

Insurance Trust Service Plan (COVID-19)

Last Updated: April 6, 2020 at 9:30am

The League building has closed until at least **May 1, 2020**. **All employees must work remotely, unless you are part of the Operations Crew.** Please use the following for general guidance during COVID-19¹, which will be updated and shared as new information becomes available.

Pages 2 through 5 discuss departmental protocols. The following bullets are general guidelines or information for all operations:

- Keep yourself informed. Read HR's DAILY COVID MESSAGES, and emails from others (saved here: <Y:\Admin-LMCIT\COVID-19>).
- Keep remote communication open, keep your calendar up to date, and sign-in to Skype.
- All in-state and out-of-state conferences, trainings, and presentations by internal staff will cease until at least **5/1/20**. Cancel arrangements. Continue registering for conferences and trainings occurring after **5/1/20**. Monitor and cancel as needed.
- Do not schedule in-person or group meetings (both internally and externally), unless critical, until at least **5/1/20** (use your discretion). If an employee has a critically important meeting or inspection that cannot be conducted remotely, they should first talk with their supervisor. If the meeting or inspection is deemed critically important and necessary, BRAC supervisors contact Deb Anger for Essential Work Letter (if needed); League supervisors contact Doni Mikacevich for Essential Work Letter (if needed). All Operations Crew have already been given an Essential Work Letter.
- All mid-term performance reviews are on hold, per HR.
- If key staff become unavailable, their backups are as follows. Responsibilities include information sharing with assigned staff; keeping other key staff informed of problems, issues and concerns; staying abreast of latest League advice to cities on pandemic-related issues; and ensuring backup staff know how to access files they may need if they have to assume the duties of the Key Staff person..

Key Staff	Name	Back-up Staff (at least two)
LMCIT Administrator	Dan Greensweig	Laura Honeck, Darin Richardson
Claims Manager	Darin Richardson	Matt Hanley, Deb Anger, Brian Pulczynski, Patty Prentice
Loss Control Manager	Rachel Carlson	Chris Smith, Joel Muller
Berkley Brach Manager	Deb Anger	Brian Pulczynski, Patty Prentice
Underwriting	Liam Bieber	Katie Winge, Antonio Montelibano
Defense Litigation Supervisor	Ryan Zipf	Jana Sullivan, Laura Grundtner
General Counsel	Pat Beety	Amber, Ed

¹ We can't possibly identify every possible scenario. Please use your discretion or discuss with your supervisor for more guidance. Please also note that all dates noted in this document are subject to change, based on how things evolve day-to-day.

ADMINISTRATION

Critical functions that must absolutely be performed by Administration during a pandemic include:

- Board contacts and meetings: Emergency board communication can be handled via email or phone, pursuant to Minnesota Statutes Chapter 13D.
- Availability to investment managers: We must be available to our investment managers, but that can be easily handled by email or phone.

Following is general protocol for other services and upcoming events, as can be feasibly done by staff.

Service:	Status:	Action:	Responsible Party:
April potluck	<ul style="list-style-type: none"> • Postponed 		<ul style="list-style-type: none"> • Laura Honeck
Board Meetings	<ul style="list-style-type: none"> • Continue schedule • Monitor for need to hold by phone 	<ul style="list-style-type: none"> • Fredericks emailed new meeting invites to Trustees on 3/18 – Jun, Sep, Oct, Nov begin at 2:00 	<ul style="list-style-type: none"> • Laura Honeck • Sarah Fredericks
Board Retreat	<ul style="list-style-type: none"> • Keep July 23 & 24 on calendar (Duluth) 		<ul style="list-style-type: none"> • Laura Honeck • Sarah Fredericks
Board Updates	<ul style="list-style-type: none"> • Keep Board informed, but coordinate communication with Unmacht's office • Consider weekly report regarding staffing levels, what we're hearing from members (underwriting, loss control, claims), coverage (exposure, what coverage exists, etc.), fund balance and investments 		<ul style="list-style-type: none"> • Dan Greensweig • Laura Honeck • Darin Richardson • Liam Bieber
BRAC	<ul style="list-style-type: none"> • Consider BRAC protocol • Keep Deb Anger informed, and others as needed (Goodwin and Paulsen) 	<ul style="list-style-type: none"> • 4/6/20: Honeck emailed copy of this plan to Deb 	<ul style="list-style-type: none"> • Dan Greensweig • Laura Honeck • Darin Richardson • Rachel Carlson • Liam Bieber • Tom Kelley
Budget	<ul style="list-style-type: none"> • Continue developing remotely 		<ul style="list-style-type: none"> • Laura Honeck
Building Renovation	<ul style="list-style-type: none"> • Closely monitor actions related to bids and next steps • Project may be delayed (specifically 3rd and 4th floors) 		<ul style="list-style-type: none"> • Laura Honeck
Capital modeling	<ul style="list-style-type: none"> • The board discussion (intro, education, and risk appetite statement) must be in-person, so that's on hold until it's safe to do so. • Milliman will keep working on modeling. 		<ul style="list-style-type: none"> • Liam Bieber • Lena Gould
Data projects	<ul style="list-style-type: none"> • Continue focusing on current projects remotely • COVID 19 projects, if identified, take priority 		<ul style="list-style-type: none"> • Lena Gould
Dividend Program	<ul style="list-style-type: none"> • Cease in-person contacts and do not schedule meetings until at least 5/1/20 		<ul style="list-style-type: none"> • Laura Honeck • Kris LeRoy

	<ul style="list-style-type: none"> Continue getting feedback, if feasible, by phone and email, but do not start making contacts until at least 5/1/20 		
Engagement	<ul style="list-style-type: none"> Cease in-person contacts and do not schedule meetings until at least 5/1/20 Continue phone and email inquiries 		<ul style="list-style-type: none"> Laura Honeck Sarah Fredericks
Fund balance	<ul style="list-style-type: none"> As long as the time horizon isn't outrageously long, we shouldn't run into cashflow issues – we can lean on our strong fund balance to bridge the gap to pay claims Closely monitor effect of market on our fund balances 		<ul style="list-style-type: none"> Dan Greensweig Liam Bieber
Insurance Agents	<ul style="list-style-type: none"> Cease in-person contacts and do not schedule meetings until at least 5/1/20 Continue phone and email inquiries 		<ul style="list-style-type: none"> Kris LeRoy
Investments	<ul style="list-style-type: none"> Closely monitor effect of market on our investments Annual performance review (with SAA as new advisor) will be done at June board meeting 		<ul style="list-style-type: none"> Dan Greensweig Liam Bieber
Member Communication	<ul style="list-style-type: none"> Coordinate mass messaging with your supervisor and Laura Honeck (others, particularly Amber Eisenschenk and Laura Kushner, need to be informed) How coverage works during COVID is posted on website 		<ul style="list-style-type: none"> Laura Honeck Supervisors
Technology	<ul style="list-style-type: none"> Closely monitor operations and systems Continue critical updates and upgrades, as feasible Consider protocol for systems down 		<ul style="list-style-type: none"> Tom Kelley
Staff retreat	<ul style="list-style-type: none"> Postponed 		<ul style="list-style-type: none"> Laura Honeck

CLAIMS

Critical functions that must absolutely be performed by Claims during a pandemic include:

- As long as technology systems are working, staff can perform most functions. Other than regular mail (post office), we expect to be able to process most claims remotely (handling of claims, payment of claims, and processing and issuance of benefits checks as necessary)

Following is general protocol for other services and upcoming events, as can be feasibly done by staff.

Service:	Status:	Action:	Responsible Party:
Claims handling	<ul style="list-style-type: none"> Conduct business by email and phone Restrict in-person meetings unless critical 		<ul style="list-style-type: none"> Darin Richardson

LOSS CONTROL

Critical functions that must absolutely be performed by Loss Control during a pandemic include:

- Phone and email inquiries regarding pandemic.

Following is general protocol for other services and upcoming events, as can be feasibly done by staff.

Service:	Status:	Action:	Responsible Party:
Blogs	<ul style="list-style-type: none"> • Continue as is, as feasible 		<ul style="list-style-type: none"> • Rachel Carlson
Collaboration Services	<ul style="list-style-type: none"> • Cease in-person contacts and do not schedule meetings until at least 5/1/20 (use your discretion) • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Pam Whitmore
Contract Review Services	<ul style="list-style-type: none"> • Cease in-person contacts and do not schedule meetings until at least 5/1/20 (use your discretion) • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Chris Smith
Field Visits	<ul style="list-style-type: none"> • Cease in-person contacts, unless critical, and do not schedule meetings until at least 5/1/20 (use your discretion) • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Rachel Carlson
FirstNet Safety Training	<ul style="list-style-type: none"> • Continue as is, as feasible 		<ul style="list-style-type: none"> • Rachel Carlson
Land Use Services	<ul style="list-style-type: none"> • Cease in-person contacts and do not schedule meetings until at least 5/1/20 (use your discretion) • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Jed Burkett
O&M Program	<ul style="list-style-type: none"> • Cease in-person contacts until at least 5/1/20 • Continue scheduling visits, but only commencing 5/1/20 and after • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Rachel Carlson
PATROL	<ul style="list-style-type: none"> • Continue as is, as feasible 		<ul style="list-style-type: none"> • Kris LeRoy
PTSD Services	<ul style="list-style-type: none"> • Cease in-person contacts and do not schedule meetings until at least 5/1/20 (use your discretion) • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Lora Setter
Regional Safety Groups	<ul style="list-style-type: none"> • Cease in-person contacts and do not schedule meetings until at least 5/1/20 (use your discretion) • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Kris LeRoy
Safety Loan Program	<ul style="list-style-type: none"> • Continue phone and email inquiries 		<ul style="list-style-type: none"> • Rachel Carlson
Spring Workshops	<ul style="list-style-type: none"> • All canceled 		<ul style="list-style-type: none"> • Rachel Carlson

Streaming Safety Videos	<ul style="list-style-type: none"> Send videos if feasible 		<ul style="list-style-type: none"> Rachel Carlson
TSO Program	<ul style="list-style-type: none"> Cease in-person contacts and do not schedule meetings until at least 5/1/20 (use your discretion) Continue phone and email inquiries 		<ul style="list-style-type: none"> Rob Boe

UNDERWRITING

Critical functions that must absolutely be performed by Underwriting during a pandemic include:

- As long as technology systems are working, staff (even limited staff) can bind coverage remotely. If pandemic were to escalate, underwriting would streamline the process to easily / automatically bind or extend all upcoming coverages that are close to expiring. The workers' compensation program is already fashioned to automatically bind renewals unless a member affirmatively directs the Trust not to. Staff can catch up on billing later if we don't have enough staff to maintain billing operations.

Following is general protocol for other services and upcoming events, as can be feasibly done by staff.

Service:	Status:	Action:	Responsible Party:
All other tasks associated with members' coverage	<ul style="list-style-type: none"> Conduct business by email and phone Restrict in-person meetings unless critical Send email to staff regarding protocol (see page 8 for model email, get Dan's feedback before sending) 		<ul style="list-style-type: none"> Liam Biever
Property Appraisals	<ul style="list-style-type: none"> Appraisers should not schedule meetings until at least 4/10/20 Re-evaluate after that time (it'll probably be 5/1/20 before we know how to proceed) 		<ul style="list-style-type: none"> Liam Biever

Message to RSG Members

A Message from LMC Administrator Dan Greensweig:

Because of COVID-19 concerns and after considering the guidance of the Minnesota Department of Health, the League of Minnesota Cities Insurance Trust has decided to cancel the Regional Safety Group Meetings ***scheduled through and including April 30***. The health and safety of our members, Insurance Trust staff, and trainers are our first priorities.

While we currently intend to hold the RSG meetings scheduled for later in April, we will continue to monitor the situation and any recommendations from the Department of Health and will adjust those plans if necessary.

Your RSG will not be charged for these cancelled RSG meetings. If the training that was scheduled is available via FirstNet, your RSG Coordinator will let you know shortly. This would be a good option for those of you needing your 'missed' OSHA required training.

Useful information about the coronavirus and cities is available via this webinar recorded March 12:

www.lmc.org/coronaviruswebinar20. Please regularly check the [LMC website](#), [Facebook page](#), and [Twitter](#) for updates.

We also recommend that you visit www.cdc.org and www.health.state.mn.us for the latest information on federal and state government responses.

Please don't hesitate to contact me if you have questions about this cancellation or if we can be of other assistance. I apologize for any inconvenience.

Sincerely,

Kris LeRoy | LMCIT Program Manager

Message to Spring Loss Control Workshop Registrants

A Message LMCIT Administrator Dan Greensweig:

Because of COVID-19 concerns and after considering the guidance of the Minnesota Department of Health, the League of Minnesota Cities Insurance Trust has decided to cancel Safety and Loss Control Workshops ***scheduled through and including April 2***. The health and safety of our members, Insurance Trust staff, and speakers are our first priorities.

This cancellation affects the following locations and dates:

March 25-Bemidji

March 26-Fergus Falls

April 1-Springfield

April 2-Willmar

While we currently intend to hold the workshops scheduled for later in April, we will continue to monitor the situation and any recommendations from the Department of Health and will adjust those plans if necessary.

Workshop registration fees for those who pre-registered will be refunded as soon as possible.

For more information and updates on future Safety & Loss Control Workshop dates and other League events, you can visit www.lmc.org/events.

Useful information about the coronavirus and cities is available via this webinar recorded March 12: www.lmc.org/coronaviruswebinar20. Please regularly check the [LMC website](#), [Facebook page](#), and [Twitter](#) for updates.

We also recommend that you visit www.cdc.org and www.health.state.mn.us for the latest information on federal and state government responses.

Please don't hesitate to contact us if you have questions about this cancellation or if we can be of other assistance. I apologize for any inconvenience and look forward to seeing you at future events.

Sincerely,

Dan G.

Message to Claim Adjusters

For many of you, interaction with others (city staff, claimants, experts, repair vendors, legal defense staff, court processes, and ADR sessions to name a few) is a normal daily activity. Our in-person interaction and relationship driven focus has been emphasized for years and sets us apart from other municipal risk management providers. However, as you have heard from LMC HR or BRAC there is an emphasis on working remotely if possible for the time being to minimize the spread and acquisition of the COVID-19 virus.

Here are a few recommendations for claim handling until further notice:

1. Handling claims by phone and/or with minimal personal contact is recommended.
2. Secure information on damages from members and claimants be sent via email to minimize the need to meet in-person.
3. If you are requested to meet in-person with individuals or attend meetings, use your best judgment on attending. Keep appropriate social distance, avoid personal contact, hand shaking, hand washing, etc.
4. If you are not comfortable attending, offer an alternative, such as a Skype meeting, conference call, phone call, etc.
5. Inspecting loss sites and exterior damage seems to be appropriate. However, if there are others in attendance use your best judgment and keep appropriate social distance, avoid personal contact, hand shaking, hand washing, etc.

Even if you can't have in-person interactions or only have minimal in-person interactions, we still have the ability to handle claims and continue providing excellent customer service in alternative ways. I have full confidence in your abilities to continue to provide quality claims service to our members during this time.

As always, the most important priority for you is to ensure that you and your family stay healthy. If you or a family member is ill and you can't work, please communicate with your supervisor and we will ensure that your claims will be handled until you are able to return to work. That goes without saying, if you are ill, do not come into the office and do not meet with others for work related reasons.

If you have any questions, please feel free to contact me, Deb Anger, Brian Pulczynski, Patty Prentice, or your supervisor."

Darin Richardson | Claims Manager