



MEMBER SPOTLIGHT

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LAW ENFORCEMENT SERVICES FOR MEMBERS PROVIDED BY LGIT

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The Maryland Association of Counties (MaCo) and the Maryland Municipal League (MML) Board of Directors needed quality insurance coverage that could meet the specific needs of its members. The Local Government Insurance Trust (LGIT) was thereby created in 1987 to provide a better insurance alternative for county, city, and town governments in Maryland. LGIT is an insurance pool that is operated and owned by its members. LGIT's Board of Directors is comprised of elected officials from the various counties, cities, and towns that it insures. The Directors govern the operation of the insurance company, determine insurance payouts, set rates with the assistance of other outside advisors, select new hires, and decide who will sit on the board.

It was not until 2018 that the board found it necessary to hire a law enforcement consultant to deal with such a specialized area of insurance. LGIT insures just over one hundred law enforcement agencies across the state of Maryland that range in size from one person to just over three hundred people. Although their needs may differ, we have found that they all have similar concerns in one or more of the following areas: training, public relations, hiring, personnel matters, and government relations. The smaller agencies that lack expertise in training and personnel matters require the most attention while the larger agencies have trained employees to deal with issues in those areas.

Training

The Maryland law Maryland Police and Correctional Training Commissions is the governing body for all law enforcement agencies in the state. The Commissions are responsible for setting the minimum training standards and accreditation for all law enforcement personnel in the state of Maryland. Take note, the Commissions set the minimum and not the desired or best training standards. That is where LGIT comes in: we fill the void between the two ends of the training spectrum with quality programs that will reduce liability and provide a safe working environment for our members at the same time.

Public Relations

While it is not a service that we advertise, LGIT has found it necessary at times to provide Public Relations (PR) consulting work for our members who find themselves thrust into the public spotlight due to questionable events. Public relations consulting for law enforcement

agencies, especially for the smaller departments that cannot afford a full-time press information office can go a long way toward calming public fear and anger resulting from a police operation. It's always good to get in front of a story and establish the factual narrative for an event before the facts are distorted for self-interest. Doing so can reduce or eliminate settlements and time spent answering questions. Connecting with an outside public relations firm may be necessary, especially if the event has gained national or international attention. In today's climate, it's imperative that we provide our members with social media training to ensure that they understand all the avenues of information sharing. Most governments operate within the guidelines of the traditional press conference with the set time, podium, personnel backdrop, and agency head as the speaker. Readers and viewers today require 24-hour access to information with video and pictures within minutes of the events occurrence. Anything less than that may be considered a possible coverup.

Hiring

As an insurance pool, LGIT has found it beneficial to get involved with the hiring process. We work closely with our smaller departments to develop testing questions, policies, and procedures for new applicant hires from the lowest level to the head of the agency. We work to set the qualification standards for what is acceptable in personal and professional conduct. We strive to ensure that our members hire people who can think on their own with little to no supervision. We know our officers typically manage high-stress situations at late hours while they are alone on patrol without the ability to confer with a supervisor and must act quickly. Even at the highest level of a law enforcement agency, the Sheriff or Chief must be able to answer the tough questions, whether standing behind a podium at a town hall meeting or responding to media questions during a live broadcast.

Personnel Consulting

At LGIT we have also provided consulting on personnel matters. Usually, we receive concerns of this nature in the form of a hypothetical or legal question. When assisting members, we always remind them that we are acting as a consultant/advisor and that the final authority rests with them. As an insurance provider, it is our job to assist the members in the best possible way without overstepping our authority and taking on the liability of making the final decision. It is highly discouraged to provide disciplinary recommendations, especially when they result in a monetary penalty or loss of employment. We do however ensure that our members provide their employees with due process and follow all personnel guidelines prior to establishing discipline.

Law enforcement agencies differ in sizes, hours of operation, the complexities of the crimes they manage and the types of communities they serve. The one thing that they all have in common is that they are major liabilities, and it is our job as insurers to mitigate their exposure by providing them with quality training and guidance.