2026

Risk Management Services

ANNUAL REPORT

Our Mission

The Risk Management Services programs of the Municipal Association of South Carolina endeavor to be the provider of choice for the workers' compensation, property and liability needs of South Carolina municipal entities.

Risk Management Services is a program of the Municipal Association of SC.

Risk Management Services

A Message From the Director

Thank you for your membership in South Carolina Municipal Insurance Trust and South Carolina Municipal Insurance and Risk Financing Fund. I am more convinced than ever that the pooling model works, and that it works because of you. These are not insurance products. They are pools you own and govern, and their strength comes from members who model safety as a core component of its culture. Our vision for Risk Management Services is straightforward: financially sound pools, responsive service, resources and training programs that helps you prevent injuries and claims before they happen.

Responding to Emerging Risks

Pools across the country are facing pressures from law enforcement liability claims, auto losses, workers' compensation medical costs and cyber related losses, and SCMIT and SCMIRF are not exempt. Jury expectations have shifted, vehicles cost more to repair, and medical costs keep climbing. What distinguishes one pool from another is not whether it faces these pressures, but how it answers them.

Our answer is discipline: prioritize rate stability, reserves built to withstand a year of adverse claims development, and loss control funded as a core service. It is also a partnership. Every pressure named above has a member-included benefit aimed squarely at it. In 2026 we launched a targeted driver training grant that puts certified instructors across the state, bringing the training opportunities to your cities and towns. We continued the SCMIT Fire Services Grant, SCMIT Law Enforcement Officer Safety Grant, SCMIT Public Works Safety Grant, SCMIRF Law Enforcement Liability Reduction Grant, and SCMIRF Public Works Property and Liability Reduction Grant. Through strong partnerships we secured funding for a cyber grant program that helps members close the gaps attackers look for first. The one that pays off most quietly is the General Liability and Employment and Labor Hotline. This year members used nearly 200 hours of attorney guidance on hiring, discipline, terminations and liability questions.

Financial Stability

Financial stability is one of our strategic pillars, and while the year is not yet closed, the results so far are pointing in the right way. SCMIT returned a total of $3.5 million in surplus to members in for policy years 2025 and 2026 while keeping rates stable. SCMIRF continues to build reserves to meet the losses our members are experiencing, and it has done so while maintaining rate stability. SCMIRF members should expect a modest increase in 2027, consistent with the loss trends described above and in keeping with our commitment to small, predictable adjustments rather than sharp corrections.

Listening to Members

In 2026, we issued a member survey. You told us that the responsiveness and relationships you have with our staff are what you value most, and that you want clearer, faster visibility into claim status. We heard you — the technology enhancements coming in late 2027 were prioritized directly from your feedback.

Strategic Priorities

We also adopted six strategic priorities that will guide the pool into the future; a stronger member experience and better use of our data, financial stewardship and pricing discipline, a workforce and technology built to serve you, and coverage that is clear and dependable.

Building a Culture of Safety

A pool can only do so much from the outside. The most powerful risk management tool is not a grant or a policy — it is a membership that decides that safety is not simply a box it checks but embedded in how their organization does business it becomes culture, and culture is what shows up in the claims data year after year. Every one of us plays an important role in the success of our pools.

A leader's path to shifting culture is not always easy, but this team is prepared for it, your boards of trustees are engaged and informed, and the pools you own are in a position of strength.

On behalf of our boards and staff, thank you for your membership — we look forward to being there when you need us most.

With gratitude,

Naomi Reed
Director of Risk Management Services

Risk Management Services Strategic Pillars



Deliver Coverage and Pricing Excellence



Strengthen Financial Stewardship



Elevate the Member Experience



Drive Data-Informed Impact



Develop Tomorrow's Workforce



Advance Technology and Responsible AI

SOUTH CAROLINA MUNICIPAL INSURANCE TRUST

Protecting People

Organized in December 1983, SCMIT is a cooperative local government program providing self-funded workers' compensation protection for municipal employees.

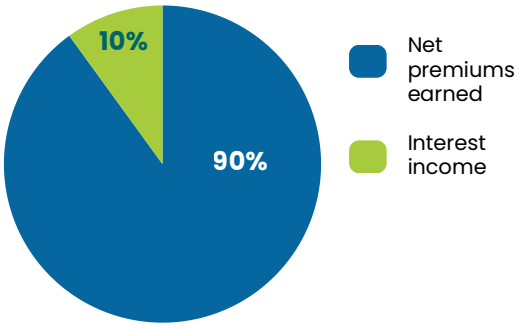
Total Members

132 members

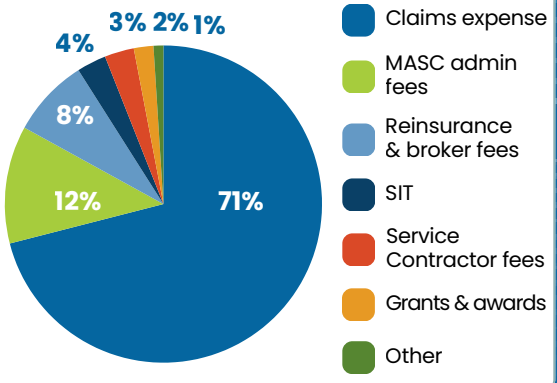
Total Return of Surplus

$3.3 million

Where the money comes from



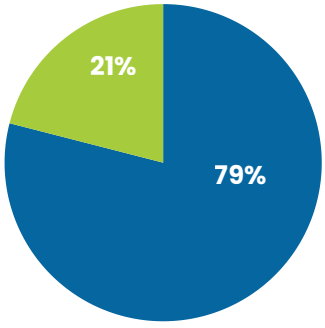
Where the money goes



Top Five Workers' Comp Loss Drivers

1. **Strain: Jumping**
2. **Vehicle Collisions**
3. **Slip, Trip or Fall**
5. **Falls on Same Level**
4. **Strain: Lifting**

27,500 employees and volunteers



Number of municipal employees and volunteers insured for workers' compensation coverage by SCMIT

Employees

Volunteers

For the most recent audited financial statements, please email RMSFinance@masc.sc.

SOUTH CAROLINA MUNICIPAL INSURANCE AND RISK FINANCING FUND

Protecting Property

Operating since 1990, SCMIRF provides all lines of property and casualty coverage, including tort liability and automobile coverage, for its member municipalities.

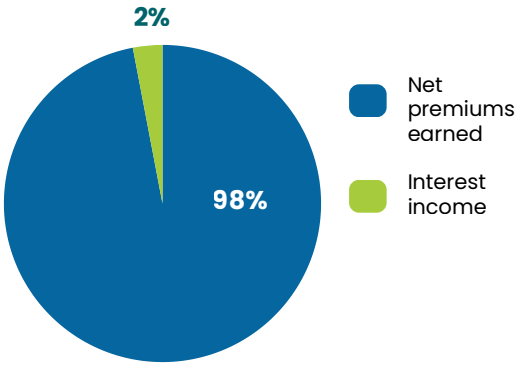
Total Members

137 members

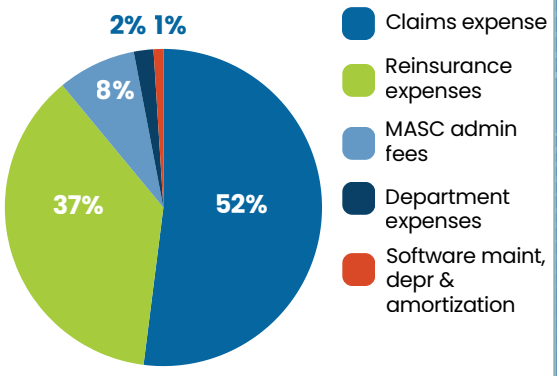
Value of total insured property

$7.2 billion

Where the money comes from



Where the money goes



Top Five Property and Liability Loss Drivers



Last five years total incurred

SCMIRF retains the first $500,000 of any liability or property claim and purchases excess property reinsurance limits of $300 million. Other major costs include property appraisals, actuarial reviews, financial statement audits and self-insurance tax. Cyber liability coverage also remains a growing priority.

For the most recent audited financial statements, please email RMSFinance@masc.sc.



RESOURCES, TRAINING AND TECHNOLOGY

Protecting Progress

SCMIT and SCMIRF offer a number of resources to help enhance the risk management and safety programs of our members.

Seven free regional training sessions during the year
These sessions included the Risk Management Conference; three defensive driving training regional sessions; auto loss prevention training; and public safety training.

Seven toolkits
The toolkits provide targeted, practical, straightforward information to help municipal employees identify and manage risks associated with contractual liability, crisis communication, public officials, sewer back-ups, special events liability, parks and recreation, and workers' compensation.

189 hours of legal services
used by SCMIRF members through the SCMIRF Labor and Employment Hotline. Each member can take advantage of up to 10 free hours a year.

27 hours of legal services
used by SCMIRF members through the SCMIRF General Liability Hotline. Each member can use as many as 10 free hours a year.

14,607 Online courses
taken over the last year through the free online training service provided by SCMIT and SCMIRF.

243 enrollees in the Risk Management Institute

105 member onsite training sessions
delivered on-site, customized training at member locations including Defensive Driving, Making the Grade: Risk Management Review, Personal Protective Equipment Safety Talk, Law Enforcement Risk Management, Fire Officer Liability and Hazard Recognition and Abatement

DATA & TECHNOLOGY INVESTMENTS

34 **members have used RoleTrack**
to update their SCMIT and SCMIRF contacts since it launched in June 2026

COMING IN 2027

Member Claims Portal Upgrades
See where your claims stand in real time and track your financial results in one place.

2026 HIGHLIGHTS

Recognized Risk Management Award winners based on experience modifier and loss ratio data.

SCMIT

Div I - Hickory Grove
(10 – 50 employees)
Div II - Manning
(51 – 150 employees)
Div III - Newberry
(151 or more employees)

SCMIRF

Div I - Chesterfield
(10 – 50 employees)
Div II - Walterboro
(51 – 150 employees)
Div III - Lancaster
(151 or more employees)



SCMIT Board of Trustees

- Allison Gantte, Chair, City of Clemson
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- Steven Hutfles, City of Lancaster
- Pamela Otto, Town of Sullivan's Island
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- Blake Stone, City of Abbeville
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- Jay Hendrix, Town of Batesburg-Leesville
- Daniel Moore, City of Hartsville
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- Amy Gillian, Administrative Assistant

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- Kailin Bethel, Financial Specialist

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- Joy Gloster, Data and Training Analyst

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- Ken Davis, Loss Control Consultant
- Trevor Hall, Public Safety Loss Control Consultant
- Rebecca Mejia-Ward, Loss Control Consultant

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- Chassidy Sistrunk, Senior Underwriter
- Sharon Turner, Underwriter

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- Mike Waslewski, SCMIRF Claims Manager

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- Tchnavia Davis, Claims Adjuster
- Stacy Lee, Senior Claims Adjuster
- Will Livoti, Senior Claims Adjuster
- Leslie Nash, Claims Adjuster
- Judy Phillips, Senior Claims Adjuster
- Johnna Smith, Senior Claims Adjuster
- Rem Williams, Senior Claims Adjuster
- Meiko Woods, Claims Adjuster

SC Municipal Insurance Trust
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- Hurisheo Jones, Claims Adjuster
- Brenda Kegler, Associate Claims Adjuster
- Tonya Link, Senior Claims Adjuster
- Geneva Oliver, Senior Claims Adjuster
- Harriett Robinson, Senior Claims Adjuster







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