



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Johnson County Renewal Application

Questions about completing this application should be directed to your Member Services Representative at 800-456-5974.

General Information

1. Name of Political Subdivision: Johnson County
2. Mailing Address: 1102 East Kilpatrick, Suite B Cleburne, TX 76031
~~Contact Person: Ms. Jamie Brockway Email: jbrockway@johnsoncountytexas.org~~
 Contact Phone Number: (817) 556-6382 Contact Fax Number: 817-556-6385
3. Total Number of applicant's employees including elected officials:
549 Full Time 29 Part Time 0 Volunteers

Margaret Cook
macook@johnsoncountytexas.org

Full time = 35 hours or more a week / Part time = Permanent employee less than 35 hours / Volunteer = actively serving

Coverage Renewing

Renewal coverage period: **May 15, 2013 - May 15, 2014**

Please review your current coverage. If you wish to renew as expiring please select the coverages you desire to **renew with no changes** and coverage will renew as it currently stands. If you wish to **renew with changes as shown on the application** select the coverages you desire to change and complete the appropriate **Optional Coverage** sections.

Renew with no Changes

- Auto Liability
- Auto Physical Damage
- Crime
- General Liability

Renew with changes as shown on application

- Auto Liability
- Auto Physical Damage
- Crime
- General Liability

Signature

The questions in this application seek information from applicant that may be used by the Pool in processing the application and in assessing coverage needs of the applicant. The questions posed, or any wording of the application, should not and may not be relied upon by applicant as implying that coverage exists for any particular claim or class of claims. The only coverage available is described in the Coverage Document, including Declarations and any endorsements, issued to a covered political subdivision.

[Signature] 5-13-13
Signature of County Judge (or Presiding official of the political subdivision)

4/22/13
Date

Current Coverage Information:

Deductible: \$0

You have the following optional coverages:

None

If you wish to make changes to your General Liability coverage please select from the options below:

Optional coverage:

Hospital premises: Accept Reject

Airport premises: Accept Reject

Law Enforcement Watercraft: please provide description, attach additional sheet if necessary:

Year/Make/ Model: _____ Registration #: _____ Length: _____

Passenger/Crew Max Capacity: _____ Use: _____

Current Coverage Information:

Deductible: \$1,000

<u>Coverage</u>	<u>Limit</u>
Theft, Disappearance & Destruction	\$ 20,000
Robbery and Safe Burglary	\$ 20,000
Counterfeit Currency	\$ 20,000

If you wish to make changes to your Crime coverage please select from the options below:

Coverage Options:

- Accept Reject Public Employee Dishonesty
 Accept Reject Forgery or Alteration
 Accept Reject Theft, Disappearance and Destruction
 Accept Reject Robbery and Safe Burglary
 Accept Reject Counterfeit Currency

Limit Options:

Public Employee Dishonesty

- \$100,000 \$150,000

Forgery or Alteration

- \$20,000 \$50,000 \$100,000

Theft, Disappearance or Alteration

- \$20,000 \$50,000 \$100,000

Robbery and Safe Burglary

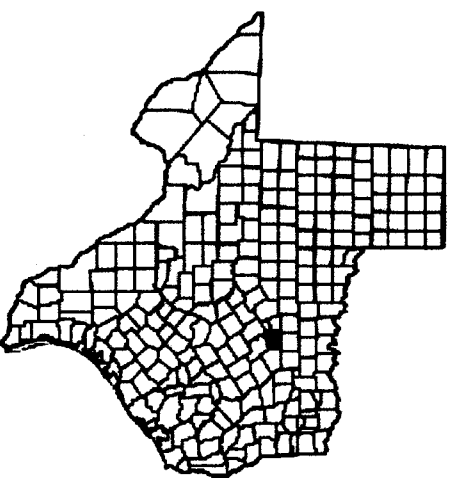
- \$20,000 \$50,000 \$100,000

Counterfeit Currency

- \$20,000



Johnson County



TEXAS ASSOCIATION OF COUNTIES
• RISK MANAGEMENT POOL



Texas Association of Counties

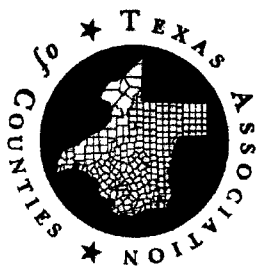


Mission Statement: *The mission of the Texas Association of Counties is to unite counties to achieve better solutions.*

Purpose:

- To augment the efforts of county officials to provide a responsive form of government to the people of Texas;
- To further the interests of local government for the people of Texas;
- To assist the people and the counties of the state of Texas in accomplishing their goals toward meeting the challenges of a modern society.

Est. 1969



Risk Management Pool

1974- Texas Legislature required all counties to carry Workers' Comp insurance for their employees

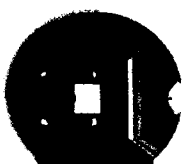
Pool- Combining the financial resources of Texas counties to help fund the exposures/risk that counties face

Spreads the Risk
Texas County Specific
Owned by Counties
Stable Reinsurance

Advantages



Coverage tailored for counties



Managed by Board of Directors (County Officials)



Strategic Risk Management for Counties



Risk Control Professionals (County Specific)



Market and Rate Stability



Claims Professionals geared to Counties



Non Profit and Captive Reinsurance

Coverage Provided by the Pool

Workers'
Compensation

Auto Liability &
Physical
Damage

General
Liability

Public Official
Liability

Law
Enforcement
Liability

Property

Crime

Group Health &
Employee
Benefits

Unemployment
(TALX)



County Participation

- **Worker's Compensation – 272 Members**
- **Health/Employee Benefits – 186 Members**
- **Unemployment Compensation – 207 Members**
- **Auto Liability – 215 Members**
- **Auto Physical Damage – 190 Members**
- **General Liability – 172 Members**
- **Law Enforcement Liability – 149 Members**
- **Public Officials Liability – 189 Members**
- **Property – 144 Members**
- **Crime – 40 Members**

Workers' Compensation

Coverage Provided For:

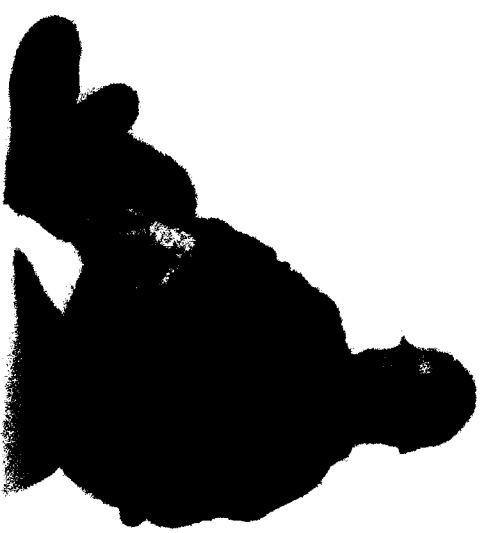
- Medical expenses associated with job related injury
 - e.g. An employee falls from a ladder while moving storage boxes
- Continuation of employee's salary during the period employee is unable to work

Limits

- Statutory Limits for TEXAS
- Alliance Network
- High Deductible Plans available

Special Endorsements:

- Elected Officials
- Volunteers & Volunteer Fire



Auto Liability/Physical Damage

Coverage Provided For:

- Auto Liability - Pays bodily injury and property damage to 3rd party caused by covered auto (\$0)
- Auto Physical Damage - Pays for property damage to a covered county auto resulting from collision. (\$1000)
 - *e.g. hitting deer, backing into other objects, hail damage, vandalism*

Limits:

- Tort Limits 100/300/100
- Sovereign Immunity, TEX Gov Code 101.021
- Out of State 1,000,000

Special Endorsements:

- POV – Law Enforcement
- PIP (Included), UM, UIM
- Garage Keepers



General Liability

Coverage provided for:

- Premises Liability – Slips and Falls on county owned property (\$0)
- Contractual Liability
- Med Pay - Increased to \$5000
- Products Liability – Roads maintained by county
- Employee Benefits

Limits:

- Tort Limits 100/300/100
- Sovereign Immunity, TEX Gov Code 101.021

Special Endorsements:

- Law Enforcement Watercraft

Public Officials Liability

Coverage provided for:

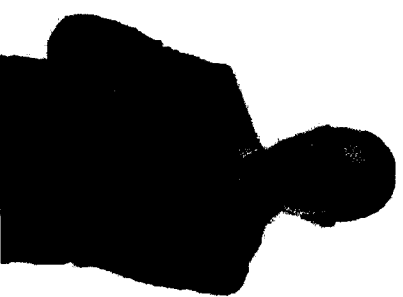
- Coverage to defend county elected officials from lawsuits of wrongful acts. (\$10K)
 - *e.g. wrongful terminations, sexual harassment, and racial discrimination*
- Back Wages
- Takings – Eminent Domain

Limits:

- \$2,000,000 per claim/\$2,000,000 aggregate
- \$1,000,000 Punitive Damages within basic limits
- Defense Costs are outside limits

Special Endorsements:

- Clerks E&O (by statute TEX Gov Code 82.003a)
- Hospital/Airport Boards
- District Attorney/Judge
- High Retention Plan & Increased Limits available



Law Enforcement Liability

Coverage provided for:

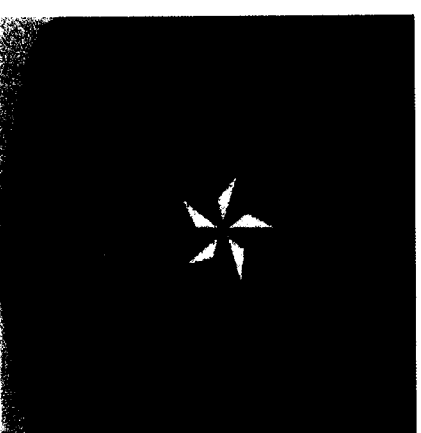
- Coverage to defend law enforcement officials from lawsuits arising out of errors while conducting their law enforcement duties. (\$15K)
 - *e.g. excessive force, civil rights violation, inmate suicide*

Limits:

- \$2,000,000 per claim/\$2,000,000 aggregate
- \$1,000,000 Punitive Damages within basic limits
- Defense Costs are outside limits

Special Endorsements:

- District Judge – Juvenile Board
- Punitive Damages outside basic limits
- High Retention Plan & Increased Limits available



Property

Coverage provided for:

- Broad all-risk coverage for physical damage to property such as county buildings and contents. (\$5000)
 - *e.g. fire, lightning, flood, hail damage*
- Equipment Breakdown
- Builder's Risk – Soft cost during course of construction
- Electronic Voting Equipment

Limits:

- All scheduled locations - Replacement Cost Value w/ 125% Blanket Limit
 - Property Appraisals every 3 years – No cost to the County
 - No Co-Insurance Penalty
 - No Separate Windstorm/Hail deductible
- Special Endorsements:**
- Heavy Mobile Equipment - Scheduled as ACV
 - *e.g. maintainers, dozers, tractors*
 - Animal Mortality/Theft – Dogs and Horses



Crime

Coverage provided for:

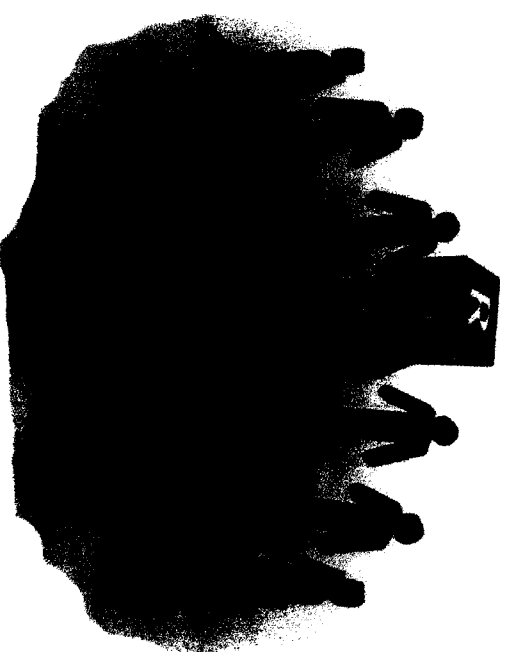
- Coverage for loss of money, checks , etc. due to dishonest acts by an employee. (\$1000)
 - *e.g. loss by theft, disappearance of checks, money, etc*
- Forgery
- Robbery
- Computer Fraud

Limits:

- 100,000 w/ additional sub-limits
- Increased Limits if Desired

Risk Control Services

- **Risk Control Experts**
 - Safety, HR, Law Enforcement
 - Ernesto Galindo
 - Diana Cecil
 - Thomas Keress
- **Onsite Training**
- **Technical Assistance**
- **Regional Loss Control Workshops**
- **Video Library**
- **Webinars/Online Meetings**
- **Regional Pool Member Meetings**
- **Risk Management**
 - Exposure Review
 - Coverage/Deductible Review
 - Trends and Claims Analysis
- **Michael Shannon**

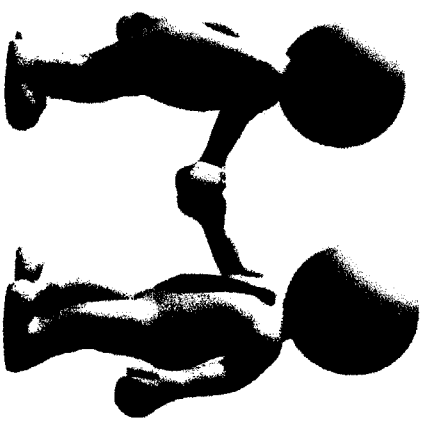


Risk Control Services

- ✓ **Return-to-work programs**
- ✓ **Heavy equipment safety**
- ✓ **Driving class / simulator for law enforcement and road & bridge depts.**
- ✓ **Safety surveys of road & bridge precincts**
- ✓ **LE – HR Training specific to Law Enforcement**
- ✓ **LE – Training in conjunction with TJA**
- ✓ **HR – Hiring/Firing, FMLA, FLSA, ADAA**
- ✓ **Risk Mgt. & leadership discipline training**
- ✓ **Risk Control Committees**



Thank You



TEXAS ASSOCIATION OF COUNTIES
RISK MANAGEMENT PROGRAM