

Frequently Asked Questions



TAC Risk Management Pool's (TAC RMP) Public Officials (PO) and Law Enforcement (LE) Liability coverage is managed by TAC Risk Management Services (TAC RMS). This FAQ provides general information you may need to understand the claims process and ensure your experience is smooth and efficient. Always consult your coverage document for coverage details and contact the TAC Risk Management Services Claims Division if you have questions.

Losses are difficult. The claims process doesn't have to be. TAC Risk Management Services is here to help.

What makes a claim?

A claim can come in the form of a lawsuit, a complaint, letter of representation, or any notice that implies liability on the part of the member county. If a claim is made directly to TAC RMP, you will be notified immediately. When in doubt, report it to us to avoid late notice consequences.

Do we have to wait until a lawsuit is filed to submit a claim?

No, and we urge you not to. A member can request pre-claim assistance the moment an incident has occurred that could potentially result in a claim.

Do we pay for pre-claims assistance?

Pre-claims assistance is a complimentary benefit of PO and LE program membership. If defense counsel is assigned to a pre-claim, the member deductible will start to erode.

I'm not sure this claim is covered. Do I report it anyway?

We encourage you to contact us or report a potential claim as soon as reasonably possible so we can complete a thorough coverage evaluation. Conditions for reporting claims are listed in your coverage document and it is important that you report in a timely manner.

I don't want to actually open a claim, but I have questions.

We want to help. Please contact us with your questions. It's important that you promptly report all events that TAC RMP could reasonably be expected to consider or defend. TAC RMP may deny a claim if timely notice is not provided.

How do I file a claim?

We make it easy for you with four convenient ways to file a claim:

- 1. Online:** <https://www.county.org/Risk-Management/File-a-Claim>
- 2. Fax:** (512) 615-8942
- 3. Email:** claims-cs@county.org
- 4. Phone:** (800) 456-5974, or after hours at (855)-472-5246

What can I expect after a claim is filed?

- An acknowledgement of your reported claim with the name of the examiner and contact information.
- Your examiner to contact you to start gathering information and investigating the claim.
- A coverage determination to be made. Your examiner will call you to discuss the coverage decision and will send you a Reservation of Rights or Coverage Determination letter if any part of the claim is not covered.

How will I know if the claim is covered?

Once a claim is reported or pre-claims assistance is requested, a review of information to determine if coverage applies is initiated. A coverage determination will be made and TAC RMS will contact you to discuss the coverage determination. A follow-up Coverage Determination letter will outline all coverage concerns, and if applicable, any exclusions that apply.

What is the defense counsel panel and how is defense counsel assigned?

TAC RMP's defense counsel panel is a list of attorneys that have been vetted and approved by TAC's RMS and Legal departments. The attorneys on TAC RMP's panel are highly experienced in handling civil litigation claims against county officials, governmental entities, and its employees. TAC RMP's defense counsel panel are located across the state and most have been representing TAC RMP members for more than 20 years. The defense counsel panel is managed by TAC RMS.

Defense counsel assigned to your claim will contact you within 24-48 business hours of his or her receipt of assignment to discuss the details of the claim and schedule meetings to obtain documents and statements.

How will the claim be paid?

Public Officials and Law Enforcement Liability claims generally involve expense payments to defense counsel, experts, and vendors for records and services. TAC RMP will pay all covered expenses directly. If a claim is settled, TAC RMP will pay all covered losses directly up to the applicable Limits of Liability. All non-covered expenses and losses, and losses in excess of the Limits of Liability, if any, will be paid directly by the member.

What are my Limits of Liability?

You can find your Limits of Liability on your Liability Contribution & Coverage Declarations. Your claims examiner can also provide you this information.

Are claims expenses deducted from the Limits of Liability?

No. Limits of Liability are exclusive of the cost of expenses paid on a claim.

When do we pay the deductible?

You will only be billed for the deductible if covered expenses and/or losses are incurred. In that event, deductibles are billed monthly up to the full amount of your deductible.

What is the difference between occurrence-based coverage and claims-made coverage?

Occurrence-based coverage (auto, property, and general liability) is triggered based on the date the incident occurred. Claims-made coverage (public officials and law enforcement) is triggered when the member obtains, receives knowledge, or has reason to believe that a claim may reasonably be expected, or when a lawsuit is filed – whichever occurs first, regardless of when the incident occurred.

What is a retroactive date?

A retroactive date is a date in the past that TAC RMP has agreed to cover a claim. Any claims that arise from events prior to this date are not covered.

Who has the authority to settle a claim?

Once a claim has been made, TAC RMP has the right to settle at its sole discretion and without the consent of the member. The member may not, except at its own cost, settle any claim or action without the prior written consent of TAC RMP. Any settlement made without prior written consent of TAC RMP may be the sole obligation of the member.

I have more questions, who do I contact?

You can contact us at claims-cs@county.org or (800) 456-5974, or contact your claims litigation examiner below:

- **Andrea Beard**, Legal Liability Claims Supervisor, at andreab@county.org
- **Mary Briseno**, Northwest and Southwest regions Claims Litigation Examiner, at maryb@county.org
- **Joe Copeland**, Northeast region Claims Litigation Examiner, at joec@county.org

Other TAC RMP Services

TAC RMP has a team of risk management consultants dedicated to each region of Texas. They can work with you to provide effective solutions for your risk control, human resources, and law enforcement needs. You can find your team of consultants online at www.county.org. Just navigate to **Risk Management** and drop down to **Find Your TAC RMP Team**.

