

Renewal Season Is Here

Welcome to the premier issue of the *LGIT Leader*, the new quarterly publication that focuses on the current insurance issues facing our members. Whether the issues are coverage, underwriting, risk management, claims, or legal, you can expect the *LGIT Leader* to tackle them all. Our goal is for the *LGIT Leader* to become a trusted resource for all of our members. And, if events warrant, we will supplement this publication with the “*LGIT Leader Bulletin*,” designed to inform members of issues that simply cannot wait. Enjoy the *LGIT Leader* today and in the future!

Renewal

Online renewal for fiscal year 2019 will be available on the Member Portal in early May. If you have any troubles logging into the Member Portal or accessing the Renewal Wizard, please contact [Michele Keplinger](#).

Scope Changes in the Works

Each year, LGIT updates its coverages to meet the needs of our membership and to remain competitive. The changes for the upcoming fiscal year are as follows:

Open Meetings & Maryland Public

Information Acts – Clarifying that claims for violations of the Open Meetings Act and the Maryland Public Information Act will be excluded under the standard Public Officials Liability form, but are covered under the Defense Costs in Civil Cases Seeking Equitable Relief Endorsement. The limit of coverage under this endorsement will increase from \$25,000 to \$50,000. Coverage will also be broadened to include damages, as well as defense costs, for violations of the Public Information Act.

Auto Equipment – Broadening coverage to include any audio, video, or other electronic equipment that is authorized or installed in any covered auto.

Liability Sewer Backup – Clarifying that LGIT’s no fault endorsement is excess over a homeowner’s or business owner’s sewer backup coverage.

Property Sewer Backup – Broadening coverage to include waterborne material and other equipment related to the sump pump.

Renewal Pricing

Although record setting losses in the insurance industry will dramatically impact insurance rates in the commercial market, LGIT's rates will remain fairly stable. LGIT is expecting the following for next fiscal year:

- Property rate expected to decrease
- Primary Liability rate expected to increase
- Excess Liability rate expected to remain unchanged

Please contact [Scott Soderstrom](#) or [Ellen Nudd](#) for your specific premium changes as the percentages discussed herein do not take into consideration the experience modifier factors for each individual member.

More detailed information regarding rates will be presented at our Spring Workshops.

Coverages

Insurance coverages offered by LGIT include: Automobile, Property, General Liability, Law Enforcement Liability, Public Officials Liability, Flood, Earthquake, and Excess Liability. We also offer other pass-through coverages and products for our members including: Cyber Insurance, Equipment Breakdown (Boiler & Machinery), Tenants & Users Liability (TULIP), Drones, Public Officials Bonds, Employee Dishonesty Bonds, and Environmental Liability for storage tanks and facilities.

As in the past, LGIT will continue to provide free coverage for: Insurance Appraisal Services, Cyber Insurance, Equipment

Breakdown with a \$10,000 deductible (lower deductibles for additional premium), and Excess Liability up to \$1,000,000.

Please contact us if you would like a quote on any coverages you don't currently have with LGIT.

FY19 Spring Workshops

Please register online for one of our five Spring Workshops.

[March 22 - Town of La Plata](#)

[April 3 - Town of Denton](#)

[April 10 - Town of Perryville](#)

[April 11 - LGIT, Hanover](#)

[April 12 - La Vale](#)