



September 2017

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President's Message



"He who asks a question may be a fool for five minutes, but he who never asks a question remains a fool forever." – Tom Connelly

I have that quote in a frame on my office desk and it motivates me to keep asking questions even when my pride is begging me to keep quiet. It also reminded me that September is here and you all may have some questions regarding our annual conference in November.....only two months away! I am hoping this President's Letter along with the other information in the newsletter will help to answer any questions you might have.

[The 2017 Texas PRIMA Conference & Expo](#) will be held Sunday, November 12th through Wednesday, November 15th at Moody Gardens in Galveston. Keeping with the "Galveston" feel, we are designing this conference to have you feeling like you are on a four-day cruise without ever leaving the shore. You can start your conference off early on Sunday morning with a relaxing (or in my case, frustrating) round of golf or a spa session through the Putt & Pamper event, or get a head-start on education by attending the free Our Driving Concern: Train the Trainer program offered by the National Safety Council. The conference officially sets sail with our welcome reception Sunday evening, then it is full steam ahead through Monday and Tuesday where an extensive allotment of educational sessions will be offered, along with opportunities to visit with our sponsors and exhibitors in the exhibit hall. Other highlights include an exciting keynote address from Steve Ford, son of former President Gerald Ford; delicious and event-filled luncheons on both days; and the opportunity to enjoy a little funny-money gambling and live music at our Casino Night & Dinner. But, don't disembark before Wednesday where we will have one more round of educational sessions before we wrap things up with Dr. Robert Emery as our closing speaker and the door prize giveaway.

I hope you are as excited about this year's annual conference as I am. Our committees have been hard at work throughout the year to make sure ours is the most worthwhile and enjoyable conference for public risk professionals in Texas. If you don't think you will be able to fit the conference in your budget this year, I invite you to apply for a conference scholarship. Qualification

rules and other details can be found on our website at www.texasprima.org.

If we weren't able to answer all of your conference questions in this newsletter, don't be a fool forever! Visit the website or contact the Texas PRIMA office at info@texasprima.org. Or, you can contact me directly at john.palm@allenisd.org and I will be happy to personally answer any questions you may have.

As they say in the airline industry, "we know you have a choice," and we thank you for choosing Texas PRIMA. See you in November!

John Palm
2017 Texas PRIMA President

Effective Written Communication for Mitigating Risk

by Timothy J. Corbett, President & Founder SmartRisk

Introduction

Successful projects thrive on effective communication. A majority of claims and litigation against design firms continue to be driven by poor communication skills.

Avenues for written work have dramatically changed in recent years with the advent of email, twitter, wikis, blogs, discussion boards, and social media. This has caused a resurgence of written work.

Communication in the workplace has changed with virtual teams spanning across a state, the country, and around the world. This has resulted in many working with people you may have never meet in person, or only meet occasionally at a company or industry events. Your main methods of communication now become by phone, conference calls, email, Skype, Face-Time or similar virtual communication tools.

Importance of Written Communication

Let's start by asking - how important is written communication? Bottom line, it is very important. Your professional abilities, attitude, and attention to detail are judged by the quality of the emails you write, proposals and promotional material developed, training provided, the presentations delivered, and documents created.

[\[click here\]](#) to read the full article]

Ten Subrogation Mistakes Insurance Companies Keep Making

by Gary L. Wickert



"Show me the money." – Rod Tidwell in Jerry Maguire

This year is the 20th anniversary of the 1996 romantic comedy Jerry Maguire. Its director, Cameron Crowe, just published the entire 5,000-word mission statement he wrote for his crisis-hit sports agent played by Tom Cruise. The memo, entitled The Things We Think and Do Not Say laments some of the dysfunctions within

the world of sports agents and endeavored to improve the profession. In many ways, this article is also a mission statement revealing critical mistakes we see with some frequency within the industry and providing suggestions as to how to avoid repeating them. Subrogation is the necessary evil of recovering as much of our insureds' claim dollars as possible in order to help hold down insurance premiums and soften the blow a claim event might otherwise have on them. No industry is perfect, and insurance is no exception. Thirty-three years of subrogation litigation experience has distilled ten of the most common mistakes which we see clients continuing to make when it comes to recognizing and acting on subrogation potential. I divulge and discuss them in this article, much like Jerry Maguire did, not as a criticism of the clients to whom we owe the living we make, but as a

healthy reminder to those who do not wish to repeat them. The following are the ten most common mistakes we see repeated within our industry in order of the frequency with which we see them made.

[\[click here\]](#) to read the full article]

Safety and Performance Excellence: Does Root Cause Analysis Stifle Safety Innovation?

An accident must occur before root cause analysis can be performed, making it a reactive versus a proactive tool when it comes to improving safety.

by Terry Mathis

When accidents happen, organizations analyze them to determine causation. Causation not always is a one-dimensional thing, i.e. one cause producing one effect; therefore, we seek to determine root cause. The theory is that removing or addressing the root cause is the most elegant and effective preventative measure. However, there are several problems with this theory.

Accidents do not always have a single root cause, and one or all root causes cannot always accurately be determined. There are several popular methods for determining root cause, and they have some interesting differences. All suggest that asking "why" is key. Ask why the accident happened to determine the immediate cause. Then ask why the cause happened and so on. Some suggest root cause always is the fifth underlying cause and others differ on their interpretations.

In his book, "The Apollo Root Cause Method," Dean Gano suggests all accidents have multiple causation chains. He thinks these chains tend to be either behavioral or conditional and that there can be multiples of either or both. This assumption complicates the theory of a singular root cause that can be determined and addressed to prevent future accidents. Gano also points out that we tend to assume we have determined the root cause when we simply have run out of information to answer the next "why" question.

[\[click here\]](#) to read the full article]

Members on the Move

Nancy Davis is retiring on August 31st. Nancy has worked for the City of Lewisville for 20 years.

Judyann Robinson, CSRM, RTSBA is retiring August 31st from Irving ISD. Judyann has worked in the risk management arena for 30 years.

Welcome New Texas PRIMA Members:

Candiece Arrington, Payroll Manager, Wylie ISD

Denise Bromley, Claims Administrator, City of San Antonio

Nhora Rocio Chaparro, Safety Specialist, Dallas Independent School District

Mark Flores, Director of Payroll and Insurance, Cypress-Fairbanks ISD

Hiawatha Franks, Division Director WC Claims Administration, Texas Association of School Boards, Inc.

Lizette Gomez, Risk Management Coordinator, City of Pharr

Greg Knapic, Vice , Wells Fargo Insurance Services

Martha Valderrama, Risk Management Coordinator, Port Of Corpus Christi

Raymond Villarreal, Safety Coordinator, City of Corpus Christi

Kristi Warnke, Risk Management Coordinator, Corpus Christi ISD

Cruising Through Risky Seas – Itinerary for the 2017 Texas PRIMA Conference



Texas PRIMA has been cruising through 2017, and we intend to continue that trend with the organization's ANNUAL Conference & Expo in November! Our port of call will be a city known for its cruises, but you'll never need to leave shore. Galveston's beautiful Moody Garden Hotel & Conference Center will host all conference activities — a calming oasis from which to explore navigating the choppy waters of risk management. Don't pack your Dramamine; this year's educational topics will have you Cruising Through Risky Seas like an experienced skipper by the time you set sail for home.

Join the Texas PRIMA Board and your professional peers as we embark on four days of learning and fun. This conference promises to be all-inclusive when it comes to professional development, networking and entertainment.

Sunday

PUTT & PAMPER PRE-CONFERENCE EVENTS — GOLF: 8 a.m. / SPA: varies

Hosted by McGriff, Seibels & Williams of Texas at Moody Gardens.

Join us Sunday morning for some pre-conference fun and relaxation. Limited spots are available. Must be registered for the conference and pre-registered for events by the Oct. 2 deadline to participate. Pamper/Spa event is available to public entity registrants only.

OUR DRIVING CONCERN: TRAIN THE TRAINER — 1 p.m. to 5 p.m.

National Safety Council's program for employers/employees provides presentation skills, in conjunction with traffic safety curriculum and resources, to address driver behaviors on (and off) the job that are costly to Texas employers. Offered to registered conference attendees at no additional fee. Must be pre-registered to attend. (see [registration brochure](#) for more info)

WELCOME RECEPTION — 6 p.m. to 7 p.m.

Join fellow risk management passengers as we prepare for the next 3 days of learning and fun. Beverages and light hors d'oeuvres will be provided.

Monday

CONFERENCE SESSIONS COMMENCE — 8:30 a.m.

Check out the Schedule-at-a-glance to map out your personal itinerary.

OPENING KEYNOTE — 10 a.m. to 11:30 a.m.

Steve Ford, son of former President Gerald Ford, will speak about leading with character.

MEMBERSHIP LUNCHEON — 11:45 a.m. to 1 p.m.

Join your colleagues and fellow Texas PRIMA crew at this year's membership lunch. President John Palm 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 2017. You will also have an opportunity to hear from a National PRIMA board member.

GRAND OPENING & DESSERT WITH EXHIBITORS — 1 p.m.

Immediately following the Membership Luncheon, dessert will be served in the exhibit hall. Preview cutting-edge risk management products/services before heading off to the afternoon educational sessions at 1:45 p.m.

NETWORKING IN THE EXHIBIT HALL — 5 p.m. to 6 p.m.

Get to know the experts who can help your ship sail as smooth as possible. Enjoy a light snack and beverage while visiting our exhibitors and sponsors. Complete your game card for Tuesday afternoon's door prize drawings.

CASINO NIGHT & DINNER — 7 p.m. to 12 a.m.

Following the networking with exhibitors, join your fellow attendees for Texas PRIMA's signature networking event. Deck out in your casual summer beach-wear and enjoy casino games, a dinner buffet, and live music from The Grooves.

Tuesday

CONFERENCE SESSIONS CONTINUE – 8:30 a.m. to 4:45 p.m.

Check out the Schedule-at-a-glance to map out your personal itinerary.

AWARDS LUNCHEON — 12:15 p.m. to 1:30 p.m.

Texas PRIMA award winners and scholarship recipients will be recognized, including Texas PRIMA's Chapter Service Award and scholarship recipients.

EXHIBIT HALL ACTIVITIES (with exhibitors):

Beverage Breaks (2) — 10 a.m. to 10:30 a.m. | 3 p.m. to 3:30 p.m.

Sponsor & Exhibitor Appreciation Reception — 4:45 p.m. to 6 p.m.

Wednesday

CONFERENCE SESSIONS CONTINUE – 9:00 a.m. to 10:15 a.m.

Closing Keynote & door prizes — 10:30 a.m. to 12:15 p.m.

Dr. Robert Emery will present tips on staying on course in a sea of constant change. Must be present to win door prizes!

Conference registration includes entrance to all educational sessions and Exhibit Hall, plus these events:

Sunday - Welcome Reception

Monday - Membership Luncheon, Networking in Exhibit Hall, Casino Night & Dinner

Tuesday - Awards Luncheon, Sponsor Appreciation Reception.

Additional guest tickets may be purchased for Casino Night & Dinner (\$65), and the Membership or Awards Luncheons (\$50).

[Register today](#) – don't miss the boat!

Texas PRIMA's 28th Annual Conference Scholarship Program

The scholarship application process for Texas PRIMA's Annual Conference at Moody Gardens Hotel and Conventions Center, Galveston, Texas, November 12-15, 2017 is now underway!

We are encouraging members to get the word out to any of 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 September 30, 2018.

We appreciate your help in spreading the word about the Texas PRIMA Annual Conference and scholarship program, but hurry, application **deadline is September 15, 2017**. [Click here](#) for eligibility criteria and the application process.

Donna Parker Stirman
Scholarship Chair

Texas PRIMA Awards Program

Nominations are being accepted for Texas PRIMA Awards! Texas PRIMA recognizes excellence among its risk management members with three awards:

Risk Professional of the Year and **Rising Star Award** honor individuals who exemplify the title through continual innovation and commitment to the Risk Management field.

Risk Program Achievement Awards honor public entities with creative and successful risk management programs.

Winners receive a complimentary conference registration and are recognized at the awards luncheon during Texas PRIMA's annual conference in November. Winners will also be recognized in the Texas Chapter's "PRIMA Press" newsletter.

Visit <http://www.texasprima.org/awards> to learn more about the Texas PRIMA Awards Program and how to apply.

Board of Directors Nominations

Nominations for the Board of Directors are being accepted. Two Director positions will be up for election for the terms that end this year. 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 the bylaws. Consideration is given to experience, demonstrated leadership, participation in the Chapter, and proven commitment to the organization and profession.

Please submit a [nomination form](#) by September 8, 2017 if you have a candidate for the Nominating Committee to consider. If you have questions, feel free to contact Texas PRIMA at 512-394-0719.

Gilbert Sanchez & Donna Parker Stirman, Nominations Committee

Sponsor Highlight



Cigna is proud to be a 2017 Diamond Level sponsor of Texas PRIMA. We are a global health service leader focused on improving the health and health outcomes of the customers we serve. Established more than 200 years ago, we now have 42,000 employees serving our customers in more than 30 countries and jurisdictions around the world. Cigna services 90M customers worldwide with 2.8M in the U.S. Public Sector. Working together with our customers, we help them lead healthy, secure lives, provide personally relevant products and services, and help them choose quality health care and achieve optimal health outcomes.

Every day, our team works together with our clients in ways they find proactive, personal and empathetic. That spirit of true partnership goes deeper than paying claims, and is often life-changing

— helping members stay well, prevent sickness, obtain access to health care, recover from illness or injury, return to work and provide for their families. Worldwide, we offer our clients and their families' peace of mind and a sense of security. We're with them all the way, through the most critical points in their lives.

Our product portfolio goes beyond medical, pharmacy, dental, life and disability plans. We offer consultative services that provide high performance network access, onsite service and health improvement resources, plus we can provide a health improvement performance guarantee. Our involvement goes beyond health benefits and services and includes a commitment to the communities we serve. In TX, we support both national and local initiatives including TMHRA, IPMA, SALGBA, ICMA, NLC, and NFBPA.



The Surplus Lines Stamping Office of Texas (SLTX) is a non-profit quasi-governmental entity. We serve as a resource to brokers, insurers, and other stakeholders by providing information on the excess and surplus (E&S) lines industry and ensure compliance guidelines are met for the state of Texas.

Our mission is to provide our business partners with meaningful data, analysis, and educational resources to empower their decisions, which we accomplish by preserving lines of communication with stakeholders and fostering a culture of excellence.

Over the past year, we have focused our efforts on modernizing our image. Additionally, we have reorganized with new talent, improved our electronic processes, and continue to search for new ways to innovate through technological advances.

In 2017, we have implemented a complete rebranding of SLTX by introducing a new logo, acronym, and [website](#). In the coming months, we will also launch a new online filing system for reporting E&S insurance policies as part of our long-term technology initiative.

As always, we strive to ensure transparency and add value to stakeholders by supporting the progress, trade, and expansion that specialty insurance is having on our state as compared to the global marketplace. To this end, we are committed to demonstrating that E&S is an effective solution for consumers who seek coverage for special risks and unique needs.

Thank you Sponsors!

Platinum

McGriff Seibels & Williams of Texas, Inc | York Risk Services Group | TRISTAR | Aetna | AON

Diamond

AS&G | UnitedHealthcare | CIGNA | Surplus Lines Stamping Office of Texas | Old Republic

Gold

Texas Political Subdivisions, JSIF | Munich RE | Safety National | Midwest Employers Casualty Company | OneBeacon Government Risks | Vantage Benefits

Silver

Silver | Arthur J. Gallagher Risk Management Svc, Inc. | TASB Risk Management Fund | Texas Association of Counties | TML-IRP | Travelers | HCA Asset Management, LLC | AIG | Davis Vision | Frost Insurance Agency | Duff & Phelps | Injury Management Organization, Inc | Humana Genesis Mgt & Insurance Svc, Inc. | Select Physical Therapy | 1-2-1 Claims | First Financial | Trident | Medical Consultants Network | Claims Administrative Services | Drivecam powered by Lytx | CHUBB | CCMSI | Trinity Review Services | Delta Dental Insurance Company | Origami Risk | PMOA, Inc | Carlisle Insurance Agency, Inc. | Commercial Risk Services | Absolute Data Processing | Mitchell Pharmacy Solutions Comp Today | Meridian Investigations Group | CHSI Technologies | ICA | Texas Drug & Alcohol Testing | Riddell Sports

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Texas PRIMA
info@texasprima.org
P.O. Box 4693 Austin, TX 78765

