



## MCIT MISSION:

*Providing Minnesota counties and associated members cost-effective coverage with comprehensive and quality risk management services.*

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## MCIT Annual Meeting: Financial Review, Board Election

Members gathered for the MCIT annual meeting Dec. 8 in Bloomington, where they heard the MCIT financial report and details about the current state of the trust, and delegates elected one board member.

### Financial Resilience Continues

Executive Director Steve Nelson provided a brief review of MCIT's financial status, indicating that it remains strong and ended 2024 with a total fund balance of \$67.5 million.

The financial report showed a stable two-year period. The amount of claims paid and reserved from 2023 to 2024 improved with a 22 percent decline. However, reinsurance premium increased 27 percent over the same period, a reflection of the hard property and liability reinsurance markets for public entity risk exposures coupled with increases in the total insured value

of property. Nelson noted that since 2018, the cost of liability reinsurance has tripled for MCIT's program.

Some of the total coverage contribution increase for 2024 was tempered by moving the property reinsurance program to a \$1.5 million per claim retention from a \$1 million retention.

The financial standing of MCIT through Sept. 30, 2025, supports that the pro-

gram is performing as expected and is in a strong position, although the amount budgeted for claims had already been exceeded. MCIT's policy for setting the designated fund balance to pay claims includes both anticipated claim costs (budgeted amount) and an actuarially derived margin above that to account for any deviation.

The investment portfolio continues to benefit from positive market conditions. MCIT was able to return a \$1.5 million dividend in 2025 exclusively from the Workers' Compensation division. Funds for the property/casualty division remained sufficient to pay claims.

### Changes Continue for Dynamic Organization

Nelson focused his remarks to members on how MCIT has evolved to meet members' needs over the years and how that tradition continues. This is a direct reflection of the trust's mission: Provid-

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## MEMBERS RE-ELECT ANTONY TO BOARD

Pursuant to the MCIT Bylaws, the board election was conducted during the 2025 annual meeting Dec. 8. This year, one seat was up for election.

Don Wachal, MCIT vice chair and Jackson County commissioner, outlined the process to call for candidates. A call was issued Oct. 6 to all individuals eligible to serve on the MCIT Board of Directors. At the close of the Nov. 6 deadline, only the incumbent Ron Antony, Yellow Medicine County commissioner, sought election to the board.

Antony unanimously won re-election to the board for a four-year term, expiring Dec. 31, 2029.



Ron Antony

## COMING EVENTS

**Jan. 7**  
**VIRTUAL**

**11 A.M.:** Overview of Recovery Friendly Workplace webinar

**Jan. 9**

**MCIT BUILDING, ST. PAUL**

**9 A.M.:** Board of Directors meeting  
**1 P.M.:** Claims Committee meeting

**Jan. 22**  
**VIRTUAL**

**11 A.M.:** MCIT Annual Update webinar

**Feb. 13**

**MCIT BUILDING, ST. PAUL**

**9 A.M.:** Board of Directors meeting  
**1 P.M.:** Claims Committee meeting



## Members Recognized for Risk Management

MCIT Board Chair Ron Antony announced the recipients of MCIT's annual awards during the 2025 Minnesota Counties Intergovernmental Trust Annual Membership Meeting Dec. 8 in Bloomington. Every year MCIT recognizes three counties that excel at risk management and loss control. When members work to prevent losses and minimize risk exposures, they contribute to the overall resilience of MCIT.

Criteria used for the awards include:

- Performance in risk management and loss control efforts
- Responsiveness to MCIT program initiatives
- Improvement in property/casualty claims experience and administration over the past four coverage years (2021-2024)
- Improvement in workers' compensation claims experience and administration over the past four coverage years (2021-2024)

### Carver, Murray, Carlton Counties Recognized

Carver County earned the 2025 County of the Year award. This award honors the county that has set the standard of excellence in risk management and loss control for the year. Carver County consistently contacts MCIT early for risk management recommendations and insight on their operational concerns and importantly implements MCIT's advice.

The other two awards recognize improvement in the specific areas of property and casualty (liability) and workers' compensation risk management and loss control. Murray County received the Outstanding Performance in the Property and Casualty Division award and Carlton County earned the Outstanding Performance in the Workers' Compensation Division award.

These division awards are presented to counties that demonstrate consistent improvement in the areas during the assessment period. For property and casualty, that means improvements in the county's loss ratio through commitment to implementing better loss control and risk management methods, as well as a dedication to protecting county property and citizens.

For workers' compensation, the award recognizes improvement in the county's experience modification factor and reduced claims in the areas of workplace injury and illness, as well as a commitment to reducing employee injuries and improving loss control efforts.

On behalf of the entire board, Antony congratulated the winners on their accomplishments.



## Accept the Mission: Possible and Step Wisely

JUST RELEASED VIDEO RE-ENGAGES STAFF IN SAFETY CAMPAIGN

The new release "Mission: Possible, Step Wisely" video is the hit of the winter to remind employees they can avoid injury from slipping on snow and ice.

The 1-minute video can help recapture employees' engagement with the safety campaign as winter continues.

Using the Mission: Possible theme, the video puts viewers on the Mission Force to recognize hazards and offers three simple steps to lessen the chances of slipping and falling on snow and ice:

1. Secure proper gear (wear appropriate footwear)
2. Scope out surroundings (check for and use cleared paths)
3. Proceed with caution (take short steps and keep hands free for balance)

### Sharing the Video Is Easy

Members can easily share the video with their employees. A couple of ideas:

- Embed it on the entity's intranet homepage so it is front and center when staff log on.
- Email the video, either embedded in the body of the message, or as a link. See tips on how to do this on the video's entry in the Resource Library at [MCIT.org/resources](https://MCIT.org/resources).

### Time to Swap Step Wisely Message

Now is the time to launch a new Step Wisely message:

- Swap posters hanging around facilities
- Email the digital image of the new poster message in a few weeks to employees and post it to the intranet

All Step Wisely materials are available to download at [MCIT.org/resources](https://MCIT.org/resources).

**MCIT Board of Directors:** Ron Antony—Chair, *Yellow Medicine County Commissioner*; Don Wachal—Vice Chair, *Jackson County Commissioner*; Randy Schreifels—Secretary-treasurer, *Stearns County Auditor-treasurer*; Lindsey Meyer, *Wright County auditor-treasurer*; Kurt Mortenson, *Otter Tail County Commissioner*; Todd Patzer, *Lac qui Parle County Commissioner*; Brett Skyles, *Itasca County Administrator*; Jack Swanson, *Roseau County Commissioner*; and Marcia Ward, *Winona County Commissioner*.

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# Join Us for 'MCIT Annual Update' Jan. 22

The "MCIT Annual Update" webinar Jan. 22 at 11 a.m. provides members a current state of the trust and includes a discussion of key financial data, challenges and changes for 2026.

The session is geared toward those who have a high level of engagement with MCIT, especially those in leadership roles, such as elected officials, county administrators/coordinators, executive directors, SWCD district managers, risk managers and the member's designated primary contact for MCIT. This session is also important for anyone who deals with MCIT coverage.

This session replaces the annual coverage update webinar. Note that the MCIT Board of Directors made no changes to coverage for 2026. However, each coun-



ty's primary MCIT contact or designee is required to complete the online Coverage Acknowledgement Record (see *MCIT.org*), indicating that he or she was provided opportunities to learn about coverage.

## No Cost but Registration Required

"MCIT Annual Update" is presented at no cost, but attendees must register. Visit the session's page at *MCIT.org/events* for a link to register.

*Tip:* Ensure the email address entered on the registration form is correct, as that is where the link to join the live event will be sent. More tips for attending the webinar are posted to the session's page at *MCIT.org/events*.

## LEARN ABOUT MCIT COVERAGE

Members should familiarize themselves with coverage and the MCIT Bylaws, which outline the member's obligations of membership.

MCIT provides a number of ways for members to learn about coverage:

- **MCIT Coverage Document** for the current year is the prevailing document for all claims. This was mailed to members in December for coverage applicable beginning Jan. 1, 2026.
- **On-demand videos** are just a few minutes each and detail the lines of coverage. Check them out at *MCIT.org/resources*.
- **Coverage Summary booklet** offers plain English coverage explanations. Download at *MCIT.org/resources*.
- **Risk management consultants** answer members' questions about coverage. Contact them at **866.547.6516**.
- **Informational articles** address a number of common coverage questions. Read at *MCIT.org/resources*.



PATROL (Peace Officer Accredited Training Online) is a web-based, on-demand training program that focuses on knowledge Minnesota law enforcement officers need to carry out their duties effectively and within the letter and spirit of the law.

The program releases a new course each month that addresses current concerns in law enforcement specific to Minnesota laws and safety standards, as well as topics on which officers need regular retraining.

## Highlights from 2025 PATROL Course Topics

- Immigration law
- Vehicle searches
- Preventing in-custody suicide

## Keep Deputies Current with Law Enforcement Training

- AWAIR and Employee Right to Know
- Use of force new and updated
- Hearing conservation and lead awareness
- Open fields, curtilage and "knock-and-talks"
- Trust: inside the agency
- Miranda, selected problems

## New Courses for Release in Early 2026

- Hazardous materials, parts 1 and 2
- Consent searches
- Policing protests

PATROL is a cost-effective training solution for county sheriff's offices that enables deputies to meet most of their annual classroom training requirements without taking time off of work or incurring travel expenses (e.g., mileage, lodging, food) and overtime pay.

## Subscription Rate Maintained for 2026

MCIT member sheriff's offices can enroll sworn officers in PATROL any time throughout the year with a prorated subscription. MCIT members qualify for a discounted rate of \$90 per full year per enrollee. This is just about \$1.80 per course. Sheriffs can learn more about PATROL at *MCIT.org*, calling **651.281.1268** or emailing *aedwardson@lmc.org*.

PATROL is sponsored by MCIT and League of Minnesota Cities Insurance Trust, which administers the program, and is endorsed by the Minnesota Sheriffs' Association and the Minnesota Chiefs of Police Association.



## Build Resilience: Foster Strategic Partnership Between Leadership and IT

Provided by Minnesota Counties IT Leadership Association

Critical but often underleveraged partners in a public entity's strategic planning are the Information Technology (IT) department and its chief information officer (CIO). No longer just a support function, IT is critical for an organization's continuity, innovation and long-term resilience.

Unfortunately, IT leaders are often brought into planning too late or not at all, leaving leadership and the organization vulnerable to blind spots for risk, infrastructure and opportunity.

Four IT leaders from across Minnesota counties offer insights about how leadership can build a resilient organization where IT is engaged in strategic planning and decision making.

### Why is it essential to build a strong, collaborative relationship between leadership and IT?

#### **ADAM LARSON, WASHINGTON COUNTY CIO:**

At the end of the day, relationships and trust are the two biggest currencies in any organization. If those aren't there, it's hard to get any-

thing meaningful done. IT helps figure out what solutions will actually work, how they fit into our infrastructure, and how to keep everything secure. When executive leadership and IT work together from the start, it leads to better decisions, fewer surprises and stronger outcomes for the whole organization.

#### **DREW NELSON, SHERBURNE COUNTY IT DIRECTOR AND CIO:**

The onus is on IT to transition from internal service providers to strategic partners, to build trust with executive decision makers, to root our work in our county's mission, and to recognize this is a continuous process. If we're not doing the work to bring in our leaders, we're easy to ignore. And that increases risk quickly.

#### **MATT ANDERSON, BIG STONE COUNTY IT DIRECTOR:**

Trust is built through consistent two-way communication. When leadership shares strategic priorities, IT can identify how technology supports those goals. When IT shares risks openly, leadership can make informed decisions. Cross-department collaboration reinforces this.

When leadership and IT work as partners, we make infrastructure decisions that serve the county for years, not just solve today's problem. Our compliance work is a good example.

Meeting updated security requirements wasn't something IT could do alone. It required the Sheriff's Office to adjust workflows, Administration to approve infrastructure upgrades and the Board to understand why this investment protected our access to critical law enforcement systems. Because leadership included IT in ongoing leadership discussions, we met compliance deadlines without disrupting operations.

### What are the business risks of excluding IT from strategic planning?

**LARSON:** Early involvement from IT ensures we're thinking about infrastructure, security and long-term sustainability from the start, not as an afterthought.

**ANDERSON:** When IT learns about a project after decisions are made, we're often left trying to make incompatible pieces fit together or explaining why a vendor's promises don't match reality.

I've seen counties where departments select software that can't integrate with existing systems, or sign contracts without understanding data ownership or security requirements. Early IT involvement prevents these costly surprises and helps avoid "Shadow IT"—when departments adopt tools without coordination, often storing sensitive data in unapproved services or paying for redundant solutions.

Systems that bypass IT review often lack proper security controls, backup procedures or compliance documentation.

**NELSON:** Cybersecurity is often rightfully brought up here, but I think the often overlooked risk is opportunity cost. IT coming in late tends to increase that gap between the chosen solution and any other options, leading to the inevitable launch of mediocre tech with a pile of debt.

To me, IT's prime role in the planning and strategy stages is to keep the deci-

sion makers focused on the expected and desired outcomes, the business process to enable those outcomes, and the administrative elements, such as implementation and year-over-year budget impact (both cost and staff time).

### **How can involving IT in strategic planning improve risk management and long-term decision making?**

**AMY MIDDENDORF, MORRISON**

**COUNTY IT DIRECTOR:** When planning a long road trip, you don't just pick a destination, you check the weather, plan fuel stops and make sure the car is roadworthy. Involving IT early in strategic planning helps identify risks, align resources and ensure the journey is smooth.

**NELSON:** In a prior role, my team was called in to vet an expensive software solution. The department considering it had been sold on the bells and whistles and was convinced that implementation would be quick and painless, even though the program it was designed to support was notoriously complex.

IT's engagement early enough (pre-contract) and my having built strategic relationships with the department allowed the organization to identify the true culprit of the problem: an overly complex and archaic business practice. This operational discovery ensured that the organization didn't pay licensing and implementation costs to a vendor while the department navigated the identified operational challenges. It also allowed for a dramatically simpler, more efficient and cost-effective tool to be brought onboard to support the program and solve the original problem.

**ANDERSON:** IT brings a systems-thinking perspective. We understand how data flows between departments, where the dependencies are and which failures would cascade.

We also bring awareness of the threat landscape. When leadership asks whether we should enable a new feature or integrate with a vendor, IT can assess whether the risk profile makes sense—the difference between "Can we do this?" and "Should we?" and then

"What controls do we need?"

**LARSON:** One thing we do at Washington County is a five-year technology plan that includes input and projects from not only the IT Department but departments across the county. Putting everything into a rolling plan highlights the timing of various ongoing or upgrade costs, as well as shows the other departments and commissioners what's coming from a technology perspective for the whole county.

### **What steps can leadership take to ensure that IT is a strategic partner?**

**MIDDENDORF:** To make IT a true partner, leadership must invite them into the planning process. In our county, I sit on the strategic committee and maintain regular communication with the county administrator and chief financial officer. We've built trust through consistent, proactive engagement, during both smooth rides and rough patches.

I also stay informed by attending board meetings and other leadership discussions. These steps ensure IT is part of the route planning, not just support later.

**ANDERSON:** In Big Stone County, IT has a voice at leadership meetings alongside key members from other departments. That visibility helps us align on priorities and understand tradeoffs before they become problems.

Other steps that have worked:

- Include IT in budget planning early, so we can identify hardware refresh cycles, licensing renewals and compliance deadlines before they become emergencies.
- Require an IT review as part of software selection as a genuine technical and security assessment. This should include how data is stored and returned to the county at the end of the contract. This is something I find most critical.
- Ask IT to translate risks into business terms. The conversation changes when "We need to upgrade the firewall" becomes "If we don't, deputies can't run critical operations in the field."
- Support IT professional development. Training investments benefit the whole county.

### **How can CIOs strengthen their relationship with executive leadership?**

**NELSON:** Knowing the mission of your county and the priorities of your leadership is key. My county prides itself on delivering effective, efficient services and limiting property tax increases, so I approach IT solutions as an enabler to drive better or more efficient services to our residents within a constrained cost environment. That means having hard conversations about doing less with less, and working collaboratively with leaders throughout the organization to match impact and frugality as much as possible. This also means that when I talk with executive leaders about some unavoidable cost increases that message carries further.

Finding an approach that's both authentic to who you are and what you bring to your organization and what works for your executives will take time and effort. Put the time in, be honest and open with what you're doing and why, and assume positive intentions in the folks you're working with.

Get coffee, lunch, etc. with your peers. An easy way to prevent shadow IT and to keep the limited and needed IT resources in the IT department is ensuring that your peers know that you're a committed partner in their success and an approachable human. Put the time in that you're able, and you'll see inclusion start happening and silos breakdown.

**LARSON:** Truly understand the business of the other departments and the county as a whole. Take the time to read the strategic plans, know and understand the budget, and dig into what your colleagues' in other departments needs are.

**ANDERSON:** Build relationships before you need them. Don't wait for a crisis to introduce yourself to leadership. Proactively share wins, risks and opportunities. Make IT visible when things are going well, not just when something breaks.

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# 2026 MCIT Training Events Preview

MCIT's training events are specifically developed to assist members in managing and reducing the operational risks they face. Each session delivers practical ideas members can apply immediately.

As dates approach, more details about each event will be provided at [MCIT.org/events](https://MCIT.org/events) and sent directly to members, including when registration opens.

## Untangling USERRA: The Uniformed Services Employment and Reemployment Rights Act

*March 18, 11 a.m. | Webinar, No cost*

The webinar explains employee protections under USERRA, the employer's obligations, and how the human resources professional can stay in compliance and avoid discrimination claims.

In addition, resources provided by the Department of Defense Employer Support of the Guard and Reserve program are discussed.

This session is best suited for those who have human resources responsibilities and decision making for the public entity. The session is a repeat of what was presented during the Public Sector HR 2.0 seminar last August.

Mathew M. Meyer presents the webinar. He is an attorney and owner of Meyer Law Office and the ombudsman director for Minnesota at the Employer Support of the Guard and Reserve.

Registration is open for this event.

## How to Conduct an Employee Investigation

*May 27-28, Park Event Center, Waite Park (St. Cloud area)*

*\$180 per person for MCIT member employees*

Allegations of employee misconduct can run the gamut from an inappropriate comment to the exceptionally serious and require the employer to respond appropriately. The investigation must be fair, thorough and comply with the law. This fast-paced, two-day seminar helps investigators meet these requirements.

This seminar is designed for the human resources professional who wants to conduct his or her own investigations and is limited to 35 participants.

Registration will open April 1.

## Essentials of Data Practices for Responsible Authorities

*Aug. 19, Park Event Center, Waite Park (St. Cloud area)*

*\$90 per person for MCIT member employees*

Responsible authorities under the Minnesota Government Data Practices Act (MGDPA) have the duty to ensure that their government entities comply with the Act's requirements of transparency, data privacy and data security.

This seminar, led by Minnesota Department of Administration Data Practices Office staff, provides responsible authorities and their designees with the foundation they need to take on the duties of the Act, as well as offers best practices to assist in day-to-day MGDPA



administration. The session addresses responding to data requests, accuracy and completeness challenges and data breach investigation and notification requirements.

This seminar is specifically designed for individuals designated as a public entity's responsible authority and the responsible authority's designee.

Registration will open June 24 for this seminar.

## Practical Leadership: Cultivating Thriving Supervisor Relationships

*Summer, In person | \$90 per person for MCIT member employees*

This seminar offers managers and supervisors practical and implementable tools and strategies that foster healthy working relationships with each employee who reports to them. Participants learn:

- Competencies and skills required of supervisors
- Challenges to collaborative leadership
- Self-awareness and accountability for fostering positive organizational culture and avoiding destructive behaviors in the workplace, including an emphasis on the role of psychological safety
- How to have a range of conversations, including corrective and developmental feedback about both work and behavioral performance
- Strategies for helping employees solve their own challenges
- Fundamental components of coaching, listening and inquiry



This session is best suited for those who are responsible for managing others' job performance, particularly those who are new to the supervisory role. Registration is limited to 45 participants.

Lisa Negstad (Negstad Consulting) is a trainer, consultant, coach and facilitator specializing in leadership, organizational culture and networks. She has a master's of business administration from Yale University School of Management and a bachelor of arts in psychology from Luther College.

## Workers' Compensation Series

### Summer | Webinars, No Cost

This two-part webinar series offers members an understanding of the fundamentals of workers' compensation.

- "Foundations of Workers' Compensation" explains the general claim process, and details the roles and responsibilities of the parties involved.
- "Fundamentals of Return to Work Programs" discusses how a return to work program benefits both the injured employee and the employer, outlines the components of a program and walks through how to establish and maintain an effective return to work program.

The webinars are recommended for those who play a significant role in managing workers' compensation claims for their public entity employer and who would describe themselves as having little or some experience in the area. The sessions are not geared for those with extensive experience.

## NO-COST WEBINAR

# Learn About Recovery Friendly Workplaces, Reasonable Suspicion Training

The Minnesota Safety Council presents a webinar for MCIT members to learn more about the substance use recovery friendly workplace process and how to schedule free 2.5-hour reasonable suspicion training.

Three live sessions are offered: Jan. 7, Feb. 4 and Feb. 18 each at 11 a.m. Members should attend the date that best fits their schedules. Visit [MCIT.org/events](http://MCIT.org/events) for a link to join. No registration is required.

## What Is a Recovery Friendly Workplace?

A recovery friendly workplace:

- Creates safer work environments
- Educates supervisors about possible employee impairment
- Helps staff stay updated on trends with substance use in the workplace that can cause danger to the workforce
- Contributes to employee retention

To achieve these results, recovery friendly workplaces support employees in or seeking substance use recovery; provide education on substance use disorder; and promote a culture of health, safety and inclusion. Recovery

friendly workplace employers are committed to creating environments where employees feel supported and empowered to seek help when needed.

Adopting recovery friendly workplace policies benefits the employer in several ways:

- Expands eligible labor force
- Improves worker well-being
- Reduces turnover
- Improves productivity
- Lowers health care costs
- Promotes a culture of understanding and support

## Reasonable Suspicion Training Is First Step

Reasonable suspicion training is an essential step in fostering a recovery friendly environment. It gives supervisors the skills to recognize and respond to possible substance use with care, help protect employees' health and maintain a safe workplace.

Through a new collaboration with the Minnesota Department of Health, the Minnesota Safety Council offers reasonable suspicion training to employers at no cost.

## Build Resilience: Foster Strategic Partnership Between Leadership and IT... continued from page 5

Translate technology into outcomes. For example, instead of "We need multifactor authentication," say "This prevents the kind of breach that has cost similar-sized counties hundreds of thousands in recovery." Instead of "We need a new backup system," say "If this fails, we lose three days of critical county records such as tax payments or recorded documents."

Advocate for your team. Resilience isn't just systems, it's people. Invest in train-

ing, cross-training and documentation. Plan for when key people are unavailable. This isn't true of just IT, think of all county functions when planning primary and backups.

**MIDDENDORF:** It starts with communication and curiosity. I often ask departments to explain the "why" behind their requests, which helps me understand their goals and challenges. This builds trust and opens the door for IT to offer strategic input.

Talk to your supervisor about attending leadership or strategic planning meetings. Show up to board sessions, read the agendas and stay engaged with what's happening outside of IT.

If you're already doing that, take the next step: Align IT goals with the county's long-term vision. When I first aligned our IT objectives with county goals, it gave our work direction and helped prioritize what mattered most.

## EAP Member Portal, App Link Users to Mental Health Resources, Tools, Services

AllOne Health, the Employee Assistance Program partner, offers a range of benefits to help improve mental health, reduce stress and make life easier—all easily accessible through the member portal at [SandCreekEAP.com](http://SandCreekEAP.com) and the new mobile app.

### Member Portal Features

- 24/7/365 access to request mental health sessions and life management referrals
- Thousands of self-care articles and resources
- Videos, provider resource locators, personal assessments, calculators and tools
- Events calendar and free webinars
- Webinars and online training sessions

### To access the portal, the user:

1. Visits [SandCreekEAP.com](http://SandCreekEAP.com) and clicks “Sign Up” under Log In to Member Portal area
2. Creates account credentials using the MCIT company code: MNCIT
3. Complete the process after receiving a confirmation email

### AllOne Health App: EAP at Your Fingertips

The AllOne Health mobile app offers the same benefits as noted for the member portal but with the enhanced features of:

- Self-scheduling virtual counseling sessions directly through the app

- Izzy, the AI mental health navigator to receive guidance and personalized support in real time
- Anytime real human support by calling AllOne Health

The mobile app is always within reach for users, making it that much easier to access support and resources.

### To use the app, the user:

1. Downloads the AllOne Health App from either the Apple App Store or Google Play Store
2. Signs in using the member portal credentials he or she has already established or creates an account using the AllOne Health member portal code for MCIT members: MNCIT
3. Starts exploring

AllOne Health operates and maintains the EAP portal and mobile app. MCIT is not responsible for their content nor does it endorse any specific product on them.



## CONSIDERATIONS FOR USING THE EAP PORTAL, APP

The AllOne Health member portal and app may not be consistent with an organization’s policies and practices. Through these tools, employees have access to volumes of services, resources and links, some of which:

- May not align with the employer’s policies and practices
- Fall outside of MCIT’s service contract with AllOne Health for the Employee Assistance Program

Employees are still subject to all applicable state and federal laws when using the site or app.



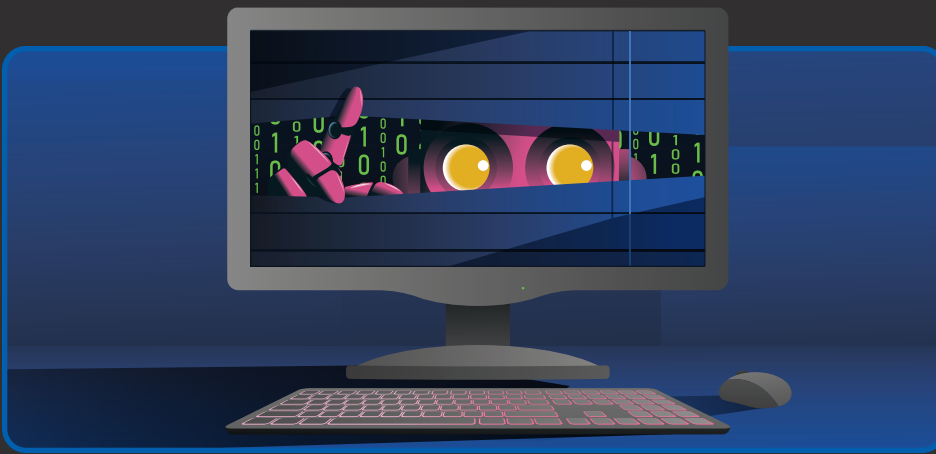
## BUILD AWARENESS OF EAP WITH NO-COST MATERIALS

Promotional items for the Employee Assistance Program are provided to MCIT members at no cost. They help build awareness of the program among an employer’s staff and elected leaders. Items include:

- Brochures
- Videos
- Wallet cards
- Digital images
- Posters
- More!

Also, the EAP Employer Promotion Guide offers tips and ideas on how to get the most effect from the materials.

All materials are posted to [MCIT.org/resources](http://MCIT.org/resources). Select “Employee Assistance Program” from the Topic filter and “Awareness Materials” from the Type filter to quickly access these items.



## Understand, Manage AI Risks for Public Entities

Public entities are using artificial intelligence (AI) in a variety of ways, including to enhance public access to information and services, and to make internal processes more efficient by automating routine tasks. However, a public entity needs to be aware of and take steps to mitigate the risks of using AI in its operations.

AI generally refers to computer systems that perform tasks usually requiring human intelligence, such as learning, comprehension, problem solving and decision making.

The below are only a few of the risks to public entities when using AI. Members are encouraged to continually monitor AI developments to identify and mitigate other and new risks to their operations from the use of AI.

### Data Privacy and Security

AI is trained on large amounts of data. AI tools may potentially retain data that is entered into its system, learn from it and reuse it.

In Minnesota, government entities are required to comply with the Minnesota Government Data Practices Act (MGDPA), Minnesota Statutes, Chapter 13. The MGDPA classifies government data by type and governs access to the data. Government data categorized as “not public data” is not accessible to the public. This includes data that is classified as private, confidential, protected or otherwise not public.

Public entities must follow all applicable privacy and data protection laws (e.g., MGDPA and Health Insurance Portability and Accountability Act) when using AI. It is important for public officials and employees working with AI to know the classification of the data they are working with and to make sure they only enter public data into AI tools that are open and available to the public, such as ChatGPT by OpenAI and Claude by Anthropic.

If not public data (or other sensitive information) is entered into a publicly available AI tool, the data may become part of the training data for the AI tool and be available to others through the AI tool’s responses. This could violate the MGDPA and/or other data privacy laws.

When employees are unsure of the classification of data they are working with, they should contact their responsible authority for guidance.

Implementing a policy governing employees’ use of AI may help mitigate this risk. Policies can provide guidance by addressing acceptable and unacceptable AI uses, identifying which AI tools employees are authorized to use, specifying training requirements, and providing consequences for violations.

### Errors

AI does not always give accurate responses or correct information. An AI hallucination occurs when the system generates a response that contains false or misleading information and presents

it as fact. Hallucinations can be caused by a number of factors, including insufficient training data, incorrect assumptions made by the AI system or biases in the training data.

For example, when an MCIT employee recently asked an AI system “How many Minnesota counties have a population under 5,000?” it responded, “There are currently eight counties in Minnesota with a population under 5,000. These are Beltrami, Chippewa, Kittson, Lake, Lincoln, Norman, Traverse and Waboose counties.” This is a hallucination. Some of these counties have populations of more than 5,000 people, and Waboose County does not exist.

Employees should always review information obtained from AI tools for accuracy. Relying on inaccurate or fabricated information can cause significant harm, including financial losses and/or legal liabilities (e.g., lawyers have been sanctioned for citing hallucinated cases in court filings), poor decision-making, reputational costs and loss of the public’s trust.

### Bias

An AI tool may learn biases present in its training data or through its design. Those biases may be perpetuated or amplified in the tool’s results, which reduces its accuracy and can result in harmful discriminatory outcomes.

For example, one prominent company discovered its experimental AI hiring tool was downgrading résumés that included the word “women” (e.g., “women’s golf team captain”) and graduates of women’s colleges. The company determined the hiring tool was trained on historical hiring data where successful candidates were generally men.\*

Employees should be aware of and watch for signs of potential biases when using AI tools. Failing to address biases in an AI tool can lead to legal liability and reputational damage. Bias and fairness audits can be performed regularly to ensure AI tools are not perpetuating existing discrimination.

\*Source: “Insight—Amazon Scraps Secret AI Recruiting Tool that Showed Bias Against Women,” Reuters, Oct. 10, 2018.

ing Minnesota counties and associated members cost-effective coverage with comprehensive and quality risk management services.

He noted that Minnesota counties established MCIT as a risk sharing pool with a focus of paying its members' claims at a time when commercial carriers stopped covering public entities or increased premiums to prohibitive levels. Soon thereafter, MCIT added a risk management focus to assist all members with mitigating risks and controlling losses. This work continues today and is a vital part of the pool's financial resilience.

Risk management programs and services include the Employee Assistance Program first established by MCIT in 1996 as a way to address rising employment claims against members. Over the decades, this program has continued to prove effective.

On the coverage side, Nelson reviewed how MCIT's program has evolved to meet members' exposures and illustrates how risk pooling is different from commercial insurance. He noted that the land use defense endorsement arose from lawsuits against members' that did not seek monetary damages. Before the endorsement was established, MCIT coverage, like traditional commercial insurance, would only cover claims seeking monetary damages. A benefit of participating in a risk sharing pool is that MCIT can and did change its coverage to meet the specific needs of its members.

Other coverages added over the years to address members' risks include equipment breakdown, law enforcement canine accidental death, employee dishonesty and faithful performance of duty bond, property and liability for drones, class III dams, and cyber and data breach.

Nelson called out two significant current challenges for members and MCIT: law enforcement liability and cyber risk.

MCIT recognizes that law enforcement is a high-risk operation and requires

consistent management of those risks. Nelson highlighted several initiatives MCIT has in this area to assist members:

- Benchmark Analytics works with sheriffs' offices to share best practices developed from actual MCIT loss data to help decrease future incidents and manage them when they do occur. Additionally, Benchmark hosted six Jail Excellence workshops in 2025 that gathered jail staff together to focus on strategies they could implement to mitigate procedural risks.
- MCIT subsidizes the subscription cost of PATROL online training for deputies to make this valuable, Minnesota-specific training affordable for members.
- MCIT awarded four grants for and encourages members to increase the use of cameras in county jails.

In regard to cyber risk, Nelson shared that MCIT's reinsurance partner for the past few years is exiting the market and that the trust is actively seeking a new partner. MCIT's goal is to have a new reinsurance program in place by midyear and information about coverage changes will be provided at that time.

Nelson said that MCIT is optimistic the change will lead to enhanced coverage for members. However, he cautioned that members may need to meet minimum underwriting standards, which is a departure from how coverage has been offered in the past.

He acknowledged that members have been voluntarily improving their cybersecurity, both from a technical and employee training stance. He encouraged members to continue to improve their operational controls to meet this ever-changing risk landscape.

Nelson concluded by reminding members that MCIT is their program and thanking them for their continued commitment and support of it. He also thanked the board for the opportunity to help lead MCIT as its executive director. He said, "I am truly looking forward to what lies ahead."



Drive  Wisely

## Use Caution at Railroad Crossings

In 2024, 2,264 collisions occurred at railroad crossings between vehicles or pedestrians and freight, commuter or transit trains. These incidents resulted in 263 fatalities and 768 injuries. The vast majority of these could have been prevented.

To reduce the risk and keep people safe at railroad crossings, drivers should follow the tips below from the National Highway Traffic Safety Administration and Operation Lifesaver.

### Freight/Commuter Trains

- Stop, look both ways and listen. These trains always have the right of way.
- Do not stop on the tracks; always keep moving after entering the crossing.
- Stop 15 feet away from flashing red lights, gates, signalers or stop signs at train crossings.
- Do not drive around gates, ignore signals or try to outrun the signal.
- Wait for trains to pass, gates to fully rise and lights to stop flashing before proceeding.
- Never assume that there is only one train coming and from a single direction.
- If stalled on the tracks, get everyone out of the vehicle even if there is no train visible. Move away from the tracks to avoid any debris. Call a number on a blue emergency notification system sign if one is present; otherwise call 911.

### Transit Trains

- Transit trains, if mixed with traffic do not have the right of way and follow the same devices used by general traffic.
- If transit trains operate in a separate traveled way or along a street/railroad where vehicles have limited access and where vehicles cross at designated areas only, then transit trains have the right of way over other users.



# Reminder:

## Complete 3 Key Reports This Spring

The MCIT underwriting department will begin gathering risk exposure information from members for 2027 coverage contribution calculations. Reports are due to MCIT either by March 31 or April 30 as noted below.



### March 31: Liability Risk Assessment for 2027

Members must submit online by March 31 information regarding ratable liability exposures, such as the expected number of employees, the organization's budget, park acres, road miles maintained and total jail cells.

Each member's MCIT primary contact will receive an email around March 1 with a link to the online liability risk assessment form along with instructions for completing it.

This data is used in the ratemaking process and to calculate each member's liability coverage contribution for next year.



### April 30: Payroll Estimate for 2027

At the beginning of April, the member's primary contact will receive a request to submit online by April 30 the best estimate of the organization's gross payroll for each applicable MCIT job classification for 2027. Members complete this data using specific job classification codes that consider the risks associated with job duties.

This payroll exposure information and the member's unique experience modification factor are used to calculate the member's workers' compensation contribution.



### April 30: Update and Submit EDP Inventory

Each member's annual inventory of electronic data processing (EDP) equipment must be submitted to MCIT by April 30. This is one inventory for the entire organization's equipment. The inventory of items that accept and manipulate data or are connected to a computer system needs to include all EDP equipment that the member wants covered.

EDP coverage is provided to members on a blanket basis. This means that the member's coverage limit and scope of items covered is determined by the total of all items on the EDP inventory on file with MCIT. This is different from other property coverages, where individual items are scheduled with specific values.

Members should include cabling and installation expenses in the replacement cost as applies.

To submit the inventory, members simply email the document to [memberservices@mcit.org](mailto:memberservices@mcit.org) or mail a copy to MCIT. A sample EDP inventory spreadsheet is available at [MCIT.org](http://MCIT.org).

### Contribution Estimates Provided in August

The exposure data collected is aggregated and used in establishing rates for next year. The rates are then uniformly applied to each member's risk exposures to determine the member's contribution for the coming year.

MCIT must gather key information in the spring so that renewal contribution estimates can be distributed to members in August in time for setting their budgets.

### Contact MCIT with Questions

Questions regarding any of the data requests can be directed to MCIT underwriting specialist Nick Anderson at [nanderson@mcit.org](mailto:nanderson@mcit.org) or 866.547.6516, ext. 6417.



The MCIT Board of Directors approved the membership for two new entities during its December meeting.

Region One Southeast Minnesota Homeland Security and Emergency Management Joint Powers Board was established in 2009. Its operations and activities include purchasing equipment to be shared regionally, mutual aid agreement to respond to disasters in neighboring counties, hosting trainings for the region and joint planning for large-scale emergencies. Winona County sponsored the joint powers board for MCIT membership.

Walker Ambulance Primary Area Special Taxing District's purpose is to contract with ambulance services to provide emergency medical services to the primary service area within the counties of Cass and Hubbard. Cass County sponsored the special district's MCIT membership.