



Volume 1, Issue 1

March 2013



# Pre-Season Coin Toss and Kick Off!!! President's Message

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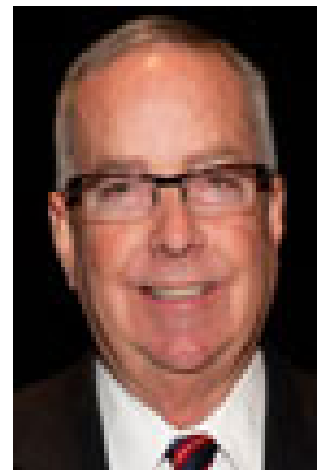
Well here it is already. 2013 and I am President of the Texas Chapter PRIMA. Wow! When I started attending Texas Chapter PRIMA annual conferences in 1993 as a brand new Risk manager I had no idea it could come to this... Heck, I didn't have a clue what I was doing. I had been a coach in the Lubbock Independent School District in the '70s and an insurance agent in the '80s and low and behold, an opportunity came up to become the Risk Manager for Lubbock ISD. I really needed to get information about what I needed to do and know. There were a few organizations in the state that I could get information from but only Texas PRIMA concentrated on Risk Management. So, I started going to the annual conferences. I met a lot of people who were more than willing to help me with the thousands of questions I had. Some were seasoned veterans, some were new like me. But all were willing to share their knowledge. Throughout the years, the sharing has continued and many of these people I call friends.

I have been fortunate to share my knowledge with many who were in my shoes. I teach Risk Management classes for the National Alliance and that other state organization, and have been honored as Texas Chapter PRIMA Risk Manager of the Year in 2007. Then, to be elected to the Board was even a greater honor. It has been a great experience to work with a group of dedicated individuals who give a lot of time and energy to furthering the greatness of the Texas Chapter PRIMA. My time on the Board has given me great insight into Risk Management and the positive effects it has on the entities and their employees.

Now this. I so look forward to my year as President of this wonderful and giving organization. I say thank you to all of you who have mentored me and shared your ideas unselfishly and to all the sponsors and exhibitors who support the Texas Chapter PRIMA's goal of education and network opportunities for those who are new and

those who wish to share their vast knowledge.

Mark your calendars for November 10-13, 2013 at Moody Gardens in Galveston for our next annual conference. This great venue will be the perfect backdrop to the learning, networking and fun that IS Texas Chapter PRIMA. See you there!!!



**Bill Tarro**  
2013 Texas PRIMA President

DON'T MISS OUT ON THE  
**HOTTEST TICKET IN TOWN**

**TEXAS PRIMA CONFERENCE & EXPO**

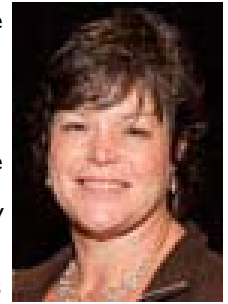
NOVEMBER 10 - 13, 2013

MOODY GARDENS HOTEL & CONVENTION CENTER | GALVESTON, TEXAS

To book, call 888-395-5454 and request Texas PRIMA's 2013 Group Block.

# Texas PRIMA Board Member Spotlight

Donna Parker Stirman has been married almost 18 years to Tracy who is a Travis County Deputy. They have two sons, Will 16 (a soccer player) and Matthew 12 (a baseball player). They live in a quiet neighborhood south of Austin. Donna has worked for Travis County almost 31 years and 20 of those years have been in Risk Management.



She started her career at Travis County working the midnight shift in the Sheriff's Office where over the years she moved to other areas of responsibility within the Sheriff's Office until she was ready for a complete career change. An opportunity opened in Risk Management and she had NO idea what the job entailed or even what Risk Management was, but took the leap of faith and applied anyway. After her interview she really thought that she had "bombed out" because she didn't know anything about workers' compensation or liability, etc...Fortunately Travis County has a "good eye" for talent and offered her the job. It took her a few months to find the groove and she kept plugging away and over the years her job responsibilities grew. She is a Senior Risk/Safety Specialist and is responsible for the automobile, property and general liability for Travis County's self-insured Risk Fund. She oversees their TPA, JI Companies, and works with the County Attorney's office on all litigated claims.

Her first Texas PRIMA conference was in Galveston about 13 years ago. She says she went with her eyes wide open and was amazed at how much she learned in just a few days. As the years went by she became more involved with Texas PRIMA and helped with conference decorations, moderating sessions and golf tournament activities. She was on the committee that evaluated candidates for the Risk Manager of the Year the year Bill Tarro won the prestigious award. It was a dear friend who suggested that she run for a Board director position and it took her a year or so to be brave enough to take the plunge and here she is...in year two and loving it! In her words "Texas PRIMA has so much to offer and being a Director is a lot of work and takes commitment but worth every minute. Anyone interested should reach out to a board member and find out what they can do to get more involved."

Donna Parker Stirman, or DPS as she is affectionately called by her fellow board members, is truly an asset to Texas PRIMA. She is always willing to go the extra mile and never ducks an opportunity to help in any area she is needed.

## Members on the Move

Austin, Texas - Eleanor Kitzman, Texas Insurance Commissioner, recently appointed James Huckaby to serve as a public member representative to the Texas Life and Health Insurance Guaranty Association Board of Directors. His term will expire on September 30, 2017, or when a successor is appointed.

Please join the Texas PRIMA Board of Director's in congratulating James Huckaby for this prestigious appointment. We are confident that he will embrace this assignment as he has all other appointments or assignments he has held throughout his career as a public servant.

### A Warm Welcome To New Texas PRIMA Members

- **Ryan Edgar, Purchasing Accountant, Texas Education Service Center Region XI**
- **Lance Nauman, Insurance Coordinator, Katy Independent School District**

## TEXAS PRIMA "ONLINE BUYER'S GUIDE"

Looking for a risk management product or service? Check out the [Buyer's Guide](#) on the Texas PRIMA website. The Buyer's Guide is your resource for locating risk management products and services for Texas public entities provided by Texas PRIMA's chapter sponsors and conference exhibitors.



Go to [www.texasprima.org](http://www.texasprima.org) and click on the Buyer's Guide link at the bottom of the home page. Click on the category you are researching or the company you are interested in and you will have access to a list of companies that provide the products or services you are looking for. Select a company and you will see information about their organization including their contact information and website.

When you are looking for risk management products or services, check out the Texas PRIMA buyer's Guide.

This sight is currently being reviewed with the objective to ultimately make it more user friendly so stay tuned for more information about the Buyer's Guide "New Look" and enhanced features.

# Long Term Member Spotlight

## GOOD THINGS IN THE BACK SEAT OF A VW BUG

A lot of good things got started in the back seat of a VW Bug. So did Texas PRIMA!

It was 1988 and Tom Bell of the City of Carrollton, Sheila Stuckey of the City of Dallas, and I were riding down to Austin from Dallas in Bruce Birdwell's (from the City of Irving) VW Bug. This was the annual Texas Chapter PRIMA vote for officers.

Monthly, Tom Bell and I had been meeting with City Risk Mangers in the Dallas metroplex to discuss risk management issues. Tom knew about National PRIMA and introduced me to the Texas Municipal League (TML) who was sponsoring the Texas PRIMA yearly meeting which was a one-hour meeting to elect officers.

There had been an insurance crisis for the cities in the mid 1980's. Insurance companies decided that public entities were a bad risk and for the most part stopped writing their insurance. TML began an insurance pool to help the cities, counties and schools that were having this problem. Cities began hiring risk managers from the insurance industry. Most of the cities' risk managers were new to risk management and to city government. Although we each had insurance expertise, underwriting, sales, claims, and loss control, everyone was a beginner. Tom Bell and I worked to pool this knowledge in the Dallas metroplex so we could benefit from each others' experience.

Now we were on the road to Austin. This was my second annual voting meeting of Texas PRIMA, and it appeared there was little structure to the organization. At that time the only reason we got together was to have Texas representation at the National PRIMA meeting each year.

Because Tom and I had been having monthly meetings with the Dallas metroplex risk managers, I thought about combining our group with the Texas PRIMA and National PRIMA group. At the time few outside of insurance knew what a risk manager was. We were helping to establish a relatively new career for public entities.

As we drove down to Austin, I brought along ideas for a mission statement and bylaws for Texas PRIMA. I suggested that during our drive to Austin, we discuss these ideas and cobble together bylaws and a mission statement to present at the annual meeting. PRIMA was only about 8 or 9 people at that time. When we stopped for a snack break we wrote additional ideas on a napkin. By

the time we arrived in Austin, we had a good set of bylaws and a mission statement.

This was the start of our modern day Texas PRIMA. From this meeting, we wrote a pamphlet for recruiting more members. There were no dues at first. We all volunteered our time and expenses. I traveled to Austin and San Antonio to recruit more members. People were eager to join to share information and ideas about risk management.

Our little band of Risk Managers was saving our entities thousands of dollars and providing solid safety programs making city jobs safer. We were obtaining the respect of insurance companies and

they started providing insurance to cities again at fair prices.

Texas PRIMA made a big difference from that small start in the back of Bruce Birdwell's little VW Bug.

By Alan Smith, CPCU, ARM,



A YORK RISK SERVICES COMPANY

## Sponsor Highlight

### JI Companies

#### Broad resources, focused and integrated services...

The JI Companies (JI), a York Risk Services company, provides leading edge solutions for risk management, claims management and risk control to Public Entities throughout Texas and Oklahoma.

Our Region Focus, backed by our National capabilities, give JI the ability to apply our deep understanding of risk in Texas in developing claims solutions that are tailored to the specific needs of Texas Public Entities.

As part of York Public Entity, JI along with York, service over 3,000 Public Entities across the U.S.

The York family of companies structure around or clients' risk management needs and includes:

**JI Specialty Services, Inc.**, a risk management company providing Workers Compensation, Property and Liability third party administrative (TPA) services to Public Entities in Texas and Oklahoma.

**WellComp**, our integrated managed care team, provides Medical Management Cost Containment services for our Texas and Oklahoma Clients.

**York Specialized Loss Adjusting (SLA)** brings unique skills and abilities not generally found within the Adjusting community. Call upon York SLA to handle large, complicated and/or catastrophic claims.

**JI Special Risk Insurance Agency, Inc.**, our in-house unit provides specific primary and excess coverage placements for our administrative clients. This service includes excess of loss and aggregate policies, reinsurance, and primary "retail" policies, including hard-to-find specialty overages.

Our expertise in claims management is reflected in the many long-standing relationships JI has built as the TPA for over 400 Public Entities throughout Texas and Oklahoma.

#### Social Responsibility

JI is passionate about giving back to the community in which we live and work. We realize the importance of corporate social responsibility. It is driven by our company culture, which encourages teamwork, integrity, creativity, balance among family, community, work initiative, and personal responsibility. Twice annually we participate in Community Service Days, volunteering at various organizations around Austin. Building trails, clearing brush and sorting donated food are some of the things we've done in recent outings. Additionally, we partner with the Blood Center of Central Texas to host on site quarterly blood drives.





A YORK RISK SERVICES COMPANY

**Sponsor Highlight**

**JI Companies**

**...continued**

Jl is committed to Texas Public Entities. This commitment has been our focus for more than 27 years. As we grow into our next quarter century, Jl's association with York Risk Services Group and specifically York Public Entity will allow Jl to bring increasingly higher levels of expertise, technology, and service to our Clients throughout the great State of Texas. If you are not currently a client, we look forward to the opportunity of working with you and your entity in the future.

At Jl we don't just pay claims, we help you *manage your program* while Delivering Service Excellence.

**Texas PRIMA**

Jl is proud to be a Platinum sponsor of Texas PRIMA, as well as a Corporate Affiliate Member of the National PRIMA organization. We recognize the importance of and wholeheartedly encourage and support Industry Education through the efforts of Texas PRIMA. In addition to volunteers to help with the conference planning and logistics, Jl provides speakers with specific expertise for the statewide annual conference and for Regional Seminars. Jl/YORK also provides the highest level of funding for Scholarship opportunities for the annual Texas PRIMA Conference.

**Team Jl at the 2012 Texas PRIMA Annual Conference**



**Texas PRIMA Regional Risk Management Seminars**

The Texas PRIMA Education Committee is once again honored to bring to its membership the Regional Risk Management Seminar series to various regions of our great state.

The first Regional Risk Management seminar of the year will be in Austin on March 28, 2013 at the TML Administrative Offices located at 1821 Rutherford Lane (right off of IH 35 and HWY 183). The second and third Regional Risk Management seminars have been scheduled as follows: June 20, 2013 in Harlingen and September 19, 2013 in Mesquite so please mark these dates on your calendar.

To better serve our membership in developing risk management topics of relevance and interest we are reaching out and want to hear from you. Whether you want Texas PRIMA to present on a specific topic of interest or you have a topic to present, please send your submission to [info@texasprima.org](mailto:info@texasprima.org).

Gilbert M. Sanchez, Education Committee Chair

**Regional Risk Management Seminar  
Austin, Texas (March 28, 2013)**

<b>8:30-9:00AM</b>	<b>Registrar</b>
<b>9:00-10:15AM</b>	<b>Safety-Todd Townsend, TMLIRP</b>
<b>10:15-10:30AM</b>	<b>Networking Break</b>
<b>10:30-11:45AM</b>	<b>P&amp;C—Law Enforcement, Mark SAWA</b>
<b>11:45-1:00PM</b>	<b>Lunch (sponsored by Jl)</b>
<b>1:00-2:15PM</b>	<b>Benefits-Rick Green</b>
<b>2:15-3:30PM</b>	<b>Helth/Wellness-Kaiser MM</b>
<b>3:30-3:45PM</b>	<b>Networking-Q&amp;A</b>
<b>4 CEU Hours total seminar (pending)</b>	

**Interception...Long Pass...Field Goal...TOUCHDOWN!!!**

The Awards committee is looking for candidates for Risk Manager of the Year, Risk Management Associate of the Year as well as Outstanding Risk Management Programs.

Are you the Player of the Year? Are you the Coach of the Year? Do you work with someone that you feel is the person that would take the ball and run? Catch the ball at the 5 yard line and run 95 yards for the touchdown!!!

Texas PRIMA knows there are Heisman winners within your organizations that go the extra mile and their dedication is demonstrated with each scoring point and the thrill of the victory. Nominate someone or yourself and/or your program(s). The nomination form will be posted on our website and emailed to you soon!

**Award recipients will be recognized at the Annual Conference Awards luncheon; receive a beautiful plaque; be recognized in the Texas PRIMA newsletter and website; their supervisor will be notified; and they will be reimbursed for the conference registration and one night hotel accommodation.**

See you at the Texas PRIMA Annual Conference November 10-13, 2013 in Galveston, Texas.

## For Your Benefit...

### Department of Labor Delays the Employer Notice of Exchange Requirement Release Date: January 24, 2013

As anticipated, based on prior informal comments, the Department of Labor (DOL) has delayed employer requirement to send a "Notice of Exchange" to employees.

The Affordable Care Act (ACA) amended the Fair Labor Standards Act (FLSA) requiring employers to send a notice describing certain elements of exchanges and subsidy eligibility to employees by March 1st, 2013. However, citing a number of factors, the DOL has delayed the requirement until after guidance is issued later in 2013.

In an FAQ on the department's website, the DOL states that it expects notice distribution will be required late summer or fall of 2013, which will coordinate with the open enrollment period for Exchanges. The announcement also states that the DOL plans to release model language, or additional guidance regarding the format and content of the notice.

So for now, employers need not worry

about meeting the March 1, 2013 notice deadline, but should stay tuned for future guidance and details regarding an updated distribution date later this year.

### Text of DOL Announcement

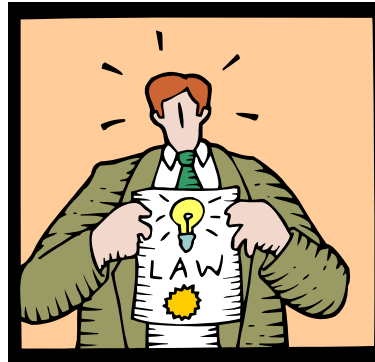
#### Notice of Coverage Options Available Through the Exchanges

Section 18B of the Fair Labor Standards Act (ACT), as added by section 1512 of the Affordable Care Act, generally provides that, in accordance with regulations promulgated by the Secretary of Labor, an applicable employer must provide each employee at the time of hiring (or with respect to current employees, not later than March 1, 2013), a written Notice:

- Informing the employee of the existence of Exchanges including a description of the services provided by the Exchanges, and the manner in which the employee may contact

Exchanges to request assistance;

- If the employer plan's share of the total allowed costs of benefits provided under the plan is less than 60 percent of such costs, that the employee may be eligible for a premium tax credit under section 36B of the Internal Revenue Code (the Code) if the employee purchases a qualified health plan through an Exchange; and
- If the employee purchases a qualified health plan through an Exchange the employee may lose the employer contribution (if any) to any health benefits plan offered by the employer and that all or a portion of such contribution may be excludable from income for Federal income tax purposes.



Continued top of page 6

## Risk Management Tips & Tools...

### In Honor of Sandy Hook Victims, SafeSchools Provides Free "Aftermath of Tragedy" Resources to All Schools

Cincinnati, OH (December 19, 2012) - SafeSchools, LLC, the leader in web-based safety and compliance programs for schools announced that they are providing complimentary access to their *Managing the Aftermath Tragedy* courses to every school district in the US and Canada.

"As news of the shooting at Sandy Hook reached our offices on Friday, our hearts were broken by yet another senseless school shooting," said Brian Taylor, President and Chief Executive Officer, SafeSchools. "We know that every school district grieves with the Newtown community and want to help them through that process by offering our courses, free of charge."

#### The Courses

The SafeSchools' *Managing the Aftermath of Tragedy* series includes Administrator and Staff Member versions that cover:

- Key strategies on how to respond to tragedies.
- Information on typical childhood reactions to crises.
- Ways to provide care and comfort to students and staff.

The courses are written by Drs. Scott and Donna Poland, nationally-recognized experts on this topic.

Source: SafeSchools LLC; article submission by: McGriff, Seibels & Williams of Texas

#### Access the Free Courses

SafeSchools Training customers can access these courses in your Emergency Management category.

Non-Customers may access these free resources by:

1. Visiting <http://caring.safeschools.com>
2. Clicking the 'Register' link in the login box.
3. Entering 'CARES' as the Registration key.

Our thoughts and prayers will continue to be with the Newtown community as they work to heal and move forward. May they find peace and comfort.

Donna McMullin  
Director of Marketing  
[SafeSchools](http://SafeSchools)  
1.800.434.0154

## For Your Benefit... Continued...

### Q1: When do employers have to comply with the new notice requirements in section 18B of the FLSA?

Section 18B of the FLSA provides that employer compliance with the notice requirements of that section must be carried out "[i]n accordance with regulations promulgated by the Secretary [of Labor]." Accordingly, it is the view of the Department of Labor that, until such regulations are issued and become applicable, employers are not required to comply with FLSA section 18B.

The Department of Labor has concluded that the notice requirement under FLSA section 18B will not take effect on March 1, 2013 for several reasons. First, this notice should be coordinated with HHS's educational efforts and Internal Revenue Service (IRS) guidance on minimum value. Second, we are committed to a smooth implementation process including providing

employers with sufficient time to comply and selecting an applicability date that ensures that employees receive the information at a meaningful time. The Department of Labor expects that the timing for distribution of notices will be the late summer or fall of 2013, which will coordinate with the open enrollment period for Exchanges.

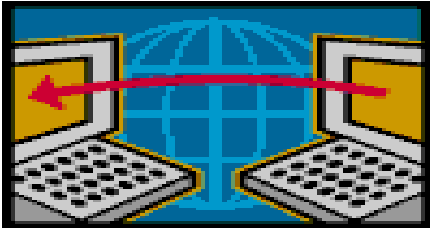
The Department of Labor is considering providing model, generic language that could be used to satisfy the notice requirement. As a compliance alternative, the department of Labor is also considering allowing employers to satisfy the notice requirement by providing employees with information using the employer coverage template as discussed in the preamble to the Proposed Rule on Medicaid, Children's Health Insurance Programs, and Exchanges: Essential Health Benefits in Alternative Benefit Plans, Eligibility Notice, Fair Hearing and Appeal Processes for Medicaid and Exchange Eligibility

Appeals and other Provisions Related to Eligibility and Enrollment of Exchanges, Medicaid and CHIP, and Medicaid Premiums and Cost Sharing (78 FR 4594, at 4641), which will be available for download at the Exchange website as part of the streamlined application that will be used by the Exchange, Medicaid, and CHIP. Future guidance on complying with the notice requirement under FLSA section 18B is expected to provide flexibility and adequate time to comply.

*Source: Benefit Comply—Employee Benefit Compliance Support Services; article submission by: Wortham Insurance, Risk Management & Benefits*

## Property & Casualty Hazard Awareness... this could happen to YOU!!!

### PUBLIC ENEMY #1



### DOES THIS MEAN YOU?

You face cyber risk if:

- You rely on technology—and the greater the reliance, the greater the risk.
- You contract with internet-based vendors or purchase cloud-based services.
- You take credit card payments, do business through a website, or share crucial information via the web.
- Your revenues are dependent on your internal network.
- You're in an industry that hacktivists don't like.

- You have potentially disgruntled employees with access to crucial company systems.
- You can download files from the internet, opening the gate to viruses, spyware or malware.
- You rely on another organization's data, systems or software.
- Another organization relies on your data, systems or software.
- You store any type of confidential or proprietary information.

If any of the above hold true for you, you potentially face two types of cyber loss: liability and direct loss.

Liability arises when a cyber incident prevents you from performing a contractual obligation or ends up causing harm to a third-party who sues. The cyber liability that most frequently makes the news these days involves a breach of confidential information, which includes personally identifiable information (PII), such as credit card information and social security numbers that could be used in credit card fraud or identity theft, as well as confidential business information. When confiden-

tial information is compromised, organizations responsible for the data may be liable—even if no know damage occurs. Fines can result, and significant costs can be incurred for notifying the parties whose data has been exposed.

Direct loss—loss to your company—also falls into two categories. First is the loss of assets, usually data, which can be costly to replace and is sometimes irreplaceable. Second is the revenue interruption that results if a cyber event prevents you from transacting business.

### ARE YOU READY?

Outgoing cyber security chief for the FBI, Shawn Henry, warned last year that cyber criminals are winning the cyber wars, and that in fact many companies have lost data to hackers and are not even aware of it. Despite the best Efforts of IT—your IT department and the IT departments of partners you rely on—the risk is too broad and fast moving to be easily managed.



## Property & Casualty Hazard Awareness... this could happen to YOU!!! Continued...

Continued from page 6...

One of the challenges in managing cyber risk is the way many companies are organized. In the military a strict command and control structure allow for a disciplined approach than most businesses are able to enforce. Government falls somewhere between, with a broad hierarchical structure presumably answering to a central authority. As officials in South Carolina can tell you, however, governments are not impervious to cyber intruders.

Business has to balance the need for a hardened technology perimeter with the need for flexibility and openness, which can help day-to-day business operations. Regardless of how tight a ship you may be running, you're probably not as ready as you should be.

### WHAT YOU CAN DO

The first step in facing the insecurity of our cyber world is to acknowledge the problem and accept that effective cyber risk management will likely require a combination of prevention, risk transfer and disaster planning—and steady monitoring of all three.

More specifically, we offer 10 tips recently presented in Resilience, the premier issue of Willis' new magazine devoted to solutions for a risky world.

1. Review contracts with IT vendors, assuring they are compliant with regulatory requirements and implement appropriate controls.
2. Pre-arrange relationships with a breach service provider, outside

counsel and reputational risk advisor.

3. Provide 'certification' via e-learning to employees on safeguarding data.
4. Create an information security policy that is communicated to staff.
5. Prepare, implement and test an incident response plan that allocates executive responsibilities following a cyber attack.
6. Keep your general counsel's office current with disclosure laws, privacy regulations, international requirements and updates.
7. Identify key information assets and thoroughly assess their vulnerability to attack.
8. Develop an incident response plan with staff, counsel, reputational risk advisers and a breach service provider.
9. Work with your specialist cyber insurance broker to analyze how to transfer quantifiable risk and defend your organization from catastrophic exposures.
10. Conduct annual risk assessments and exercises to test crisis management plans and hold internal privacy workshops to identify vulnerabilities.

The Cyber marketplace is steadily ma-

turing, offering options that can cover defense costs, awards, business interruption and data recovery costs when a cyber loss occurs. Careful coordination of P&C coverages with cyber insurance is the best way to get the most out of the many risk transfer options now available in the marketplace.

You should also be aware of protections afforded by legislation such as the SAFETY Act of 2002, which was designed to promote anti-terrorism products and confer liability protection on the makers and users of those products. Many of those protections apply to technology products which contain security elements, offering potential relief for those seeking protection from the cyber impact of a terrorist act.

Information and idea sharing through groups such as ISACA (Information Systems Audit and Control Association) offer opportunities for education, discussion, immediate notice of real-time attacks and an exchange of ideas about protection from cyber perils. ISACA groups have been set up for a number of industries.

You can't hide from what may be our current public enemy number one, but there is much you can do to protect yourself.



Source: Willis Insights/ Insurance, Benefits and Risk Review, February 2013/"Public Enemy #1"; Copyright 2013 Willis

## Workers' Compensation...things that make you go HA???

### To Subrogate or not to Subrogate...that is the question?

We want to briefly explore the most important and most basic parts of subrogation. Identifying subrogation and early investigation. The claim's adjuster has to be able to identify subrogation. Here is an example.

Example. An employee slips and falls down at work and injures his low back and knee. The claim was reported by the employer's operational staff as, "Employee wasn't watching where he was going. " Case Closed? Perhaps not. The subrogation investigation revealed that, although the accident took place

on the employer's premises, the employee had slipped on a wet floor cleaned by a contractor who had failed to post proper warnings. A successful subrogation claim was pursued against the contractor.

Once subrogation is identified, the claim's adjuster should pursue an early investigation for several reasons. First, witnesses disappear quickly. Witnesses who were working near the accident scene may leave the company and, for whatever reason, are often never iden-

tified or located. Witnesses frequently move and seek other employment.

Even if a witness is available for interview, their memory of the details surrounding an event can fade over time. Consequently, all people with knowledge need to be immediately identified and interviewed to get the best understanding of the facts.



Source: The Law Office of Ricky D. Green, PLLC; "Subrogation Newsletter" January 22, 2013



## 2013 Chapter Sponsors

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CONEXIS

## Correspondence

- The Texas PRIMA Press is the official newsletter of Texas PRIMA. Correspondence should be sent to:
- Texas PRIMA
- PO Box 4695
- Austin, TX 78765-4693
- Telephone: 512-394-0719
- Fax: 512-394-0720
- Facebook: Texas Chapter PRIMA
- For information about the chapter, visit the Texas PRIMA website at:
- [www.texasprima.org](http://www.texasprima.org)



## Communications Committee

Board Liaison & Newsletter Editor: Irma Hernandez  
Assistant Editor: Ashley Waggoner  
Website: Renae J Burt

## About This Newsletter

- This newsletter is published quarterly for the benefit of Texas PRIMA members. However, the opinions expressed in the newsletter are those of the writers and do not necessarily represent the views of Texas PRIMA. The aim of this newsletter is to provide information to our members about Chapter events and risk management issues. Please send news, information, comments, etc. to the editor via email, [info@texasprima.org](mailto:info@texasprima.org).

## Letter From the Editor

2013 as evidenced by the articles included in this Texas PRIMA Press March Issue will bring rise to extraordinary opportunities for Risk, Benefit, and Safety Professionals.

The Patient Protection and Accountability Care Act (PPACA) signed into law in 2010 is here to stay. If we thought or wished that it would go away in part or in whole, we know better now. Exchanges are coming and new regulations for you and your employees are upon us today. Hard work and collaborative partnerships with our consultants, agents, and colleagues, will determine how we emerge from all of these mandates in the next few years.

Vince Lombardi said it best when he said, *"The price of success is hard work, dedication to the job at hand, and the determination that whether we win or lose, we have applied the best of ourselves to the task at hand."*

The recent events that horrified the communities of Aurora, Colorado and Newtown, Connecticut, where numerous innocent lives were taken will be remembered in our hearts and especially in the everyday operations of our organizations. We must remain vigilant and evaluate our current safety and security plans to ensure that our employees, students, and communities are working in safe environments because they deserve nothing less.

*"People who work together will win, whether it be against complex football defenses, or the problems of modern society."*

Vince Lombardi

For all that lies ahead known or unknown make Texas PRIMA your valuable resource of information for you and your organization. I'm very excited about 2013 and look forward seeing you at a regional seminar and definitely at conference in November!

Irma Hernandez, PHR, CSR –Editor, Texas PRIMA Press

