

LGIT NEWS

SERVING MARYLAND LOCAL GOVERNMENTS SINCE 1987

Fall 2003

The Local Government 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.

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Off Premises Power Failure in Maryland???

Late Friday afternoon, September 19, 2003, most of the electrical power grid in the northeastern US was shut down and so were most of the businesses and local governments. Life safety became an issue as people were trapped in elevators and underground electrical trains. Additionally, time quickly became a factor to evacuate all those trapped before further problems of smoke inhalation and rising temperatures began to escalate. Other problems became a concern as well due to electrical power failure. Would fire suppressions systems work? Would air systems siphon smoke out from elevators and underground trains? Would backup generators work? Though not life safety concerns, would restaurants, stores and public convention centers incur economic losses due to food spoilage from refrigeration breakdown? What if the power failure occurred during the winter when it becomes dark much earlier in the day?

The recent event of power failure in most of the northeast region of our country should remind us to review and update our emergency contingency plans. This should include reviewing the LGIT Risk Management Manual and the LGIT Scope of Coverages. Who knows when a power failure of this magnitude will occur in Maryland? Fortunately, it appears that the events in the northeast resulted in very little physical damages, although the same probably can't be said financially.

Commercial insurance policies typically exclude power failure when the damage

occurs off premises, but they usually will cover ensuing physical damage if caused by an insured peril. Commercial policies also typically have time deductibles of 24 to 72 hours. Therefore, most of the financial losses (i.e., loss of income, extra expenses, etc.) in the northeast probably will not be covered since power was restored within 24 hours.

Fortunately, LGIT's Property Scope of Coverage automatically provides Off Premises Power Failure for both property damage and time element losses (i.e., lost

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LGIT Congratulates



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

Anna Gardner

Risk Manager/Training Specialist of Cecil County for developing a 2-hour training program and video for emergency vehicle evacuation of 14-20 passenger vans.

City of Seat Pleasant

For implementing a new four-person risk management committee chaired by Lieutenant Elliot Bellinger. The committee plans to implement stringent loss control measures that will help aid in the reduction of insurance premiums in the long run.

Cindy Towers

Risk Management Coordinator at Caroline County for developing a class on snow plow accidents and safety.

Susan Harding

Office Manager, and Marty Flemion, Deputy City Administrator and Director of Emergency Operations of the City of Laurel for hosting a three-day weapons of mass destruction seminar by the National Emergency Response and Training Center (NERTC), Texas A&M University System, and the Texas Engineering Extension Service.

From the Board Room

A special meeting of the Board of Trustees was held on August 8, 2003, via teleconference, and the Board took the following actions:

- Approved the recommendation that entities who have withdrawn from the health pool and requested hardship consideration be offered the option of paying off their assessment in a three-year period at an interest rate of 2.0% per annum upon the execution of a Funding Agreement. The Board opted not to waive the interest.
- Approved the recommendation that entities, who have withdrawn from the health pool, have not made a hardship request within a specific timeframe, and have not paid the assessment, could be granted the same payment plan upon approval by the majority of the Executive Committee. The payment plan referred to is that which had been approved for entities withdrawing from the Trust that had filed a hardship request in a timely manner. This request would be contingent upon the execution of a Funding Agreement.



*Sandy Tedrow
Executive Secretary*



Mark Your Calendars!

LGIT's 16th Annual Meeting

November 24, 2003

8:30 - 3:00

Radisson Hotel

Annapolis, Maryland

Contact Corner



In this issue of Contact Corner, we feature **Bob Williams** as Carroll County's contact with LGIT. Bob has been employed with the County since June of 2000 and currently holds the position of Risk Manager. He provides Risk Management support to all County departments and advises department heads on safety, security, and environmental issues. Additionally, Bob is charged with the rather large responsibility of overseeing, reporting and investigating county accident occurrences. This includes automobile accidents, general liability occurrences, injuries to employees, and damage to County property.

Bob serves as the point of contact between Carroll County and LGIT for reporting all losses. His assistance with providing documentation necessary for claims investigation has been invaluable and allows LGIT to process Carroll County's claims in a prompt and cost efficient manner. As if these duties were not enough, Bob has also authored the County Contract Insurance Manual and Evacuation Procedures Manual. He also is credited with creating the Building Inspection Program and serves on the Airport and Character Awareness Committees.

Prior to working for the County, Bob was the Owner/President of an investigating agency that specialized in the investigation of workers compensation, criminal and civil cases. At one time, he held a position with Sahlen & Associates and was assigned to supplement the Secret Service to protect President Bush at one of his inaugural balls.

Loss Control = Cost Control

Bob understands that the main function of a risk manager is to protect the employees and assets of the County. His philosophy — Enterprise Risk Management — is best accomplished by a total management approach to controlling risk. He knows that risk management objectives must be included in all management decisions from the top down. In practice, Bob applies a risk verses cost analysis; you can control risk, finance risk, transfer risk, or eliminate risk. His primary objective is to control risk, which results in lower insurance costs and decreased lost employee time.

Bob recently indicated that having been in the insurance industry for over twenty years, he knows good service when he sees it. "LGIT has the best claims and underwriting departments in the industry. I count on their expertise on a daily basis to control our claims costs and keep our premiums within reason."

When he's not managing risk, Bob enjoys trout fishing and riding his motorcycle. He has resided in Carroll County since 1971 with his wife of 42 years. He has one daughter who is a nurse. Interestingly, Bob holds a private pilots license and he enjoys flying small aircraft. Of course, this pastime contributes to his passion for safety and managing risk!

*Sally Wallace
Claims Examiner
Claims Services*



Experts agree that the process of controlling costs arising from accidental loss consists of five steps:

1. Identifying exposures to accidental loss;
2. Examining alternative techniques for dealing with these exposures;
3. Selecting the most appropriate risk management technique(s);
4. Implementing the chosen technique(s);
5. Monitoring the results of the chosen technique(s).

The Trust is committed to assisting its members in this process. LGIT's loss control professionals can be a valuable asset to those members who use LGIT's loss control services at each step of the risk management process.

One of the many ways in which the Trust assists its members is through the "Hazard Evaluation" process. LGIT's loss control professionals make a visit to each member every two years to conduct an extensive evaluation of potential causes of loss. The visited member then receives a detailed report of identified hazards with suggestions to correct them. Each member of the Trust should be conducting its own evaluations on a regular basis, but LGIT's hazard evaluations offer an opportunity to take advantage of the Trust's experience.

It is in the best interest of each member to acknowledge and, wherever possible, implement the loss control recommendations. Each member's premium is the product of the pool rate and that member's loss experience. Reducing loss costs directly affects the premium for the following year. In addition, member response to the hazard evaluation report allows the Trust to monitor the results of the chosen risk management techniques in step #5 (above) in order to identify the most effective loss control strategies and share that information with all of the members of the Trust. Member response is also an indicator to our reinsurers of our collective commitment to preventing losses, which may translate into a lower cost for the pool, which in turn results in lower pool-wide rates.

As you can see, the cooperation of the members of the Trust in responding to and eventually implementing the recommendations included in the hazard evaluation reports will benefit the Trust and each of its members. The response process should begin within 60 days after receiving the hazard evaluation report with an initial acknowledgement containing a bare-bones plan on how they want to address the identified hazards. Then, as each stage of implementation is completed, a simple follow-up note from the member will keep the Trust informed. Our loss control professionals will be monitoring loss data on a continuing basis and will be able to assist the membership along the way. Working together we can cut the cost of risk for all the members of the Trust.

*Herbert H. (Hank) Schomburg, CPCU, ARM, AIM, AIC
Director, Loss Control & Underwriting Services*



LGIT's 16th Annual Meeting — Workshops

Health Benefits Services — offers "Health Care and Its Effects on Maryland Local Governments," presented by Mark L. Lynne, CEBS, Bolton Partners, Inc.

(Workshops Run Concurrently)

Loss Control & Underwriting Services — offers "Governmental Accounting Standards Board's Statement 34,*" presented by Lynn Forsythe, American Appraisal Association.

*Basic Financial Statements and Management's Discussion and Analysis for State and Local Governments

Defensive Winter Driving and Safety Tips

■ WHAT'S IN IT FOR US?

Let's start with a defensive driving definition. Defensive driving is "driving to save lives, time, and money in spite of *conditions* around you and the *actions* of others." As defensive drivers there are two things we can control: they are ourselves and the vehicle we drive. There are other things we cannot control. These include: light, road, traffic, weather, and other driver conditions.

■ PREVENTABLE COLLISIONS

A preventable collision is one in which "the driver fails to do everything *reasonable* to avoid it."

The National Safety Council's DDC Collision Prevention Formula is made up of three life saving steps.

Recognize the Hazard — requires that we ask ourselves, "What is causing me to lose control? If I lose control of the situation, what are the risks and consequences?"

Understand the Defense — requires only that we control ourselves and our vehicles. We should choose the safest defense that reduces the risk of a collision and lowers the chance of losing control.

Act Correctly and in Time — means we will need to act just before the situation gets out of hand; the longer we wait to act in any adverse situation, the more serious the consequences.

■ WINTER DRIVING

Winter driving creates more challenges for drivers, especially when driving in snow and ice.

There's nothing more beautiful than a fresh blanket of new fallen snow, unless, of course, we're driving in it. Winter snow and ice pose special problems for even the most experienced drivers. Take a moment to learn these basics rules of winter driving safety. Once we're prepared for winter driving emergencies, we'll be able to say, "Let it snow, let it snow!" and mean it!

Winterizing Cars

When the weather turns frosty, we should prepare our cars for the season. Get a complete tune-up. Ask our mechanic to test brakes, battery, exhaust systems, fluid levels, add anti-freeze, and switch to winter-weather-weight oil. We should install snow tires on drive wheels, and carry emergency tools: sand, salt, shovel, chains, snow-scraper/brush, booster cables, blankets, and a flashlight.

What to Do If We Skid

The primary problem faced by winter drivers is skidding on slick or icy roadways. If our car should skid, *we should not brake*; instead, let up on the accelerator and turn the car in the direction that we want the front wheels to go. Use gentle, steady motions when turning the steering wheel. Turning too much or too fast can worsen the situation. If for any reason we are unable to gain control of our car, we should try steering into

a snow bank to stop our vehicle.

Anti-Lock Brakes and Stopping Distance

Do not pump anti-lock breaks. They are designed to do the pumping for us to prevent wheel lockup. Anti-lock brakes cannot make up for road conditions or bad judgment.

Three-Second and Three-Second-Plus Rule

The three-second rule involves measuring distances at which to follow safely. It requires use of a stationary marker such as a post or sign. When the bumper of the vehicle in front of us passes the fixed marker, we count 1,001, 1,002, 1,003. If our front bumper gets to that stationary object before 1003, we're following too closely. In addition, we have to add another second of following distance for each adverse condition, i.e., rain, fog, road conditions, etc. The Safety Council teaches this rule mainly because most people cannot judge distance properly, and this is a quick and easy method to determine following distance. This applies basically to any speed driven.

■ WEATHER HAZARDS

Weather hazards cause reduced visibility, vehicle traction and steering control. Defensive driving solutions for weather hazards include deciding whether it is absolutely necessary to drive or continue to drive. We need to make sure that windshield wipers are in good condition and that a proper level of windshield wiper fluid is maintained. We need to use headlights whenever the windshield wipers are on. We should clear all windows and the windshield of snow, ice, and condensation or moisture and use the defogging and defrosting setting on the heating/cooling system.

■ SLOW DOWN

In some conditions, even going the legal speed limit is too fast. We need to use the low-beam headlights to see and be seen. Even in foggy conditions, we should use the low-beam headlights. High beams reflect the light directly back into our eyes. This can impair our visibility.

Adverse weather conditions can increase the chances of skidding and/or sliding. In these conditions, we need to recognize where and when to expect slippery conditions and know how to defend ourselves against them.

To avoid sliding or skidding, we must slow down, not slam on the brakes, steer smoothly, not turn or steer with quick motions.

The best defense in these adverse conditions, is to *slow down* and *increase following distance*. Even four-wheel drive and front wheel drive vehicles do not help the vehicle stop faster. They are designed to provide more tire traction and control in adverse conditions.

How many of us actually read the owners manual before something goes wrong? Knowing how to drive in adverse weather conditions is just as important as knowing how to operate a vehicle and when to perform basic maintenance. Some of the problems that can contribute to collision include worn tires, improper tire inflation, directional signals not working, head-

lights out, and poor condition or failure of brakes. These are some of the reasons that pre-trip vehicle inspections are important.

In addition to weather conditions and controls, we should remember to wear safety belts. They reduce the risk of fatal injury to front seat passengers by 40% and reduce injury in general by 50%.

■ WHAT TO DO IF WE'RE STUCK

An equally common problem is getting stuck in the snow — our wheels spin, but our car goes nowhere. This is when emergency equipment is important. We should not continue to spin our wheels; we'll only wind up in a deeper rut. Instead, pour sand, salt, or gravel around the drive wheels to give them something to grab onto and improve traction. We can also shovel snow away from the wheels and out from under the car to clear a pathway.

■ SOME GENERAL GUIDELINES

Whenever driving conditions are less than ideal, it pays to be cautious. Drive slowly, test your brakes frequently and never tailgate. (Refer to the three-second-plus rule.) Make sure that windshields (front and rear) are clean and that wipers and defrosters are in good working condition. Use low gears when traveling on slick surfaces (especially hills) to provide added traction. Listen to weather forecasts. Better yet, if weather and visibility are hazardous, stay home!



Richard A. Furst
Sr. Loss Control Mgr.
Loss Control & Underwriting



Registration Form

16th Annual Meeting

Radisson Hotel
Annapolis, Maryland

The Local Government Insurance Trust invites you to join us at our Sixteenth Annual Meeting to be held at the Radisson Hotel in Annapolis on Monday, November 24, 2003, from 8:30 a.m. until 3:00 p.m. This event is free to every member of the Trust. A continental breakfast and lunch will be provided.

*Please complete this registration form and **return to LGIT by November 14, 2003**. Please **PRINT** the following information, as it will be used for your name badge.*

Local Government _____
Name _____
Nickname _____
Title _____

Please check if attending:

____ Academy of Excellence Core Course
____ "Conducting Effective Meetings"

Check One Workshop:

____ GASB 34 or
____ Health Care and Its Effects on Maryland
Local Governments

Please copy this form for each
person who registers.

*No-shows and walk-ins will be required to pay a \$15 fee to cover meal costs. Deadline for cancellation:
November 14, 2003.*

Please mail/fax (410-312-0993) completed forms to:

Cindy Smithson
Local Government Insurance Trust
7172 Columbia Gateway Drive, Suite E
Columbia, MD 21046

Our database does not include everyone's name, so we are asking that you share this information with appropriate personnel. Thank you for your help in making this an informative and successful annual meeting.



LGIT's 16th Annual Meeting - Agenda

Business Meeting

Guest Speaker — (Bio on Page 7)

Workshops

Lunch

Awards

Grand Prize Drawing

Academy of Excellence Core Course

November 24, 2003 / 8:30 a.m. - 3:00 p.m.
Radisson Hotel, 210 Holiday Court, Annapolis, MD

Water, Water, Everywhere!

We drink water when we are thirsty. We shower in water to clean up. We wash our clothes and dishes in water. In summer, it's water we turn to for play. In fact we rely on water for almost every aspect of our daily lives. But, as Maryland has recently been reminded, it is a very destructive force and can cause hundreds of millions of dollars in property damage.

From broken and frozen pipes to leaking appliances, problems that cause water damage wreak havoc and can destroy floors, walls, contents, foundations, roofs and property located in our members' buildings. Water claims also include sewer and storm drain back-ups, which can ruin bedrooms, family rooms, offices and storage areas of the citizens of our members.

Here are a few items for members to remember, which I would like to call **WATER, WATER, LET'S BEWARE:**

(Continued in Column 2)

MACo Conference Grand Prize Winner



(Jon Burrell, Executive Director, congratulates Belinda Teague Levy, grand prize winner at the three-day MACo Conference in Ocean City. Belinda is the Executive Assistant to Commissioner Cady of the Frederick County Commissioners.)

- Often, damage due to burst water pipes can be avoided. Prior to those winter months, take time to inspect all properties. Maintain heat settings at no less than 55 degrees in occupied and vacant buildings. Shut off the water main valve in vacant buildings.
- Make sure all outside connections are turned off.
- Clean debris from the roof and re-inspect it regularly. Promptly repair missing or damaged areas that could cause leaks.
- Gutters, eaves, and downspouts should be kept clean and free of leaves, ice or snow. Downspouts should extend away from the building to direct water away from the foundation. Remove heavy snow from roofs if possible.
- Check and replace any hoses that may have signs of cracking, bulging, or other deterioration.
- Periodically, pour a cup of mild bleach solution down air conditioner drain lines to help keep them clear and reduce buildup of mold.
- Winterize the building. Insulate exposed pipes, and any pipes in attics and outside walls.
- Make sure that employees do not put foreign objects down the drains.

Last year LGIT helped our members recover from costly property damage caused by a winter storm of epic proportion. We want to help each member prevent those losses and ensure that during those "blizzard" times, each and every member has heat and a perfectly functioning building, even if your employees can't make it to work!!!!!!

*Anna Cade
Claims Examiner
Claims Services*



Wellness Zone



October Is Breast Cancer Awareness Month

Breast cancer is the most common cancer diagnosed in women in America. I am sure that this disease has touched each one of us in some way and that is why it is important to make sure your loved ones are aware of the warning signs.

Most Common Risk Factors for Developing Breast Cancer

■ Age

The risk of breast cancer increases as a woman ages. About 82% of breast cancers occur in women age 50 and older. The risk is especially high for women age 60 and older.

■ Personal History

Women who have had breast cancer may develop it again, and women with a history of breast disease may be predisposed to develop breast cancer.

■ Family History

The risk of getting breast cancer increases for a woman whose mother, sister, daughter, or two or more close relatives have had the disease.

Other Risk Factors

- **First Period** - Prior to age 12
- **First Pregnancy** - After age 30
- **Never Bearing Children**
- **Unhealthy Lifestyle Choices**

Poor diet, insufficient physical activity, alcohol use and smoking

■ Exposure to Estrogen

The longer a woman is exposed to estrogen (made by the body or taken as a replacement therapy), the more likely she is to develop breast cancer.

Understanding your personal risk profile can help you and your healthcare provider plan for regular screening and lifestyle modifications as necessary.

Visit www.myfuturehealth.net (website of FutureHealth, LGIT's disease management partner) for more information on breast cancer.

Stay well!

Mary Balducci
Director, Health
Benefits Services



Employment Law Hotline

The Hotline is a phone service available to Liability Program members that provides up to 30 minutes of free legal advice on employment matters. We have selected to print one interesting inquiry that was posed through the Hotline. This member service is provided by LGIT, with the assistance of Daniel Karp, Esquire.

Question

Can an employer require an employee to seek medical treatment after an accident if he or she refuses to do so?

Answer

Depending on the variances in local government employment law, a public employer may lack the authority to compel an employee to seek medical attention immediately after an accident. However, in most, if not all, instances, the employer retains authority to order the employee from the workplace and subsequently require him or her to establish fitness for duty. If an employee is unwilling to seek medical help, it should be explained that such measure is in the best interest of the employee from both an employment and workers' compensation perspective. Concerning the latter, there are reported cases in many jurisdictions where compensation has been prohibited due to the unjustified refusal by an employee to accept medical services provided by an employer. As insulation against potential liability, any public employer should thoroughly document an employee's refusal of offered medical treatment.



LGIT's 16th Annual Meeting — Guest Speaker



Jeanne L. Allert, M. Ed

Jeanne Allert is founder and president of Ellipsis Partners, a professional services firm that provides Internet consulting to non-profit organizations/associations and local government organizations.

Prior to Ellipsis Partners, Jeanne was president/CEO of an Internet company that built online communities for non-profit companies/associations.

As Director of Program Design for the Caliber Learning Network, Jeanne led instructional designers, web developers, and television producers to create an integrated, multi-platform approach to distance learning. Under her management, the design team was awarded "Best Distance Learning Program for Corporate Audiences" and the company was recognized as the "Most Significant Advance in Distance Learning in 1998."

As the Information Systems Director at the American Association of Retired Persons (AARP), she led the full range of I.S. services, including systems analysis, strategic planning,

technology research, technical training, and help desk services. Before AARP, Ms. Allert was the designer of technical training courseware for the U.S. Intelligence Communities. She owned a distance learning consulting practice that served the Federal Government, education, corporations and national associations. Jeanne founded the Washington Metropolitan Chapter of the U.S. Distance Learning Association and remains active in the eLearning industry.

In addition to her leadership role in Ellipsis Partners, Ms. Allert serves as Adjunct Professor for Loyola College in Baltimore, teaching Internet Marketing in the graduate school and lecturing on eCommerce in the undergrad program. Also, she has been Guest Faculty at George Washington University and teaches eGovernment at the University of Connecticut.

Jeanne was named "One of the Top 100 Women in Computing" by McGraw Hill Publishers and awarded the title of "Outstanding Woman of Technology" in Washington, D.C. She holds Masters of Education and Bachelor of Arts degrees and has served as a public school teacher, adult educator, and technical trainer.

of income, extra expenses, etc.) with **no time deductible** and **no additional premium**. Good news, indeed. However, LGIT's broad coverages should never be a substitute or hindrance in formulating and reviewing a local government's catastrophic contingency plan.

The off premises coverage under LGIT's Property Scope of Coverage is referred to as "Interruption of Utility Services". So, what is this coverage and more importantly, how does LGIT's Property Scope address off premises power failures like that which occurred in most of the northeast?

It appears the cause of loss in the northeast was wear and tear of the transmission lines (not a covered peril). But what if it were a terrorist act (possibly a covered peril)? Let's assume the power failure was due to a terrorist act off premises impacting the entire D.C. metropolitan area. The power is interrupted for only 23 hours to a publicly owned convention center. The convention center incurred \$25,000 in food spoilage due to refrigeration breakdown and \$100,000 in loss of ticket sales for having to cancel that night's event.

While this claim would typically be denied by most insurance policies due to the 24-hour time deductible, among possibly other factors, LGIT's Property Scope would cover the first 24 hours. However, while most insurance policies would not cover the food spoilage without purchasing an endorsement for additional premium, LGIT's policy would automatically cover the \$25,000 of food spoilage. Additionally, LGIT's policy would cover the \$100,000 loss of income less any dollar deductible, unlike most insurance policies where this coverage must be purchased for an additional premium. While this article provides only a summary review of Interruption of Utility Services coverage, the details of the coverage can be reviewed on pages 21-25 of your LGIT Property Scope, or by contacting our offices for any further information.

Scott Soderstrom, CPCU, ARM-P
Underwriting Manager
Loss Control & Underwriting



Upcoming



LGIT Seminars

LGIT invites member employees and public officials to take advantage of the safety and loss control seminars offered near them.

Defensive Driving for Public Employees

10/15/03	Harford County *	
10/22/03	Harford County *	
10/30/03	Eastern Shore	Princess Anne
11/05/03	St. Mary's County*	
11/06/03	St. Mary's County*	

* Harford and St. Mary's County employees only.

Qualifying Contractors

10/16/03	Central MD	Bowie
10/17/03	Northeast MD	Havre de Grace
10/30/03	Eastern Shore	Snow Hill

Accident Investigation, Self-Inspections and Preventive Maintenance

11/10/03	Western MD	Hancock
11/12/03	Central MD	Columbia
11/13/03	Eastern Shore	Denton

For seminar descriptions, directions, and registration forms, visit www.lgit.org. For more information, call 1-800-673-8231 or contact me at phancock@lgit.org.

Patrick Hancock, ARM
Loss Control Training Coordinator
Loss Control & Underwriting Services



LGIT invites members to attend the Academy of Excellence in Local Government core course, at LGIT's 16th Annual Meeting. Course Title: "Conducting Effective Meetings."

Richard Hillman, Instructor.

November 24, 2003 - Annapolis, Maryland / Course Time: 1:30 - 3:00 p.m.

If interested in attending, complete registration form on Page 5 and place checkmark next to Academy of Excellence core course.



The LGIT NEWS is a quarterly publication and is available free to all members and affiliates of the Local Government Insurance Trust, Columbia, Maryland. You can access this issues and past issues of the LGIT NEWS on-line at www.lgit.org. • 410.312.0880 | 800.673.8231

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