



March 2018

## In This Issue...

1. [President's Message](#)
2. [Texas Department of Insurance Important Notices and Helpful Licensing Links](#)
3. [April is Distracted Driving Awareness Month](#)
4. [What to expect from the 2018 Insurance Market](#)
5. [Members on the Move](#)
6. [Texas PRIMA's Educational Opportunities](#)
7. [Sponsor Highlight](#)
8. [Letter from the Editor](#)

## President's Message



### Texas PRIMA...Like, Totally

Can you believe it's been four months since our 2017 cruise through annual conference? Actually, 2018 is already in full swing and I have a couple of super righteous announcements. What a truly successful conference that was, with John Palm at the helm. John has since accepted a wonderful job opportunity with McGriff, Seibels and Williams and we wish him every success. Gilbert Sanchez and Donna Parker-Stirman have graciously moved back into their respective positions of Past President and Immediate Past President. We appreciate both for being totally awesome, to the max.

In January, the Board of Directors met and I'm really stoked about our progress. Our Education Committee is planning our regional seminars, with a twist. We want to increase the number of educational opportunities, to the max, with four this year. Tentatively the first regional seminars will be scheduled in Austin and Euless in April, so rad! Two additional regional seminars will be scheduled in September. Also, be on the lookout for Texas PRIMA sponsored webinars. Believe it or not, plans for our 2018 annual conference in Irving, have already begun. This year's educational sessions will be, like totally awesome. If you haven't already heard (or figured it out), our theme for this year's conference will be.....wait for it.....The 80's.

Our Sponsor Committee is also hard at work organizing our annual sponsor meeting, which gives us the opportunity to get such valuable input from our sponsors and share our goals for the year with them. Our generous sponsors are committed to maintaining our high level educational seminars and conference, the scholarship program and networking opportunities. This partnership, along with all of our members, is what makes Texas PRIMA successful.

Last year took a toll on the risk management industry, and many of our members are still in the throes of dealing with the effects of Hurricane Harvey. These types of great challenges create opportunities for change, look at situations and challenges in a new light, embrace the change, change leads to growth. As the leadership body of Texas PRIMA, the Board is embracing change, trying out new ideas and different ways of accomplishing goals.

Texas PRIMA is dynamic and promotes growth in every member who participates, from our scholarship recipients to long-time members. I encourage you to engage in the change, participate

on a committee, host a regional seminar, moderate a conference session, be the change dude/dudette!

I'm so honored to serve as President, looking forward to seeing you all at regionals and conference. Don't forget to check us out on [Facebook](#), [LinkedIn](#) and on our [website](#).

*Donna James-Spruce, ARM  
2018 Texas PRIMA President*

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## Texas Department of Insurance Important Notices and Helpful Licensing Links

### **DWC revised Plain Language Notices effective March 1, 2018**

Did you update your Plain Language Notices (PLNs) yet? If you have not already done so, be sure to begin using the new and revised Plain Language Notices which went into effect March 1, 2018. If you have a third-party administrator for workers' compensation, confirm with your Account Manager that they are utilizing the revised forms. The Division of Workers' Compensation (DWC) revised all of the PLNs located on their website including the PLN01, PLN02, and PLN04 through PLN12. Perhaps the biggest change, DWC implemented three PLN03s to replace the single PLN03 we previously sent out to injured workers. The PLN03A, PLN03B, and PLN03C should now be utilized as of March 1, 2018. For a complete listing of the revised Plain Language Notices, visit the Texas Department of Insurance website by clicking [here](#) PLN Changes.

### **FAQs Regarding Your Agent or Adjuster License**

The Texas Department of Insurance recently provided updated information regarding your agent or adjuster license. If you have not already, you may want to bookmark the Sircon website to your Favorites for easy access to check your continuing education transcript. You can check your transcript to confirm any approved CE course for credit was carried over to Sircon. Click [here](#) to locate your transcript on Sircon. If you have not yet applied for your license and are interested in doing so, you can visit the Pearson VUE website to schedule your exam. Did you recently move? If you did, be sure to update your address with TDI so that they have your current address on file when it comes time to renew your agent or adjuster license. For more information, visit the Texas Department of Insurance website [here](#) TDI Licensing.

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## April is Distracted Driving Awareness Month

### **Fight Distracted Driving and Change Our Social Norm**

Every Second Matters is an ongoing effort to explore causes of distracted driving and work to change social norms so roads are safer for drivers, passengers, cyclists and pedestrians. San Antonio Fusion Officer Jonathan Esquivel has first-hand knowledge of how one second can change a life.

Esquivel nearly was killed in a distracted driving crash in February 2012. While out of his own squad car and assisting another officer at a crash scene, he was struck by a truck. The truck's driver was reading a text and did not observe the traffic cones and flares Esquivel placed on the roadway. He suffered numerous broken bones and a traumatic brain injury. With more than 130 screws in his pelvis, his road to recovery has been [described as a medical miracle](#).

After three years, Esquivel returned to work, first in the San Antonio Police Department's Public Information Office, and later in the Intelligence Unit. He shares his story in hopes of sparing others from risks associated with distracted driving. "It's about reminding your friends and coworkers of the dangers," Esquivel said. "Don't call or text someone if you know they are behind the wheel unless it's an absolute emergency." Think about this advice as a co-pilot's duty. Speak up. We need to keep each other safe.

As I listened to Esquivel speak at a symposium to help launch the Travelers Institute "Every Second Matters" series in February at St. Mary's University in San Antonio, I was reminded how employers

are positioned to drive behavior change through consistent and ongoing safety messages. Texting while driving now is illegal in 47 states, including Texas and the District of Columbia. Talking on a cell phone while driving – using a handheld or hands-free device – is never safe. Research debunks the myth that humans are good at multitasking. In fact, the human brain cannot handle two thinking tasks at the same time, like driving and talking on the phone. Your brain toggles quickly between these two tasks, meaning your reaction time behind the wheel can be slowed. Because you are not focused on what is ahead, you are putting your own safety and the safety of others at risk. Drivers talking on cell phones can miss seeing up to 50% of what is in their driving environment, including stop signs, red lights and pedestrians. In Texas, [1 in 5 crashes is caused by distracted driving](#), according to the Texas Department of Transportation. In 2016, there were 109,629 distracted driving crashes statewide, resulting in 455 fatalities and 5,598 injuries.

The irony is technology exists that can help solve a problem created by technology. [Cell phone blocking apps and devices can help drivers stay focused on driving](#). They prevent drivers from making or accepting calls, texting or accessing the internet. At Our Driving Concern, we provide Texas employers free resources to educate employees on the risks of distracted driving:

- Distribute: [Posters, fact sheets and tip sheets](#)
- E-Learning: Five- to seven-minute lessons fully compatible with your mobile device, including a [module on distracted driving](#)
- Watch: [Inattention Blindness: It's the Same as Driving with Your Eyes Closed](#)

Years ago, before laws were passed, employers took the lead in promoting seat belt use. Today, many employers include [safe driving policies](#) that ban cell phone driving in their health and wellness programs. All organizations are responsible for creating safe work environments for their employees. Distracted driving and transportation safety issues should be included in a comprehensive safety package at your workplace.



While safe driving policies are good for business – driving down crash-related expenses – they also are good for people. By adopting cell phone abstinence policies, employers are saying it is time to bring safety and sanity back to our roads. This message is important to share because behaviors learned in the workplace often are mimicked at home.

On the road, every second matters.

*Lisa Robinson is a Senior Program Manager with the National Safety Council*

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## What to expect from the 2018 Insurance Market

In 2017, three named windstorms, two major earthquakes in Mexico, and wildfires in California cost insurers billions of dollars. As a result, increases in commercial property insurance rates are expected for 2018.

In the USI 2018 Insurance Market Outlook, our knowledgeable practice leaders have provided their insights to help you understand the dynamics of the insurance market for the coming year. They also offer their views on other factors affecting capacity, and costs of coverage, and what the increased use of data analytics by underwriters means to insureds. Learn more:

- What's going to happen in the market overall?
- How does this translate into specific coverage areas?
- Will we see a tightening of terms and conditions?

As predicted in last year's Insurance Market Outlook, calendar year 2017 through November 1, 2017 was mostly a buyers' market for both property and casualty commercial insurance and affiliated lines. A majority of insureds experienced rate decreases across a broad range of coverage offerings, with a few coverage line exceptions. Abundant market capacity and healthy competition for new business helped maintain or drive prices down—despite an environment of marginally increasing treasury yields.

The summer and early fall of 2017 saw record loss activity resulting from unprecedented windstorm and flooding events (arising out of Hurricanes Harvey, Irma and Maria)—with estimated total losses for commercial lines ranging from \$85 billion to \$100 billion. Combined with a number of additional losses from wildfires, hail, and tornadoes, the market is now in a situation where losses and expenses are outpacing premium growth for many insurers and reinsurers. See more in the [USI 2018 Insurance Market Outlook](#).

*USI Insurance Services*

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## Members on the Move

Congratulations to **Jason Hardy** for his promotion to Director of Risk Management at Grand Prairie Independent School District.

Congratulations to Donna Parker Stirman on her retirement from Travis County on January 31st. Donna started a new job at Hays County Sheriff's Office on March 1st.

### Welcome New Members:

Rush Akin, Enterprise Sales Director - Lytx

Pam Binkley, Workers Compensation Specialist - Richardson ISD

Thaddeus Fernandez, Director of Employee Benefits - Northside ISD

K'Netha Jones - Tristar Insurance Group

Dale Sharpe Jenkins, CIC, Agency Owner - The Jenkins Agency, Inc.

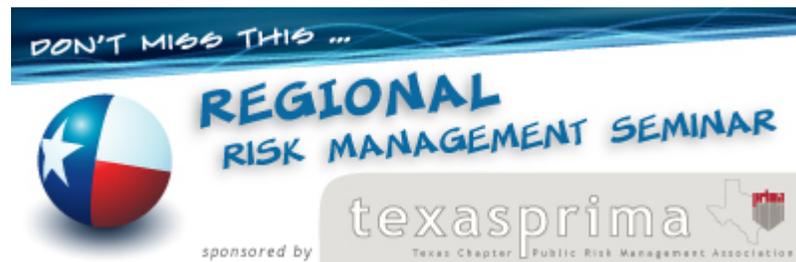
Kim Smith, Insurance Account & ACA Reporting Specialist - Denton ISD

### Looking to Become More Involved with Texas PRIMA?

If you are interested in joining the membership committee, please email Lesley Ward at [lward@bryantx.gov](mailto:lward@bryantx.gov).

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## Texas PRIMA's Educational Opportunities



The 2018 Texas PRIMA Education Committee is thrilled to expand its educational offerings this year. We will continue our tradition of excellence with our Educational Seminars this year and will be offering 4 locations around the state for our members' convenience. These Seminars provide an opportunity for attendees to hear from a variety of topics that affect Risk Management Programs throughout the state. Some of the topics we are exploring this year are on Cyber Crime, Workers Compensation Coverage, Presumptive weight and PTSD within the Workers' Compensation Claims, Opioid use and abuse with Drug Programs, and Sexual Harassment claims and how to avoid them.

In addition to our Regional Seminars, we will be adding Webinars this year. Each Webinar will be no longer than 1 hour and will share on issues within Risk Management. The Webinars will provide a chance for people who may not be able to attend a Regional Seminar the chance to have Educational Opportunities to provide a means to make them successful in their Entity.

To provide the best information to our members and issues that you face on a day-to-day basis, we want to know what topics interest you. Additionally, if you are interested in presenting on a specific topic in either a Regional Seminar or in a Webinar, please feel free to reach out to me or submit an existing presentation to [info@texasprima.org](mailto:info@texasprima.org).

I am looking forward to an amazing 2018 as we provide excellent education opportunities around the state of Texas. Looking forward to talking to you and learning together. To stay up to date on Educational Opportunities, remember to check our [website](#), like Texas PRIMA on [Facebook](#), or connect with us on [LinkedIn](#).

*Jason Hardy*  
*2018 Education Committee Chair*

**Texas PRIMA Regional Risk Management Seminar Schedule:**

Eules (North Texas) – April 11th

Austin – April 12th

Houston – (TBD – late August early September)

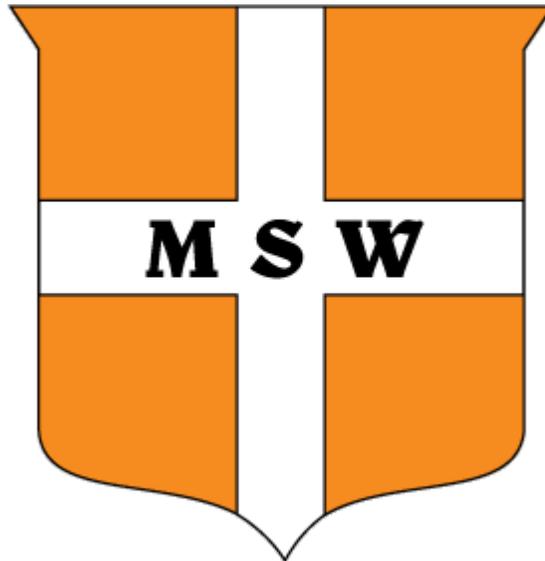
Waco – September 20th

**Registration is available at [texasprima.org](http://texasprima.org).**

**Save the Date:**  
**Texas PRIMA Annual Conference**  
**November 11-14, 2018 at Omni Mandalay Hotel in Irving, Texas**

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## Sponsor Highlight



**McGriff, Seibels & Williams of Texas, Inc. (MSW)** is proud to be a Platinum sponsor of Texas PRIMA. MSW is a division of BB&T Insurance Services, Inc., the 5th largest insurance brokerage firm in the world. The MSW/BB&T family has over 37,000 employees and over \$220 billion in assets. The MSW Texas operation is the largest provider of insurance and risk management services to Public Entities in Texas.

With offices in Houston, Dallas, and San Antonio, MSW specializes in providing Commercial Property & Casualty, Employee Benefits, and Risk Management consulting services for Texas Public Entities. The staff dedicated to Public Entity accounts has a broad range of experience including former Public Entity risk managers and Texas PRIMA board members who have “walked in the shoes” of Texas public entity risk professionals.

The experienced professionals at MSW work in the global insurance marketplace to obtain the best coverage available at the best price for our Public Entity clients. MSW utilizes in-depth knowledge, experience, and resources to help our clients find solutions for a full range of risk management and benefits needs. The goal of McGriff, Seibels & Williams is to establish long-term partnerships with their clients by providing top-notch service, inspiring customer confidence and trust.

McGriff, Seibels & Williams congratulates the success of Texas Chapter PRIMA as the premier

organization providing education, training, and resources for Public Entity risk professionals and we appreciate the opportunity to be a long time partner of this organization.



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- Medical management

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- Tools and information to help people make better-informed decisions about their health care and financial well-being

Aetna provides local grants to promote healthier lifestyles. We fund community groups that are advancing healthy eating and active living in homes, schools and neighborhoods. A major part of this effort is connecting people of limited means with fresh fruits and vegetables through community gardens, urban farms and farmers markets.



**AS&G Claims Administration, Inc.** is the nation's premier provider of claims administration services to the public risk sector. For 33 years, they have been a single source provider of workers' compensation, general liability, automobile liability, professional liability and property claims expertise to local governments and municipal organizations. AS&G has 7 offices in Texas and 16 offices nationwide that service the Gulf Coast, South East and Mid-Atlantic states. Their goal is to reduce clients' costs through proactive claims handling and experienced decision making. AS&G's dedication is to deliver quality service that exceeds expectations.

## Thank you Sponsors!

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## Letter from the Editor



As I begin this journey as a new board member for Texas PRIMA, I am excited for the challenges that lie ahead and hope to contribute what I can to further the networking and education of public entity risk management professionals in Texas. I feel blessed to have been given the opportunity to serve as chair of the Communication Committee, and I hope we can provide you all with relative information worthy of your time and relevant to your diverse areas of responsibility. In reading John C. Maxwell's book, "Good Leaders ask Great Questions," I am reminded that one of the most common tools we as risk management professionals have in our tool box is the ability to ask questions. I hope the information we share over this next year will answer some of your common questions, or at least encourage dialogue with your peer groups on these subjects. The Communication Committee is comprised of volunteer risk management professionals who have dedicated their time and talents and I thank them for their service with this edition and those to come.

*Robert Warren, CRM*

*Robert.warren@arlingtontx.gov*

*PRIMA Press Editor & 2018 Communications Committee Chair*

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