The LGIT News

LOCAL GOVERNMENT INSURANCE TRUST
LGIT

Addressing the Needs of LGIT Members   **Summer 2016**

Tim's Corner

FY16 was another great year for LGIT. During the year, we implemented Drone coverage as well as the Online Campus. Drones are becoming very popular and we have already been notified that one of our members will be flying one in the near future. Additionally, the Online Campus program has been well received. Not only are member employees using this resource, LGIT is about to launch its first webinar on the platform.

"Relevance, Retention and Recruitment," is our new motto for the upcoming year. As you know, I am always fearful that large insurance companies will attempt to put us out of business. I learned years ago that price alone is not enough. We must distinguish ourselves from commercial carriers, which is why we are always introducing new products and services such as Free Cyber and Free Drone coverage and the Online Campus. Other valued products and services include: the Employment Hotline, the HR Portal, live on-site training, highly informative Regional Workshops, and our Annual Meeting.

In addition, I am happy to report that every single member renewed in the property and liability programs for the seventh consecutive year. Rock Hall returned to LGIT after many years, bringing our membership to 183.

Berwyn Heights and North East are the newest members of LGIT Health (formerly the Maryland Local Government Health Cooperative), and they will be joined by Riverdale Park as of September 1, 2016.

I would like to thank you for the opportunity to continue to work for such a wonderful organization, with its great Board, employees and membership.

Tim Ailsworth
Executive Director, LGIT

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save the date

LGIT's 29th Annual Meeting

October 27, 2016
8:00 AM - 3:30 PM
Navy-Marine Corps Memorial
Stadium, Annapolis, MD

From the Boardroom

The Board of Trustees met on May 18, 2016, and took the following action:

- Approved the Executive Committee's recommendation to adopt the FY 2017 operating and capital budgets.
- Approved the health program name change to LGIT Health.

LGIT Trustees Election

The following individuals were elected by the membership to three-year terms on the Board of Trustees commencing July 1, 2016: Ted Zaleski (Carroll County), Tracy Farrish Gant (Edmonston), and Tony Tomasello (Gaithersburg) (replacing David Deutsch).

LGIT Welcomes Three New Board Members

LGIT is pleased to announce that three new members have joined the Board of Trustees. The one county and two municipal members fill current vacancies on the Board. We welcome:

MML President Tracy Farrish Gant served as Edmonston Council Member (1992 – 2014). She was appointed Vice-Mayor in 2013 and elected Mayor of Edmonston in 2014. She has been a member of the MML Board since 2013, serving in a variety of capacities including: Communications Committee Chairman; MML Convention Planning Committee Chairman; and Mentor in the MML Mentoring Program. Tracy was inducted into the Municipal Officials Hall of Fame in 2012 for 20 years of municipal service. Tracy is a veteran of the United States Army, serving for 7 years. She was honorably discharged at the rank of Sergeant.

Queen Anne's County Administrator Gregg Todd has worked for Queen Anne's County for the past 16 years, the last 6 as County Administrator. Prior to that, Gregg held the positions of County COO and Department of Parks and Recreation Deputy Director. Gregg has served as MACo's Affiliate President for the past 3 years. A graduate of Kansas State University (with an MBE from the University of Phoenix). Gregg resides in Sudlersville with his wife Cindy and daughters Paige and Abbey.

City of Gaithersburg Manager Tony Tomasello was appointed City Manager in November 2012. He was originally hired as the City's first Economic Development Director in 1996, having previously worked for the State of Maryland Department of Business and Economic Development for eight years. He was promoted to Assistant City Manager in 2001 and was made Deputy City Manager in 2010. In addition to serving on the LGIT Board of Trustees, Tony is a member of the Underwriting Committee. He is a member of the Metropolitan Washington Council of Government's Chief Administrative Officers Committee and was inducted into the Gaithersburg/Germantown Chamber of Commerce "Hall of Fame" in 2013. After graduating from Montgomery County Public Schools, he received a Bachelor's degree in Finance from the University of Maryland, University College, and a Master of Business Administration degree (MBA) from Frostburg State University.

It Can Happen to You: Flash Floods

In light of the devastating flash flood that inundated Ellicott City, and with the 2016 hurricane season soon to reach its peak, we want to share some important information concerning flooding.

Floods can develop slowly or instantly. Flash floods develop in minutes and with no visible sign of rain. Flash floods often contain a dangerous wall of roaring water that carries rocks, mud, and debris. This wall of water can sweep away most things in its path. Overland flooding occurs outside a defined river or stream, such as when a levee is breached.

Be aware of flood hazards no matter where you live, but especially if you live in a low-lying area near water or downstream from a dam. Even small streams, gullies, creeks, culverts, dry streambeds, or low-lying ground that appears harmless in dry weather can flood.

Below is a short listing of loss control measures to prevent and/or reduce flood losses:

- Building sites should be carefully evaluated for flood potential.
- Existing structures in flood zones should be analyzed for their ability to withstand normally expected events.
- Flood shields or barriers, use of temporary diking (or landscaping that incorporates diking features), shutters for building openings, and sandbagging (plan sandbagging layout before flood situation) should be provided.
- Emergency supplies should be kept on hand, portable power equipment to maintain vital utility services should be available, and main electrical service equipment should be placed on upper floors of buildings away from historical flood stage heights.
- Personnel should be assigned to implement emergency action plans, such as installing barriers and operating pumps, repairing damage, and disconnecting utility services.
- Salvage should begin as soon as possible and facility protection systems (i.e. sprinkler, fire alarm/detection systems and burglar alarms) and building systems should be restored as soon as possible.

MML Annual Convention - LGIT Prize Winners

Norman Clough, Commissioner, Town of Barclay

Edward Smith, Councilman, Town of New Windsor

Jerome Klobukowski, Commissioner, Town of Poolesville

Donnie Stotelmyer, Clerk/Treasurer, Town of Williamsport

What is the LGIT Online Campus?

The LGIT Online Campus is a training program filled with a wide variety of courses written specifically for local government entities and employees. Online courses are available year-round, 24/7, from any computer with internet access and the material is always **fresh**, **relevant** and **innovative**.

LGIT is committed to excellence in local government in Maryland. We strive to be the source that you turn to first for information, education, resources and services. We have partnered with **LocalGovU** to offer *free* quality employee training online on a variety of topics including *Human Resources, Risk Management and Safety & Environmental*.

New Course Additions for 2016-17

Law Enforcement Course List
- LGBTI Issues
- De-Escalation & Minimizing Use of Force
- Annual Taser Conducted Electronic Weapon (CEW) Recertification (Version 20)
- Responding to People with Mental Illnesses
- Tactical Patrol Considerations

Health & Wellness Course list
- Understanding Behavior, Burnout, and Depression 101

ALL Members Course List
Human Resources
- Retaining Talent
Safety & Environmental
- Confined Spaces 102
- Dump Truck Safety
Water & Wastewater
- Storm Water Runoff Responsibilities 101
- Water Agency Security
Transit Operations (New Category)
- Bus Operations: Operator Training
- Bus Safety: Distracted Driving

What to do next?

As a member of LGIT, an account has been created for your entity and you should have received your personal login information from LocalGovU in a separate e-mail along with instructions on how to create user accounts for your employees.

For questions about your account please contact LocalGovU toll free at (866) 845-8887 between 8am - 5pm CST, or via email at customerservice@localgovu.com.

For LGIT contact, call or email Michele Keplinger at 443-561-1700 or michelek@lgit.org.

FREE Cyber and Drone Coverages

What do cyber and drones have in common? They are FREE! That is, our coverages are free! If you still haven't taken advantage of these free products, it's not too late. Let me explain.

Cyber Insurance Program. LGIT offers the Cyber Insurance Program for free. This is a very important coverage. It provides a limit of $1 million for:

- Privacy Liability for allegations of privacy injury
- Media Liability such as libel, slander, defamation, arising from use of social media.
- Data Breach and Crisis Management Cost for the cost to notify the public of a potential breach of personal identifiable information, Credit Monitoring Services, IT Forensics and PR Expenses (notification is mandated by Maryland law)
- Cyber Extortion
- Regulatory Defense, Awards and Fines
- Payment Card Industry (PCI) Fines with a sublimit of $500,000

Enrollment is open every month. Just go to this link and complete the five simple questions at http://www.lgit.org/index.aspx?nid=747

Additionally, you will have access to cyber loss control information at the CyberRiskIQ link as well.

Drone Insurance Coverage is our second free product. Recently the FAA issued Part 107 for small drones. This rule reduces prior restrictions and costs by regulating only a remote pilot certificate, and not a full pilot's license, to operate drones. We provide a property limit of $2,500 automatically and a liability limit of $1 million included in your Primary Liability policy subject to completing the Drone Application at this link http://www.lgit.org/index.aspx?nid=749.

Note that while the new rule does not address privacy issues, the FAA will provide all users with privacy guidelines as part of either the UAS registration process or the remote pilot certification process. The information can also be obtained through the FAA's B4UFly mobile app. Finally, the FAA link regarding Part 107 for drone use includes a privacy best practices PDF link at the bottom at https://www.faa.gov/news/fact_sheets/news_story.cfm?newsId=20516 .

Please call the Underwriting Department with any questions.

Scott Soderstrom CPCU, ARMP
Director of Underwriting

EMPLOYEE SPOTLIGHT – Michelle Yannone

Previous to LGIT, Michelle worked for 10 years at the Mercantile Bank Operations Center. She started as an Administrative Assistant and ended as an Asset Management Analyst in Information Technology.

Michelle has been with LGIT since December 2007 as a Loss Control and Underwriting Staff Associate. She supports the Director of Underwriting during policy renewal and handles the issuance of policy invoicing, along with other member related tasks. She also supports the Director of Field Services, coordinating LGIT Training, registration, data entry and issuing training certificates.

At LGIT's Annual Meeting, you can find Michelle greeting members at the registration desk. She also coordinates the Regional Spring Workshops throughout the State.

Michelle transcribes the minutes for two committees, Underwriting and Risk Management.

In her spare time, Michelle likes to cook, garden, and spend time with her family.

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 recent inquiry of interest.

Question: A local government is contemplating restructuring an employment contract. Can the local government unilaterally take away an employee's accrued leave?

Answer: NO. Under Maryland law, accrued leave is considered a benefit to the employee and the employer is not at liberty to unilaterally take it away.

LGIT Calendar

SEPTEMBER

27   ***Boiler Maintenance & Equipment Breakdown***
Denton, Caroline Co. Public Library

OCTOBER

4   ***Boiler Maintenance & Equipment Breakdown***
LGIT Office, Hanover

13-15   ***2016 MML Fall Conference***
Holiday Inn Conference Center
Solomons, Maryland

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Stadium, Annapolis, MD

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

General Information — 800.673.8231 or 443.561.1700

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

Learn about a new alternative for health insurance coverage available only to Maryland local governments. Go to www.lgit.org and click LGIT Health on the home page.

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

Current LGIT Health Members

- Town of Berwyn Heights
- City of Brunswick
- Town of Centreville
- Town of Chesapeake Beach
- Town of Chesapeake City
- Town of Chestertown
- City of College Park
- City of Cumberland
- City of Gaithersburg
- Town of Hampstead
- Kent County
- Kent County Library
- LGIT
- MML
- Town of Middletown
- City of New Carrollton
- Town of North East
- Town of Oakland
- Town of Poolesville
- Town of Port Deposit
- Town of Riverdale Park
- Town of Sykesville
- Town of Upper Marlboro
- City of Westminster

Key Program Advantages

- Choose your own plan design
- 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, Communications and Member Services Manager, at michelek@lgit.org or 800.673.8231.

Dr. Steven N. Weisbart, Guest Speaker at LGIT's 29th Annual Meeting

LGIT is pleased to announce that this year's 29th Annual Meeting guest speaker is Dr. Steven N. Weisbart, CLU, Senior Vice President and Chief Economist for the Insurance Information Institute.

He oversees the Institute's Program of Economic Research and Analysis, preparing studies in support of the organization's communications mission, speaking to media and conducting briefings for member companies, industry organizations and public policymakers. Dr. Weisbart will be speaking on the impact of risk on an organization's financial health. We hope you will plan to attend the 29th Annual Meeting on October 27, 2016, being held again at the Navy Marine Corp. Memorial Stadium in Annapolis.