

The LGIT News

Addressing the Needs of LGIT Members

Fall 2013

Tim's Corner

LGIT Welcomes Our Newest Members

The Local Government Insurance Trust is pleased to announce that Wicomico County and the Towns of Ridgely and Somerset are our newest Members. When these local governments were asked why they chose LGIT to provide their insurance needs, they said:



Wicomico County

"LGIT will provide Wicomico County with significant savings on our insurance costs for Fiscal Year 2014.

The new Member Portal is exactly what we need to access real time information on claims and reports and also allows us to request and track changes to our policy. It's great to deal with an organization that understands government accounts." – Rick Konrad, Purchasing Agent

Town of Ridgely



"The Town of Ridgely is excited to be back with LGIT. Everyone has been so helpful and the savings to the town have been significant!" – Stephanie Berkey, Town Clerk

Town of Somerset



"The Town of Somerset joined LGIT because of the high caliber of their programs and of their professional staff. It also does not hurt that practically every municipality in Maryland is happily on board! We look forward to a long term relationship with the organization." – Jeffrey Slavin, Mayor

LGIT underwriting and loss control staff have been visiting and working with our new members to make sure all properties are properly scheduled and valued. Our appreciation goes out to all the county and town personnel for their valuable assistance in conducting tours of properties, helping with scheduling, and inspecting properties and facilities.

Since joining the Trust, our new members are already taking advantage of LGIT's many member related services, including training, the HR Compliance Portal, Employment Law Hotline and other valuable services enjoyed by all of our members. We are glad that Wicomico County

and the Towns of Ridgely and Somerset have joined the other 175 Maryland local governments that know LGIT is the best answer for their insurance needs.

Tim Ailsworth
Executive Director, LGIT

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Please direct questions, suggestions and comments regarding LGIT NEWS by email to editor@lgit.org or by mail to LGIT News, 7225 Parkway Drive, Hanover, MD 21076

From the Boardroom

The Board of Trustees met on May 22, 2013, and took the following action:

- Approved the Executive Committee's recommendation to adopt the FY 2014 operating and capital budgets.
- Approved the Board's decisions not to allow any entity not included in the Local Government Tort Claims Act to remain in the Trust after July 1, 2013, and to subsidize the difference in premiums for those entities in the event the commercial carrier requests a greater premium, not to exceed \$10,000, aggregate, for one year.

- Approved Ridgely as a new participant in the Primary and Excess Pools, effective July 1, 2013, and Upper Marlboro as a new participant in the Health Cooperative effective July 1, 2013. Hampstead joined the Health Cooperative effective June 1, 2013.

LGIT Trustees Election

The following Trustees were re-elected by the membership to a three-year term on the Board of Trustees commencing July 1, 2013: Barbara Matthews (Rockville), Tari Moore (Cecil County), Theodore Zaleski, III (Carroll County).

LGIT Board of Trustees

David J. Deutsch, Chairman
City Manager, City of Bowie

John E. Bloxom, Vice Chairman
County Attorney, Worcester County

David E. Carey, Secretary
Commissioner, Town of Bel Air

Scott Hancock, Ex-Officio
Executive Director, MML

Michael J. Sanderson, Ex-Officio
Executive Director, MACo

Ernest Crofoot, Member
County Attorney & Administrator, Kent County

Stewart B. Cumbo, Member
Councilman, Town of Chesapeake Beach

Debra M. Davis, Member
Commissioner, Charles County

Theodore Zaleski, III, Member
Director of Management & Budget, Carroll County

Barbara B. Matthews, Member
City Manager, City of Rockville

John D. Miller, Member
Burgess, Town of Middletown

Tari Moore, Member
County Executive, Cecil County

LGIT Congratulates

Congratulations to the following LGIT Members for their loss control and safety efforts:

City of College Park – For hosting a series of Defensive Driving Classes with all City personnel attending.

Wicomico County – For the outstanding Risk Management involvement of all county departments with its Risk Management/Safety meetings.

Queen Anne's County – For conducting and hosting several Flagger Certification trainings.

LGIT Supervisory Staff

Timothy (Tim) Ailsworth
Executive Director

J. Earle Beyer
Director of Finance & Information Technology

John F. Breads, Jr.
Director of Legal Services

Sherri N. Butler
Director of Claims Services

Hank Schomburg
Director of Loss Control & Underwriting Services



Vacant, but not Forgotten

Due to a weak economy and sluggish real estate market, some local governments may now own vacant properties and some may purchase vacant properties at a reduced price. Vacant properties are usually assets that, in many instances, local governments simply do not have the time or money to rehabilitate. A local government might control a vacant commercial property due to tenant loss or because the government has been unable to sell or lease the property due to economic conditions. Over time, these vacant properties can become a liability exposure if they are not properly maintained.

Vacant properties are generally defined as buildings that have not had a tenant or been otherwise occupied for more than 60 days. There are several things that can be done to keep vacant buildings safe and ensure that they remain assets and not become liabilities. LGIT recommends that, until the vacant building is occupied, all openings (i.e., doorways, windows, and other access points) be secured to minimize vandalism and theft. All electrical and utility services should be discontinued. Plumbing should be winterized to reduce the potential for pipes freezing in severely cold temperatures. “No Trespassing” signs should be posted in the most visible places/areas in and around vacant structures.

Here are a few other things to consider when your local government owns vacant properties:

- A preventive maintenance plan should be in place for vacant properties. This plan may adhere to the regular preventive maintenance plan in place for occupied buildings. Just because a property is vacant does not mean that preventive



maintenance should not be done. To the contrary, periodic checks of vacant properties *should* be performed. These checks should be performed monthly and will help identify possible security risks and/or property preservation issues. All areas of the property should be checked, including each and every room inside the structure.

- Security is always an issue with vacant buildings. Ask local law enforcement to check on vacant properties or increase patrols in the area. During inspections, make sure that all entrances and exits are still locked and secured. If any are unlocked or unsecured, take corrective action immediately.
- Consider checking vacant properties after any strong storm event.

Having a plan for vacant properties is important. Just because a building is vacant does not mean that it should be boarded up and forgotten. If the building is not checked periodically, small issues, such as water infiltration, can become big problems. A few small preventive steps can keep your vacant property a valuable asset and not a forgotten exposure.

Jeff Perkins
Loss Control Consultant,
LGIT

LGIT Calendar

September

Regional Defensive Driving Course – Cecil County
September 11, 8:30 AM - 3:30 PM @ Administration Bldg.,
Elk Rm.

Underwriting Committee Meeting
September 18, 12:00 PM @ 7225 Parkway Drive

Underwriting Committee Meeting
September 18, 12:00 PM @ 7225 Parkway Drive

Claims Committee Meeting
September 25, 10:00 AM @ 7225 Parkway Drive

October

LGIT's 26th Annual Meeting
October 31, 7:30 AM - 3:30 PM @ Navy-Marine Corps
Memorial Stadium

From the Employment Law Hotline (800.845.8055)

The Hotline is a component of the HR Compliance Portal and is a service available to Liability Program members. It provides up to 30 minutes of free legal advice per employment issue. This member service is provided by LGIT, with the professional assistance of Karpinski, Colaresi and Karp, P. A. We have selected for publication one inquiry of interest that was posed through the Hotline.

Question: If a local government sends an employee to training that requires substantial commuting time, is the travel time compensable?

Answer: Yes. The travel time is compensable under the Fair Labor Standards Act. The employer may deduct the employee's normal commute time to and from work to determine the amount of compensation.

General Information — 800.673.8231 or 443.561.1700

Online Registration — <http://www.lgit.org>

FAX Registration — Attn: Michelle Yannone, 443.561.1701

For up-to-date calendar information, go to www.lgit.org and click on Upcoming Events

Maryland Local Government Health Cooperative

Learn about a new alternative for health insurance coverage available only to Maryland local governments.

Go to www.lgit.org and click Health Coop on the home page



Join the growing number of Maryland Local Governments that have discovered the best option for their health insurance needs.

Current Cooperative Members

- City of Aberdeen
- City of Brunswick
- Town of Chesapeake Beach
- City of College Park
- City of Gaithersburg
- Town of Hampstead
- Kent County
- LGIT
- Maryland Municipal League
- Town of Middletown
- City of New Carrollton
- Town of Port Deposit
- Town of Upper Marlboro
- City of Westminster

Key Program Advantages

- You can choose your own plan design
- Your costs will be the same every month
- Modified Self-funding without the risk = opportunity to receive money back

More Information

For more information or to get a quote, contact Michele Keplinger, Member Services Associate at 800.673.8231.

BETTER MORALE builds BETTER COMMUNITIES

THURSDAY OCTOBER 31 SAVE THE DATE

Plan to join us for LGIT's 26th Annual Meeting
Navy-Marine Corps Memorial Stadium
Annapolis, Maryland

LGIT
Local Government Insurance Trust
www.lgit.org

7225 Parkway Drive, Hanover, Maryland 21076
PH: 443.561.1700 - TF: 800.673.8231 - FX: 443.561.1701



Quarterly update

Facts and statistics so that you can assess the impact that Enquiron is having on your business

"... this is going to be a terrific service."

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STATISTICAL SUMMARY

Enquiron tracks utilization only in 5 proactive categories out of a possible 200+ touch points: 1) Question of the Month 2) Case Digest of the Month 3) HR Alert, or a specific 4) call and/or 5) email to an attorney. Currently we do not use website hits or policy downloads as part of the utilization statistics.

Currently, there are 179 active members with access to the HELPLINE. The below statistics show their activity for the last 12 months:

- **56%** have proactively utilized the services, which is over **11 times** the industry standard for value-add/risk management services
- With an average of **3.8** proactive requests per utilizing client, HELPLINE users have recorded a total of **384** touch points
- **196** people from the active enrolled organizations currently have access to HELPLINE services including the employment law attorneys via the toll-free number and/or via the web
- These **196** people receive monthly HR Express Updates and will also receive 4-6 HR Alerts throughout the year, which translates to over **3,100** annual risk management and marketing contacts even *before* proactive utilization

FEEDBACK

TESTIMONIALS FROM MEMBERS

Testimonials are collected during the Relationship Management process, through our marketing website, and from general feedback.

"I think this is going to be a terrific service. My first impression of the website was that it looked like it was going to be easy to navigate and that is extremely important to me as I am not the best with computers. I am a chef, cook, and bottle washer here and just being able to see the most updated HR laws and being able to see the most up to date federal and state workforce laws makes that the most helpful part of the service. To be able to actually speak with an attorney familiar with labor law is huge in itself for a nonprofit like ours. I absolutely would recommend this service to other employers. It is definitely a value added service that is available as part of my membership with LGIT. Not one that was expected."

— **Carolyn Ratliff, Executive Director, The Humane Society of Carroll County Inc., MD, 12 employees, Business Associations**

"I think that the HELPLINE is very helpful. I think we need to take the time to learn about all the resources that are available to benefit all our employees... A really helpful feature of the website is the availability of the federal and state posters in Spanish and English. I would certainly recommend the service to other employers."

— **Cindy Towers, Assistant Director of Emergency Planning & Risk Management, Caroline County, MD, 45 employees, Police Protection**