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Galveston 2013 Texas PRIMA Championship!!!!

President's Message

Where has the year gone? September; football is starting; another school year for me and Texas PRIMA's annual conference is right around the corner. It seems like only a couple of months ago and I was calling the January board meeting to order to begin planning for this conference. All this to say, the planning is almost complete and a great conference is set to kick off at Moody Gardens in Galveston.

We always have a great time at Moody and this year will be no different. With our sports theme, a casual atmosphere will prevail and some great speakers and educational sessions will be available. Our Education committee has worked very hard to provide a variety of sessions in general risk management, benefits, worker's compensation and safety. We are excited about our opening Keynote speaker and the closing speaker. They will provide great bookends for the conference. Golf at the great Moody Gardens golf course will be available at a great price. It is an early opportunity to begin the networking with each other and the price is right. Then, of course, there is a Welcome Reception on Sunday evening, the always fun packed Opening Night Reception on Monday evening and time with the vendors on Tuesday evening.

All of the committees have worked very hard to provide the absolute best "bang for the buck" with this conference. I do not know of a conference anywhere that offers so much for so little. I am a little sad that my year as president is coming to an end, but it has

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September 2013

been a GREAT year working with a tremendous board. I am blessed to have had this opportunity and I look forward to seeing you at the conference.



Bill Tarro
2013 Texas PRIMA President

A Big 'Gig' em!', Hook 'em!', & 'Guns up!'...

To the sponsors and exhibitors who have moved up a level in the "Moving into the Zone" sponsor campaign:

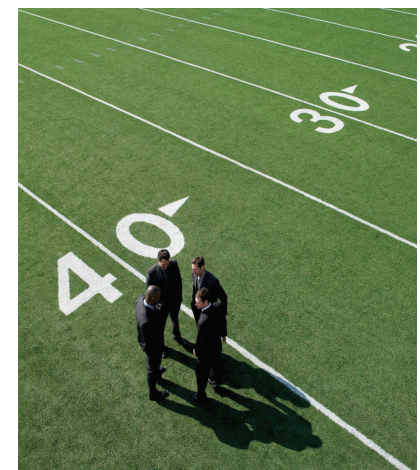
TRISTAR is moving from Gold sponsor to Platinum sponsor

CIGNA is moving from Exhibitor to Silver sponsor

Injury Management Organization, Inc. is moving from Exhibitor to Silver sponsor

Select Physical Therapy is moving from Exhibitor to Silver sponsor

Texas PRIMA thanks all of our corporate sponsors for the partnership in providing valuable services and educational opportunities to members. We are grateful for their support in providing services to our members. Don't get left in the backfield, move up today! Review the [Sponsor/Exhibitor prospectus](#) to see how much more you'll get by moving into a better zone!



Texas PRIMA Board Member Spotlight



Tracy has served as a board member of Texas PRIMA since 2007 and is currently in her final year serving as the Past President and conference chair; she was President in 2011. She is also a newly elected member of the national PRIMA board and is the board liaison for the Chapter Relations Committee. She has also served as the Vice President of Central Texas Chapter RIMS and is a member of URMIA. She was born and raised in San Antonio and is the eldest of two children. She grew up across the street from San Antonio Spurs Guard George "Iceman" Gervin. Tracy lives in Austin and is thrilled that football season is back (Go Texans!).

Tracy has worked as the Manager of Risk Finance in the Office of Risk Management at The University of Texas System since February of 2006. Tracy has 5 full-time and one part-time employees. Her department is responsible for placement and administration of several large, self-funded programs for the 15 University of Texas campuses. These programs include a multi-billion dollar multi-phase ROCIP as well as administering the permanent property program which provides coverage for the \$29 billion in UT System property and business income assets across the state. In addition, Tracy's department is responsible for placing all other property, casualty, automobile, accident, flood, wind, specialty and out-of-state Workers' Compensation policies. Tracy also manages the international travel emergency assistance program and places foreign package policy coverage protecting the almost 17,000 international travelers at UT System's institutions. In addition, the Risk Finance department provides comprehensive consultative services including risk assessments, contract and lease reviews, comprehensive claims management, and international travel risk mitigation.

Prior to joining UT System, Tracy enjoyed over ten years at the Texas Association of School Boards (TASB) working in the underwriting division. For the last few years of her service at TASB she worked as the Property/Casualty Underwriting Manager servicing Texas school districts, junior colleges, county appraisal districts, etc.

Tracy began her insurance career in 1993 as a personal lines producer. She graduated from Southwest Texas State University in 1992.

Members on the Move

John Palm: Director Risk Management

John will manage AISD's newly-created Risk Management Department. He was previously employed with Mesquite ISD for 7 years in risk Management and has over 12 years of experience in risk management and safety.

Roy Laughlin: Safety Specialist

Roy worked with the City of Corpus Christi Risk Management from March 2011 through April 2013. Roy recently joined the San Antonio Independent School District as one of three Occupational Health & Safety Specialists.

Our CONGRATULATIONS go to both!!!!

TEXAS PRIMA REGIONAL RISK MANAGEMENT SEMINAR MESQUITE, TX—SEPTEMBER 19, 2013

Texas PRIMA Education Committee Presents:

The Education Committee will be hosting its third and final Regional Risk Management Seminar on the Health Care Reform Act in the beautiful city of Mesquite, Texas on September 19, 2013 at Mesquite ISD's Professional Development Center located at 2600 Motley Drive Mesquite, TX 75150 in the Challenge Room.

The agenda is in the Hot Topic format, which means all four sessions will be pertaining to some aspect of Health Care Reform. The agenda and registration are available [online](#). Please join us.

Conference Submissions

The Education Committee's Conference Presentation review panel would like to thank all of those who took the time and made the great effort to submit presentations for our state conference this coming November. The quality of submissions this year made it very difficult and quite challenging for the panel to make the session selections. The topics are diverse and cutting edge which is testimony to the extraordinary experience, skill, education and talent of our membership. For this, the Texas PRIMA Board of Directors would like to thank you for all you do to make this organization even greater.

As always, the Education Committee is always looking for ways to improve our service to its membership so whether you want Texas PRIMA to present on a specific topic of interest or want to present a topic yourself, we are always in need of Regional Seminar presenters so please contact us or send your submission to info@texasprima.org.

We hope to see you at the Regional Hot Topic Seminar or State Conference or both!!!

A Warm Welcome To New
Texas PRIMA Members

Dwayne Frantz—Risk
Management, Midland County

Christopher Reid, AINS—
Claim Consultant, Market
Claim Services

Long Term Member Spotlight

Linda Spacek

As I sit and reflect on my journey with Texas PRIMA, the phrase, “oh, the places you will go” comes to mind. It all began in 1990 as I accepted a position with the City of San Marcos as Risk, Benefits and Safety Manager. My prior experience was in finance where I administered the City of Seguin’s insurance program. In that role I didn’t have responsibility for workers compensation or benefits – so I had a lot to learn.

My first journey was to a Texas Safety Association meeting in Arlington. I was lost in a world I didn’t know and connected with Alan Smith and James Huckaby. I was struggling with a health insurance world that only treated the sick and I was looking for a way to provide immunizations. Alan turned to me very intently and asked why I didn’t use the local health department. I didn’t even know we had a local health department. I came home amazed that my struggle was so easily solved with the right information! I also had the phone numbers for two great new colleagues. We would come to serve together on both the Texas Safety Association and Texas PRIMA Boards.

My next stop was to a PRIMA regional meeting in Salado and meeting Cindy Kirk, Sheila Stuckey, Leroy Hyltin, Robby Neill and others at the Stagecoach Inn. What a neat group and a cool place. I was immediately at home with the warmth and sharing by everyone in the group. I stayed talking about challenges and soaking up ideas like a sponge. Several months later, I attended my first Texas PRIMA conference. I found the more involved I became, the more I learned. As I incorporated the tips and ideas I learned, I was amazed at the savings we were achieving. Return to duty programs, Safety Coach Leadership Training, back safety – from simple to complex, PRIMA offers so much and had what I needed when I needed it.

At my first conference, I was ‘signed up’ to become involved with a committee. That evolved into the privilege of serving on the board in various capacities for 11 years. I watched PRIMA grow up – from an entirely volunteer group doing everything from making copies and stuffing conference bags to strategic planning and leading PRIMA to a bright future.

My year as President of Texas PRIMA in 2000 was very exciting. The board had worked closely with the Public Entity Risk Institute and received a grant for providing risk management education in underserved areas of the state. We were able to sponsor one day symposiums in El Paso and McAllen which were highly successful and expanded the membership of Texas PRIMA. After a speaker’s dinner, David Kester, Robert Waggoner, James Huckaby, Joey Page and I set off for a little sightseeing – and ended up in Mexico! It was a short lived trip and we all made it back safely! That year also marked PRIMA’s first conference at the newly opened Moody Gardens Hotel. Moody Gardens has been a great PRIMA partner and a member favorite.

For those who have served on the Board of Directors, you can understand remembering the year by where the PRIMA conference was held and the theme of the conference. Each year the PRIMA board spends countless hours creating an amazing conference experience for members. From Robby Neill and Leroy Hyltin’s gold boots on the Coronel and an amazing game of Clue in Galveston, to the Renaissance in Austin and Mardi Gras in Frisco – attendees are always certain that they will come away with new ideas to enhance their programs and have a great time!

In addition to serving on the Texas PRIMA Board, I have been fortunate to be selected to serve on many PRIMA committees and the Board of Directors returning twice to help out when board members had career changes.

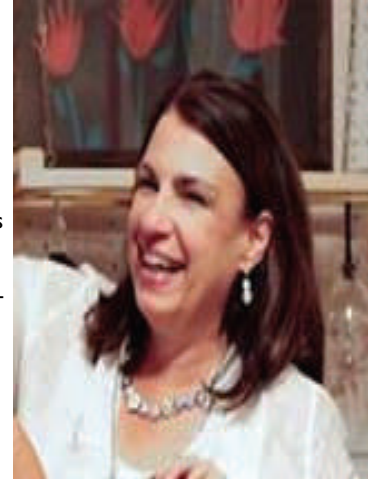
What a journey – I’ve had the opportunity to work with amazing people developing cutting edge programs, developed curriculum for PRIMA Institute and other Education Committee initiatives, chaired a national conference in Las Vegas and attended a risk management conference in the UK. Along the way, I’ve grown professionally and now serve as Director of Human Resources for the City of San Marcos. Another new role for me is “Mimi” to my granddaughter Ellie who teaches me every day that life is full of discovery and adventure. I encourage you to reach out and find your personal and professional journey. As a member of PRIMA, I hope that you will participate in all that PRIMA has to offer and discover the places you can go.

Written by:

Linda Spacek,

Director of Human Resources

City of San Marcos



Defending Against Risk - Game Highlights for the 2014 Texas PRIMA Conference

Are you ready to get suited up for the big game? Texas PRIMA's 24th Annual Conference and Expo takes place this football season from November 10th through the 13th at the Moody Gardens Hotel and Convention Center. Our team, led by Head Coach Bill Tarro (Lubbock ISD) has put together a winning strategy and is ready to share the play book with you! So grab your jersey and get ready to choose from a stellar line up of training sessions conducted by the best coaches in the league.

Conference Highlights and Events:

Sunday

★ GOLF TOURNAMENT:

10 a.m. course check-in / 11 a.m. shotgun start

MOODY GARDENS GOLF COURSE

Join us Sunday morning to kick off your 2013 conference on the greens. Tournament will feature a scramble format. Breakfast tacos and lunch are provided. Shuttle buses will be provided from the hotel beginning at 9:30 a.m. Buses will return at 4:30 p.m. Golfing awards will be presented at the Welcome Reception.

★ WELCOME RECEPTION:

6 p.m. to 8 p.m.

POOLSIDE TERRACE (outside lobby level, near pool)

Join fellow risk management teammates in rallying the team spirit for this year's conference with beverages and light hors d'oeuvres. Vie for prizes in Scratch-Off golf (cost per ticket: \$5 each, or 5 for \$20) and celebrate with tournament winners during the golf awards presentation.

Monday

★ CONFERENCE SESSIONS COMMENCE:

8:30 a.m. to 4:45 p.m.

The education offerings this year will knock your helmet off! A broad range of relevant topics and innovative content will help you score winning points for seasons to come. Check out the [Schedule-at-a-Glance](#) to begin identifying your top draft picks.

★ KEYNOTE ADDRESS:

10:00 a.m. to 11:30 a.m.

Join Bruce S. Wilkinson, CSP for his pep talk about positive attitudes and learn to lay out a workplace game plan that inspires excellence, service, and accountability.

★ MEMBERSHIP LUNCHEON:

11:45 a.m. to 1 p.m.

Join your colleagues and fellow Texas PRIMA team members at this year's membership lunch. President Bill Tarro and other chapter leaders will report on accomplishments and future goals of the board of directors; incoming officers and board members will be introduced, and committees will report on their activities during 2013. You will also have an opportunity to hear from a National PRIMA board member.

★ GRAND OPENING & DESSERT WITH EXHIBITORS:

1 p.m. to 1:45 p.m.

Immediately following the Membership Luncheon, dessert will be served in the exhibit hall. Preview what's new, hot and hip for risk management pros before heading off to the afternoon educational sessions at 1:45 p.m.

★ NETWORKING IN THE EXHIBIT HALL:

5 p.m. to 6:30 p.m.

Get to know all the pros ready to assist your team in success! Enjoy a light snack and beverage while strolling through more than 70 exhibits.

★ OPENING NIGHT RECEPTION:

7 p.m. to 11 p.m.

Following the networking with exhibitors, dress out in your best team uniform for Texas PRIMA's signature networking event. This tailgate-style Kickoff Bash will feature casino gaming tables, food, music and Monday Night Football (Miami vs. Tampa Bay) on the IMAX. Don your favorite team jersey and join the fun!

Tuesday

★ CONFERENCE SESSIONS CONTINUE:

8:30 a.m. to 4:45 p.m.

Check out the [Schedule-at-a-Glance](#) to begin identifying your top draft picks.

★ AWARDS LUNCHEON:

12:15 a.m. to 1:30 p.m.

Join us to recognize the 2013 Texas PRIMA awards recipients: Risk Professional of the Year, Risk Associate of the Year, and the Risk Management Achievement Awards. Texas PRIMA's Chapter Service Award recipient and conference scholarship recipients will also be recognized.

Wednesday

★ CONFERENCE SESSIONS CONTINUE:

8:30 a.m. to 9:45 p.m.

Check out the [Schedule-at-a-Glance](#) to begin identifying your top draft picks.

★ CLOSING GENERAL SESSION:

10:00 a.m. to 11:15 a.m.

Jeff Beals will share how to build your personal brand while striking a balance between healthy self-promotion and egotistical boasting.

Conference registration includes entrance to all educational sessions and the exhibit hall, plus these events: SUNDAY Welcome Reception ... MONDAY Membership Luncheon, Networking in the Exhibit Hall, Opening Night Reception ... TUESDAY Awards Luncheon, and Sponsor Appreciation Reception. Additional guest tickets may be purchased for the Opening Night Reception (\$65), and Membership or Awards Luncheons (\$50 ea.). [Scholarships](#) are available but are limited, so apply now!

[Register today](#) to get added to the roster – don't miss out on the game of the season!

Texas PRIMA 24th Annual Conference Scholarship Program

The [scholarship application](#) process for Texas PRIMA's 24th Annual Conference at the Moody Gardens Hotel and Convention Center in Galveston, Texas, November 10-13, 2013 is now underway!

We are encouraging members to get the word out to your public entity colleagues and clients who might qualify. The scholarship program is designed to assist risk management professionals whose public entity might not be able to afford the cost of attending the Annual Conference. Full and partial scholarships will be available and may include:

- **Conference Registration Costs.**
- **All costs related to attending the conference, including travel and lodging at the conference hotel.**
- **Complimentary membership in Texas PRIMA through 2014.**

We appreciate your help in spreading the word about the Texas PRIMA 24th Annual Conference and scholarship program, but hurry, application deadline is September 13, 2013.



Calling All Golfers and Duffers!!!

The 2013 Texas PRIMA Annual Conference will be held at the beautiful Moody Gardens Hotel and Conference Center in Galveston, Texas, November 10-13, 2013.

Come play golf on Sunday, November 10, 2013 at the Moody Gardens Golf Course. It will be a scramble format, shotgun start with raffle prizes and awards!! Come early for a build your own taco bar so your fueled and ready for a start time of 11 a.m. And no worries, you'll be done in time for the Welcome Reception back at the hotel from 6 PM to 8 PM, where awards will be presented. Mulligans, 4 per team, will be available.

And what a deal with prices at \$25 for public entities, \$75 for Pools and \$100 for corporate. Where can you play golf for that kind of deal??

We will once again have Scratch-off Fantasy Golf cards at the Welcome Reception for anyone who wants to "play golf". Registration when you submit your conference registration or [click here](#) for the printable form.

2014 Board of Directors Nominations – Take a Chance!

The Nominating Committee is calling for nominations to serve on the Texas PRIMA Board of Officers and Directors and invites you to consider involvement in the leadership of our Chapter through Board membership. The Nominating Committee will be accepting nomination applications through **Monday, September 16th, 2013** to fill expiring Board positions. Elections will be conducted in October, the new Board installed at our annual membership meeting in November, and new Board terms begin January 1, 2014.

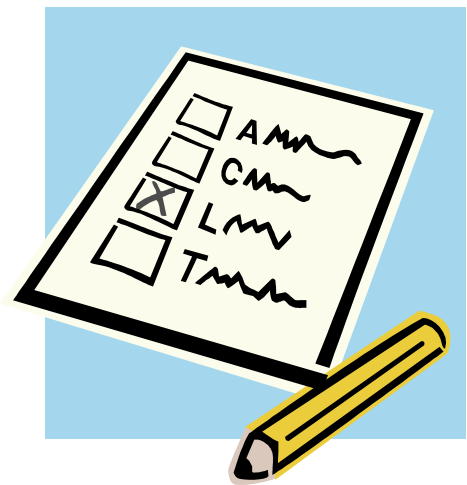
Our elected Board is comprised of two Past Presidents (Immediate Past and Past President), four Officers (President, President Elect, Secretary, and Treasurer), and four Directors-at-Large. In accordance with Chapter bylaws, the outgoing President becomes a Director, the President Elect becomes President, and the Secretary becomes a nominee for President Elect. The Officers of the board shall nominate an active Director to serve as the Secretary prior to each annual election.

For 2014, the Nominating Committee is seeking applicants for nomination to fill the expiring terms of two Director-at-Large positions . The positions of President-Elect (Gilbert Sanchez of City of Laredo) and Secretary (Donna Parker-Stirman, Travis County) will be included on the ballot. Nominees must be a member of Texas PRIMA, employed by a qualified governmental entity, have responsibility for risk management functions, insurance, benefits and/or safety management, and be able to attend Board meetings in accordance with our bylaws. The Board typically meets four times a year, and again at our annual conference.

The Nominating Committee will receive and review applications for nomination and develop a slate of nominees for presentation to the membership. Consideration is given to experience, demonstrated leadership, participation in our Chapter, and proven commitment to our organization and profession.

[Applications for nomination](#) are available on the Texas PRIMA [website](#) .

Applications must be received by e-mail or fax at the address or fax number included on the form, on or before September 16th. We encourage you to consider this challenging and rewarding experience and welcome your interest in a leadership position with Texas PRIMA. If you have any questions regarding the nomination process, please contact Texas PRIMA at 512-394-0719.



For Your Benefit...

Employer Shared Responsibility Rules Delayed until 2015

Release Date: July 2013

In what is easily the most significant health reform development for employers since the passage of the Affordable Care Act (ACA), the employer shared responsibility rules (often called the “employer mandate” or “pay or play rules”) have been delayed until 2015.

On July 2nd the Treasury Department announced that it is delaying employer reporting requirements, and more importantly, also delaying the requirement that “applicable large employers” must provide coverage to all full time employees or pay a penalty.

Because of the delay:

- Employers can continue existing employee health plan eligibility and coverage rules through 2014 plan years without the risk of paying a penalty under the ACA 4980(H) shared responsibility rules.
- Employers will not be required to provide health insurance coverage to employees with 30 hours of service per week.
- There will be no need for large employers to consider implementing a measurement and stability approach to defining full time employees in 2014.

Importantly, the announcement does not affect other significant areas of the ACA:

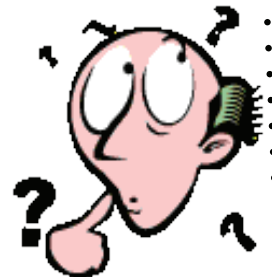
- State and federal exchanges will still begin offering coverage

to individuals and small employers beginning in 2014.

- Small group underwriting and rating rules will go into effect for plan year beginning in 2014.
- The individual mandate that requires most individuals to carry health insurance in 2014 or pay a tax will still apply.
- Subsidies will still be available to certain eligible individuals who purchase individual health insurance policies through public exchanges.

One Significant question remains...when will the fully insured non-discrimination rules take effect? The ACA required the IRS to develop non-discrimination rules for fully insured plans that will be similar to the existing 105(h) rules currently applicable to self-funded health plans. It was widely expected that the ACA non-discrimination rules would go into effect in conjunction with the employer shared responsibility rules in 2014. With this delay will the IRS also delay the effective date of the non-discrimination rules? Hopefully the IRS will answer this questions very soon.

The Treasury Department also stated that it expects to release more formal guidance regarding the delay very shortly. We will continue to monitor this important development and will release more details as additional information is released.



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

Risk Management Tips & Tools...

NAT CAT LESSONS: IMPLEMENTATION TIME

While weather experts are predicting an active hurricane season in the Atlantic Basin, the strange and terrifying tornado season winding down now in Tornado Alley serves as an unfortunate reminder that predicting the unpredictable is an uncertain exercise at best. Just weeks after reports began appearing about record lows for tornado activity in the U.S., the Oklahoma City area was struck twice by deadly twisters 11 days apart. The death of celebrity storm chaser Tim Samaras, his son Paul and colleague Carl Young at the hands of the second set of storms was a dramatic reminder that no one is immune to the deadly power of natural catastrophes.

For businesses, the human tragedy in the loss of home and lives offers a powerful incentive to look past the risk of a NAT CAT strike, which is beyond anyone's control, and focus on the steps that can be taken to maximize resilience in the face of nature's fury. The months since Superstorm Sandy provide additional perspective on both sides of the preparation coin: what to do before disaster hits, and what to do afterward.

Ten trillion dollars. That's a 14-digit figure. That's the number that was just surpassed in a recent estimate of the insured value of residential and commercial properties in the coastal regions of the U.S. A big chunk of that exposure lies in hurricane-exposed counties on the Gulf and the East Coast. The number that may matter most to businesses in any disaster zone, however, is likely to be one or two digits: the percentage of market share they stand to lose if their operations are halted while their competition carries on.

Insurance coverage, if properly placed, should help cover the hole in a profit/loss statement caused by a catastrophic event. The long-term risk to market share can't readily be transferred in the marketplace. That's why the lessons from Sandy, reinforced by the tornados now dominating the NAT CAT news, need to be implemented as soon as possible by any organization serious about preventing, mitigating and responding to these threats.

STEPS TO PREVENTION, MITIGATION AND RESPONSE

1) Strive for Contract Certainty

Step one is making sure you know what your insurance contract actually says. After Sandy, the issue of "named storm" versus "flood" in policy language often meant the difference between losses being covered or not. Review your policy with your risk adviser. This may involve a close look at the latest FEMA flood zone maps.

2) Keep Your Receipts

After Sandy, chaos engulfed much of the stricken area because so much infrastructure was partly or completely knocked out: communications, transportation and power, among others. Businesses scrambled to respond and in the process, perhaps understandably, did not always keep track of all their recovery expenses. That may have been a mistake. Those expenses might be covered by insurance, but without proper documentation recovery is doubtful.

3) Identify the Vendors You May Need

When the flood waters are rising, you don't want to be hunting through the yellow pages, even if they are online. You want to be on your phone talking to the people who will deliver the service you need. Water removal experts. Remediation specialists. Alternative suppliers. One lesson U.S. businesses learned after the 2011 Tohoku earthquake and tsunami in Japan is that global supply chains are complex and breakable. Your emergency disaster plans should be broad enough to consider scenarios where the impact on your business is indirect.

4.) Understand the Non-Physical Impact of Physical Damage

If your shop floor is flooded, your work will stop, delivery on contracts may be impacted and your ability to take on new work—whenever it is you will be able to work at all—will take a hit as well. Such an event will impact all of your stakeholders. Not just your customers. Your workforce—some of whose homes may be in the path of the same disaster that hurt your business—will be impacted. You run the risk of losing key employees. Your stakeholders—investors, partners, owners, etc.—will be assessing their own situation in light of the catastrophe. The better you understand the potential repercussions, the better prepared you will be, and the more likely you'll be to accomplish what may be the most important step of all: creating and maintaining a business continuity plan. You may want to engage a professional risk adviser who can offer PML (probable maximum loss) modeling to help in the process of assessing your aggregated exposure.

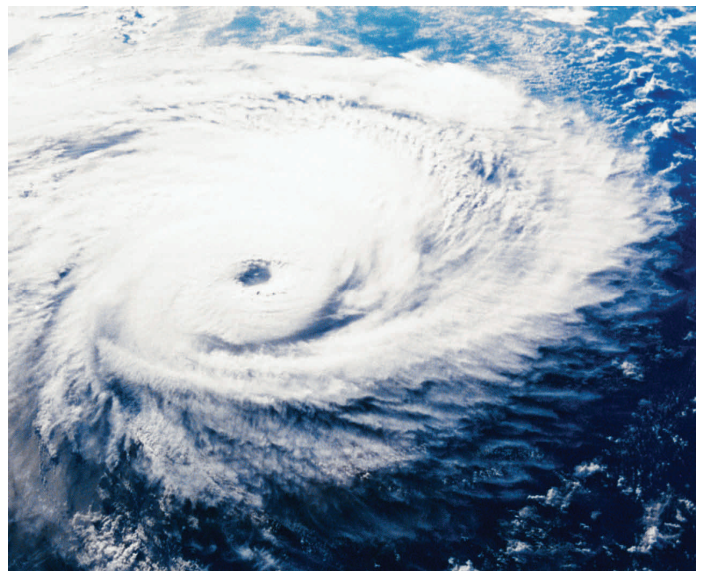
5) Create and Update a Business Continuity Management Plan

A good BCM plan will include a step-by-step guide at a time when the forces of panic are at their highest pitch. The plan will outline responsibilities and tasks, contact phone numbers and backup names and numbers attached. The plan will include a sequence of actions that will make sure nothing is forgotten, including those stakeholders mentioned above. Your colleagues will need an emergency communication plan so you can keep the team informed. You will need a plan for contacting clients and suppliers. You will want to be in close touch with your insurance adviser and your carrier. The more help you can gather and the more organized you are, the quicker you'll be back on your feet.

6) Prepare Your Hatches

If you're going to batten down the hatches, you should make sure the hatches are ready to be battened—and battered. Again, a professional, in this case a risk engineer, might prove to be a difference maker. You should have your roof inspected from inside and out, including flashing and building envelope, along with your roof-mounted equipment. Remember, though, that hurricanes can punish not only with rain and wind from above, but with water from storm surge and flash flooding below.

Source: Willis Insights/ Insurance, Benefits and Risk Review, June 2013
"NAT CAT Lessons: Implementation Time", Copyright 2013 Willis



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

Schools Seeking to Arm Employees Hit Hurdle on Insurance

As more schools consider arming their employees, some districts are encountering a daunting economic hurdle: insurance carriers threatening to raise their premiums or revoke coverage entirely.

During legislative sessions this year, seven states enacted laws permitting teachers or administrators to carry guns in schools. Three of the measures—in Kansas, South Dakota and Tennessee—took effect last week.

But already, EMC Insurance Companies, the liability insurance provider for about 90 percent of Kansas school districts, has sent a letter to its agents saying that schools permitting employees to carry concealed handguns would be declined coverage.

“We are making this underwriting decision simply to protect the financial security of our company,” the letter said.

In northeast Indiana, Douglas A. Harp, the sheriff of Noble County, offered to deputize teachers to carry handguns in their classrooms less than a week after 26 children and educators were killed in a school shooting in Newtown, Conn. A community member donated \$27,000 in firearms to the effort. School officials from three districts seemed ready to sign off. But the plan fell apart after an insurer refused to provide workers’ compensation to schools with gun-carrying staff members.

The Oregon School Boards Association, which manages liability coverage for all but a handful of the state’s school districts, recently announced a new pricing structure that would make districts pay an extra \$2,500 annual premium for every staff member carrying a weapon on the job.

Scott Whitman, an administrator at the Jackson County school district in southern Oregon, where a committee is looking at arming school staff members next year, said costs would be a factor in the decision. With 10 buildings, the expense of arming and training more than one staff member at each school would easily exceed \$50,000 a year.

“Pretty much every last bit of our money is budgeted,” he said, adding. “To me, that could be quite an impediment to putting this forward.”

Increasing the number of firearms in classrooms across the country has been the cornerstone of the National Rifle Association’s response to the Newtown massacre and the legislative fights over proposed gun laws that followed it. In April, the gun-rights group release a report that called for armed police officers, security guards or staff members in every American school.

More than 30 state legislatures introduced bills that permit staff members to carry guns in public or private schools this year, according to the National Conference of State Legislatures.

Supporters say training teachers to carry guns would better protect students and, if anything, should put insurance companies more at ease. But worries remain about who could be sued if a gun-related accident occurred on school property, giving way to business realities for some insurance providers, which include both commercial carriers and nonprofit cooperatives.

“Some are saying this is so high risk we’re not going to touch it,” said Kenneth S. Trump, the president of National School Safety and Security Services, which discourages districts from implementing concealed carry policies. “Others may say this is so high risk that you’re going to pay through the nose.”

Few districts in the nation currently allow teachers to carry firearms in K-12 schools; those that do are often in rural areas where it could take a while for first-responders to arrive. It is still too soon to tell whether that number will rise as more states consider laws, as many administrators have started discussing the matter with parents and school lawyers only in the past six months.

Jenny Emery, head of the Association of Governmental Risk Pools, said none of her members plan to withhold coverage like EMC. But many are strongly recommending other security alternatives, she said, noting that cooperatives provide some form of risk financing to about 80 percent of public entities across the country.

“I haven’t seen evidence yet that suggests people are determining that arming teachers is a recommended way to manage risk,” she said. “Far from it.”

Still, insurers in some states said they were unsure how to approach the subject when the time comes.

Days after the new law took effect in Tennessee last week, the state’s largest K-12 insurance provider, Tennessee Risk Management Trust, had not reached a conclusion about whether the price of its coverage would increase if employees carried guns.

Firearm training rules for teachers in South Dakota, which passed its law in March, have not yet been approved, in part delaying serious talks between districts and their underwriters. “Because it’s not something the schools are considering, the issue really hasn’t become full blown yet,” said Wade Pogany, the executive director of the Associated School Boards of South Dakota. “I think it will eventually.”

After the Kansas law passed in April, more than a dozen school administrators across the state were mulling a move to arm their staffs, according to David Shriver, who oversees insurance programs at the Kansas Association of School Boards. He stopped getting calls about it as soon as EMC made its policy clear, he said.

“If there’s no insurance available,” he added, “it’s difficult to do anything.”



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

In an e-mail statement, Mick Lovell, vice president for business development at EMC, said the company, which is based in Des Moines, was upholding its long-held guidelines that school security should be provided only by qualified law enforcement officers. For three Kansas community colleges, which were insured by EMC but decided to allow concealed carry on their campuses under the new law, the search for another insurance provider was easier than expected. Dan Barwick, the president of Independence Community College, said his college and two others recently signed a joint insurance plan with another company at a rate that he expected would save the group about \$2 million over the next decade. Advocates for arming teachers point to the colleges as evidence that some insurance providers are willing to stomach the risk, should K-12 schools in Kansas decide to shop around. "What will happen is the market will take care of this," said Forrest Knox, a Kansas state senator who helped pass the concealed carry legislation. "Other companies are going to do the dollars and cents." That theory is certainly true in states like Texas, where strong tort protections have made it easier for about 30 districts to arm their employees this year. Dubravka Romano, who oversees a cooperative that insures about half of the state's 1,035 districts, said schools there were not charged extra for having guns on campus. One such district Harrold Independent, has switched insurance providers twice since it started arming employees in 2007, saving around \$5,000 a year with each move. David Thweatt, the superintendent, would not disclose how many armed employees patrol school hallways, but he said fears of increased liability were overblown. There have been no gun-related accidents or injuries at Harrold schools since the policy started, he said. "The only time we've had to use a firearm," he said, "was to shoot at a wild pig."

Source: <http://www.nytimes.com/2013/07/08/us/schools-seeking-to-arm-arm-employees-hit-hurdle-on-insurance>; by Steven Yaccino

Workers' Compensation...things that make you go HUH???

TDI-DWC Hosts Educational Sessions on Changes to the OSHA Hazard Communication Standard

The TDI-DWC is hosting educational sessions entitled *Changes to Hazard Communications Labeling and Safety Data Sheet Format* at its field offices around the state in September, October and November. This training will assist employers in complying with training requirements associated with recent changes to the Occupational Safety and Health Administration's (OSHA) Hazard Communication Standard, which now aligns with the Globally Harmonized System of Classification and Labeling of Chemicals (GHS). Employers subject to the federal occupational safety data sheet format by December 1, 2013. OSHA estimates over five million workplaces and 43 million employees are going to be affected by the revised Hazard Communication Standard.

The educational sessions are for all Texas workers' compensation participants, including: employers, employees, employee organizations, risk managers, safety professionals, insurance carriers, health care providers and attorneys. The free sessions will provide information on the labeling and safety data sheet format changes to the Hazard Communication Standard, 29 Code of Federal Regulations (CFR) 1910.1200 (also known as the "Right to Know" law), which requires manufacturers of chemicals, employers and employees to

take measures to prevent illness or injury that could occur when working with hazardous materials. Employers not subject to the OSH Act must comply with the Texas Hazard Communication Act, Texas Health and Safety Code, Chapter 502, which references the most current requirements of the OSHA standard.

Abilene	November 12, 2013
Amarillo	September 19, 2013
Austin	October 17, 2013
Beaumont	November 15, 2013
Corpus Christi	October 17, 2013
Dallas	October 10, 2013
Denton	October 17, 2013
El Paso	September 17, 2013
Fort Worth	November 15, 2013
Houston*	November 7, 2013
Laredo	November 1, 2013
Lubbock	November 15, 2013
Lufkin	November 12, 2013
Midland	October 10, 2013
San Angelo	November 14, 2013
San Antonio	October 24, 2013
Tyler	September 12, 2013
Waco	November 21, 2013
Weslaco	October 31, 2013

Wichita Falls November 12, 2013

Register!!!!

To register online and for more details on the following educational sessions, visit the TDI-DWC Events and Training Calendar on the TDI website at <http://www.tdi.texas.gov/alert/event/dwceducational.html>.

*The Houston Educational Session on November 7, 2013, is hosted jointly by the TDI-DWC Houston East and Houston West Offices.



Letter From the Editor

For those of us in Public Education these are very busy times. At SAISD approximately 3000 teachers returned to work on August 14 and about 54,000 students on Monday, August 26. The start of another academic year is full of excitement for some and anxiety for others. In keeping with our "Football" theme for 2013, I want to share with you some sports quotes that were provided to me by a colleague recently. Hopefully some of these quotes will inspire you and keep you level headed throughout the many challenges and opportunities that we will face in the coming year.

"Courage is the discovery that you may not win, and trying when you know you can lose."
Tom Crause

"The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather in a lack of will."
Vince Lombardi

"Never let your head hang down. Never give up and sit down and grieve. Find another way."
Satchel Paige

"Success comes from knowing that you did your best to become the best that you are capable of becoming."
John Wooden

"Besides pride, loyalty, discipline, heart, and mind, confidence is the key to all the locks."
Joe Paterno

"You have to expect things of yourself before you can do them."
Michael Jordan

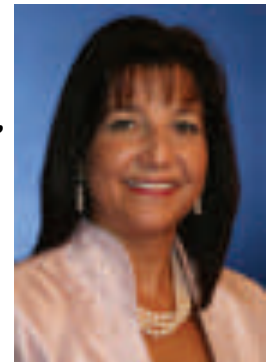
"The vision of a champion is someone who is bent over, drenched in sweat, at the point of exhaustion when no one else is watching."
Anson Dorrance

"Winning is not a sometime thing; it's an all time thing. You don't win once in a while, you don't do things right once in a while...you do them right all the time. Winning is a habit. Unfortunately, so is losing."
Vince Lombardi

"Ability may get you to the top, but it takes character to keep you there."
John Wooden

"Remember, there are heroes and legends, heroes will be remembered, legends will never die."
Sandlot

Irma Hernandez, PHR, CSRW
Editor
Texas PRIMA Press



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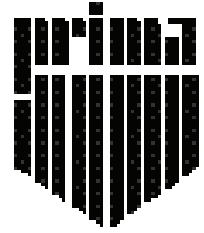
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About This Newsletter

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.



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