

RESOURCES THAT WILL HELP YOUR CITY MANAGE RISK

At the League of Minnesota Cities Insurance Trust (LMCIT), a team of risk management professionals are available and ready to assist members in reducing the frequency and severity of their losses – from employee injuries to property damage to liability claims. We encourage you to contact us and take advantage of all the programs and services it has to offer.



**LEAGUE of
MINNESOTA CITIES
INSURANCE TRUST**

Blogs	<p>The City Spot Blog is where you can find timely news and information about Minnesota cities, employee safety and loss control, League events and services, and more. Start browsing now at https://www.lmc.org/news-publications/publications/city-spot/</p> <p>The Public Safety Risk Management Blog is where you can stay up to date on the latest in public safety and risk management. Start browsing now at https://lmcontheline.blogspot.com/</p>
Cities Bulletin	<p>The Cities Bulletin provides information on current issues and training opportunities from the League.</p> <p>Sign up at https://www.lmc.org/news-publications/publications/cities-bulletin/</p>
Claim Reporting	<p>Claims staff will review, investigate, and evaluate claims.</p> <p>Learn more at https://www.lmc.org/insurance-trust/claims/</p> <p>Submit a claim at https://www.lmc.org/insurance-trust/claims/reporting-methods/</p>
Claim Review	<p>Members can access their claims information, and much more, through the LMCIT Member Center.</p> <p>Learn more at https://www.lmc.org/insurance-trust/lmcit-member-center/</p>
Collaboration Services	<p>The Collaboration Services Manager can help city officials and employees learn to work together better, engage more respectfully, and get tools to govern more effectively.</p> <p>Learn more at https://www.lmc.org/resources/collaboration-services/</p>
Contract Review	<p>The Risk Management Attorney helps guard members against common contract liability exposures by identifying defense and indemnification language that may be problematic. Advice and recommendations on insurance coverage also are provided to help ensure contracted activities fall within the scope of LMCIT coverages.</p> <p>Learn more at https://www.lmc.org/resources/contract-review-service/</p>
Coverage	<p>Unique coverages for property, liability, auto, and workers' compensation provide the protection members need. LMCIT continually develops new coverages to respond to ever-changing needs for its members.</p> <p>Learn more at https://www.lmc.org/insurance-trust/coverages/</p>

Cybersecurity

The Cybersecurity Loss Control Field Consultant can help members create policies, plans, and procedures; provide security awareness training; evaluate technology solutions and services; develop RFPs or interpret vendor proposals; and facilitate conversations around creating a citywide strategy for cyber. Learn more at

<https://www.lmc.org/resources/cybersecurity/>

Members also have access to eRisk Hub, a web-based portal containing information and technical resources that can assist in the prevention of network, cyber, and privacy losses. Learn more at <https://www.lmc.org/resources/data-security-computer-related-risk/>

Electric Utilities

Staff can help members develop a complete inventory of your electric utility's equipment, preventive maintenance schedules for each equipment item, and document standard operating procedures for the equipment.

Contact Julie Jelen, Loss Control Field Consultant, at jjelen@lmc.org, (651) 268-6992 or (800) 925-1122

Finance Assistance

Finance staff can help with questions related to levying, budget adoption, audits, safekeeping and disbursement of public money, borrowing money, and designating depositories.

Learn more at <https://www.lmc.org/topics/finance/>

Submit a question to Lisa Sova, Assistant Finance Director of Outreach, at lsova@lmc.org, (651) 281-1208 or (800) 925-1122

Human Resources

HR & Benefits staff provide practical solutions and common-sense approaches to a wide range of personnel management issues, including hiring, termination, discipline, and wage laws.

Learn more at <https://www.lmc.org/topics/human-resources/>

Submit a question to hrbenefits@lmc.org (include your name, title, and city name)

Information Resources and Model Policies

Guidance and model policies are written for members in topical areas such as coverage, management and liability, emergency assistance, computer and network loss control, sewer maintenance, and mutual aid agreements. Manuals include the Handbook for Minnesota Cities, Minnesota Mayors Handbook, and the HR Reference Manual.

Learn more at <https://www.lmc.org/resources/>

Land Use Services

A Land Use Attorney provides a range of services to assist members with the unique concerns involved in land use decision making, including phone consultation, ordinance review, customized training, written assistance, and informational materials.

Learn more at <https://www.lmc.org/insurance-trust/loss-control/land-use/>

Loss Control Consultants

Loss control consultants provide annual on-site visits to each city over population 700. Visits focus on an annual liability or safety survey. They also review loss reports, address other concerns members may have, and respond to various requests throughout the year. That includes ergonomic reviews, providing resources for safety programs and trainings, developing risk improvement plans, and providing individualized consulting services. Cities under population 700 receive an annual phone call and ongoing communication from LMCIT's Loss Control Program Coordinator, in which concerns are discussed and additional resources are provided as needed. One-on-one consulting can be provided upon request.

Learn more at <https://www.lmc.org/insurance-trust/loss-control/loss-control-consultant-services/>

Media Relations

Public affairs staff are available to provide public and media relations consulting assistance to members dealing with claims, lawsuits, and resident communications.

Contact Don Reeder, Public Affairs Coordinator, at dreeder@lmc.org, (651) 215-4031 or (800) 925-1122

MemberLink

MemberLink provides online communities where city staff and elected officials—from cities across the state of all sizes and circumstances—can share common concerns, learn about innovative approaches, explore big ideas, and reflect upon what it means to be a city leader.

Learn more at <https://www.lmc.org/memberlink/>

Online Learning

The League offers a variety of online learning options, from training modules to webinars. Topics include things like respectful workplace, land use regulation, and crisis communication. Learn more at <https://www.lmc.org/learning-events/learnings/>

Members can access online safety and liability training provided by NEOGOV. Learn more at <https://www.lmc.org/resources/neogov-safety-training/>

Streaming safety videos are available to members through CoastalFlix. Learn more at <https://www.lmc.org/resources/streaming-safety-videos/>

Regional Safety Groups (RSGs)

Regional Safety Groups give smaller cities the opportunity to partner with neighboring communities to meet state and federal OSHA mandates. Each Regional Safety Group chooses dates, locations, and topics to create their own customized training calendar. LMCIT partners with the Minnesota Municipal Utilities Association (MMUA) to deliver these services.

Learn more at <https://www.lmc.org/insurance-trust/loss-control/regional-safety-groups/>

Peace officer Accredited Training OnLine (PATROL)

LMCIT has developed a comprehensive online training program for Minnesota law enforcement agencies. This platform contains 60 one-hour courses, all approved by POST for continuing education credits. Courses include education on autism, crisis and conflict, community diversity, use of force, OSHA, and supervision and leadership.

Learn more at <https://www.lmc.org/resources/patrol/>

Physical Abilities Test

LMCIT and a police-led steering committee created a pre-employment, post-offer abilities test for police officer candidates. It was developed by WorkSTEPS and administered by NovaCare in most locations. This test is available to any police department in Minnesota.

Learn more at <https://www.lmc.org/resources/police-officer-physical-abilities-testing/>

Public Safety Mental Health

The Public Safety Program Coordinator focuses on promoting first responder mental wellness and reducing workers' compensation costs, specifically related to Post-Traumatic Stress Disorder. The Coordinator conducts research with accredited universities and mental health experts, promotes peer support programs, and develops content for podcasts, webinars, and informational memos.

Learn more at <https://www.lmc.org/ptsd-mental-health-toolkit/>

Public Safety Project Coordinator

The Public Safety Project Coordinator helps public safety departments keep safe and reduce liability. The Coordinator can help you review and draft policies; evaluate public safety claims; develop checklists and guidelines on public safety risks; deliver coordinated services and form projects in appropriate loss areas; and provide one-on-one city assistance in public safety loss control.

Contact Tracy Stille, LMCIT Public Safety Project Coordinator, at stille@lmc.org, (651) 215-4051 or (800) 925-1122

Research and Inquiry Service

The League Research and Inquiry Service responds to several thousand inquiries from city staff and officials each year, many of which relate to loss control or involve liability or safety considerations. The research staff also maintains a large library of online information resources, including the Handbook for Minnesota Cities (chapters include things like election procedures, roles of elected versus appointed officials, and working conditions).

Submit a question at <https://www.lmc.org/contact/submit-a-question/>

Contact research staff at (651) 281-1200 or (800) 925-1122

Safety and Loss Control Workshops

Each spring LMCIT holds a series of one-day workshops at locations throughout the state. These sessions focus on providing practical information for cities to help avoid losses and reduce the costs of losses that may occur. Several tracks are offered for various staff, including public works, fire, peace officers, administration, and parks and recreation. Workshops are held in the fall as well, although those are more specialized, focusing on various law enforcement-related issues in recent years.

Learn more at <https://www.lmc.org/learning-events/events/league-events/>

Training Safety Officer (TSO)

The TSO program helps police and fire departments prevent training injuries. The program has been accredited by POST and has received national attention.

Learn more at <https://www.lmc.org/resources/training-safety-officer-tso-program/>



LEAGUE of
MINNESOTA
CITIES

INSURANCE TRUST

The League of Minnesota Cities Insurance Trust (LMCIT) is a not-for-profit organization that addresses the unique coverage needs of local governments. A true Minnesota legacy, we have been helping cities for more than 40 years.

97% of Minnesota cities belong to LMCIT.

Why? We understand how cities and local governments work and the ever-changing exposures they face.

Trust funds not needed for claims, expenses, or reserves are returned to members or used to strengthen the Trust's fund balance.

*Since 1987, we have returned more than **\$360 million in dividends** to our members.*

It's about trust.

Member-Driven, Minnesota-Focused

Built by cities for cities, LMCIT is designed to protect communities. **LMCIT is member-owned, member-driven, and member-governed by a board of trustees** — allowing us to provide common-sense coverage that helps Minnesota governments succeed. Whether you have a sewer backup, a zoning challenge, or need help bridging divides, we are here to provide support every step of the way.



We Know Local Governments

The Trust was created for and by local governments, which gives a unique insight into your complex needs. We uphold the confidence our members have instilled in us by being responsive and proactive during the claim handling process, coverage renewals, and loss control visits.

The Trust employs over 100 claims adjusters, underwriters, loss control specialists, and litigation attorneys — ensuring our members have fast, easy access to qualified support whenever they need it.

WE'VE GOT YOU COVERED

A wide range of governmental entities are eligible for coverage:

- Cities
- Joint powers boards
- Special purpose political subdivisions
- City boards, commissions, and authorities
- Associations of public officials
- Instrumentalities of cities
- Transit operations

WHAT WE COVER The Trust offers a broad range of coverage and is continually evolving to meet your needs.

 Comprehensive Municipal Liability*

 Auto

 Bond

 Property

 Volunteer Accident

 Liquor Liability

 Cyber

 Workers' Compensation

Much more!

*Includes things like general liability, errors and omissions, public safety liability, employment practices, sewer backups, land use litigation, and professional liability.

Learn more about the League of Minnesota Cities Insurance Trust:
lmc.org • lmcitmembercenter@lmc.org • (800) 925-1122 or (651) 281-1200

THE TRUST
BY THE NUMBERS

OVER
1,200

MINNESOTA
CITIES AND
OTHER
ENTITIES
COVERED

8,000+

CLAIMS PROCESSED
ANNUALLY

**\$30
billion**

PROPERTY COVERED

23,000

CITY VEHICLES
COVERED

23,000

FULL-TIME
EMPLOYEES COVERED

**\$360+
million**

DIVIDENDS RETURNED
TO MEMBERS SINCE 1987.

*Education and
support for
greater good.*

Loss Control — A Cooperative Approach

We know that every loss LMCIT helps members avoid results in savings they can use for other local priorities.

That's why we place such a high priority on helping our members minimize risks and reduce losses. Loss control consulting is free for members, and our field service experts are available to visit your location, work with your staff, and make department-specific recommendations to protect the health and livelihood of your organization.

Our Loss Control Programs and Consulting Services

- Employee health and safety
- Land use decisions and ordinance reviews
- Public safety liability and training
- Personnel management
- Conflict resolution
- Cybersecurity
- Risk assessments and surveys
- Contract reviews
- And much more



“LMCIT exists to make life better in all Minnesota cities. Regardless of the situation, cities know they can reach out to us for solutions.”

- Dan Greensweig, LMCIT Administrator



LEAGUE OF MINNESOTA CITIES INSURANCE TRUST Safety & Loss Control Workshops

We offer hands-on training throughout the year for thousands of local government employees across Minnesota. These workshops empower employees at every level to take an active role in keeping cities safe and protected.

Visit lmc.org/events to find Loss Control Workshops in your area.

WHAT WE STAND FOR

THE TRUST'S VALUES:

Provide superior coverage for Minnesota cities and related entities.

Help members control losses.

Provide members the best value and the lowest long-term cost.

Respond to members' needs, always.

Be fair and equitable in how costs are spread, and how services and benefits are provided.

Provide stability to members by continuing to always pay covered claims, and avoiding sudden shock increases as much as possible.

Maintain knowledge and expertise regarding cities and city risks.

Maintain members' trust.

Provide leadership on risk issues.

Innovate and experiment.



LEAGUE of MINNESOTA CITIES

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