POWER through POOLING

Your County’s Guide to Protecting Your Employees, Your Assets and Tax Dollars
T A X E S  A S S O C I A T I O N  o f  C O U N T I E S

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Hello,

For more than 40 years, the TAC Risk Management Pool has provided counties with a stable, sustainable resource of protection against a variety of risks and liabilities.

Unlike commercial insurance providers, TAC RMP is county-focused. A Board of county officials brings first-hand knowledge and experience to bear in the development of its county-specific coverages and risk management services and programs.

As chair of that Board, and a Lubbock County commissioner, I’m proud to say that providing the county perspective helps TAC RMP respond quickly to the evolving risk management needs of Texas counties. Member loyalty illustrates how important this is. TAC RMP has a 98 percent member retention rate.

From historic county courthouses to modern day detention centers, from county officials and road maintenance crews to the law enforcement officers who put their lives on the line every day for our safety, county government is unique. TAC RMP delivers a full complement of county-specific coverage lines to meet our needs, whether it’s Public Officials Liability, Automobile, Property, Crime, Cyber Liability or Workers’ Compensation.

In addition, members can count on comprehensive risk management solutions. Specialized consultants and programs provide online and on-site training, property valuations and additional resources to help members reduce their liability risks, lower claims exposures, prevent losses and improve safety in county operations.

The staff who serve TAC RMP members aim to enrich member experiences, provide superior professional services, use data-driven decision-making and keep TAC RMP financially strong. They bring experience in local government as well as the commercial insurance industry.

Eighty-five percent of counties across Texas choose to reap the many benefits of pooling their risk through TAC RMP. In the following pages, you’ll find details about several of those benefits and meet staff who are ready to help you and your county. We want to hear from you.

Best Regards,

Bill McCay

Bill McCay
Lubbock County Commissioner and TAC RMP Board Chair
The Texas Association of Counties Risk Management Pool (TAC RMP) provides counties with a stable, sustainable resource of protection against a variety of risks and liabilities. With more than 400 members, TAC RMP maintains a strong member retention rate—and for good reason. TAC RMP offers value well below the commercial market, and our risk control programs and services—provided at no charge to members—work to help Texas counties manage costs and promote safety.

In 1974, the Texas Association of Counties (TAC) created an alternative to allow counties to pool their resources to address the changing dynamics of county risk. Starting with the Workers’ Compensation Self-Insurance Fund, it later expanded to serve Texas counties’ specific needs by offering property, general liability, auto liability, auto physical damage and crime coverage. In 2008, the Risk Management Pool was formed when the Workers’ Compensation Self-Insurance Fund, the County Government Risk Management Pool and the Property and Casualty Self-Insurance Fund merged.

**BENEFITS OF TAC RMP MEMBERSHIP:**

- **Sound county leadership** — TAC RMP is governed by a Board of Directors comprised exclusively of Texas county officials who understand counties’ needs firsthand.

- **Strength in numbers** — As a Pool member, you’ll benefit through leveraging the combined purchasing power of all member counties, getting best value for the cost of coverage.

- **Effective utilization** — Our risk control programs help curb costs because they are designed specifically for county operations.

- **Regionally based service team** — Each county has a team of experienced professionals to provide member services and consulting on risk management, human resources, risk control and law enforcement.

- **On-site services** — Risk assessments, consultations and training sessions are available as needed and at no charge.

- **Web-based services** — Monthly webinars, resource catalogs and user-friendly risk control web content are easily accessible.

- **Strong claims handling and oversight** — Service is the number one goal of our claims division, so assistance is just a phone call away.

**Coverage Offered**

**AUTO LIABILITY**
Coverage provided for bodily injury and property damage caused by the negligent use of a covered auto. Includes options for Hired/Non Owned, Personally Owned Vehicles for Law Enforcement, Personal Injury Protection and Uninsured/Underinsured Motorist Protection. State tort limits are standard and increased limits are available.

**AUTO PHYSICAL DAMAGE**
Provides collision and comprehensive coverage to a covered member vehicle involved in an auto accident. Provides coverage to repair and/or replace county vehicles when involved in accidents.

**GENERAL LIABILITY**
Provides liability coverage for bodily injury or property damage arising out of a negligent act committed by the Pool member, on member premises as a result of member operations.

**LAW ENFORCEMENT LIABILITY**
Provides defense coverage for law enforcement officers, employees, volunteers and others in the case of a claim.

**DRONE COVERAGE**
Now available through General Liability, Law Enforcement Liability and Property Programs. Drone Coverage is included in the Property Program at no additional cost. Contact your Risk Control Consultant for details.
arising from a wrongful act while performing official member duties. This includes defense cost and covers acts such as excessive force, civil rights violations and other allegations stemming from law enforcement operations.

PROPERTY
Provides coverage for sudden and unexpected losses or physical damage to buildings, structures, contents, valuable papers and records, electronic data processing equipment and mobile equipment.

**National Flood Insurance Access** – TAC RMP
Members participating in the property program have easy access to sign up for primary flood insurance from the National Flood Insurance Program (NFIP) through a County Reinsurance Limited (CRL) and Marsh portal. Contact your Risk Management Consultant for more information on NFIP and access to the portal.

**Crime** - This coverage is included at no additional cost to members of the Property Program. It provides coverage for financial losses that arise from criminal activity such as burglary, forgery, fraud and employee dishonesty. This coverage includes sub-limits for computer fraud and wire transfer fraud.

**Public Officials Liability**
Provides defense coverage for elected officials, employees, volunteers and others in the case of a claim arising from a wrongful act while performing official member duties. This includes defense costs and covers acts such as wrongful termination, harassment and discrimination.

**Cyber Liability** - This coverage is included at no additional cost to members of the Public Officials Liability Program. It provides the tools, resources and protection needed to respond immediately and appropriately following a data breach, whether it compromised taxpayer credit card numbers, employee social security numbers, inmate health records or other private data collected and stored by the Pool member.

**eRiskHub® Portal powered by NetDiligence®** – TAC RMP
Members participating in the Public Officials Liability Program have access to a Cyber Liability Risk Portal. The site delivers a wealth of information to help counties understand the exposures, develop a response plan and minimize the effects of a breach of organization’s data. Information provided includes public entity-focused cyber-risk news, best practices, county-specific self-assessment tools and a resource directory of experts. Contact your Risk Management Consultant for more information and access to the TAC RMP eRiskHub®.

**Workers’ Compensation**
Provides coverage for the cost of medical expenses and lost wages for workers who are injured in the course and scope of their duties and benefits for beneficiaries from work-related fatalities. The Alliance, a top-performing medical network, delivers medical treatment to injured county workers with providers who practice outcome and evidenced based medicine. It boasts a 98 percent return-to-work rate.
Comprehensive Risk Management Services

As a TAC RMP member, you have access to a variety of risk professionals who can provide services and expertise based upon your particular needs in Risk Management, Member Services, Underwriting, Human Resources, Law Enforcement, Risk Control and Claims.

Knowledgeable staff members have decades of combined experience in the areas of county government, elected officials’ duties and responsibilities, legal liabilities and potential loss exposures for county operations.

Risk Management Consultants

Risk Management Consultants evaluate each member’s exposure and examine risk programs to assist in determining the member’s coverage needs. They help ensure that a member’s coverage through TAC RMP follows current standards and best practices.

Risk Management Consultants provide continuing strategic counsel and risk management support to make sure your changing needs are addressed. When your county joins the Pool, you’ll receive on-call and on-site flexible support from these knowledgeable and experienced risk management professionals.

Consultants specialize in risk management services, including industry best practices and effective risk control. Most hold professional and recognized designations such as Associate Risk Manager (ARM), Certified Risk Manager (CRM) and Certified Insurance Counselor (CIC).

KEY SERVICES PROVIDED

- **Exposure Review** – Consultants help identify, prioritize and quantify exposures. This typically involves on-site meetings with elected officials and department heads to discuss operations, exposures and evaluation of prior loss experience.

- **Program Review** – Risk assessments related to new county operational activities are conducted along with annual policy and endorsement reviews. Consultants work to identify potential duplications
or gaps in coverage. Risk Management Consultants provide consultation, review and guidance about the request for proposal (RFP) process regarding the member’s coverage. They also present reports to and update the commissioners court on the county’s risk management program and coverage.

- **Education** – Consultants work to build members’ awareness of risk exposures to help minimize losses. This education also includes sharing knowledge of the insurance market, including the evolution and trends for exposures and coverage. Consultants develop educational material for the appropriate elected official or department.

- **Evaluation** – They review appropriate limits and recommend improvements on current coverage and risk financing programs and improvements to risk management policies and procedures.

### Member Services Representatives and Underwriters

Member Services Representatives, Underwriters and Risk Management Consultants collaborate to provide a team approach to meet members’ specific coverage needs. This approach provides each member with efficient, effective and coordinated service that meets their particular needs.

Member Services Representatives assist new members and renewing members with TAC RMP’s Property, Liability and Workers’ Compensation coverage. Have a question regarding your coverage? Your Member Services Representative is here to help. Underwriters safeguard operational quality control measures and ensure TAC RMP is fiscally stable.

Our Member Services Representatives and Underwriters specialize in the Pool’s coverage options. Many hold professional and recognized designations such as Associate in Underwriting (AU) and Certified Insurance Service Representative (CISR).

### KEY SERVICES PROVIDED

- **Customer Service** – Members receive exceptional customer service from Member Services Representatives in response to all coverage-related questions.

- **Maintain Exposures** – Member Services Representatives ensure coverage exposures are maintained throughout the year.

- **Coverage Review** – Members’ coverage documents are reviewed by Member Services Representatives to provide members with relevant and accurate coverage to address their exposure updates.

- **Renewals** – Members’ renewals for Pool coverage are individually reviewed and processed by Member Services Representatives and ensure exposures, deductibles and limits are up-to-date.

- **Proposals** – Member Services Representatives respond to request for proposals (RFP) and provide quotes for the Pool’s programs.
Risk Control Consultants

Risk Control Consultants are available to help TAC RMP members mitigate losses throughout their counties. They assist Pool members who have Workers’ Compensation, Property or Automobile Liability Coverage. A number of our Risk Control Consultants hold professional certifications such as Certified Risk Manager (CRM).

KEY SERVICES PROVIDED

- **Technical Assistance** — Risk Control Consultants assist members in developing and implementing risk control programs and are considered an invaluable resource in developing and promoting safety programs. These programs benefit counties across the state by reducing the costs of claims and employees’ days away from work due to work-related injuries.
- **Claims Analysis** — Risk Control Consultants analyze members’ past losses and develop action plans to prevent future losses. Pool members value these services and rely upon them when making business decisions.
- **Risk Management Surveys** — These surveys identify and alert members about potential conditions that could lead to an accident or a loss. Risk Control Consultants also assess and evaluate members’ safety programs.
- **On-Site Training** — Our Risk Control Consultants offer on-site safety training. Topics are intended to address members’ specific safety issues and to increase safety awareness. Some of the topics include: ergonomics, back injury prevention, construction equipment operations, fleet safety, and slip and fall prevention.

Human Resources Consultants

Human Resources (HR) Consultants provide reliable and current employment-related assistance on a variety of topics concerning federal and state employment laws, including employee discipline, termination, employee leave, discrimination and harassment. HR Consultants advise TAC RMP members receiving Public Officials Liability and Workers’ Compensation Coverage.

HR Consultants provide expert, reliable and current employment-related guidance. They frequently attend professional development training to maintain the high level of competency our Pool members expect. Several of our HR Consultants hold Senior Professional in Human Resources (SPHR) and Professional in Human Resources (PHR) certifications.

KEY SERVICES PROVIDED

- **Technical Assistance** — Members receive immediate assistance on HR-related issues from their HR Consultant by phone or email. They can also request an on-site consultation.
- **On-Site Training** — HR Consultants offer a variety of employment-related training to manage HR-related exposures. The topics offered are selected to meet specific members’ needs and ensure they meet regulatory compliance. These topics include the Fair Labor Standards Act, the Family and Medical Leave Act, the Americans with Disabilities Act Amendments Act, discrimination, workplace harassment, hiring and firing, discipline and performance evaluations.
- **HR Policy Manual Review** — Policy review is another valuable service offered to TAC RMP members. The main purpose of the review is to ensure county policies meet regulatory compliance and to identify policy gaps.
Law Enforcement Consultants

Law enforcement (LE) is a significant business operation for all Texas counties. Consequently, this is also one of the largest areas of risk. LE Consultant services are provided to TAC RMP members who have Law Enforcement or Public Officials Liability Coverage and are vital to reduce member liabilities and exposures.

LE Consultants primarily focus on helping Pool members manage issues related to law enforcement operations. This can be separated into two categories: patrol and detention facilities. Each has its own set of unique risks and requires specific training to mitigate exposures.

Our LE Consultants have law enforcement experience, having served as sheriffs in Texas counties, and are well prepared to offer advice on risks and exposures related to law enforcement operations. Law enforcement organizations widely recognize their credibility and frequently ask them to speak at their conferences.

KEY SERVICES PROVIDED

- **Technical Assistance** – LE Consultants provide valuable technical assistance to TAC RMP members in the areas of management, jail operations, fleet management and regulatory compliance.

- **Regulatory Compliance Review** – LE Consultants assist members to maintain detention facilities in compliance with the Texas Jail Commission standards and other federal and state regulations.

- **Claim Analysis** – Through this service, LE Consultants identify and evaluate members’ recent losses and formulate possible solutions to prevent similar future incidents.

- **On-Site Training** – LE Consultants share their extensive knowledge in the field of law enforcement, jail operations and regulatory compliance. Courses are designed to meet the members’ needs and to increase awareness among county employees.

- **LE Policy Service Program** – Provide critical task model policies for Law Enforcement and Jail Operations to county law enforcement to help counties reduce liability risks, lower claims exposure, prevent losses and enhance the performance of county officers and employees.
Claims Services

TAC RMP claims are managed by professional examiners whose primary focus is to quickly, fairly and accurately examine claims for Pool members. Claims examiners handle Auto, Property, Crime and Liability claims.

Public Officials and Law Enforcement Liability claims are managed by experienced litigation examiners who specialize in these unique county exposures and help in a pre-claim situation to mitigate damages and help reduce potential exposure in the Public Officials and Law Enforcement programs.

Workers’ Compensation claims are examined by a third party administrator with management oversight by in-house claims staff. Claims examiners are licensed by the state of Texas and have extensive experience serving public entities.

The Claims Hotline number is (855) 47CLAIM or (855) 472-5246. TAC Risk Management Pool’s claims hotline is answered 24/7.

Additional Member Resources

ANNUAL COUNTY MANAGEMENT AND RISK CONFERENCE
TAC RMP members can learn about resources and solutions for counties at the annual County Management and Risk Conference. Topics featured at the event include the latest in risk management, human resource trends, Health Care Reform, workplace wellness and workers’ compensation. Members also have access to customized risk management and risk control programs and regional pool workshops.

REGIONAL WORKSHOPS
Gain in-depth knowledge about a single subject at TAC RMP’s new, one-day workshops focused on Human Resources, Risk Control and Law Enforcement. Several workshops are scheduled around the state annually. Registration is free.

E-LEARNING
TAC RMP members participating in the Workers’ Compensation Program have access to free online training and risk control courses for county officials and staff. Courses can be taken 24/7 from any computer with Internet access.

COUNTY LAW ENFORCEMENT & JAIL OPERATIONS POLICY SERVICE PROGRAM
TAC RMP provides a set of critical task model policies to every county law enforcement agency in Texas.

This service is available at no cost to all county law enforcement operations in an effort to help Texas counties:
- Reduce liability risks
- Lower claims exposure
- Prevent losses
- Enhance the performance of county officers and employees

WEBINARS
Pool members (as well as all TAC members) can also participate in a number of free, interactive webinars offered throughout the year and may earn continuing education credit for some events. Presentations range from employment law updates to risk management topics.

MORE INFORMATION
For more information about the risk control services offered to TAC RMP members, please visit www.county.org/TACRMP.
Motor vehicle accidents are a critical cause of loss and injury for members. The Pool’s driving simulator program offers two separate training opportunities through a Law Enforcement Driving Simulator and a Truck Driving Simulator. This training is intended to supplement classroom driver safety instruction.

TAC RMP members participating in the Automobile Liability and Workers’ Compensation programs have access to this training for law enforcement, road and bridge, emergency management and volunteer fire department personnel.

LASER-DRIVEN FIRE EXTINGUISHER SIMULATOR TRAINING
TAC RMP now offers a fire extinguisher simulator for members participating in the Workers’ Compensation and Property programs. The simulator uses a laser to replicate extinguisher discharge and does not leave a residue as with a dry-chemical or CO2 extinguisher.

Participants can simulate class A, B and C fires. This ensures trainees are prepared for a real fire.

RESISTANCE RESPONSE SIMULATOR TRAINING
TAC RMP recognizes that county law enforcement officers face tremendous challenges when protecting citizens, property and themselves. To address these needs, TAC RMP has further enhanced its Simulator Program by adding training to more county personnel through the addition of the Resistance Response Simulator (RRS) for law enforcement officers.

This training is provided to prepare county peace officers and jailers to handle tense, unpredictable situations in a lawful and justifiable way and is available – as a benefit of membership – to those members participating in the Law Enforcement Liability Program.

HIGHLIGHTS OF THE RRS INCLUDE:
- Over 600 realistic training scenarios with quarterly additions;
- Small classroom environment enables immediate peer/instructor feedback;
- Instructor controlled scenario adjustment;
- Simulation encounters change based on participant reaction; and
- Shooting range simulation.
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Law Enforcement
The TAC Risk Management Pool serves me with:

• Broad range of county-specific coverage
• Comprehensive risk management solutions
• Competitive & stable pricing
• 24/7 claims hotline
• Customized risk control programs
• Value-added membership benefits
• County experience & leadership
• Financial stability

Created by counties for counties.