities, counties, and sponsored entities during the last fiscal year. It also added one new member, Crofton, a special taxing district in Anne Arundel County. At the end of FY25, the Trust's membership included sixteen (16) counties, one hundred fifty (150) municipalities, one (1) special taxing district, twenty-five (25) sponsored entities, the Maryland Municipal League (MML), the Maryland Association of Counties (MACo), and the Trust.

From a financial standpoint, as reflected in the Annual Certified Financial Report (ACFR), the Trust lost approximately \$3.9 million in member equity in FY25. Despite the loss, it remains well capitalized and financially sound. Three factors contributed significantly to the loss: the continuation of the premium credit program, the return of premium to some members of the Property Pool (PP), and higher-than-expected claims costs. Last year, the Trust returned almost \$4.2 million to its members in the form of premium credits. It returned almost \$2.3 million to members of the Primary Liability Pool (PLP), approximately \$675,000 to members of the PP, and over \$1.2 million to members of the Excess Liability Pool (ELP). In addition, LGIT returned almost \$4 million to members of the PP that had been overbilled for a number of years. The Trust also experienced a significant increase in the cost of claims due in part to the serious nature of several claims, as well as social inflation. The financial cost of issuing credits, returning premiums, and incurring higher-than-expected claims expenses was offset significantly by the Trust's investment strategy. As of June 30, 2025, member equity was \$47,369,252.

Included in the ACFR are the Transmittal Letter and Management's Discussion and Analysis, which provide details regarding the financial operations of the Trust. Additionally, the basic financial statements in the report 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 stability of the staff in our Finance Department and the work of our Finance/Audit Committee.

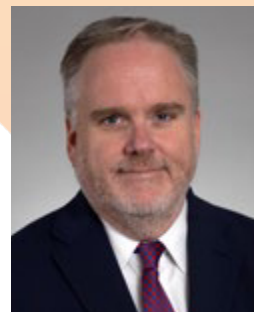
Thank you all for your trust and collaboration. The partnership among the Trust's members is the foundation of its success. Your unwavering support, input, and ideas have made the Trust what it is today. I also express my gratitude to my fellow Board members and the many local government officials who serve on the Trust's committees. The Trust relies on these volunteers to develop and implement policies, resolve serious claims, update and modernize the scopes of coverage, and promote risk management efforts among the members. These volunteers are to be commended for their role in helping the Trust fulfill its mission.

Finally, I would like to take this opportunity to thank the Trust's staff. Their unwavering commitment and dedication to Maryland's local governments drive excellence, promote stability, and make the Trust a leader among our peer organizations.

Respectfully submitted,

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

MESSAGE FROM THE EXECUTIVE DIRECTOR



LGIT is proud to have partnered with Maryland's towns, cities, and counties for more than thirty-eight years to help them weather the financial storms created by today's ever-evolving risk landscape. While purchasing insurance provides our members with financial peace of mind in times of crisis, it represents only one side of the proverbial risk preparedness coin. Over the past several years, our members have experienced the other side, providing peace of mind to their residents in the wake of catastrophic floods, cyber incidents, and unexpected police and employment claims that disrupt essential services.

That is why the Trust is especially proud to make emergency management the theme of this year's Annual Meeting.

The unpredictable nature of modern risks requires local governments to engage in strong emergency planning, active risk management, and sound financial preparation. Comprehensive emergency management plans that address mitigation, preparedness, response, and recovery serve as the operational blueprint for navigating crises. When these plans are paired with adequate insurance coverage, they form a strong foundation that helps reduce the financial impact of disasters, speeds recovery, and ensures the continuity of critical public services when communities need them most.

At LGIT, our mission is to support our members in both good times and bad. We hope that the presentations and discussions on emergency preparedness inspire meaningful conversations about how your local government will respond to different crises. Those conversations can grow into plans and policies that may not prevent an emergency but will allow you to meet challenges head-on and continue serving your residents in their time of need.

LGIT is deeply grateful for the trust you have placed in us. On behalf of our entire staff, thank you for your continued support and participation in the Trust. We look forward to working with you and your local government in the years to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "Matthew Peter". The signature is stylized with a large, sweeping "M" and a long, horizontal stroke extending to the right.

Matthew Peter
Executive Director

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

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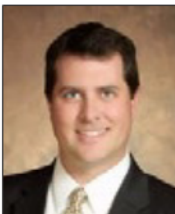
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30
YEARS

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of the Village
of Chevy Chase**

25
YEARS

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Town of Westernport

LONGEVITY IN THE TRUST

MEMBERSHIP ACKNOWLEDGMENT

20
YEARS

**Carroll County
Public Library**

**Howard County
Economic
Development
Authority**

**Howard County
Housing Commission**

**Howard County
Library**

10
YEARS

Town of Centreville



TRAINING AWARD

For 2025, we are proud to recognize the

CITY OF CAMBRIDGE

The City of Cambridge has consistently embraced LGIT's educational opportunities, regularly attending workshops, seminars, and online courses. Its dedication to hosting LGIT-sponsored training sessions underscores a proactive approach to loss prevention and risk reduction through education.

During Fiscal Year 2025, the City hosted several impactful law enforcement training sessions, providing a convenient and accessible venue for numerous LGIT member agencies. Special commendation goes to the leadership and personnel of the Cambridge Police Department for their exceptional efforts in coordinating space and resources to support these programs.

Through its continued engagement, the City of Cambridge exemplifies the value and impact of risk management training. Its commitment not only enhances the knowledge and preparedness of municipal staff but also contributes to the safety and well-being of the broader Cambridge community.

The Local Government Insurance Trust appreciates its strong partnership with the City of Cambridge in supporting risk management training participation.

The LGIT Training Award honors a member that demonstrates a strong commitment to professional development through active participation in LGIT-sponsored seminars and training programs.

2025



CLAIMS AWARD

The 2025 honoree is

CECIL COUNTY

Cecil County is the Fiscal Year 2025 recipient of the LGIT Claims Award for excellence in reporting and investigating claims. The County continues its efforts to ensure more efficient and effective claims handling. County Risk Management Administrator Karen Nusic, along with other County personnel, are always available to provide investigative assistance to LGIT's claims staff. Cecil County works interdepartmentally to quickly respond to requests for information, helping to expedite the claims process.

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

The Local Government Insurance Trust appreciates its strong partnership with Cecil County and congratulates the County for its exceptional efforts in claims management.

2025

Local Government Insurance Trust



RISK MANAGEMENT AWARD

The Risk Management Award is presented to members that consistently demonstrate excellence and a continuing commitment to loss reduction, ongoing training, adherence to LGIT's Risk Management Guidelines, and effective use of LGIT's resources. These members scored 100% on the annual Loss Control Survey.

The 2025 honorees are:

Town of Bel Air	Howard Community College
Town of Betterton	Town of Hurlock
Town of Bladensburg	Kent County
City of Bowie	Kent County Public Library
Calvert County	Town of La Plata
Calvert Library	City of Laurel
Town of Capitol Heights	City of Mount Rainier
Cecil County	City of New Carrollton
Charles County	Village of North Chevy Chase
Town of Chesapeake City	Town of Rock Hall
Town of Chestertown	City of Rockville
Town of Cheverly	City of Salisbury
Town of Chevy Chase View	City of Seat Pleasant
Town of Church Creek	Commissioners of
Town of Denton	St. Mary's County
Town of Edmonston	St. Mary's County
Town of Forest Heights	Metropolitan Commission
Garrett County Sanitary District, Inc.	City of Westminster
City of Hagerstown	Wicomico County
Town of Hampstead	Worcester County
Town of Highland Beach	Worcester County Library

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

LIFE SAVER AWARD

The LGIT Life Saver Award is presented to an employee of a LGIT member who went beyond their normal job responsibilities and duties to save a person's life. This year there are three recipients: **Dennis Washington** from the City of New Carrollton and **Luke Kemp** and **Chase Meadows** from the City of Salisbury.

DENNIS WASHINGTON CITY OF NEW CARROLLTON

On July 29, 2025, New Carrollton Code Enforcement Inspector Washington, while performing his regular duties, came across an unconscious individual who appeared to be in distress. Upon closer examination, he quickly determined the individual was showing signs of aspiration. Without hesitation, he applied his recent first responder training, assessed the situation, protected the individual's airway, and called 911, providing critical information that aided the emergency responders. Inspector Washington remained with the individual until EMS arrived, ensuring his condition was monitored throughout. It was later revealed that the individual had suffered a stroke. Thanks to Inspector Washington's quick thinking and decisive actions, the individual's life was saved.

This heroic act speaks volumes about Inspector Washington's character, training, and sense of duty to the community. His calm and confident response under pressure is a powerful reminder of the difference an individual can make in a potential life-or-death situation. His knowledge and leadership continue to serve as an inspiration and guide for his peers. His selfless actions and commitment to the well-being of others make him an invaluable asset to the City of New Carrollton.

LUKE KEMP AND CHASE MEADOWS CITY OF SALISBURY

On December 18, 2024, Officers Chase Meadows and Luke Kemp of the Salisbury Police Department responded to a call involving a suicidal individual who intended to jump from a seventh-floor fire escape. The officers entered a room adjacent to the fire escape where the individual was standing. After several minutes attempting to de-escalate the situation, the individual began to climb over the fire escape railing, forcefully expressing his intent to jump and take his life.

Both officers responded immediately, rushing to the individual, securing him, and bringing him safely back inside the building. They then ensured the individual was transported to the nearest mental health receiving facility and completed an emergency petition to guarantee he received the necessary care.

Had it not been for the quick response and decisive actions of Officers Meadows and Kemp, the individual would likely have died from the fall. Their professionalism, calm under pressure, and immediate intervention ensured the individual's safety and access to essential mental health services.



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)
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Ready to learn more?

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LGIT Communications & Member Services Director
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EMERGENCY MANAGEMENT & PREPAREDNESS: A MEMBER PERSPECTIVE

► SESSION OVERVIEW

Join us as our panelists, including Westernport's Mayor Judy Hamilton, Brian Bauer from the Maryland Department of Emergency Management, and Cody Erb of Royal Plus Recovery Services, share their insights on the devastating flooding event in Western Maryland, its impact, and the recovery work that followed.

► SPEAKERS

MAYOR JUDY HAMILTON

Mayor Judy Hamilton is a lifelong resident of the Town of Westernport, Maryland. She joined the Town Council six years ago, where she held the position of Fire/Police Commissioner. She has been a volunteer firefighter in the community for 25 years. Mayor Hamilton ran for the Office of Mayor in 2022 and was elected. Driven by a deep commitment to people-centered progress, she has spent her career in the nonprofit sector, focusing on developmental opportunities for all residents, especially those with disabilities and other challenges. She has worked to build a better community for the Town of Westernport. In response to the disastrous flooding that devastated the town this spring, Mayor Hamilton led with a people-first approach, uniting neighbors, nonprofits, and local businesses to rebuild with resilience and dignity.

BRIAN BAUER

Brian Bauer currently serves as Assistant Director of Consequence Management and Chief Information Officer (CIO) at the Maryland Department of Emergency Management (MDEM). As Assistant Director, he oversees Daily Operations, Preparedness, Response Coordination, and Local Support Branches. As CIO, he leads MDEM's Information and Communication Technology Program, coordinating all aspects of information management, data privacy, operational and continuity communications, digital transformation, digital experience, information security, and technology strategy.

CODY ERB

Cody Erb has worked with Royal Plus for the past ten years. As Assistant Northeast Regional Manager, he oversees daily operations in the Northeast and manages complex water, fire, and mold damage restoration projects. His work in the restoration industry combines hands-on technical expertise with a strong focus on customer service. Over the years, he has built lasting relationships with clients, adjusters, agencies, and insurance partners, while upholding Royal Plus's commitment to excellence and reliability on every project.



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KEYNOTE SPEAKER

TRAVIS NELSON

Director, Maryland Governor's Office of Homeland Security

Adapting and Preparing for Today's Homeland Security Challenges: How to make your community more prepared by leveraging emergency management principles.

This session will review current threats and recommendations for how to take steps to become more resilient.

Travis Nelson currently serves as the Director of the Maryland Governor's Office of Homeland Security and Deputy Homeland Security Advisor for Governor Moore. He has served in this position since January 2024. In this role, he monitors homeland security matters impacting Maryland and directly advises Governor Moore, Lt. Governor Miller, and other state elected and senior appointed officials. Director Nelson serves on the National Capital Region Homeland Security Executive Committee, the National Governor's Homeland Security Advisor Executive Committee, the Maryland Artificial Intelligence Subcabinet, the Cyber Security Council, and other state boards and councils.

Prior to this position, Director Nelson was a Sergeant in the Maryland State Police, where he commanded the Complex Operations Management Unit within the Special Operations Division. This unit was responsible for oversight, management, and planning of complex incidents and events, including Gubernatorial Inaugurations, the 2022 truck convoy, and Maryland law enforcement support to the District of Columbia and the U.S. Capitol Police on January 6, 2021. The unit also oversaw preparedness and prevention of incidents with large-scale impacts, including those involving weapons of mass destruction or mass casualties.

Since 2015, Director Nelson has been detailed as a liaison officer to the Maryland Department of Emergency Management (MDEM), coordinating law enforcement resources and response during crises. He has served as co-chair of the Maryland Active Assailant Interdisciplinary Workgroup since 2014 and works with the Maryland Institute for Emergency Medical System Services (MIEMSS) to provide guidance for all responders to hostile events.

Director Nelson is the former chair of the Metropolitan Washington Council of Governments Complex Coordinated Attack Working Group and a former member and chair of the Region III Advisory Council for the Federal Emergency Management Agency (FEMA). He also supported several other committees and groups in Maryland. During the COVID-19 pandemic, he served as the primary coordinator of law enforcement operations and led the prevention task force overseeing compliance and enforcement of public health orders.

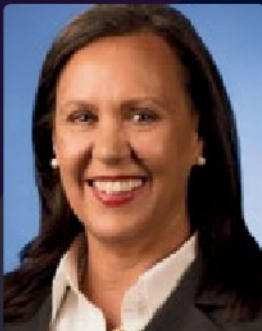
Earlier in his career, Director Nelson served in several units and divisions of the Maryland State Police, including the Maryland Emergency Management Agency as a regional liaison officer, the Special Events Unit, the Human Resources Division, and Centreville Barrack. He is the former Director of Career Services at the Kent & Queen Anne's Rescue Squad in Chestertown, Maryland, where he was a certified medic, rescue diver, and firefighter. He also worked for Kent County 9-1-1 and the Queen Anne's Department of Emergency Services.

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ETHICS

► SESSION OVERVIEW

Officials should be knowledgeable of their local public ethics ordinance, as generally required by state law. Many officials complete the necessary forms and assume they have complied with the law, but are their day-to-day actions truly aligned with its intent? There is often a fine line between legal and ethical behavior. This class explores those differences through real-life scenarios and small group discussions.

► SESSION INSTRUCTOR

TODD M. TURNER

Todd M. Turner was appointed by Prince George's County Executive Angela D. Alsobrooks and confirmed by the Prince George's County Council to serve as the second Executive Director of the Prince George's County Office of Ethics & Accountability (OEA) in October 2022.

Prior to serving as Executive Director, Mr. Turner served eight years as a member of the Prince George's County Council, having been elected in 2014 and re-elected in 2018 to represent the 4th Council District. During his service, he served two consecutive years as Council Chair (2019–2020) and one year as Vice-Chair (2018).

Mr. Turner is a graduate of the Academy of Excellence in Governance at the Institute of Governmental Service of the University of Maryland (2017), Leadership Maryland (2024), Leadership Greater Washington (2017), and Leadership Prince George's (2012). He is also a recipient of the Elizabeth and David Scull Metropolitan Public Service Award from the Washington Metropolitan Council of Governments (2014).

He earned his law degree from the City University of New York School of Law at Queens College and received a Bachelor of Arts in Government & Law, with a minor in History, from Lafayette College in Easton, Pennsylvania. He is admitted to the bar in New York, Maryland, and the District of Columbia.

LGIT's 38th Annual Meeting

November 13, 2025 ~ Annapolis, Maryland

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November 13, 2025 ~ Annapolis, Maryland

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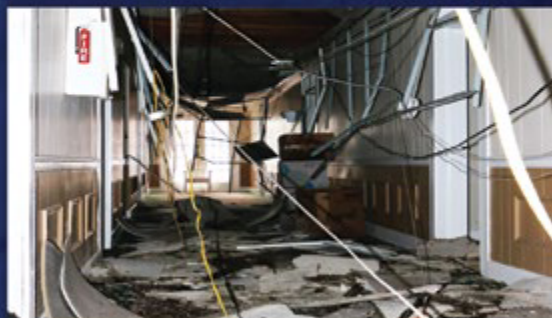
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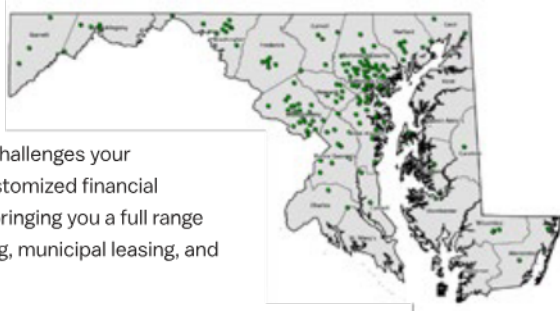
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¹ Qian Y, et al. JAMA Netw Open. 2021; 4(10):e2127006. (There were 302 participants with baseline blood pressure over 140/90 enrolled for 2 years with application activity during weeks 540-563. 94% leveraged the BP app.)
² Pan S, et al. J Am Heart Assoc. 2020;3(10):e007340. (There were 99 participants with baseline LDL-C at 165mg/dL, 20% of whom reduced LDL-C at an average of 22 mg/dL, and 5,520 participants with baseline BP at 120, 64% of whom lost weight at an average of 7 mm. Red shown: 517, 537 participants with baseline systolic BP of 160 mmHg who remained in the program at 2 years, 247% reduced median systolic BP, with a mean reduction of 27 mmHg.)
³ Note: Some study authors are employed by Hello Heart. Due to study design, causal conclusions cannot be made.



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