

## **Transcript for The City Speak Podcast Season 3, Episode 7, “We’ve Got You Covered”**

[Podcast theme music begins]

### **Adriana Temali-Smith:**

From the League of Minnesota Cities, this is City Speak. I'm your host, Adriana Temali-Smith. Today we're going to chat with the League of Minnesota Cities Insurance Trust Administrator, Dan Greensweig [podcast theme music fades out]. Dan has a long career in public service. He is a former councilmember, a past city attorney, he worked for the Office of the State Auditor, and for the last 11 years we have been lucky to have him with the Trust.

One thing I appreciate about Dan is his ability to make insurance — a topic that I didn't know a lot about before joining the League — both approachable and exciting. I've learned a lot from Dan in the 18 months that I've been at the League of Minnesota Cities, and so I'm really excited to bring this conversation to you today. He's gonna share a little bit about our priorities for the Insurance Trust; how we're a little different to some of the other insurance trusts that you'll see in other states in other parts of the country; what some of our key messages and considerations have been this year in 2020 when things have been so tough; and the things that give him hope. [Podcast theme music plays briefly and fades out]

Well, Dan, I'm really excited that you're on the City Speak and joining us today. Thanks for being here.

### **Dan Greensweig:**

Absolutely.

### **Adriana Temali-Smith:**

I'm gonna start out with a question that just is really wondering, what led you to an interest in public service and municipal pooling, which isn't a term that everybody is going to be very familiar with.

### **Dan Greensweig:**

Yeah. Thanks. Thanks for that question. Maybe it helps to, uh, start by explaining a little bit for those who don't know what a municipal pool is. I mean, there's ...

### **Adriana Temali-Smith:**

Yeah.

### **Dan Greensweig:**

... the kind that we take our kids to, for swimming lessons and all that.

### **Adriana Temali-Smith:**

[Laughs]

### **Dan Greensweig:**

That's not the one I work at. So, the League of Minnesota Cities Insurance Trust is what's called a municipal pool. It's a self-insurance pool and it's sort of like a, a co-op or a credit union. We're a member-based organization that provides services to our members. And in the case of LMCIT, what we provide is property, liability, and workers' compensation coverage. We cover almost all of the cities in Minnesota

with the exception of a, of a couple of large self-insured ones. And in addition to cities, we provide coverage to a few hundred other special purpose entities — things like HRAs, EDAs, fire districts, that sort of thing.

The neat thing, I think, about the self-insurance pool concept is that we're owned by our members, right? We're, we're a public entity, we're a joint powers organization, just like lots of fire departments and police departments and other kinds of joint powers groups. And it means that we don't have shareholders somewhere that are, are expecting us to make a profit. We got to make money of course, right?

**Adriana Temali-Smith:**

Mm-hmm (affirmative).

**Dan Greensweig:**

Because we need to make money to make sure we can pay the claims and do all the other things that we do. But really our goal is to provide as broad coverage as we can at the lowest possible price. And if we have money leftover at the end of the day, we're able to send that back to our members and they can use it to pay for firefighting or street plowing, or reduce the tax burden on their residents, whatever it might be. So, it's really, to me, the essence of public service and, and that's something that I've always been kind of attracted to. And, and I think like a lot of us were sort of drawn to things that we learned growing up.

And, and when I was young, my parents were very involved in public service. And they really raised me to believe that, that those of us were fortunate enough to be able to give back should do so when we can. And, and you know, I've tried to do that in my, my life and my career. And one of the, the cool things about being at the Trust is how many of, of my colleagues feel the same way, you know. Like Adriana, I know that it's important to you for example.

**Adriana Temali-Smith:**

Mm-hmm (affirmative).

**Dan Greensweig:**

And it's true when I look at all of our members, right? Maybe it's a city manager here in the metro area. Maybe it's a, a city clerk somewhere in southwestern Minnesota, you know, maybe it's a mayor sitting up looking at Canada from the front step of their city hall. But all those people are giving back. And, and frankly for me, it's, it's a privilege to be able to help people do that. You know when it comes to municipal pooling, I mean, didn't we all grew up wanting to go into insurance someday?

**Adriana Temali-Smith:**

[Laughs] Maybe not.

**Dan Greensweig:**

All right, maybe I'm an outlier there. Right?

**Adriana Temali-Smith:**

It's a very important area that many of us don't think about until we need it. And so we're lucky to have people like you.

**Dan Greensweig:**

But I'll tell you, if you like interesting legal questions, if you like interesting policy question, there is no better job in the world. I spend my days with really smart people thinking about how we can help cities do their jobs better. I mean, how do we keep our firefighters healthy? How do we make sure that the land use planning in communities reflects the needs of the city? How do we help cities deal with the knotty

problems in police community relations nowadays? Now, I'll tell you, for me, for somebody that likes public service — like, like colleagues I work with at the League — the, the greatest feeling in the world is watching a city come together and solve a problem, and knowing that we were able to play a small role in, in helping them accomplish that.

**Adriana Temali-Smith:**

So, you gave a really good overview of what municipal pooling is, what the League of Minnesota Cities Insurance Trust's kind of mission is. I'm wondering, why should members consider the Trust to be more than simply an insurer?

**Dan Greensweig:**

Well, I think that the reason is because we, we view ourselves that way and we've really tried to, to create an environment where we, we act as more than, than just insurer. You know, I, I realize when you run for city council, you've got all kinds of ideas about things that you wanna do for your community and ways to improve it, whether it's building a new park or improving the streets, or whatever it might be. And that was certainly the case when I ran for council. Probably the last thing that most elected officials thought about when they ran for office is, boy, I hope I get to spend a lot of time thinking about insurance. And-

**Adriana Temali-Smith:**

Right. [Laughs]

**Dan Greensweig:**

... and we really view ourselves as a city's partner in risk management. And managing risk it's, it really is one of the kinda core duties of everybody in a city, the elected officials and the city staff. So, every time a city makes a personnel decision or, or every time they issue a land use permit, or every contract they sign, there's an element of risk involved in that. But we all know sometimes things do go wrong and that, that's why the Trust exists. So that when a, an elected official is thinking about all the other kinds of policy implications that are involved in that personnel decision or that land use permit, we can help with the risk management part. We're, we're the city's partner in that regard.

**Adriana Temali-Smith:**

Mm-hmm (affirmative).

**Dan Greensweig:**

One of the things that I think is important to recognize too, is, is what's the difference between what we do and what a, what a typical commercial carrier does? There's a little bit of a different perspective when it comes to local government risk management. So, so let me use zoning as an example, because I think it's really reflective of the way we try to approach what we do. Let's say a, a developer comes in and wants to get a conditional use permit to, to put up a new shopping mall. Uh, doesn't like the council's decision and sues the city.

Now from the developer's perspective, the issue is really about money. You know, are they gonna be able to make a profit from their development or not? From the city's perspective, though, it's, it's not just about money. It's not just a commercial transaction. It's, it's about the impact that development's going to have on the neighbors, the effect on traffic volumes, the impact on sewer and water infrastructure, parks, and really fundamentally it's about what kind of community that city wants to be.

**Adriana Temali-Smith:**

Mm-hmm (affirmative).

**Dan Greensweig:**

Now a traditional commercial carrier, where they're focused on their own profits — you, you know, there's nothing wrong with that — but it's gonna affect how they approach a claim. But for us, we understand that there are questions beyond the money, too. So, we understand that, that community development impact it can have on a city. And when we work with our members, we're really trying to find a resolution that incorporates the policy concerns along with the financial realities of what's happening.

We also understand the political realities of dealing with claims. City officials need to go back at the end of a dispute like that and explain to their, their residents, why they made the decision to settle the claim, or try the claim, or whatever they decide to do. And they need to be able to explain it in a way that, that makes sense to those voters and those people who live in the community.

**Adriana Temali-Smith:**

Mm-hmm (affirmative).

**Dan Greensweig:**

The other thing that, that we're focused on a little bit more than most commercial carriers is, is preventative stuff. Loss control. You know, as, as our members know, we have a really robust loss control team and we, we seek to help cities avoid problems before they turn into claims. Our, our board has always said — for as long as I've been here and I expect as long after I'm gone — that loss control is just as important as coverage.

**Adriana Temali-Smith:**

So, Dan, you've been heard to say that the Trust is perhaps the best example in our state of a successful municipal government collaboration. Why is that?

**Dan Greensweig:**

Well, I really think it comes down to, to one fundamental reason and I think it's because Minnesota cities are the best cities in the country. And Minnesota city officials are, are the best city officials in the country. In a lot of places, both in Minnesota and around the country, the, the self-insurance pools and local government associations they are associated with operate pretty independently of each other. Where here in Minnesota we're, we're legally separate entities. We have separate boards, but we have one unified goal and that's to serve Minnesota cities.

So, let's say a, a member calls me with a, a question about what's the Legislature doing about the statute regarding zoning? Well, all I gotta do is walk down the hall and I find Gary Carlson, or somebody in our intergovernmental affairs department, and ask them. Or, if a member talks to Laura Kushner in human resources about it — something that might turn into a potential claim — Laura walks down the hall and finds me. That, that ability to bring all of our resources to bear is of enormous value to our members. And it's also really of, of enormous personal benefit to those of us who work there because we're able to draw on an enormous supply of knowledge to, to get out and serve the, the people who are counting on us.

**Adriana Temali-Smith:**

The LMCIT board consists of both elected and appointed officials. It's a relatively small board. I'm wondering, could you tell us a little bit more about what the board does and what their current priorities are?

**Dan Greensweig:**

We, We're really fortunate at the Trust and having a very solid board with a wide variety of perspectives. They're all elected or appointed officials. They have the experience of working in cities, understanding what cities need, understanding how cities operate. And they really help the staff make decisions about

what is the most effective way to provide coverage that ensures that cities have the protection they need. The board, they make a lot of the key decisions throughout the course of the year, and they in general set strategic direction for the organization.

One of the ways that they do that is we, we hold an annual board retreat. Uh, we had one this year, in fact, back in January. And, at that time, the board identified a, a series of priorities for us to focus on. Let me just run through them quickly, 'cause I think it might be interesting to give a sense of the direction that the organization is heading in.

**Adriana Temali-Smith:**

Yeah, that'd be great.

**Dan Greensweig:**

So, so first is one that probably everybody has, has, has heard about and perhaps talked about in their own community and that's post-traumatic stress disorder. And, you know, PTSD has become an increasing concern, especially among public safety staff and the cities that employ them, and for, for the Trust and for our, our members, it's a cost issue and it's a significant one. We've incurred something more than \$26 million in costs already so far. And that, that matters because that's resources taken away from other things cities do.

But, but there's a more important issue, though. And that's really, it's, it's a human issue because, because it's people who are suffering with PTSD. And those are people who, because of that, may have trouble working, they might not be able to participate in the activities of their normal daily life. And, and all of us believe — the, the board, the staff, and I know our members all believe — that we have an obligation to take care of the people who take care of us.

One of the things that we've done here at the Trust to help move in the right direction on this issue is, is we've hired a retired law enforcement officer, Lora Setter, who's fully dedicated to public safety mental health and wellness issues. We're in the process of, of finalizing a toolkit on these issues. And we think, we think there are real opportunities here to not only promote recognition and diagnosis of PTSD, but to really identify and help explain some of the successful treatment theories that are out there and, and that are pretty successful and are able to get people back to living a, a better happier life.

**Adriana Temali-Smith:**

Yeah. And one of the things that I think is neat about that is, when you really look at any city of any size in any part of the state should be able to have access to these, these treatment options.

**Dan Greensweig:**

Absolutely. And you know, frankly, it's not something that we can solve by ourselves. We need the state to partner with us because we can't solve healthcare accessibility issues on our own. We need the state to help and we, you know, we need to partner with our friends at the counties and, and other, other organizations, to make sure that everybody has equitable access to healthcare. The, the second issue I wanna talk a little bit about is cyber security. We've got a lot of interconnected networks that our members use through the Office of State Auditor, through Department of Revenue, through Department of Public Safety.

So there, there's a lot of connectivity among our members and, and we need to figure out exactly what that means for a risk profile and, and the best ways to protect it. Um, our board has set aside resources for us to continue to work on it. It's gonna take, requires some combination, providing our members with coverage for when bad things happen and offering loss control services to help keep those bad things from happening in the first place. And we're, we're building out our member facing technology. Uh, I think

a lot of our members have probably had experience with the member portal we launched a couple of years ago.

We're, we're taking a look at, at some of our internal processes, too. So, we're talking about things like our financial policies and the ways we use data to make decisions and identify emerging risks. We're never gonna have a hundred million transactions that we can analyze the way some big organization might, but we don't need that. We have different sorts of deeper insights into the ways that our members operate. We have an ability to call our members and say, "What are you doing? How are you doing this? Is it working for you? What can we do to help you better?"

And so, we wanna make sure we're staying on top of what our members need and what, what the world is saying to our members and ensuring that we've got the coverage, and the loss control services, and everything else that they need in order to continue to operate as successfully as they have been.

And the last thing that the board talked about in January was the importance of approaching our work with an entrepreneurial mindset. What it means is that, is the board wants us to be creative in how we think about serving our members and look, look for new opportunities to do so.

So, for example, one of the conversations we're having internally is how can we help our members and agents better figure out what deductible level is most cost effective for an individual city? So, that's an, an example of when being a member-owned cooperative is really nice, right? Because if we figure out the right way to do it, we save the city a few bucks on insurance. They get better service from us as a member. We don't have shareholders to worry about who are gonna miss out on a dividend. It's a win-win for everybody involved.

**Adriana Temali-Smith:**

It's so funny because whenever I tell people that I work in local government, they always say, "Oh, there's no innovation in local government." And that is exactly the opposite of what I see all around me all the time, both when I work with our members and hear the things that they're doing in their cities, and what you just described. And so I think that, that's really exciting.

So, this year, as you've already referenced has been quite an unusual year. We've had the global pandemic that have had to shift things around a little bit for people, ourselves and our members. I'm wondering how COVID-19 and the considerations that have come with that have shaped the Trust's priorities, and has it changed anything operationally for LMCIT?

**Dan Greensweig:**

Yeah. Boy, 2020 has been quite a year, hasn't it?

**Adriana Temali-Smith:**

It really has.

**Dan Greensweig:**

I don't know that, that COVID has shaped our priorities as much as it's helped us focus on the challenges our members are, are facing. You know, I mean, sure, our day-to-day operations are a little different and most of us are still working from home for the time being. You know, I do miss meeting with our members in person as often as we used to and that's, and that's affected some of our field operations and the in-person training we do. I'll be honest, from a purely selfish standpoint, I, I really miss driving around the state with, with our deputy director, Luke, and sitting down for a cup of coffee with councilmembers and mayors and staff and finding out what's going on around the state.

I mean, I love policy, right? That's why I got into this job. And so, so being able to sit down and, and talk about it is, is one of the, the great joys of my life. Uh, I've learned a lot that way. I've made a lot of great friends over the years and I can't wait to work back to it.

When it comes to what we're doing for our members though, the biggest looming issue I see is that our members are just gonna need extra help in the months and maybe even the years coming up. It, it is a daunting economic environment. And I'm, I'm really concerned about the financial impact it's gonna have on local government in Minnesota and around the country.

Um, I worry about the potential work comp costs from COVID, although knock on wood, we've been pretty lucky so far and that impact has been less than we expected. But we're gonna have to think about other things that come along with it, too. You know, how does increased reliance on remote work change how cities use our facilities? What does that mean for worker safety and employment general, generally? And, and a lot of it comes back to making sure we're listening to our members. And, and that is a little harder when, when we can't get together in person.

So, I, I don't know the specifics of what the long-term impact is gonna be on Worthington, Roseau, or Chatfield, or Rochester, and all the other cities, and it's gonna be different for each of them. So that's why, even though we can't sit down and have that conversation over a cup of coffee the way we used to, we're finding other ways to have those conversations. Uh, I think that's probably going to be the biggest change that we're gonna see in the way we do our work. We're gonna see increased reliance on some of this remote stuff, the Zoom and the Teams and all the rest of it. It's never gonna be a complete replacement but we have to have the opportunity to have those conversations that let us really understand what our cities are experiencing now, what they're gonna experience in the future as a result of COVID and everything else going on and, and helping us help them.

**Adriana Temali-Smith:**

Yeah. You know, I'm thinking about what you said at the top of the show really, that you were attracted to public service as many people are partly for that sense of giving back to your community, giving back to the people around you, and that is all built on relationships. And so, we — not just yourself, but many of us that work for the League and, and some of our other partners — really miss having those face-to-face relationships that we get to build with our member cities. So, I'm right there with you. I miss those cups of coffee. [Laughs]

I wanna transition just a little bit, and I wanna ask you about some of the events from this summer as it relates to the recent killing George Floyd in Minneapolis. It's been a pretty major catalyst for continued national dialogue about policing and police culture. And, and I know that's an important topic to all of us. I'm wondering what role, if any, do municipal pools have in promoting or effecting law enforcement reforms?

**Dan Greensweig:**

Yeah, well that, that is a great question. And I'll tell you, I wish, I wish I had an easy answer to it. Um, it, you know, we're, we're fortunate we have three retired police officers working at the Trust and they're some of the most thoughtful representatives from law enforcement I've ever met. That said, I, I think it's, it's clear, there's a need to re-examine the way law enforcement operates. And, you know, in my view, and you know, it's just my view, a big part of the problem is that we've used the police as a default solution when we don't know what else to do.

So, we ended up with our law enforcement officers dealing with homelessness, and poverty, and substance abuse, mental health, neighborhood disputes, and all these other kinds of social and public health issues. And at the same time, they're trying to address kind of the more traditional criminal problems, burglaries and robberies and traffic enforcement, and all the rest of the stuff that comes along

with that. And I think it's unrealistic to think that any single person can do all of those things well and, and that there's probably not any way to train one, any single person to do 'em all well.

And you know, and the Trust has always been careful about not wanting to dictate policy to our members, too. There's a fine line between providing loss control coverage and assuming the, the, the role of the know-it-all, who's gonna tell every city what's right for them. And we don't know, right? Because what works in Ely might not work in Roseville, and vice versa. And cities need the freedom to try new things and, and try out the approaches that are gonna work best for their residents.

We're there to help them do that. I mean, that is our goal. That is our role. And, and I think there are some ways that we're particularly good at doing that at, at the Trust and the League. So, we're really good at collecting, evaluating, and sharing information. I mean, that's, that's what insurers do, right? We collect information. We try to figure out what patterns we're seeing. We, we talk to our members and build connections among our members. So, if the city wants to know, "Hey, we're thinking of trying this. Do you think it's gonna work?"

Um, well, we can usually go back and we can look at the, the data and say, "Well, you know, here's what it suggests about this kind of approach, so keep this in mind as you're building out your program. And I'll tell you what, your neighbor down the road, they tried something like this a few years ago. Here's a name and a number, give 'em, 'em a call, connect up with them and you can trade, trade ideas."

So we play a critical role in that regard, too. We're really good at weighing risk at the Trust, right? So, if a city does want to try something new, we can't tell them exactly how it's gonna play out, but we can help weigh the risks, and weigh the benefits, and kind of think through how to manage those so that at least the risks are mitigated as much as possible.

And then, kind of at the core of what we do, is we provide coverage, right? So, if law enforcement changes, that means there's gonna be new exposures for our members. If, if, uh, some of the traditional policing responsibilities shift to different agencies or different individuals within the city, that's gonna create new risks. It's gonna be our job to be right there beside those cities to make sure that they have the protections that they need so they can try those new things so that they can figure out what's the best way to move forward from what's been frankly, a difficult summer.

**Adriana Temali-Smith:**

Dan, I like to close with this question. I asked, uh, quite a few of our guests this, but I, I'm sure you're gonna come up with a unique take on something. I wanna know, what gives you hope and what makes you look forward to the future?

**Dan Greensweig:**

I do have hope. And, and you know what is it that gives me hope? It's, it's exactly what I said earlier. We have the best cities and the best city officials in the country right here in Minnesota. So, so I live in Circle Pines up in the north metro, right? I'm, I'm friends with, with the mayor, mayor Dave, a lot of our members probably know mayor Dave.

**Adriana Temali-Smith:**

Mm-hmm (affirmative).

**Dan Greensweig:**

His compensation as mayor for the literally hundreds of hours he works on our city's behalf every year, it's less than he'd make if he was serving Blizzards at the local Dairy Queen, right?

**Adriana Temali-Smith:**



Mm-hmm (affirmative).

**Dan Greensweig:**

He does it because he loves it. And he believes he has, he has a responsibility to give back. And if we have thousands of people in Minnesota doing that for the cities, the townships, the school districts, the counties, the watersheds, you name it. All over the state, people are doing it because they believe they have a responsibility to give back. They're not in it for the money or power. Because when, when someone was asked to step up, they looked around and they were the person who, who, who did that. That's what I look forward to. That's what gives me hope. I, that is, that is the spirit that's gonna get us through this. It's gonna be the spirit that builds Minnesota back as a better place than it was before. And it's, it's a chance for us all to do the right thing.

**Adriana Temali-Smith:**

[Podcast theme music plays briefly and fades out] Here at City Speak, we like to wrap up by reflecting on the important lessons our guests bring us. The first thing I heard with my conversation with Dan today was about the importance of avoiding problems before they become claims. Loss control is just as important as coverage. And that's the driving force here at the Insurance Trust. The second thing is that the Trust is not just about money; policy and procedure and government operations — those all contribute to efficient and responsible governments. And we really see our role as being a part of those decisions that you make in your cities in order to help you be more efficient, more responsible, and, and really just be there for your residents. So, think of us, not just as an insurance agency, but people who really care about the success of your city.

As always, we wanna wrap up by thanking everyone for listening to City Speak, a podcast for city leaders [Podcast theme music begins] of short takes on city issues, brought to you by the League of Minnesota Cities. I wanna thank our guest, Dan Greensweig, today. Episodes are always released regularly and posted on the League's website and via Twitter. You can find us on iTunes and other podcast applications. If you have an idea for an episode, feedback, or just wanna get in touch, connect with us @podcast@lmc.org. Until next time, take care.

[Podcast theme music ends]