



25 Years of Risk Management Silver Linings were Celebrated with Glitz & Glamour at the Grand Hyatt in San Antonio

President’s Message:

There was no better place to be this November than at the 25th Texas PRIMA Silver Anniversary Conference where a record number 542 attendees participated in this memorable event held at the beautiful Grand Hyatt on the San Antonio famous River Walk.

The conference was kicked off on Sunday with the Welcome Reception where we reunited with old friends and also had the opportunity to meet new friends. The conference educational program began on schedule offering 31 educational programs, Monday through Wednesday, in the areas of Risk Management, Employee Benefits, Workers’ Compensation, and Safety. Monday’s educational program schedule started with the keynote address presented by Jeff Havens who reminded us how important first impressions are and how they can affect our success in the work place.

During the membership luncheon newly elected board members and 23 scholarship recipients were

introduced as many enjoyed a delicious meal. After lunch all attendees were led into the Exhibit Hall Grand Opening by the Brackenridge High School talented Mariachi group where we enjoyed a slice of the annual conference’s 25th anniversary cake. In the exhibit hall attendees had the opportunity to meet and network with 68 sponsors and exhibitors.

The Opening Night Reception was filled with glitz and glamour. Truly something out of a Cinderella fairy tale. Men were decked out in their tuxedos and women wore beautiful gowns and proved yet again that diamonds are a girl’s best friend. The conference decorations clearly denoted the conference theme throughout each event.

The Awards Luncheon on Tuesday was especially celebratory for the City of Corpus Christi, City of Laredo, City of Sugar Land, and the Corpus Christi Independent School District who were all recipients of the Risk Program Achievement Award. Congratulations also goes to Mark J. Vacek, awarded

the Risk Associate of the Year, and Norma L. Martinez who

was recognized among her peers as the Risk Professional of the Year.

These are some of the highlights of the 2014 Texas PRIMA annual conference in San Antonio. What an event it was! Our success this year is credited in large part to you the members and our loyal, dedicated, and committed sponsors and exhibitors. Additionally I want to publically acknowledge the Texas PRIMA Board of Directors who worked numerous hours to help make this 25th Annual Conference Silver Anniversary an event many will be talking about for years to come. It was a humbling and rewarding experience to have served as your President for 2014 and I thank you for your trust and confidence.

See you in November 2015 in Galveston, Texas.

Irma Hernandez,
2014 Texas PRIMA President

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CONGRATULATIONS 2015 Texas PRIMA Board of Directors!!!



The Nominations Committee Chair is pleased to announce the addition of two new Directors-at-large to the Texas PRIMA Board. Elections were conducted in October and the newly elected Board members were presented at our annual membership meeting at conference this November. The new Board terms begin January 1, 2015. For the 2015 Board election, the membership was asked to vote on filling two Directors-at Large Positions. One was becoming vacant as Director, John Palm, moved into the Secretary position while the other was due to the expiration of a two-year term limit. Five nominations were submitted and two were voted into office. Congratulations to the new Directors-at-Large joining the Texas PRIMA Board of Directors in 2015:

Christina Ford—Risk Management/Operations Manager, Mesquite ISD

Christina has been with Mesquite ISD since 2012. Prior to this, she was the Director of Risk Management and Benefits at Red Oak ISD for five years. Christina holds a Master of Business Administration (MBA) Degree from Texas A&M Commerce. Professional certifications include the Certified School Risk Manager (CSRM) and Certified Texas School Business Official (CTSBO) designations and she is currently working towards the ARM. She has been an active member of Texas PRIMA since 2012 and also currently serves on the TASBO Risk Management Committee. Christina believes it is vital to the success of all Risk Managers that they have a venue through which they can share ideas, information, and concerns and ask for help. She states that she has been one of the many that has benefited from Texas PRIMA and that serving on the Texas PRIMA Board of Directors will give her the opportunity to give back to the risk community.



Norma Martinez—Risk Manager, City of Sugar Land

Norma began her risk management career with the City of Sugar Land in 2006 when she assumed the newly created position of Risk Coordinator. In this capacity, she was tasked with building the city's risk management program. In 2010 she was re-classified to the position of Risk Manager. In her positions she has chaired or co-chaired several safety and wellness committees for the City. Norma is currently in the process of obtaining her undergraduate degree and is working towards the ARM designation. She has been an active member of Texas PRIMA since 2007. Norma looks forward to utilizing her leadership skills and working with other colleagues that face the same challenges in the world of risk management. She is also interested in networking and mentoring other risk professionals and sharing programs. She states that she is excited that she has this opportunity to support Texas PRIMA in this capacity and with such prestige in the world of public risk management.



Welcome New Members & First Time Conference Attendees

Elizabeth Adams, North East ISD
Thomas Argo, City of Pearland
Johnnie Bass, Spring ISD
Tracy Beck, Victoria ISD
Linda Bell, JD, BSN, RN, Gulf Coast Center
Kirsten Bellamy States, Dallas ISD
Jeffery Blades, City of Corpus Christi
Jeff Blankinship, Surgery Center Network
Chad Brawner, IMED
Connie Briggs, Briggs Investigations Group
Francis Brooks, Surgery Center Network, LLC
Darren Bruton, Aetna
Shannon Burns, East Central ISD
Janice A. Cannan-Weldon, Lone Star College System
Toni Cantu, Northside ISD
Linda Cavazos, ECISD
Charles Cavazos, City of Corpus Christi
Jack Coffey, Texas Association of Counties
Maricela Contreras, Rio Grande City CISD
Brent Cox, City of Dallas
Ivar Cuellar, AS&G Claims Administration, Inc.
Allison Curry, City of La Porte
Beth Day, CIC, Hartford Steam Boiler Insurance
Russell Dickhart, Aetna
Miguel Escobedo, Clint ISD
Camille Espey, White Espey, PLLC
David Featherston, TX Dept. of Assistive & Rehabilitative Services
Kelly Flores, Texas Association of Counties
Chris Fuller, C&C Risk Services
Ernesto Galindo, Texas Association of Counties
SUSANA GARCIA-GILMORE, City of Hewitt
Christina Garza, City of Austin Police Dept
Richard Gonzalez, City of Corpus Christi
Elizabeth Guajardo, Harlandale ISD
Erika Gutierrez, State Office of Risk Management
Melanie Hall, Lubbock County
Kaltrina Harbuzi, City of Beaumont
Shelly Heard, San Patricio County Drainage District
Eric Hoduski, Austin Police Department
Crystal Holland, Austin Police Department
Monique Hudson, Keller ISD
Kristen Jenkins, Collin County Government
Jeff Jenkins, The Jenkins Agency Inc.
Shawn Kraatz
Evelyn Leach, Texas Association of Counties
Dolores Lewis, City of Dallas
Kristen Lira, CCISD
Lee Loyd, City of Longview
Lee Manly, City of Garland
Adrienne Mann, Medical Equation, Inc.
Catherine Mathes, City of Killeen
Leakita Mayfield, Community Healthcare.com
Seth McCabe, Bexar County
Britney McCartney, University of North Texas
Kaury McConahay, Texas Department of Criminal Justice
Rick McCreary, CRISC, UT Arlington
Tashaly McKnight, City of Richarson
Jeanine McNulty, Betty Hardwick Center
Latrice McVade, TX Property and Casualty Ins. Grnty. Assoc.
David Miller, City of League City Texas
Kimberly Miller, CIC, ACSR, Hartford Steam Boiler
Michelle Mirshak, Alief ISD
Carol Monroe, Texas Department of Criminal Justice
Iris Moore, Houston Independent School District
Irene Morales, City of El Paso
Krissy Morrison, Morrison Investigations
Dana Munguia, DADS
Alan Munoz, Metropolitan Transit Authority
Paul Odom, McGriff Seibels & Williams
Melody Ogletree, PforymWELL
Karla Oliva, Colorado River Municipal Water District
Prescilla Otero-DiPaola, AED Authority
Irma Paine, Edgewood ISD
Pat Parsons, Midlands
Carleen Patterson, ARS-P, CIC, CRM, Aon Risk Solutions
Dejaune Phillips, AS&G Claims Administration, Inc.
Patricia Piper, Alternative Service Concepts
Warren Puffer, Starr Companies
Vince Rachal, EyeMed Vision Care
Belinda Raindl, Comal ISD
Baby Raley, Town of Prosper
Irma Ramirez, City of Lamesa
Erik Reaveley, CompToday
Nina Reyes, City of Garland
Brianna Rich, Big Spring State Hospital
Mark Rigling, TPCIGA
La Toya Robinson, Dallas ISD
Travis Sartain, Alaris Group
Kevin Shively, Blue Cross Blue Shield
Jules Staten, Concentra
Matt Stout, UnitedHealthcare
Lydia Strong, Alief ISD
Emil Studinka, CIH,CSP, Edwards Risk Management
Rob Thorn, CompToday
Ignacio Trevino, Behavioral Health Center of Nueces County
Monica Treviso, DFW International Airport Board
Jill Van Zee, Heart of TX Region MHMR Center
Marianna Vela, Alternative Service Concepts
John Volle, Liberty Mutual Insurance Company
Chris Wilson, Tribridge
John Womack, Colorado River Municipal Water District
Travis Yarbrough, Tarrant County

Thank You Platinum Sponsors!



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Texas PRIMA's Conference Scholarship Program

What a fabulous 25th Silver Anniversary conference it was at the Grand Hyatt in San Antonio. All the hard work from the many folks involved made the Silver Linings of Risk Management come together like clockwork. January is right around the corner and we will begin planning for 2015 at Moody Gardens in Galveston.

This was my third year to serve as the Chair for Conference Scholarships and what an honor it has been. The Scholarship program is one of the most fulfilling endeavors I've had the privilege of working on. This year we had a record number of applicants apply (26) and a record number of recipients selected (22). We started the conference Sunday afternoon with a private reception in the President's Suite honoring our recipients and scholarship sponsors. And speaking of sponsors, I can't say enough about these generous companies. They keep giving year after year to this worthwhile cause. A heartfelt thank you goes out to Aetna, Concentra, Delta Dental, IMO, McGriff, Seibles & Williams, Munich Re, Trinity, United HealthCare and York Services (formerly JI Companies). We look forward to your support in 2015.



I proudly introduce our 2014 Texas PRIMA Conference Scholarship Recipients:

- | | |
|------------------------------------------------------------|---------------------------------------------------------|
| Tracy Beck, Victoria ISD | Jeanine McNulty, Betty Hardwick Center |
| Linda Bell, Gulf Coast Center | David Miller, City of League City |
| Kirsten Bellamy States, Dallas Independent School District | Iris Moore, Houston Independent School District |
| Charles Cavazos, City of Corpus Christi TX | Belinda Raindl, Comal ISD |
| Maricela Contreras, Rio Grande City School District | Irma Ramirez, City of Lamesa |
| Christina Garza, City of Austin Police Department | Brianne Rich, Big Spring State Hospital |
| Erika Gutierrez, State Office of Risk Management | La Toya Robinson, Dallas ISD |
| Robert Hinojosa, City of Mission | Nila Smith, City of Texarkana, Texas |
| Leakita Mayfield, Community Healthcore | Ignacio Trevino, Behavioral Health Center Nueces County |
| | Jill Van Zee, Heart of TX Region MHMR Center |

I'd like to share some excerpts from several emails I received after conference. Linda Bell, "The PRIMA conference was one of the most organized and informative conferences I've attended. I especially enjoyed all the networking events which allowed me to interact with various individuals with a wealth of knowledge."; Charles Cavazos, "Attending the Texas PRIMA conference gave me the chance to meet new, friendly contacts and hear great speakers. Thanks to the knowledge I have received from this conference, I will be able to use it in my field of work."; Kirsten Bellamy States, "I am completely amazed at how friendly the Texas PRIMA group is and so thankful for the great deal of information I obtained from the educational sessions in such a short period of time. Attending Texas PRIMA was both professionally and personally meaningful. The conference activities and information not only raised my passion for safety and risk management to a new level, but also provided many tools for me to take back to my workplace and empower others!"; Brianne Rich, "Never have I been to a conference that was so welcoming and exciting! I am so thankful I was given the opportunity to network and learn from others in the Risk Management field."; David Miller, "As a new entrant into the world of risk management, I found the conference sessions I attended to be informative and well presented. Those sessions gave me

great ideas that I hope to be able to enact at League City in the future as my position becomes more defined. The opportunity to meet other people in the industry was also a positive experience.”; Belinda Raindl, “I honestly didn’t know what to expect at this conference. I was overwhelmed by the friendliness and professionalism of the organization and its members! I gained knowledge and information from the educational presentations and left the conference with a new network of Risk Management professionals to call on when situations arise.”; Nila Smith, “The conference was awesome! I made many new contacts as well as new friends that I look forward to seeing again next year. I cannot thank PRIMA enough for the ‘first-class’ treatment I received from the entire team.”; Ignacio Trevino, “This scholarship recipient took full advantage of the many learning opportunities provided by the conference. I felt welcome from the very start on Sunday afternoon until the last speaker was done on Wednesday.”; Jeanine McNulty, “This conference was by far one of the best I have ever attended from the warm welcome by the board, sponsors, members and exhibitors to the organized outline of the conference and the incredible keynote speakers and presenters that provided a wealth of information in a variety of topics.”; Irma Ramirez, “It was an awesome experience. Everyone was very polite and I look forward to seeing the many new friends I have had the pleasure of making.”; and Maricela Contreras, “What an awesome experience. I really couldn’t believe how open and easy going everyone was. Total strangers willing to help. My main goal was to learn what others are doing and to network with people I could reach out to when I have questions. And that is exactly what happened. I already started implementing some of the ideas I learned at the conference.”

It was a pleasure meeting each of these fine Risk Professionals and I look forward to seeing you in 2015 at Moody Gardens in Galveston.

Donna Parker Stirman
Conference Scholarship Chair

TREASURER’S REPORT November 2014

The cash balance for Texas Chapter PRIMA as of the beginning of this fiscal year was \$266,817. As of August 31, 2014, current revenues were \$209,498 and expenditures were \$113,563 leaving a cash balance at that date of \$362,752. The majority of our revenues and expenditures relate to the annual conference, so final numbers for this year will reflect that information.

The financial activity of the Association for the fiscal year will be subject to an annual review by an external accountant and presented to the board for approval.

Annual Conference Recognizes and Awards Excellence in the Field of Risk Management

RISK PROFESSIONAL OF THE YEAR:

Norma L. Martinez

Risk Manager, City of Sugar Land

With more than 18 years of public sector experience, including seven years in Risk Management, Norma L. Martinez began working for the City of Sugar Land 14 years ago as a secretary in the Finance-Purchasing Office. In 2003, she was promoted to a Buyer and Contract Administrator; three years later, she was promoted to Risk Coordinator. As her responsibilities increased, she was promoted to her current position as the city’s Risk



Manager. Martinez maintains professional affiliations with the national Public Risk Management Association (PRIMA), as well as Texas PRIMA. She is pursuing her Associate in Risk Management designation.

Born and raised in Weslaco, Texas, Martinez moved to the Houston area in 1987. She and her husband and two children have lived in Missouri City since 1992.

RISK ASSOCIATE OF THE YEAR:

Mark J. Vacek, CSP

Risk Program Manager, Port of Houston Authority
Mark J. Vacek joined the Port of Houston Authority (PHA) as a Safety Engineer in June 2005 and was promoted to Risk Program Manager in 2010. The PHA is a political subdivision of the State of Texas and landlord for eight public marine terminals along the Houston Ship Channel, with assets exceeding \$2 billion and operating revenues of more than \$260 million.

Vacek has more than 14 years of professional safety and risk management experience. Prior to joining the PHA, he was the Quality, Environmental, Health and Safety Manager for Chem One Ltd, a wholesale chemical distributor; and later, was the Safety Manager for Nailor Industries, a worldwide HVAC manufacturer.

With a bachelor of science in health from Texas A&M University, Vacek is a Certified Safety Professional and a Texas-licensed property and casualty adjuster. He is a professional member of ASSE and Texas PRIMA. Vacek and his wife, Vickie, reside in the City of Sugar Land.



RISK PROGRAM ACHIEVEMENT AWARDS:

Initiative to Reduce Preventable Motor Vehicle Accidents and Associated Losses
CITY OF CORPUS CHRISTI



Risk Management at Your Fingertips
CITY OF LAREDO



Leave Administration: Practices and Procedures for School Districts
CORPUS CHRISTI ISD



Safety and Loss Prevention
CITY OF SUGAR LAND



Education Committee Update

It's hard to believe the 2014 Texas PRIMA conference has already come and gone. What a great conference it was as we celebrated 25 years. I hope each of you enjoyed yourself and gained a wealth of knowledge and information and partook in the networking opportunities along the way. I heard nothing but positive comments about the educational sessions and am proud to have served as the Chair for the Education Committee this year. Of course I could not have done this alone. I'd like to thank my fellow board members who served on the review panel for conference; Gilbert Sanchez, John Palm, Donna James-Spruce and Bruce Birdwell. Great job guys!!

The Education Committee is also tasked with putting on regional seminars. We held three this year, the first in San Marcos, the second in Sugarland and the last one in Grand Prairie. We tried a new format in Sugarland and had six presenters! It was a little crazy, but with over 60 attendees was an obvious success. We continued the new trend in Grand Prairie with similar results. It was a great year for educational sessions for Texas PRIMA. I cannot thank all the presenters and sponsors enough for the time and effort they put forth. Without their participation and support, we could not have accomplished our goal.

I would also like to take a moment to personally thank the Education Committee. These folks are as stellar as they come. It takes a lot of time and energy to coordinate a regional seminar. There is a tremendous amount of behind the scenes work involved and these folks tirelessly gave me their all month after month. Susan Golla (Shoemake) with McGriff, Seibels and Williams was our task master. She kept the conference calls on track and made sure all the T's were crossed and I's dotted. Sally Ann Rigdon, Via Metropolitan, Leslie Milvo, City of Austin, Jason Hardy, Grand Prairie ISD, Benny VandenAvond, City of Austin and Manuel Trejo, City of Sugarland. I can't say thank you enough!!



Early next year, Texas PRIMA will be looking for presenters, sponsors and venues for our 2015 regional seminars. The Education Committee encourages public and private entities to participate. We cannot succeed without you. Whether it be a specific topic of interest or perhaps you'd like to present yourself, we'd love to hear from you. Send your requests to info@texasprima.org.

I look forward to seeing each of you at the 2015 Texas PRIMA Conference at the beautiful Moody Gardens in Galveston!

Donna Parker Stirman
Education Committee Chair

Risk Management Tidbits

Cyber attacks, cyber terrorism rank among top emerging risks for 2015

According to the latest Guy Carpenter & Co. survey, cyber attacks and cyber terrorism rank among the top emerging risks concerning the reinsurance industry in the year ahead.

The third annual survey polled insurance and reinsurance executives at the 2014 Property Casualty Insurers Assn. of America (PCI) Annual Meeting held this year in Scottsdale, Ariz. The survey was designed to identify what reinsurance professionals believe are the key drivers and threats to profitable growth in the industry. This year's survey examines which emerging risk respondents felt to be most threatening to the industry in the coming year.

Forty percent of the survey participants ranked cyber attacks as the most threatening emerging risk, while 31% and 29% cited terrorism and climate change as the most threatening. In comparison, 82% of survey respondents felt that space risk was the least threatening to the industry.

"Cyber-attacks are one of the most serious economic and national security challenges facing not only the insurance industry, but governments and businesses around the world," said Andrew Marcell, managing director and chief executive officer of U.S. operations at Guy Carpenter. "The challenge in facing emerging risks such as cyber-attacks or terrorism, where there is less of a historical precedence and data available, rests in modeling and quantifying the potential impacts. Assessing and managing current and future risks will continue to be critically important for the industry to realize its growth objectives."

While cyber security concerns are among the top risks, the findings also reveal that new products, expansion

sion into new geographic markets and access new distribution channels will be the primary drivers of profitable growth in 2015.

Looking forward, 40% of survey respondents believe the biggest opportunity to expand their businesses in 2015 will be through new products, an increase from only 24% in 2013. Twenty-three percent of respondents cited expanding into new geographic markets as being the top driver of profitability, but considering this was the top response in last year's survey, it has become significantly less of a priority. New products and geographic expansion were followed by new distribution channels and mergers and acquisitions at 17% and 14% respectively.

Alternatively, the survey findings this year once again cite undisciplined and unprofitable underwriting as a leading threat to plans for growth in the year ahead (30%). Concerns surrounding the economic stagnation of the U.S. and countries abroad, as well as regulatory changes, are also on the rise. Nearly a quarter of respondents claim regulatory and rating agency changes are the biggest threat to their plans for growth, while 19% are most concerned about global economic uncertainty, which is up from 12% in 2013.

With relatively low insured catastrophe losses coming at the end of the Atlantic Hurricane season, only 19% of respondents cited catastrophe/non-cat losses as a leading threat to future plans, which is on par with responses to last year's survey. At the same time, 11% of respondents believe operational inefficiencies are the leading threat to their business, which is down from 15% in 2013.

Overall improvements to technology and a focus on identifying and retaining talent continues to be a main priority for (re)insurance professionals. The survey results show that more than one in three respondents would spend additional resources on talent and retention, if given a blank check to invest in their firm. Bolstering information technology is also a top priority for the industry, as 37% of respondents claim that they would allocate a blank check to this area of their business.

"The insurance industry continues to see significant opportunities to aggregate and analyze massive amounts of data and harness this information quickly to respond to changes in the market and gain a competitive advantage. Big data without analysis and interpretation, however, is just noise. This is where having strong talent and strategic partners becomes critically important," Marcell said. "At Guy Carpenter, we will continue to invest in our industry-leading analytics, strategic advisory services and specialized reinsurance broking expertise to help our clients realize the enormous potential of big data that will, in turn, enable them to grow profitably."

The survey was conducted by Guy Carpenter at the 2014 PCI Annual Meeting held in Scottsdale, Ariz. from Oct. 26 through Oct. 29. The survey polled 111 insurance and reinsurance professionals. The 2013 survey, for comparison, polled 115 professionals.

Source: Guy Carpenter

NJ School Cancels Football Season Over Bullying

PARLIN, N.J. (AP) — A town that found encouragement in its winning high school football team after the devastation of Superstorm Sandy was left to absorb another blow Tuesday after school officials canceled the season over allegations of bullying, intimidation and harassment among players. School officials in Sayreville, childhood home of rocker Jon Bon Jovi, made the announcement Monday night during a meeting with the players' parents.

The district already had canceled and forfeited a game that was scheduled last week between Sayreville War Memorial and South Brunswick and announced that the Middlesex County prosecutor's office was investigating the allegations. "There was enough evidence that there were incidents of harassment, of

intimidation and bullying that took place on a pervasive level, on a wide-scale level and at a level at which the players knew, tolerated and generally accepted," Superintendent Richard Labbe told reporters Monday night. "Based upon what has been substantiated to have occurred, we have canceled the remainder of the football season." Labbe said he could not discuss the investigation, and the prosecutor's office has declined to release details. No charges have been filed, but Labbe said Prosecutor Andrew Carey told him there is credible evidence to back up the allegations of bullying and harassment within the program.

Sayreville sits next to the Raritan River and just inland from the Raritan Bay, site of devastating flooding from Sandy in October 2012. The town was one of those targeted by the state for a buyout program, and demolitions began earlier this year to improve flood protection. Football was a constant through the storm's aftermath, and the school has won three sectional titles over four years. The news of this season's cancellation hit students hard Tuesday. "The football team is, like, the whole school," senior X Ali, 17, said. "It's big. Everybody likes going to the games." Asked what he would do now on football game days, Ali replied: "I don't know what I'm going to do. Just hang out, I guess." Several students expressed disappointment and, in some cases anger, at Labbe's decision. Sam Morris, 15, said he plays on the junior varsity team and would normally have been in pads and on the field Tuesday afternoon. Instead, he faced a wall of microphones and cameras as he walked across the street in front of the school. Morris said he hadn't seen any of the conduct referred to by the superintendent and said players on the team were "upset, angry, annoyed." "I understand it's his decision, but he went a little too harsh on this one," Morris said. Kishan Patel, a 17-year-old senior, said a lot of students expressed support for the football players during classes and said many felt the alleged incidents were "blown out of proportion." "It's all people were talking about all day. ... Everybody's got the football players' backs," Patel said. Corinne Kalev, whose daughter attends the middle school adjacent to high school, said football is a big part of fall for the town. "I think the parents might be more upset than the kids, because this might be these kids' future," Kalev said. "Some of them are really good players and it seems like because of a couple of kids, the whole team is being punished." Labbe said Monday he was sending a message with his decision. "We need all of our student-athletes, all of our students, heck, all students in the state, in this nation, to understand that the one true way to stop bullying is for those bystanders to do the right thing and become up-standers and report to an adult or someone at an authority level of what is going on." Also last week, an assistant football coach at the high school resigned amid allegations that he possessed steroids. Labbe said at the time that the allegations against the former defensive coordinator were the focus of a separate investigation and were not related to the cancellation of last week's game.

Workers' Compensation Update

Adjusted Gross Annual Payroll Requirements Determined for Coverage of Seasonal Workers

The Division of Workers' Compensation (DWC) has determined, pursuant to the authority and direction given under the Texas Workers' Compensation Act (Texas Labor Code, Section 406.162), the adjusted annual payroll requirement of an employer for the coverage of seasonal workers has increased from \$53,124 to \$54,229. This is an increase of 2.08% based on the inflation rate calculated by the Texas Comptroller of Public Accounts. This gross payroll amount will be used in year 2015 to apply against an agricultural employer's year 2014 gross payroll, and to determine whether a farm or ranch worker is covered by workers' compensation.

For more information about the adjusted gross annual payroll requirement for coverage of seasonal workers, contact Brent Hatch at brent.hatch@tdi.texas.gov.

Issued in Austin, Texas on October 2014 .

Source: Texas Department of Insurance

Woman Charged with Workers' Compensation and Insurance Fraud for Filing a False Claim Against McDonald's

A California woman who sued McDonald's over a spilled cup of coffee faces fraud charges, with prosecutors alleging that she faked evidence that she was seriously burned. Selena Edwards, 38, of Victorville, California, is charged with 21 felony counts of insurance and workers' compensation fraud after filing a claim against McDonald's alleging a loose coffee lid led to second-degree burns. Officials say Edwards submitted false medical documents and photographs. The images showing her injuries were pulled from the internet. "At least one of the photographs had been pulled off the internet from a hospital site," said California Insurance Commissioner Dave Jones. "It was a photograph of a burned hand, but it wasn't her burned hand. By copying legitimate burn photos from the internet, Edwards attempted to make a profit from another person's pain and suffering and for this she will be prosecuted to the full extent of the law."

Edwards may have been inspired by a landmark case from 1994, *Liebeck v. McDonald's Restaurants*, in which Stella Liebeck, 79, was awarded \$640,000 from the fast food chain after she accidentally spilled a cup of hot coffee in her lap. The scalding coffee caused third-degree burns, leaving her hospitalized and forced to undergo skin grafting.

Source: Ricky Green Law Offices



Letter from the Editor

This is the final edition of the year for me as editor. My own work as a school risk manager is really never boring. With open enrollment for our Health Plan and the holidays fast approaching, the ebbs and flows of Risk Management continues. The Affordable Care Act's still is rearing its ugly head, and I continue to struggle with how I handle substitutes. It has also had a dramatic effect on workers' compensation stop loss. Medical costs continue to rise and it really can affect the budget process for risk managers whether it be school districts, cities, counties, or whatever. Hopefully, there are tidbits of information you can glean from this newsletter as I attempt to include the most up to date information about these topics. If anyone has information they feel is pertinent for our profession, I welcome your submissions and will be glad to include them in this newsletter. So I leave you with this:

"Eleven Hints for Life"

1. It hurts to love someone and not be loved in return. But what is more painful is to love someone and never find the courage to let that person know how you feel.
2. A sad thing in life is when you meet someone who means a lot to you, only to find out in the end that it was never meant to be and you just have to let go.
3. The best kind of friend is the kind you can sit on a porch swing with, never say a word, and then walk away feeling like it was the best conversation you've ever had.
4. It's true that we don't know what we've got until we lose it, but it's also true that we don't know what we've been missing until it arrives.
5. It takes only a minute to get a crush on someone, an hour to like someone, and a day to love someone-but it takes a lifetime to forget someone.
6. Don't go for looks, they can deceive. Don't go for wealth, even that fades away. Go for someone who makes you smile because it takes only a smile to make a dark day seem bright.
7. Dream what you want to dream, go where you want to go, be what you want to be. Because you have only one life and one chance to do all the things you want to do.

8. Always put yourself in the other's shoes. If you feel that it hurts you, it probably hurts the person too.
 9. A careless word may kindle strife. A cruel word may wreck a life. A timely word may level stress. But a loving word may heal and bless.
 10. The happiest of people don't necessarily have the best of everything they just make the most of everything that comes along their way.
 11. Love begins with a smile, grows with a kiss, ends with a tear. When you were born, you were crying and everyone around you was smiling. Live your life so that when you die, you're the one smiling and everyone around you is crying.
- Unknown

Bill Tarro, CSRM
Editor

2014 Conference Photos

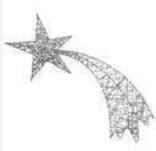
Keynote Speaker Jeff Havens presents
"Becoming a More Annoying You".



Susan Golla asks "You Want Fries With That?" while explaining Risk Management Contracts with David Solis.



Mariachi Band provides entertainment for the grand opening of the exhibit hall.



Opening Night Reception



Networking in the Exhibit Hall



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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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MEMBER'S ONLY WEBSITE TO
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SAVE THE DATE

Let's Begin the Next 25 Years in Galveston, Texas

Join us in Galveston, Texas at the beautiful Moody Gardens Hotel and Convention Center November 8-11 for the 2015 annual Texas PRIMA conference where we will be celebrating the beginning of the next 25 years of annual conferences! So mark your calendar today to make sure you do no miss out on this wonderful educational and networking opportunity.

