



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Property Contribution & Coverage Declarations - Proposal

Member: Panola County

Coverage Period: January 1, 2023 through January 1, 2024

This proposal Contribution & Coverage Declarations (CCD) is part of the Coverage Documents between the Texas Association of Counties Risk Management Pool (Pool) and the Named Member shown above, subject to the terms, conditions, definitions, exclusions, and sub-limits contained in the Coverage Documents, any endorsements, and the Interlocal Participation Agreement (IPA).

PROPERTY	Per Occurrence Limits	Deductible Per Occurrence	Contribution	Select Coverage
Property Limits	TOTAL COVERED VALUE			
All Other Perils- any other covered loss except those addressed with separate deductibles	\$26,313,540	\$10,000	\$170,752	<input checked="" type="checkbox"/>
		\$25,000	\$133,306	<input type="checkbox"/>
		\$50,000	\$103,218	<input type="checkbox"/>
Coverage with Separate Deductibles				
Flood- Special Hazard Zones- Excess of National Flood Insurance Program Limits	\$2,500,000	Not to exceed \$500,000 per building	Included	
		Not to exceed \$500,000 per contents		
Flood- Except Special Hazard Zones	\$10,000,000	\$25,000	Included	
Earthquake	\$10,000,000 Annual Aggregate	\$25,000	Included	
Equipment Breakdown	\$50,000,000	Follows Policy deductible	Included	
Law Enforcement Animals	\$30,000	\$1,000	Included	
Crime	\$250,000	\$1,000	Included	
Optional Coverage				
Mobile Equipment	As Scheduled	\$1,000	\$34,679	<input checked="" type="checkbox"/>
PROPERTY CONTRIBUTION - \$10,000 PROPERTY DEDUCTIBLE			\$205,431	
PROPERTY CONTRIBUTION - \$25,000 PROPERTY DEDUCTIBLE			\$167,985	
PROPERTY CONTRIBUTION - \$50,000 PROPERTY DEDUCTIBLE			\$103,218	

NOTICE OF ACCIDENT/CLAIM

Notice of an accident or claim (including service of process, if any) is to be delivered immediately to the Pool via the Texas Association of Counties Claims Department at:

Texas Association of Counties
Attention: CLAIMS
P. O. Box 2131
Austin, Texas 78768
Fax Number: 512-615-8942
Email: claims-cs@county.org

Any notice of claim and/or related documents should be mailed to the above immediately or by fax or email.

CONDITIONS

Coverage: This CCD is to outline limits, deductibles, and contributions only. All coverage is subject to the terms, conditions, definitions, exclusions, and sub-limits described in the Coverage Documents, any endorsements, and the IPA.

Claims Reporting: The Named Member shall submit claims to the Pool as set forth in each applicable Coverage Document or as otherwise required by the Pool or state law.

Failure to Maintain Coverage: The Named Member's failure to maintain at least one coverage through the Pool will result in the automatic and immediate termination of the IPA.

Named Member Compliance: By executing the IPA, the Named Member agrees to comply with and abide by the Pool's Bylaws, applicable Coverage Documents, and the Pool's policies, as now in effect and as amended.

Payment of Annual Contribution: The Named Member shall pay contributions as outlined on invoices and as per the terms of the IPA.

Pool's Right to Audit: The Pool has the right, but no obligation, to audit and inspect the Named Member's operations and property at any time upon reasonable notice and during regular business hours, as the Pool deems necessary to protect the interest of the Pool.

Property Appraisal: Property coverage is blanket and based on Replacement Cost. The Pool will provide a formal physical appraisal of the Member's property on a periodic basis and the Member agrees to accept the values provided by the Pool's appraisal firm. Member agrees to report all buildings and contents prior to renewal.

Pool Coordinator: The Named Member shall appoint a Pool Coordinator. The name of the Pool Coordinator and the address for which notices may be given by the Pool shall be set forth in the space provided at the end of the IPA. The Pool Coordinator shall promptly provide the Pool with any required information.

The Named Member may change its Pool Coordinator and the address for notice by giving written notice to Pool of the change before the effective date of the change.

Any failure or omission of the Named Member's Pool Coordinator shall be deemed a failure or omission of the Named Member. The Pool is not required to contact any other individual regarding the Named Member's business except the named Pool Coordinator unless notice or contact to another individual is required by applicable law. Any notice given by Pool or its contractor to the Pool Coordinator or such individual as is designated by law for a particular notice, shall be deemed notice to the Named Member.

GENERAL LIABILITY	Limits of Liability	Deductible Per Occurrence	Contribution	Select Coverage
Bodily Injury Liability - Each Person	\$100,000	\$0	\$9,129	<input checked="" type="checkbox"/>
Bodily Injury Liability - Each Accident	\$300,000			
Property Damage Liability - Each Accident	\$100,000			
Bodily Injury and Property Damage Liability	\$1,000,000 Per Occurrence	\$0	\$15,665	<input type="checkbox"/>
	\$2,000,000 Per Occurrence	\$0	\$25,561	<input type="checkbox"/>
Included Coverage				
Personal and Advertising Injury Liability	\$100,000	\$0	Included	
Per Person	\$300,000			
Per Offense / Aggregate				
Crisis Management	\$100,000	\$0	Included	
Employee Benefits Liability	\$500,000	\$1,000	Included	
Garage Keeper's Legal Liability	\$50,000	\$1,000	Included	
GENERAL LIABILITY CONTRIBUTION			Based on Selection	

Submission of Information: The Named Member shall timely submit to the Pool documentation necessary for the Pool to use to determine the risk to be covered for the next renewal period and to properly underwrite the risk exposure. The Pool will provide forms identifying the information requested.

Termination and Renewal: The coverage outlined in this CCD may be terminated or not renewed by either party as outlined in the IPA or applicable Coverage Document.

Termination for Failure to Pay: Notwithstanding any other provision in the IPA, if any payment or contribution for coverage owed by the Named Member to the Pool is not paid as required by the IPA, the Pool may cancel coverage or terminate coverage and the IPA, as the Pool deems appropriate, in accordance with the Pool's Bylaws and the applicable Coverage Document. The Named Member shall remain obligated for such unpaid contribution or charge for the period preceding termination.

COVERAGE ACCEPTANCE

Acceptance is not valid unless received by Texas Association of Counties Risk Management Pool not later than 60 days from the proposal date, unless extension is granted by the Pool.

Coverage is subject to receipt of the signed Interlocal Participation Agreement and completed Proposal. Failure to disclose to the Pool known, past, present and potential claims, may result in termination of coverage.


Authorized signature

11/08/2022
Date


Signature of County Judge

12/20/2022
Date



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Liability Contribution & Coverage Declarations - Proposal

Member: Panola County

Coverage Period: January 1, 2023 through January 1, 2024

This proposal Contribution & Coverage Declarations (CCD) is part of the Coverage Documents between the Texas Association of Counties Risk Management Pool (Pool) and the Named Member shown above, subject to the terms, conditions, definitions, exclusions, and sub-limits contained in the Coverage Documents, any endorsements, and the Interlocal Participation Agreement (IPA).

AUTO LIABILITY	Limits of Liability	Deductible Per Occurrence	Contribution	Select Coverage
Bodily Injury Liability - Each Person	\$100,000	\$1,000	\$35,128	<input checked="" type="checkbox"/>
Bodily Injury Liability - Each Accident	\$300,000			
Property Damage Liability - Each Accident	\$100,000			
Bodily Injury and Property Damage Liability	\$1,000,000 Combined Single Limit	\$1,000	\$50,400	<input type="checkbox"/>
	\$2,000,000 Combined Single Limit	\$1,000	\$75,093	<input type="checkbox"/>
Included Coverage				
Personal Injury Protection	\$5,000	No deductible	Included	
Optional Coverage				
Uninsured / Underinsured Motorist	\$30k/\$60k/\$25k	\$250	Included	
AUTO LIABILITY CONTRIBUTION			Based on Selection	

AUTO PHYSICAL DAMAGE	Limits of Liability	Deductible Per Covered Auto	Contribution	Select Coverage
Comprehensive & Collision Coverage	The lesser of the Actual Cash Value at time of loss or cost of repair with like kind and quality	\$1,000	\$55,855	<input type="checkbox"/>
Comprehensive & Collision Coverage	The lesser of the Actual Cash Value at time of loss or cost of repair with like kind and quality	\$2,500	\$37,794	<input checked="" type="checkbox"/>
AUTO PHYSICAL DAMAGE CONTRIBUTION			Based on Selection	

LAW ENFORCEMENT LIABILITY	Retroactive Date	Limits of Liability	Deductible Per Claim	Contribution	Select Coverage
Law Enforcement Liability	01/01/2023	\$2,000,000 Per Claim \$2,000,000 Aggregate	\$10,000	\$58,974	<input checked="" type="checkbox"/>
Covered Law Enforcement Departments or Agency					
Panola County Constable's Offices Panola County Employees Of The District Attorney's Office Panola County Juvenile Probation Department Panola County Sheriff's Office PANOLA COUNTY FIRE MARSHAL'S					
LAW ENFORCEMENT LIABILITY CONTRIBUTION				\$58,974	

PUBLIC OFFICIALS LIABILITY	Retroactive Date	Limits of Liability	Deductible Per Claim	Contribution	Select Coverage
Public Officials Liability	02/02/1997	\$2,000,000 Per Claim \$2,000,000 Aggregate	\$25,000	\$33,401	<input checked="" type="checkbox"/>
Privacy or Security Event Liability and Expense Coverage	01/01/2023	\$2,000,000 General Aggregate	\$25,000		<input type="checkbox"/>
Split Coverage Retroactive Coverage Dates					
Privacy or Security Event Liability and Expense Coverage	05/01/2015	\$500,000 General Aggregate			
PUBLIC OFFICIALS LIABILITY CONTRIBUTION				\$33,401	

TOTAL CONTRIBUTIONS	Based on Selection
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Texas Association of Counties
Attention: CLAIMS
P. O. Box 2131
Austin, Texas 78768
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Any notice of claim and/or related documents should be mailed to the above immediately or by fax or email.

CONDITIONS

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Claims Reporting: The Named Member shall submit claims to the Pool as set forth in each applicable Coverage Document or as otherwise required by the Pool or state law.

Failure to Maintain Coverage: The Named Member's failure to maintain at least one coverage through the Pool will result in the automatic and immediate termination of the IPA.

Named Member Compliance: By executing the IPA, the Named Member agrees to comply with and abide by the Pool's Bylaws, applicable Coverage Documents, and the Pool's policies, as now in effect and as amended.

Payment of Annual Contribution: The Named Member shall pay contributions as outlined on invoices and as per the terms of the IPA.

Pool's Right to Audit: The Pool has the right, but no obligation, to audit and inspect the Named Member's operations and property at any time upon reasonable notice and during regular business hours, as the Pool deems necessary to protect the interest of the Pool.

Property Appraisal: Property coverage is blanket and based on Replacement Cost. The Pool will provide a formal physical appraisal of the Member's property on a periodic basis and the Member agrees to accept the values provided by the Pool's appraisal firm. Member agrees to report all buildings and contents prior to renewal.

Pool Coordinator: The Named Member shall appoint a Pool Coordinator. The name of the Pool Coordinator and the address for which notices may be given by the Pool shall be set forth in the space provided at the end of the IPA. The Pool Coordinator shall promptly provide the Pool with any required information.

The Named Member may change its Pool Coordinator and the address for notice by giving written notice to Pool of the change before the effective date of the change.

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Split Retroactive Coverage Dates: Means the period of time between the Split Retroactive Coverage Dates shown on the CCD and the Retroactive Date shown on the CCD.

Submission of Information: The Named Member shall timely submit to the Pool documentation necessary for the Pool to use to determine the risk to be covered for the next renewal period and to properly underwrite the risk exposure. The Pool will provide forms identifying the information requested.

Termination and Renewal: The coverage outlined in this CCD may be terminated or not renewed by either party as outlined in the IPA or applicable Coverage Document.

Termination for Failure to Pay: Notwithstanding any other provision in the IPA, if any payment or contribution for coverage owed by the Named Member to the Pool is not paid as required by the IPA, the Pool may cancel coverage or terminate coverage and the IPA, as the Pool deems appropriate, in accordance with the Pool's Bylaws and the applicable Coverage Document. The Named Member shall remain obligated for such unpaid contribution or charge for the period preceding termination.

COVERAGE ACCEPTANCE

Acceptance is not valid unless received by Texas Association of Counties Risk Management Pool not later than 60 days from the proposal date, unless extension is granted by the Pool.

Coverage is subject to receipt of the signed Interlocal Participation Agreement and completed Proposal. Failure to disclose to the Pool known, past, present and potential claims, may result in termination of coverage.

 _____ Authorized signature	<u>11/08/2022</u> Date	 _____ Signature of County Judge (or presiding official)	<u>11-20-2022</u> Date
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Panola County

Liability & Property Proposal

Effective Date: January 1, 2023

Prepared by:
Todd Kisel, Risk Management Consultant
Lucia Espinoza, Underwriter



TEXAS ASSOCIATION *of* COUNTIES
RISK MANAGEMENT POOL

Todd Kisel Contact information:
phone: 512-478-8753 or 512-733-4535
email: ToddK@county.org

TAC Address: 1210 San Antonio, Austin, TX 78701



January 1, 2023

Panola County Commissioners Court
c/o Hon. David Anderson
Panola County Judge
110 S. Sycamore St.
Carthage, Texas 75633

Dear Judge and Commissioners:

The Texas Association of Counties Risk Management Pool (TAC RMP) is pleased to offer Panola County proposal options for **Property Coverage** (includes Mobile Equipment Coverage (MEQ) and Crime Coverage), **General Liability** (includes Employee Benefit Liability), **Auto Liability**, **Auto Physical Damage**, **Public Officials Liability** (includes Employment Practices Liability and Privacy or Security Event Liability and Expense Coverage), **Law Enforcement Liability**, and related services.

Competitive advantages of the TAC RMP:

- Property coverage is all risks, blanket coverage with no co-insurance provision or margin clause. Replacement cost appraisals are completed, at no cost to the member, every four to five years in order to provide up to date replacement or historical replacement cost values. Values are trended each year prior to renewal. For new members, a full physical appraisal will be completed within six months of the Property effective date.
- MEQ is replacement cost new for the first two years and actual cash value after the equipment is two years or older.
- Except for Privacy or Security Event Liability and Expense coverage, the Defense Limits for all Casualty Lines are outside the limits of liability thus no erosion to these limits of liability results from defense cost.
- No charge or refund during a coverage year for additions or deletions to your Property, MEQ and Auto coverage schedules, nor are there audits to the coverage schedules. The Pools requires members to report additions or deletions so that accurate coverage can be maintained.
- Renewal Questionnaires are emailed to members 120 days prior to renewal and renewals are typically issued 60 days prior to renewal.

- Human Resources, Law Enforcement and Risk Control Consulting and Training are provided at no additional cost to member of the TAC Risk Management Pool.

Authorized Executive
Michael Shannon
Director of Risk Management Services
Texas Association of Counties
1210 San Antonio, Austin TX 78701
FEIN: 26-0749877
Phone: (512)-478-8753
Fax: (512)-478-1426

With over 45 years' experience operating a risk pool program and serving more than 400 political subdivisions in Texas, TAC RMP can provide the best quality coverage and services at a highly competitive price. To initiate coverage, please complete the enclosed coverage acceptance forms and return it to us. Please have this document completed and returned prior to the coverage effective date. This proposal is valid for sixty days.

Thank you for the opportunity to present the enclosed proposal to your county. We look forward to serving you.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Shannon", with a stylized flourish at the end.

Michael Shannon, ARM
Director, Risk Management Services
Texas Association of Counties

Hello,



For more than 45 years, the TAC Risk Management Pool (TAC RMP) has provided counties with a stable, sustainable resource of protection against a variety of risks and liabilities. Unlike commercial providers, TAC RMP is county-focused. TAC RMP is governed by a board of county officials who present firsthand knowledge and experience to keep up with the development of its county-specific coverages and risk management services and programs at no additional cost.

As Chair of TAC RMP and on behalf of the members we serve, I pledge to you that we will continue our focus on bringing programs and services that help prevent loss and reduce costs to your county. Our goal is to always support the counties we serve by providing long term financial stability and high-quality risk management solutions.

The staff who serve TAC RMP members aim to enrich every member's experience by providing top-notch professional services, using data-driven decision-making and keeping TAC RMP financially strong. As a team, they provide experience in local government as well as the commercial industry. Counties across Texas continue to choose TAC RMP to reap the many benefits it offers.

Thank you for allowing me this opportunity to serve as Chair of the TAC RMP, and I encourage you to take the time to review the contents and articles on the following pages, where you will learn more about the benefits offered.

Should you have any questions or wish to join us, we welcome you, and respectfully ask that you contact any member of the TAC RMP, or staff at TAC by calling (512) 478-8753.

Best regards,

Kyle Kutscher

Guadalupe County Judge and TAC RMP Board Chair

EXECUTIVE SUMMARY

The Texas Association of Counties Risk Management Pool (TAC RMP) is a governmental risk pool created and operated by Texas counties, governed by a board of county officials from TAC Member counties, and managed by the Texas Association of Counties.

In 1974, the Texas Association of Counties (TAC) created an alternative allowing counties to pool their resources to address the changing dynamics of county risk. Starting with the Workers' Compensation Self-Insurance Fund, it later expanded to serve Texas counties' specific needs by offering property, general liability, auto liability, auto physical damage, and crime coverage. In 2008, the Risk Management Pool was formed when the Workers' Compensation Self-Insurance Fund, the County Government Risk Management Pool and the Property and Casualty Self-Insurance Fund merged.



The TAC RMP was established under the provisions of Chapter 791, Government Code (Interlocal Cooperation Act); Chapter 2259, Texas Government Code; Chapter 504, Texas Labor Code; Chapter 157, Texas Local Government Code; Chapter 154, Texas Local Government Code; Chapter 119, Local Government Code, and other applicable law.



The TAC RMP provides Workers' Compensation, Property, Auto, Liability, Law Enforcement Liability, Public Officials Liability, and Crime coverage to any Texas county or political subdivision that enters an Interlocal Agreement with the TAC RMP, fulfills the TAC RMP's underwriting standards and pays its required contributions to the TAC RMP.

With more than 380 Members, the Pool is in a position of strength which allows it to negotiate key vendor contracts to serve Texas counties, including reinsurance, independent appraisals, and professional outside claims services. No pool has more experience providing services to counties than the TAC RMP. TAC RMP understands how counties are different from other employers. The TAC RMP understands that a detailed risk management plan is the key to ensuring a successful program and is committed to



providing the extra effort necessary to cover your county in the way that best suits its needs. Risk Management Consultants serve as liaisons between your county and all TAC RMP service providers for accountability, specific requests, program discussion, issue resolution, management reports and the county's overall risk management.

The goal is to build a true service partnership. The TAC RMP welcomes the opportunity to demonstrate its skill and experience in managing county risk programs. You will find this approach to superior customer service makes TAC RMP a great partner.



TEXAS ASSOCIATION *of* COUNTIES RISK MANAGEMENT POOL



Kyle Kutscher, Chair
Guadalupe County Judge



Joe Brown, Vice Chair
Erath County Commissioner



Tracy Soldan, Secretary
Kerr County Treasurer



Jackie Miller, Jr.
*Ellis County
Justice of the Peace*



William Mitchell
Uvalde County Judge



Ida Tyler
Hale County Treasurer



Shana Opela
Lavaca County Auditor



Roger Louis Morris III
*Oldham County
Commissioner*



Larry Bevill
Taylor County Clerk



John Fleming
*Nacogdoches County
Attorney*



Mark Reynolds
Comal County Sheriff



PANOLA COUNTY

REFERENCES

Hill County
Judge Justin Lewis
254-582-4020

Cherokee County
Judge Chris Davis
903-683-2324

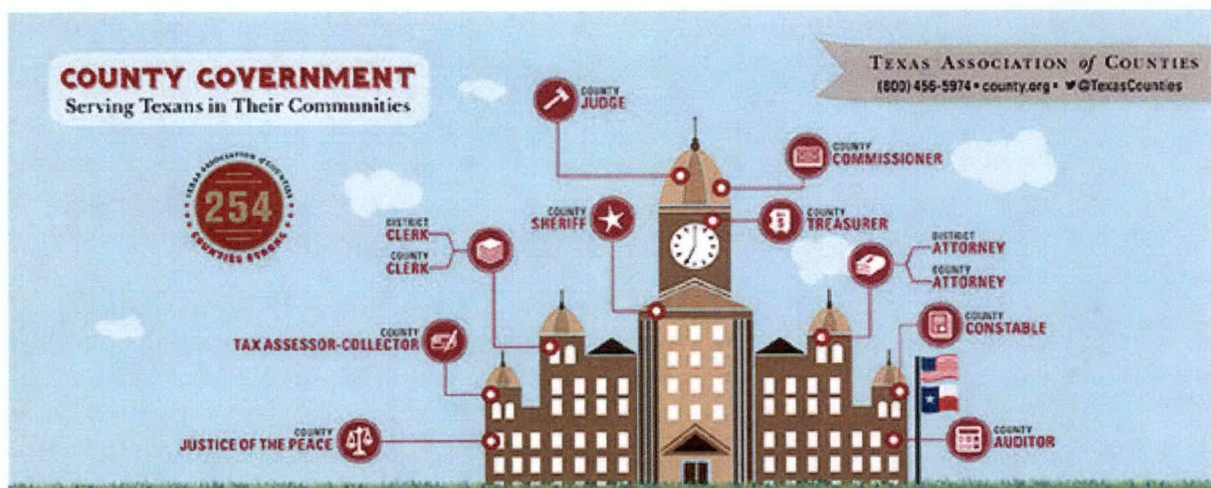
Ward County
Auditor Ellen Friar
432-943-2921

Washington County
Treasurer Peggy Kramer
979-277-6224

Eastland County
Judge Rex Fields
254-629-1263

Tyler County
Judge Jacque Blanchette
409-283-2141

Hopkins County
Auditor Shannah Howle
903-438-4010



PROPOSAL & COVERAGE SUMMARY

In the following pages you will find information regarding the Pool's proposal, coverage descriptions and pricing. Please contact your Risk Management Consultant with any questions you may have.

To accept coverage through the TAC RMP, please execute and return the following documents:

- Contribution & Coverage Declarations Proposal
- Member Contact Form

No coverage can be bound, nor can pricing be guaranteed until these forms are received and reviewed.

Contractual documents may be
returned to TACRMP@county.org
or faxed to: (512) 478-1426

Texas Association of Counties
Attn: Member Services
1210 San Antonio Street
Austin, Texas 78701



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

MEMBER CONTACT INFORMATION:

Member Name:	Panola County
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As specified in the Interlocal Agreement, each member hereby designates a Contact Person (Pool Coordinator) to whom we shall send all communication in regards to TAC RMP coverages. This person will be TAC RMP's main contact for daily matters pertaining to your TAC RMP coverages. Other contacts may be assigned by the County Judge / Presiding Official as specified below.

Pool Coordinator: All lines – main contact	Current Contact	Changes / Corrections
Name / Title	Jennifer Stacy / Auditor	
Address	110 S Sycamore Rm 213-A Carthage, TX 75633	
Phone / Fax	(903) 693-0320 / (903) 693-2726	
Email	Jstacy@co.panola.tx.us	

*Billing Coordinator: <i>Receives all TAC RMP invoices</i>	Current Contact	Changes / Corrections
Name / Title	Jennifer Stacy / Auditor	
Address	110 S Sycamore Rm 213-A Carthage, TX 75633	
Phone / Fax	(903) 693-0320 / (903) 693-2726	
Email	Jstacy@co.panola.tx.us	

*Workers' Compensation Coordinator: <i>Sends all payroll info to Pool</i>	Current Contact	Changes / Corrections
Name / Title	Jennifer Stacy / Auditor	
Address	110 S Sycamore Rm 213-A Carthage, TX 75633	
Phone / Fax	(903) 693-0320 / (903) 693-2726	
Email	Jstacy@co.panola.tx.us	

Signature of County Judge

(or Presiding Official of the political subdivision)

Print Name / Title: _____

Date: _____

*Optional contacts (Pool Coordinator is mandatory)

AUTO LIABILITY

Members of the Auto Liability Program are covered for bodily injury and property damage caused by the negligent use of a covered auto. This coverage includes options for Hired/Non-owned, Personally Owned Vehicles for Law Enforcement, Personal Injury Protection and Uninsured/Under-insured Motorist Protection. State tort limits are standard and increased limits are available.

Limits of Liability:

Bodily Injury	\$100,000 per person \$300,000 per occurrence
Property Damage	\$100,000 per occurrence

Optional increased Limits of Liability:

- \$250,000 / \$500,000 / \$250,000
- \$500,000
- \$1,000,000

Included Coverage:

Personal Injury Protection	\$5,000 per passenger
Out of State	\$1,000,000 Combined Single Limit
Limited Mexico Coverage	Up to 25 miles from the boundary of the United States
Sudden and Accidental Death Benefit	\$10,000 limit
Hired and Non-owned	Within Auto Liability Limit

Optional Endorsements:

Personally Owned Vehicle – Law Enforcement
Uninsured Motorists / Underinsured Motorists

AUTO PHYSICAL DAMAGE

Auto Physical Damage coverage provides protection for covered TAC RMP Member vehicles for Comprehensive Coverage and Collision Coverage involved in an auto accident. This coverage helps repair and/or replace county vehicles when involved in an accident with another vehicle, a rollover, hail damage or simply backing into a pole. Auto Physical Damage coverage is provided to autos described in the schedule of vehicles.

Summary of Coverage:

- As scheduled
- No additional contribution for mid-year additions/deletions

Limits:

- Actual Cash Value

GENERAL LIABILITY

General Liability coverage through TAC Risk Management Pool provides liability coverage for bodily injury or property damages arising out of a negligent act committed by a TAC RMP Member, on Member premises or during Member operations. This coverage would provide protection to the county for things such as slips and falls, improper road maintenance or a county maintainer hitting a fence.

Limits of Liability:

Bodily Injury	\$100,000 per person \$300,000 per occurrence
Property Damage	\$100,000 per occurrence

Optional increased Limits of Liability:

- \$250,000 / \$500,000 / \$250,000
- \$500,000
- \$1,000,000
- \$2,000,000

Included Coverage:

- Limited Contractual Liability
- Advertising Injury Liability
- Personal Injury coverage including false arrest (protection-excludes claims arising out of law enforcement activities)
- Medical Payments coverage
- Host Liquor Liability coverage
- Damage to Premises Rented to Named Member
- Products & Completed operations
- Medical Services Liability (coverage does not apply to claims arising out of any hospital or nursing home)
- Watercraft Liability coverage includes Law Enforcement Watercraft Liability (under 26 feet long)
- Employee Benefit Liability (affords protection for claims arising out of errors in the administration of employee benefit programs)
- Garage Keeper's Legal Liability

PUBLIC OFFICIALS LIABILITY

Public Officials Liability coverage is for elected officials, employees, volunteers and others in the case of a claims arising from a wrongful act while performing official Member duties. This includes defense costs and covers acts such as wrongful termination, harassment and discrimination.

Limits of Liability:

\$2,000,000 per claim

\$2,000,000 aggregate

Included Coverage:

Privacy or Security Event Liability

Back Wages

County Attorney

County Clerk

Criminal & Malicious Acts and Omissions

District Clerk

Punitive Damages

Takings

Limit:

\$2,000,000 per claim/aggregate

\$50,000 per claim/\$100,000 aggregate

\$500,000 per claim

Statutory*

\$50,000 per claim

Statutory*

Included

\$50,000 per claim

**County and District Clerk limits shall not exceed the statutory requirement or \$1,000,000*

Optional Endorsements:

- District Judge
- District Attorney

PANOLA COUNTY

CYBER LIABILITY - PRIVACY OR SECURITY EVENT LIABILITY AND EXPENSE COVERAGE

Preventing data breaches is not totally preventable but counties can plan for how they would respond to one with the help of the TAC RMP. Privacy or Security Event Liability and Expense Coverage is included at no additional charge to TAC RMP Public Officials Liability program participants.

Summary of Coverage:

Provides coverage for data breach and privacy response, including:

- Claims Expenses – Limit are included within the limits of liability
- Credit monitoring – Monitoring use of the data breached, such as individuals' Social Security Numbers, to prevent identify theft or other crimes.
- Forensic investigations – Investigation into the cause of the data breach.
- Public relations – Help communicating with those affected and to the public about the data breach and the county's response.
- Legal fees – Attorneys', court, and other legal fees incurred following the data breach.
- Regulatory proceedings and penalties – Coverage for regulatory proceedings and penalties incurred.
- Privacy Response Expenses – A Claims Representative, Breach Coach and other hands on-assistance are a click away to help Member's respond quickly and effectively in the wake of a data breach.

Total Aggregate Limit \$2,000,000

Included – Coverage Extensions:

- Cyber Extortion Expenses or Cyber Extortion Monies - \$10,000 per claim and \$10,000 annual Aggregate Limit of Liability
- Electronic Equipment, Electronic Data, and Network Interruption Costs - \$100,000 per claim and \$100,000 annual Aggregate Limit of Liability

LAW ENFORCEMENT LIABILITY

The TAC Risk Management Pool's Law Enforcement Liability provides coverage for law enforcement officers, employees, volunteers and others in the case of a claim arising from a wrongful act while performing official Member duties. This includes defense costs and covers acts such as excessive force, civil rights violations and other allegations stemming from law enforcement operations.

Limits of Liability:

\$2,000,000 per claim

\$2,000,000 aggregate



Included Coverage:

Limit:

Criminal & Malicious Acts and Omissions

Included

Punitive Damages

Included

Optional Endorsements:

- District Judge

PROPERTY

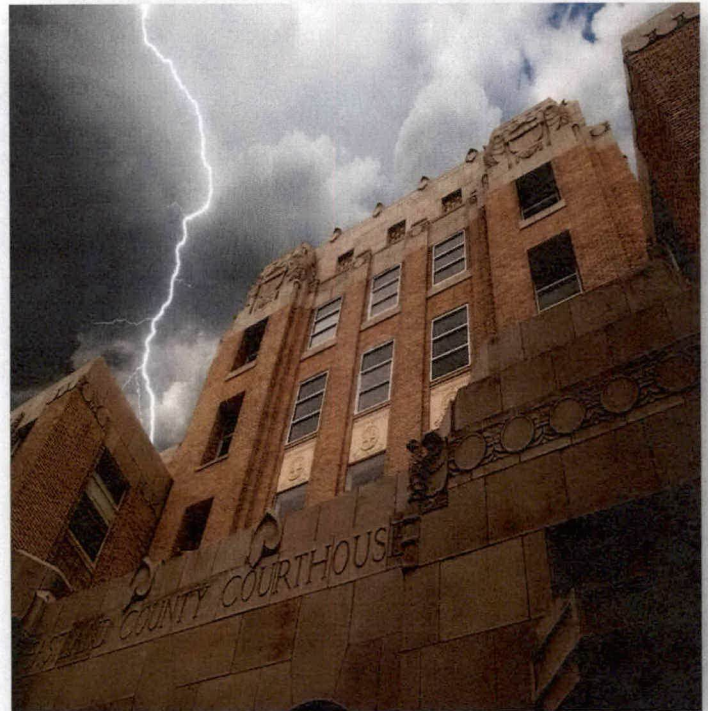
The TAC Risk Management Pool's Property coverage provides Members with *blanket replacement* coverage for physical damage to county-owned buildings and contents such as fire, lightning, flood, and hail damage.

Benefits:

- Blanket Limit Coverage
- Replacement Cost Value
- Property Appraisals – No cost to the County
- No Co-insurance Penalty
- No Separate Windstorm/Hail deductible
- No additional contributions for mid-year additions/deletions

Optional Increased Limits:

- Accounts Receivables
- Valuable Papers, Records
- Gross Earnings and Extra Expense
- Loss of Rents
- Property in the Course of Construction
- Equipment Breakdown
- Crime



Property Program Highlights:

- **All Risk coverage** is provided, subject to exclusions and conditions.
- **Unmanned Aircraft (Drones)** coverage is included.
- **Mobile Equipment** coverage – at actual cash value – Replacement Cost if less than two years old.
- **EDP (Electronic Data Processing)** Equipment and Mobile Voting EDP Equipment coverage.

PANOLA COUNTY

- **Personal Property** (Contents) is covered anywhere within the Coverage Document Territory.
- **Values** reported for covered property must be at 100 percent replacement cost.
- **Flood and Earthquake** coverage is automatically included – at no additional cost. Please refer to the sample Coverage Document for applicable sub-limits, terms and conditions, including specific Deductible terms and limitations for property located in Special Hazard Zones for Flood.
- **Equipment Breakdown** coverage (formerly known as Boiler and Machinery) is automatically included – at no additional cost. State required Boiler Inspection Certificates are provided as a service. Limit of Liability for all loss or damage to covered property from any 'One Breakdown' is \$50,000,000 - please refer to the sample Coverage Document for applicable sub-limits within this limit, as well as applicable terms and conditions.
- **Crime** coverage includes a sub-limit of \$250,000 per occurrence and carries a \$1,000 deductible for Public Employee Dishonesty, Forgery, Theft, Disappearance and Destruction, Robbery and Safe Burglary, Counterfeit Currency, Computer Fraud and Funds Transfer Fraud. Increased Limits are available.
- **Unscheduled Watercraft** Limit \$500,000 aggregate any one occurrence automatically included – at no additional cost.
- **Animal Mortality and Theft** and for Loss of Use is automatically included – at no additional cost. Limit is \$30,000 per animal. No scheduling is required. Coverage applies to dogs and horses owned by the Member and used in the service of a Law Enforcement Agency or Department of the Member. Coverage ceases at the age of eight years.
- Other **Additional Coverage** is included. Please refer to the sample Contract Declaration for applicable sub-limits and the sample Coverage Document for coverage provided.

PROPERTY APPRAISAL SERVICES

Through its property appraisal program, TAC RMP is helping Members to ensure they are adequately covered at 100 percent of replacement cost. TAC RMP has partnered with AssetWorks for its property and contents valuation services. AssetWorks is a leader in the valuation field and offers industry expertise, extensive experience serving large public entities and advanced online technology.

PANOLA COUNTY

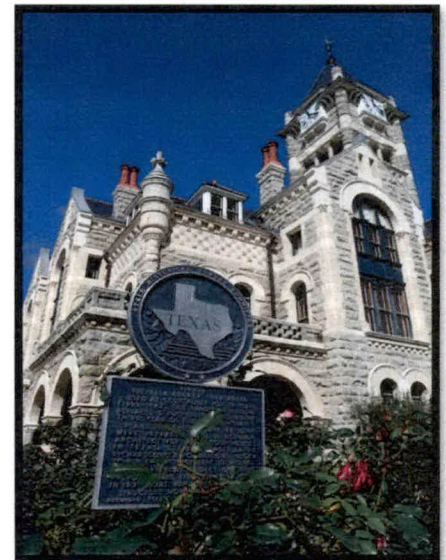
Accurate and current building values are an extremely important component of a property program and ensure that all Members are contributing based on the same valuation method. Inflated insurable values can result in excessive contributions, while having inadequate coverage can be disastrous if a loss occurs. Accurate building values facilitate appropriate allocation of contributions and can serve as a basis of proof-of-loss, if required.

Property coverage benefits include a comprehensive property appraisal for all first-year property Members. Building values are then updated annually with physical inspections conducted every four years. This invaluable service is made available at no cost to Members in the Property Program. A full-scope appraisal provides the most accurate data and involves on-site inspection of each building including:

- Construction, Occupancy, Protection and Exposure (COPE) data
- Square footage, building shape and perimeter
- Components of construction (structure, walls, roof, etc.)
- Major mechanical systems (electrical, plumbing, HVAC, security, etc.)
- Additional building features and site-specific factors
- Quality of construction
- Photographic building documentation
- Major components of construction

HISTORICAL VALUATION

In many communities, the county courthouse is a treasured historical icon. The cost to reproduce a historic county building with similar, quality materials and original construction methods is substantially higher than replacement cost. TAC RMP offers Property Members the option of having historic buildings appraised for historical-reconstruction costs.



WORKERS' COMPENSATION

Workers' Compensation covers the expense of medical treatment and provides indemnification in the form of various income benefits to replace and supplement a wage for workers who are injured in the course and scope of their duties. For the 4th consecutive time, **TAC RMP was recognized as a 2020 High Performer by the Texas Department of Insurance - Division of Workers' Compensation** in the **Performance Based Oversight audit** that is conducted every two years.

The TAC Risk Management Pool (RMP) offers the following options for counties to finance these risks:

- **Fully-funded (Pool) coverage** — TAC RMP offers this option for those counties that want to completely transfer the risks and costs associated with injured workers. This is the most popular option because it offers a guaranteed cost.
- **High-deductible program** — TAC RMP offers high deductible plans for those counties willing to accept some risks. A high deductible program is a great choice for medium or large counties that want to take on more risk and can tolerate fluctuations in monthly costs. This type of arrangement can offer many of the advantages of self-insurance, without the associated administrative work that comes with being a self-insured employer.

ALLIANCE ADVANTAGE

The Political Subdivision Workers' Compensation Alliance (the Alliance) was formed in 2005 to allow Texas political subdivisions the opportunity to create a cooperative relationship with health care providers in workers' compensation by directly contracting with providers for treatment of public employees who are injured on the job. Collectively, the Alliance provides benefits to almost 3,000 public employers and 500,000 public employees.



PANOLA COUNTY

Members of the Alliance include:

- Texas Association of Counties Risk Management Pool
- Texas Association of School Boards Risk Management Fund
- Texas Municipal League Workers' Compensation Fund
- Texas Council Risk Management Fund (Mental Health Mental Retardation Centers)
- Texas Water Conservation Association Risk Management Fund (Water Districts and River Authorities)

Members participating in the Alliance network benefit from a 4% reduction in their Workers' Compensation contribution.

The Alliance is not an HMO, PPO, or other traditional network. Rather, the Alliance is a unique partnership via direct contracts with medical providers sharing a common goal of providing quality care, treating according to nationally recognized treatment guidelines and, most importantly, returning injured employees to work as soon and safely as possible.

The Alliance's panel of providers has saved TAC RMP Members countless dollars in indemnity benefits by keeping injured workers at work, when possible, or returning them safely to work as soon as possible.

PANOLA COUNTY

The Texas Department of Insurance's 2020 Workers' Compensation Network Report Card gave the Alliance workers' compensation network — the second largest network in the state, of which TAC RMP is a member — high scores in a variety of categories related to treatment of injured workers. The report card is a compilation of responses from 3200 injured employee surveys from 16 workers' compensation health care networks and other groups in Texas. Alliance findings are as follows:

- The highest satisfaction and access-to-care rates compared to medical care they normally receive when injured or sick
- The highest percentage (97 percent) of injured employees who had returned to work at some point after the injury.
- Overall average medical costs were lower than non-network in all 19 cost categories
- The lowest average number of prescriptions claims at 2.7 per claim

The Alliance continues to perform extremely well in reducing costs and improving outcomes. Overall medical costs per claim have remained virtually flat over the past 8 years, while satisfaction with the treating doctor has improved and injured employees are getting care faster.

The full report is found here: [TDI Network Report Card](#). For more information on the Alliance, visit www.pswca.org.

PERFORMANCE BASED-OVERSIGHT (PBO) AUDIT RESULTS

TAC RMP once again was assessed as a **High-Tier Performer** in the 2020 system-wide workers' compensation claims audit conducted by the Texas Department of Insurance – Division of Workers' Compensation. Out of 121 carriers and Pools, TAC RMP was one of 55 high performers. PBO audits are conducted every two years and measure timeliness of initial Temporary Income Benefit checks paid to injured workers, medical bill processing and electronic reporting of those measures.

To view the complete PBO results, go to the TDI-DWC Website at <https://www.tdi.texas.gov/wc/pbo/pboresults.html>



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Auto Schedule - Proposal

Member: Panola County
Coverage Period: January 1, 2023 to January 1, 2024

☒ Personal Injury Protection
☒ Uninsured / Underinsured Motorist

ID #	Year	Make	Model	VIN #	Inventory #	Cost New	Auto Liability	Auto Physical Damage		POV	EQUIP
								Coll	Comp		
10	2020	FORD	F150	1FTEW1P49LKF19866		\$35,439	X	X	X		
15	2018	RAM	1500 PICKUP	1C6RR7XTXJS294591		\$29,925	X	X	X		
82	2015	CHEVROLET	TAHOE	1GNSK2EC9FR577185		\$32,208	X	X	X		
121	2015	CHEVROLET	SILVER 4 WD 1/2 TON	3GCUKPEC9FG416589		\$29,231	X	X	X		
Department: Constables							Total Number of Vehicles: 4				
13	2004	OTHER	TRAILER/WELL	1WC200G2742051356			X				
Department: Emergency Management							Total Number of Vehicles: 1				
84	2020	CHEVROLET	TAHOE	1GNLCDEC4LR154670		\$34,216	X	X	X		
86	2017	CHEVROLET	IMPALA	2G11X5S39H9125139		\$21,970	X	X	X		
122	2001	OTHER	CARTEX TRAILER	13KTG12191T002486		\$0	X				
Department: Juvenile Department							Total Number of Vehicles: 3				
1	2000	OTHER	CARGO TRAILER 5X10	11WBC1010YW251903	1402	\$1,100	X	X	X		
7	2020	CHEVROLET	SILVERADO	1GC4YNEY4LF140169	1907	\$50,605	X	X	X		
23	2013	FORD	F250	1FT7W2BTXDEB25029	1308	\$31,234	X	X	X		
42	2011	DODGE	3500 CAB & CHASSIS	3D6WF4EL9BG589738	1111	\$34,890	X	X	X		
55	2009	DODGE	RAM 2500 QUAD CAL SLT 4X4	3D7KS28L79G547620	914	\$37,970	X	X	X		
62	2022	CHEVROLET	SILVERADO	1GB5YDR78NF254936	2205	\$38,525	X	X	X		
68	2020	FORD	F550	1FDUF5GR3LDS10480	2010	\$45,586	X	X	X		
71	2019	FORD	F750	1FDPF7AY9KDF12907	2110	\$72,135	X	X	X		
77	2008	OTHER	GOOSENECK TANDEM DUAL TRAILER	4C9GE3225HC118299	1708	\$11,905	X	X	X		
98	2013	FORD	F750 DUMP TRUCK	3FRXF7FE0DV024839	1403	\$79,489	X	X	X		
107	2014	RAM	3500 CAB & CHASSIS	3C7WRTCL0EG223474	1406	\$37,105	X	X	X		
112	2012	KENWORTH	DUMP TRUCK T-370	2NKHNN8X7CM323414	1114	\$80,982	X	X	X		
129	2020	OTHER	CAR-TEX TRAILER	18351	2005	\$5,355	X	X	X		
134	2019	FORD	F750	1FDXF7DE0KDF11081	1908	\$83,990	X	X	X		
135	2017	RAM	2500	3C6UR5DLXHG679900	1706	\$44,788	X	X	X		
Department: Precinct 1, Commissioner							Total Number of Vehicles: 15				

ID #	Year	Make	Model	VIN #	Inventory #	Cost New	Auto Liability	Auto Physical Damage		POV	EQUIP
								Coll	Comp		
6	2012	KENWORTH	DUMP TRUCK	2NKH8N8X1CM304888	1107	\$79,187	X	X	X		
20	2015	FORD	F350 DUMP TRUCK	1FDRF3GT6FEC55931	1505	\$42,968	X	X	X		
30	2016	KENWORTH	DUMP TRUCK	2NKH8J8X1GM473940	1506	\$92,442	X	X	X		
51	2015	FORD	F350 CAB & CHASSIS	1FDRF3H66FEA23662	1407	\$25,951	X	X	X		
58	2016	FORD	F250 4X4 CREW CAB	1FT7W2B61GEA16019	1509	\$29,335	X	X	X		
61	2012	OTHER	CAR-TEX TRAILER 20X5	4C9BE2527CC118171	1207	\$9,255	X	X	X		
69	2019	FORD	F19 F550	1FDUF5GT1KDA01226	1806	\$47,700	X	X	X		
76	2014	KENWORTH	DUMP TRUCK T-370	2NKH8J8X3EM390720	1304	\$87,894	X	X	X		
80	2018	FORD	F150	1FTFW1E50JKF06825	1804	\$34,145	X	X	X		
81	2010	KENWORTH	DUMP TRUCK	2NKH8N8XXBM280394	1006	\$90,000	X	X	X		
97	2010	KENWORTH	DUMP TRUCK	2NKH8N8X1BM280395	1007	\$90,000	X	X	X		
100	2019	OTHER	TANDEM DUAL TRAILER 8X32	4C9GB3226KC118315	1902	\$12,755	X	X	X		
101	2021	FORD	F150 4X4 SUPER CAB	1FTFX1E5XMD90390	2112	\$36,925	X	X	X		
114	2011	FORD	F150	1FTFW1EF5BK20310	1113	\$28,359	X	X	X		
127	2009	CHEVROLET	3/4 TON	1GCHC44K49F161393	910	\$20,965	X	X	X		

Department: Precinct 2, Commissioner

Total Number of Vehicles: 15

2	2007	DODGE	1 TON PICKUP	3D6WG46A67G780874	703	\$28,000	X	X	X		
3	2010	OTHER	83"X20" D&P TANDEM AXLE UT	13KB020209T004001	917	\$3,495	X	X	X		
9	2010	DODGE	5500 QUAD CAB/WELDING MACH	3D6WC7GL7AG131668	1003	\$32,300	X	X	X		
19	2008	DODGE	CAB & CHASSIS	3D6WG46A08G233973	810	\$28,203	X	X	X		
22	2015	FORD	F250 4X4 CREW CAB	1FT7W2B67FEA13401	1408	\$28,846	X	X	X		
31	2013	FORD	F250 4X4 CREW CAB	1FT7W2B63DEB25030	1307	\$27,905	X	X	X		
34	2012	DODGE	RAM 5500 CAB & CHASSIS	3C7WDMAL6CG311417	1214	\$36,759	X	X	X		
41	2012	FORD	F750 DUMP TRUCK	3FRXF7FE7CV198857	1213	\$76,989	X	X	X		
49	2021	FORD	F750	1FDPF7AN3MDF04228	2008	\$73,569	X	X	X		
56	2014	OTHER	TIGER UTILITY TRAILER	5UTBU1421EM003925	1419	\$1,500	X	X	X		
57	2018	RAM	1500	1C6RR7LT1JS128840	1801	\$35,193	X	X	X		
63	2015	CHEVROLET	SILVERADO 4WD	1GCVKPEH1FZ267529	1504	\$23,894	X	X	X		
70	2020	OTHER	CARTEX UTILITY TRAILER	4C9BB2026MC118373	2106	\$5,975	X	X	X		
78	2014	OTHER	CARGO 5X8 SINGLE AXLE	4D6EB0819EC038709	1413	\$1,740	X	X	X		
94	2010	OTHER	30' TOPHAT TRAILER YR MODEL 2009	4R7G03022AT098095	916	\$8,635	X	X	X		
96	2020	RAM	2500	3C6UR5DL5L216863	2006	\$56,747	X	X	X		
99	2019	FORD	F450	1FDUF4HT9KDA18509	1904	\$46,133	X	X	X		
108	2014	OTHER	CARGO 5X8 SINGLE AXLE	4D6EB0816EC038506	1412	\$1,740	X	X	X		
116	2012	DODGE	1/2 TON	1C6RD6FT7CS170095	1206	\$21,785	X	X	X		
119	2010	DODGE	RAM 2500 QUAD CAB	3D7TP2CL1AG186550	1009	\$27,545	X	X	X		

ID #	Year	Make	Model	VIN #	Inventory #	Cost New	Auto Liability	Auto Physical Damage		POV	EQUIP
								Coll	Comp		
120	2019	FORD	F350	1FD8W3HT1KEF81558	1905	\$46,642	X	X	X		
126	2011	FORD	DUMP TRUCK	3FRX7FC0BV388691	1013	\$58,989	X	X	X		
131	2012	FORD	F750 DUMP TRUCK	3FRXF7FE1CV198854	1212	\$75,000	X	X	X		
136	2016	FORD	F750 DUMP TRUCK	1FDXF7DEXGDA01506	1511	\$75,409	X	X	X		
Department: Precinct 3, Commissioner							Total Number of Vehicles: 24				
11	2021	FORD	F750	1FDPF7ANXMD04226	2011	\$73,569	X	X	X		
21	2018	FORD	F350	1FDRF3GT1KEC43647	1805	\$47,299	X	X	X		
24	2021	OTHER	CARTEX UTILITY TRAILER	4C9BB2027LC118364	2101	\$5,895	X	X	X		
25	2012	DODGE	3/4 TON 4WD	3C6UD5CL9CG120847	1116	\$39,917	X	X	X		
26	2008	DODGE	PICK UP	3D7KS26A98G234679	807	\$33,322	X	X	X		
28	2011	OTHER	NECKOVER TRAILER	1N9GF2529CT263657	1112	\$8,076	X	X	X		
33	2020	OTHER	NECKOVER FLATBED TRAILER	1N9GF2523LT263184	2002	\$12,793	X	X	X		
36	2011	FORD	F250	1FTBF2A67BEB10538	1011	\$19,917	X	X	X		
45	2018	RAM	2500	3C6UR5CL9JG122077	1707	\$39,100	X	X	X		
53	2018	RAM	2500	3C6UR5CL7JG303534	1901	\$44,299	X	X	X		
79	2000	OTHER	DYNAWELD LOWBOY TRAILER	4U181DJH1Y1039714	1604	\$36,582	X	X	X		
85	2016	RAM	4500 CAB & CHASSIS	3C7WRLFLIGG56689	1603	\$47,207	X	X	X		
91	2012	KENWORTH	DUMP TRUCK T-370	2NKHNN8X5CM323413	1115	\$80,982	X	X	X		
93	2014	OTHER	CARGO 5X8 SINGLE AXLE	4D6EB0817EC038711	1411	\$1,740	X	X	X		
105	2009	KENWORTH	DUMP TRUCK	1NKWL49X59J260196	902	\$103,746	X	X	X		
106	2011	KENWORTH	DUMP TRUCK	2HKHHN8X6BM281879	1008	\$82,258	X	X	X		
109	2018	FORD	F750	1FDXF7DE6JDF04358	1903	\$81,890	X	X	X		
110	2021	FORD	F751	1FDPF7AN1MDF04227	2009	\$73,569	X	X	X		
124	2014	OTHER	CARGO 5X8 SINGLE AXLE	4D6EB0815EC038710	1410	\$1,740	X	X	X		
Department: Precinct 4, Commissioner							Total Number of Vehicles: 19				
18	1998	OTHER	TOP HAT UTILITY	4R7FS1625WT017809			X				
37	2003	MACK	TRUCK	1M2AG10Y53M006123	1106	\$37,555	X	X	X		
38	2007	OTHER	PITTS LOWBOY TRAILER	5JYLB52357P071290	711	\$44,475	X	X	X		
47	1970	OTHER	HOMEMADE TRAILER	TR182933			X				
74	1989	OTHER	CARTEX TRAILER	13KTG1015KT000447			X				
95	2001	OTHER	CARTEX 18FT TRAIL	13KEP18281T002522		\$1,150	X	X	X		
117	1999	OTHER	CARTEX GOOSENECK	25840452000022399		\$8,000	X	X	X		
128	2009	FORD	F250 SUPER 4X4	1FTSX21R99EA85868	908	\$27,793	X	X	X		
130	2003	OTHER	CARTEX TRAILER	13KTG08171T002794			X				
133	2021	FORD	F250 4X4	1FTBF2B6XMED49597	2111	\$32,765	X	X	X		
Department: Road & Bridge							Total Number of Vehicles: 10				

ID #	Year	Make	Model	VIN #	Inventory #	Cost New	Auto Liability	Auto Physical Damage		POV	EQUIP
								Coll	Comp		
4	2014	CHEVROLET	TAHOE	1GNLC2E05ER227770		\$35,183	X	X	X		
5	2007	DODGE	CHARGER	2B3KA53H77H730662		\$26,318	X	X	X		
8	2013	FORD	EXPLORER	1FM5K8AR4DGB84668		\$31,753	X	X	X		
12	2011	FORD	F150 CREW CAB	1FTFW1CF1BKD41607		\$24,547	X	X	X		
14	2019	CHEVROLET	TAHOE	1GNLCDEC8KR293943		\$33,635	X	X	X		
16	2014	CHEVROLET	TAHOE	1GNLC2E08ER183733		\$26,269	X	X	X		
17	2020	CHEVROLET	TAHOE	1GNLCDEC7LR258280		\$33,485	X	X	X		
27	2020	CHEVROLET	TAHOE	1GNLCDECXLR301994		\$33,385	X	X	X		
29	2016	CHEVROLET	1500 SILVERADO	3GCUKNECXGG301781		\$29,675	X	X	X		
32	2013	FORD	TAURUS	1FAHP2D84DG117092		\$21,372	X	X	X		
35	2015	CHEVROLET	TAHOE	1GNSK2EC3FR576940		\$32,208	X	X	X		
39	2008	CHEVROLET	PK 1/2 TON	2GCEC130281332035		\$23,717	X	X	X		
40	1981	FORD	PKUP	2FTCF10E9BCA21308			X				
43	2012	FORD	F150	1FTFW1EF0CFB87463		\$28,136	X	X	X		
44	2020	FORD	F150	1FTEW1P40LKD81103		\$35,776	X	X	X		
46	2015	CHEVROLET	TAHOE	1GNLC2E27FR562377		\$29,824	X	X	X		
48	2016	CHEVROLET	TAHOE	1GNLCDEC2HR315332		\$31,938	X	X	X		
50	2022	FORD	EXPLORER POLICE AWD	1FM5K8AB0NGA05871		\$33,975	X	X	X		
52	2022	FORD	EXPLORER POLICE AWD	1FM5KAB7NGA04944		\$33,975	X	X	X		
54	2020	FORD	EXPLORER	1FM5K8AB7LGD08451		\$33,950	X	X	X		
59	2016	CHEVROLET	EQUINOX	2GNALBEK3G1124125		\$19,110	X	X	X		
60	2022	FORD	EXPLORER POLICE AWD	1FM5K8AB9NGA06534		\$33,975	X	X	X		
64	2017	FORD	EXPLORER	1FM5K8AR3HGA27882		\$26,880	X	X	X		
65	2015	CHEVROLET	TAHOE	1GNLC2ECXFR562275		\$29,824	X	X	X		
66	2016	FORD	EXPLORER	1FM5K8AR4GGB64893		\$25,935	X	X	X		
67	2017	FORD	TAURUS	1FAHP2D89HG143211		\$21,982	X	X	X		
72	2021	FORD	EXPLORER	1FMSK7BH1MGB04858		\$29,436	X	X	X		
73	2021	CHEVROLET	TAHOE	1GNSCLED9MR357232		\$36,034	X	X	X		
75	2021	OTHER	UTILITY TRAILER	1UFBU1622MT007056		\$4,000	X	X	X		
83	2018	CHEVROLET	TAHOE	1GNLCDEC4JR136795		\$32,703	X	X	X		
87	2011	FORD	E350T VAN	1FBSS3BL8BDA14420		\$25,666	X	X	X		
88	2017	CHEVROLET	TRAVERSE	1GNKRFED8HJ207035		\$25,815	X	X	X		
89	2013	FORD	F150	1FTFW1EF8DFA62342		\$33,249	X	X	X		
90	2020	FORD	F150	1FTEW1P43LKF19863		\$35,776	X	X	X		
92	2019	CHEVROLET	SILVERADO	3GCUYEED3KG151982		\$36,260	X	X	X		
102	2021	CHEVROLET	TAHOE	1GNSCLEDXMR358082		\$36,034	X	X	X		

ID #	Year	Make	Model	VIN #	Inventory #	Cost New	Auto Liability	Auto Physical Damage		POV	EQUIP
								Coll	Comp		
103	2017	FORD	EXPLORER	1FM5K8AR8HGB07937		\$26,237	X	X	X		
104	2018	CHEVROLET	1/2 TON CREW CAB	3GCUKNEC9JG473811		\$30,204	X	X	X		
111	2014	CHEVROLET	EQUINOX LS 1LF26	2GNALAEK1E6179215		\$21,182	X	X	X		
113	2014	CHEVROLET	EQUINOX LS 1LF26	2GNALAEK2E6124692		\$21,182	X	X	X		
115	2022	FORD	EXPLORER XLT	1FMSK7DH8NGB02992		\$33,155	X	X	X		
118	2014	FORD	F150	1FTEW1CM0EFA37739		\$24,973	X	X	X		
123	2019	CHEVROLET	TAHOE	1GNLCDECXKR217477		\$32,099	X	X	X		
125	2015	CHEVROLET	SILVERADO CREW CAB	3GCPCPEC2FG417092		\$26,923	X	X	X		
132	2020	CHEVROLET	TAHOE	1GNLCDEC5LR244670		\$33,485	X	X	X		
Department: Sheriff							Total Number of Vehicles: 45				

Totals	Total Number of Vehicles
Auto Liability	136
Auto Physical Damage, Collision	129
Auto Physical Damage, Comprehensive	129



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Property and Mobile Equipment Schedule

Member: Panola County

Coverage Period: January 1, 2023 to July 1, 2023

BUILDING & CONTENTS :

Site	Bldg	Building Name Address	Flood Zone	Coverage Basis	Const. Type	Year Built	Stories	SQ. FT.	Building Value	Content Value	Site Improvement	Total Value
0	001	NEW BUILDING 318 BROWNWOOD CIR CARTHAGE, TX, 75633		RCV	ISO - 3	1998	1	1,300	\$165,200	\$0		\$165,200
1	001	COURTHOUSE 110 S SYCAMORE CARTHAGE, TX, 75633		RCV	ISO - 3	1953	1	18,342	\$8,500,000	\$2,232,859		\$10,732,859
2	001	WAREHOUSES/ OFFICES 2019 E SABINE CARTHAGE, TX, 75633		RCV	ISO - 3	1947	1	1,000	\$65,184	\$16,296		\$81,480
3	001	SHOP BUILDING 2021 E SABINE CARTHAGE, TX, 75633		RCV	ISO - 3	1947	1	1,000	\$45,831	\$11,458		\$57,289
4	001	ADULT PROBATION 313 W PANOLA CARTHAGE, TX, 75633		RCV	ISO - 3	1950	1	1,000	\$153,088	\$38,272		\$191,360
5	001	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1985	1	1,000	\$2,798	\$0		\$2,798
5	002	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$26,000	\$52,000		\$78,000
5	003	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$15,600	\$0		\$15,600
5	004	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$20,800	\$0		\$20,800
5	005	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$6,240	\$0		\$6,240
5	006	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$12,480	\$0		\$12,480

BUILDING & CONTENTS :

Site	Bldg	Building Name Address	Flood Zone	Coverage Basis	Const. Type	Year Built	Stories	SQ. FT.	Building Value	Content Value	Site Improvement	Total Value
5	007	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$6,240	\$0		\$6,240
5	008	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$14,560	\$0		\$14,560
5	009	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$6,240	\$0		\$6,240
5	010	AIRPORT NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1979	1	1,000	\$36,400	\$0		\$36,400
5	999	SITE IMPROVEMENTS NS HWY 79 CARTHAGE, TX, 75633		RCV	ISO - 3	1984		0	\$80,000			\$80,000
6	001	ARMORY 321 S MARKET CARTHAGE, TX, 75633		RCV	ISO - 3	1961	1	1,000	\$2,373,500	\$108,358		\$2,481,858
6	002	ARMORY 321 S MARKET CARTHAGE, TX, 75633		RCV	ISO - 3	1951	1	1,000	\$104,000	\$0		\$104,000
7	001	DETENTION CENTER 319 W WELLINGTON CARTHAGE, TX, 75633		RCV	ISO - 3	2009	1	1,000	\$9,035,136	\$1,000,000		\$10,035,136
8	001	EXPO HALL 3401 SW LOOP CARTHAGE, TX, 75633		RCV	ISO - 3	1982	1	1,000	\$1,600,000	\$20,000		\$1,620,000
9	001	STORAGE BUILDING 437 CR 3233 DE BERRY, TX, 75639		RCV	ISO - 3	2019	1	1,000	\$122,500	\$0		\$122,500
10	001	PCT 1 349 CR 152 CARTHAGE, TX, 75633		RCV	ISO - 3	2021	1	1,000	\$122,000	\$0		\$122,000
10	002	PCT 1 349 CR 152 CARTHAGE, TX, 75633		RCV	ISO - 3	2007	1	1,000	\$140,500	\$0		\$140,500
11	001	PCT 2 152 CR 2561 CARTHAGE, TX, 75633		RCV	ISO - 3	2007	1	1,000	\$100,000	\$0		\$100,000
12	002	PCT 4 242 CR 444 CARTHAGE, TX, 75633		RCV	ISO - 3	2009	1	1,000	\$80,000	\$0		\$80,000
Building & Contents Total:									\$22,834,297	\$3,479,243	\$0	\$26,313,540

FINE ARTS: Not Applicable

MOBILE EQUIPMENT:

Item	Year	Make	Model	Serial #	Effective Date	Expiration Date	Total Value
68	2005	MASSEY FERG	TRACTOR	BL34045	01/01/2023	07/01/2023	\$10,000
Airport		Total Items Scheduled: 1					\$10,000
3	2000	CATERPILLAR	RR250B ROAD RECLAIMER	03RR00194	01/01/2023	07/01/2023	\$100,000
8	2022	LAND PRIDE	12' ROTARY CUTTER	1847712	01/01/2023	07/01/2023	\$14,900
16	2020	KUBOTA	MINI EXCAVATOR	KBCDZ36CV23F32989	01/01/2023	07/01/2023	\$67,460
17	2020	KUBOTA	SKID STEER	KBCZ063CAL1F51514	01/01/2023	07/01/2023	\$68,500
19	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXPLJ292628	01/01/2023	07/01/2023	\$79,600
22	2017	MOHAWK CHIEF	6' HD CUTTER	A51532	01/01/2023	07/01/2023	\$3,300
25	2018	JOHN DEERE	444K LOADER	1DW444KZKJF693358	01/01/2023	07/01/2023	\$147,000
28	2016	JOHN DEERE	6110M CAB TRACTOR W/ALAMO MACHETE	1L06110MTGH863128	01/01/2023	07/01/2023	\$143,422
30	2016	FLEX	10' MODERN CUTTER	97639	01/01/2023	07/01/2023	\$11,900
37	2015	JOHN DEERE	770G MOTOR GRADER	1DW77GXCEF6660109	01/01/2023	07/01/2023	\$209,500
38	2015	JOHN DEERE	310 SK BACKHOE	1T0310SKCFE276239	01/01/2023	07/01/2023	\$88,000
40	2014	KUBOTA	M9960 HDC CAB TRACTOR	60713	01/01/2023	07/01/2023	\$42,000
41	2014	JOHN DEERE	210G LC TRACKHOE	521954	01/01/2023	07/01/2023	\$165,000
51	2014	KUBOTA	M9960HDC 4X4 TRACTOR	57182	01/01/2023	07/01/2023	\$41,985
59	2008	JOHN DEERE	BACKHOE	T0310SJ165857	01/01/2023	07/01/2023	\$74,500
63	2011	KOMATSU	MOTOGRADE GD655-EO	51660/L774	01/01/2023	07/01/2023	\$177,185
64	2003	CATERPILLAR	RM250C SOIL STABILIZER	AWG00244	01/01/2023	07/01/2023	\$90,000
69	2007	JOHN DEERE	450 JLGP CRAWLER DOZER	T0450JX132065	01/01/2023	07/01/2023	\$75,800
Precinct 1, Commissioner		Total Items Scheduled: 18					\$1,600,052
13	2021	CASE	850NEP BACKHOE	JJGN58EPKMC770385	01/01/2023	07/01/2023	\$91,500
20	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXCLJ292410	01/01/2023	07/01/2023	\$79,600
26	2019	JOHN DEERE	TRACTOR	LV5100EEKK406109	01/01/2023	07/01/2023	\$34,624
27	2020	CASE	885B MOTOR GRADER	NHAF06487	01/01/2023	07/01/2023	\$251,000
31	2016	JOHN DEERE	6120E CAB TRACTOR W/ALAMO 18' MACHETE BOOM	1PO6120ECG001803	01/01/2023	07/01/2023	\$126,835
42	2014	KUBOTA	CAB TRACTOR M9960HDC	56875	01/01/2023	07/01/2023	\$41,985
43	2014	JOHN DEERE	210G LC TRACKHOE	522796	01/01/2023	07/01/2023	\$173,000
47	2013	BUSH HOG	3810	1200025	01/01/2023	07/01/2023	\$13,050
52	2011	RHINO	BUSH HOG 3710 ROTORY CUTTER 10FT	12-00525	01/01/2023	07/01/2023	\$11,950

MOBILE EQUIPMENT:

Item	Year	Make	Model	Serial #	Effective Date	Expiration Date	Total Value
53	2011	JOHN DEERE	770G MOTORGRADER	1DW770GXJBE638261	01/01/2023	07/01/2023	\$208,150
55	2012	BOMAG	MPH364 R-2	901B23001700	01/01/2023	07/01/2023	\$304,579
60	2009	JOHN DEERE	BACKHOE 310 SJ	T0310SJ173065	01/01/2023	07/01/2023	\$84,686
Precinct 2, Commissioner Total Items Scheduled: 12							\$1,420,959
6	2001	ROAD	RECLAIMER RR250C	AWG00267	01/01/2023	07/01/2023	\$100,000
7	2022	CASE	580SN BACKHOE	JJGN58SNKNC780001	01/01/2023	07/01/2023	\$128,896
10	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXLLJ292413	01/01/2023	07/01/2023	\$79,600
11	2021	NEW HOLLAND	C345 TRACK LOADER	NLM489609	01/01/2023	07/01/2023	\$65,821
14	2022	LAND PRIDE	10' CUTTER	1903274	01/01/2023	07/01/2023	\$18,900
15	2022	LAND PRIDE	12' CUTTER	1903359	01/01/2023	07/01/2023	\$15,900
24	2018	MODERN PREDATOR	15' CUTTER	100544	01/01/2023	07/01/2023	\$13,400
33	2015	JOHN DEERE	770G MOTOR GRADER	1DW770GXKFF667290	01/01/2023	07/01/2023	\$226,000
34	2014	BUSH HOG	10' MODERN FLEX	91731	01/01/2023	07/01/2023	\$12,500
35	2014	DELCO	PRESSURE WASHER	10140337	01/01/2023	07/01/2023	\$8,050
39	2015	JOHN DEERE	210G EXCAVATOR	522811	01/01/2023	07/01/2023	\$177,000
44	2014	KUBOTA	CAB TRACTOR M9960HDC	55925	01/01/2023	07/01/2023	\$41,982
45	2014	KUBOTA	TRACTOR M9960HDC	56994	01/01/2023	07/01/2023	\$41,985
48	2013	JOHN DEERE	310SK BACKHOE	252817	01/01/2023	07/01/2023	\$88,800
49	2013	JOHN DEERE	6105D CAB TRACTOR	1P06105DBDM051109	01/01/2023	07/01/2023	\$46,289
54	2011	MOHAWK PREDATOR	10' FLEX MOWER	74357	01/01/2023	07/01/2023	\$11,500
56	2012	JOHN DEERE	770G MOTOR GRADER	1DW770GXTCE6947443	01/01/2023	07/01/2023	\$210,000
58	2007	JOHN DEERE	310 SJ CAB TRACTOR	T03103SJ149207	01/01/2023	07/01/2023	\$72,329
61	2009	JOHN DEERE	770G MOTOR GRADER	DW770GX624868	01/01/2023	07/01/2023	\$197,500
62	2010	KUBOTA	M7040 DCT-1 TRACTOR W/FELOADER	83662	01/01/2023	07/01/2023	\$37,073
65	2004	JOHN DEERE	310SG	T0310SG927721	01/01/2023	07/01/2023	\$50,000
Precinct 3, Commissioner Total Items Scheduled: 21							\$1,643,525
9	2022	CASE	IH F110A TRACTOR W/ SAMURAI 22' BOOM MOWER	CT01689M	01/01/2023	07/01/2023	\$155,158
12	2021	CASE	580NEP BACKHOE	JJGN58EPJMC770386	01/01/2023	07/01/2023	\$91,500
18	2020	KOBELCO	MINI EXCAVATOR	PS04013143	01/01/2023	07/01/2023	\$69,222
21	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXEKJ291698	01/01/2023	07/01/2023	\$79,600
23	2018	KUBOTA	TRACTOR	55883	01/01/2023	07/01/2023	\$50,599
29	2016	KUBOTA	M5-111HDC 4X4 TRACTOR	51745	01/01/2023	07/01/2023	\$51,305

MOBILE EQUIPMENT:

Item	Year	Make	Model	Serial #	Effective Date	Expiration Date	Total Value
32	2016	FLEX	10' MODERN CUTTER	93629	01/01/2023	07/01/2023	\$13,500
36	2014	DBM-CP	'20 REAR CRADLE BOOM W/DBR060 60"ROTARY CUTTER	8782	01/01/2023	07/01/2023	\$53,353
46	2012	CHIEF	MOHAWK 7' CUTTER BUSH HOG	A31505	01/01/2023	07/01/2023	\$3,550
50	2013	JOHN DEERE	770 G MOTOR GRADER	1DW770GXJDE652650	01/01/2023	07/01/2023	\$220,200
57	2012	JOHN DEERE	310 SJ BACKHOE	1T0310SJJCD217567	01/01/2023	07/01/2023	\$82,700
66	2005	JOHN DEERE	310SG BACKHOE	T0310SG942977	01/01/2023	07/01/2023	\$64,002
67	2005	CATERPILLAR	RM250C RECLAIMER	AWG00374	01/01/2023	07/01/2023	\$200,000
Precinct 4, Commissioner Total Items Scheduled: 13							\$1,134,689
1	1997	JOHN DEERE	650G-LPG DOZER	T0650GW831417	01/01/2023	07/01/2023	\$30,000
2	1999	BROYCE	RJ350 MECHANICAL POWER BROOM	89626	01/01/2023	07/01/2023	\$16,000
4	2000	MIXER	STABILIZER 250B	5GR237	01/01/2023	07/01/2023	\$100,000
5	2000	TEREX	DOUBLE DRUM ROLLER	SLBT0PSDEY0ZLA004	01/01/2023	07/01/2023	\$12,000
Precinct 5, Commissioner Total Items Scheduled: 4							\$158,000
Mobile Equipment Total: Total Items Scheduled: 69							\$5,967,225

UNMANNED AIRCRAFT: Not Applicable

Totals	Square Footage	Building Value	Contents Value	Site Improvements Value	Total Covered Values
Building & Contents Total:	41,642	\$22,834,297	\$3,479,243		\$26,313,540
Fine Arts Total:					
TOTAL Covered Values:					\$26,313,540
Mobile Equipment Total:					\$5,967,225
Unmanned Aircraft Total:					\$0

Construction Type	Coverage Basis	Special Flood Hazard Zones:		
ISO 1 – F, Frame	RCV - Replacement Cost Value	A	A99	AR/AH
ISO 2 – JM, Joisted Masonry	HIST - Historical Reconstruction Cost Value	AO	AR	AR/A0
ISO 3 – NC, Light Noncombustible	ACV - Actual Cash Value	AH	AR/A	V
ISO 4 –MNC, Masonry Noncombustible	EXC - Excluded from Coverage	A1 – A30	AR/AE	V1 – V30
ISO 5 – MRF, Modified Fire Resistive		AE	AR/A1 – A30	VE
ISO 6 – FR, Fire Resistive				



TEXAS ASSOCIATION of COUNTIES RISK MANAGEMENT POOL

Mobile Equipment and Fine Arts Schedule

Member: Panola County

Coverage Period: January 1, 2023 to July 1, 2023

FINE ARTS: Not Applicable

MOBILE EQUIPMENT:

Item	Year	Make	Model	Serial #	Effective Date	Expiration Date	Total Value
68	2005	MASSEY FERG	TRACTOR	BL34045	01/01/2023	07/01/2023	\$10,000
Airport Total Items Scheduled: 1							\$10,000
3	2000	CATERPILLAR	RR250B ROAD RECLAIMER	03RR00194	01/01/2023	07/01/2023	\$100,000
8	2022	LAND PRIDE	12' ROTARY CUTTER	1847712	01/01/2023	07/01/2023	\$14,900
16	2020	KUBOTA	MINI EXCAVATOR	KBCDZ36CV23F32989	01/01/2023	07/01/2023	\$67,460
17	2020	KUBOTA	SKID STEER	KBCZ063CAL1F51514	01/01/2023	07/01/2023	\$68,500
19	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXPLJ292628	01/01/2023	07/01/2023	\$79,600
22	2017	MOHAWK CHIEF	6' HD CUTTER	A51532	01/01/2023	07/01/2023	\$3,300
25	2018	JOHN DEERE	444K LOADER	1DW444KZKJF693358	01/01/2023	07/01/2023	\$147,000
28	2016	JOHN DEERE	6110M CAB TRACTOR W/ALAMO MACHETE	1L06110MTGH863128	01/01/2023	07/01/2023	\$143,422
30	2016	FLEX	10' MODERN CUTTER	97639	01/01/2023	07/01/2023	\$11,900
37	2015	JOHN DEERE	770G MOTOR GRADER	1DW77GXCEF6660109	01/01/2023	07/01/2023	\$209,500
38	2015	JOHN DEERE	310 SK BACKHOE	1T0310SKCFE276239	01/01/2023	07/01/2023	\$88,000
40	2014	KUBOTA	M9960 HDC CAB TRACTOR	60713	01/01/2023	07/01/2023	\$42,000
41	2014	JOHN DEERE	210G LC TRACKHOE	521954	01/01/2023	07/01/2023	\$165,000
51	2014	KUBOTA	M9960HDC 4X4 TRACTOR	57182	01/01/2023	07/01/2023	\$41,985
59	2008	JOHN DEERE	BACKHOE	T0310SJ165857	01/01/2023	07/01/2023	\$74,500
63	2011	KOMATSU	MOTOGRADE GD655-EO	51660/L774	01/01/2023	07/01/2023	\$177,185
64	2003	CATERPILLAR	RM250C SOIL STABILIZER	AWG00244	01/01/2023	07/01/2023	\$90,000
69	2007	JOHN DEERE	450 JLGP CRAWLER DOZER	T0450JX132065	01/01/2023	07/01/2023	\$75,800
Precinct 1, Commissioner Total Items Scheduled: 18							\$1,600,052
13	2021	CASE	850NEP BACKHOE	JJGN58EPKMC770385	01/01/2023	07/01/2023	\$91,500
20	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXCLJ292410	01/01/2023	07/01/2023	\$79,600

MOBILE EQUIPMENT:

Item	Year	Make	Model	Serial #	Effective Date	Expiration Date	Total Value
26	2019	JOHN DEERE	TRACTOR	LV5100EEKK406109	01/01/2023	07/01/2023	\$34,624
27	2020	CASE	885B MOTOR GRADER	NHAF06487	01/01/2023	07/01/2023	\$251,000
31	2016	JOHN DEERE	6120E CAB TRACTOR W/ALAMO 18' MACHETE BOOM	1PO6120ECG001803	01/01/2023	07/01/2023	\$126,835
42	2014	KUBOTA	CAB TRACTOR M9960HDC	56875	01/01/2023	07/01/2023	\$41,985
43	2014	JOHN DEERE	210G LC TRACKHOE	522796	01/01/2023	07/01/2023	\$173,000
47	2013	BUSH HOG	3810	1200025	01/01/2023	07/01/2023	\$13,050
52	2011	RHINO	BUSH HOG 3710 ROTARY CUTTER 10FT	12-00525	01/01/2023	07/01/2023	\$11,950
53	2011	JOHN DEERE	770G MOTORGRADER	1DW770GXJBE638261	01/01/2023	07/01/2023	\$208,150
55	2012	BOMAG	MPH364 R-2	901B23001700	01/01/2023	07/01/2023	\$304,579
60	2009	JOHN DEERE	BACKHOE 310 SJ	T0310SJ173065	01/01/2023	07/01/2023	\$84,686
Precinct 2, Commissioner Total Items Scheduled: 12							\$1,420,959
6	2001	ROAD	RECLAIMER RR250C	AWG00267	01/01/2023	07/01/2023	\$100,000
7	2022	CASE	580SN BACKHOE	JJGN58SNKNC780001	01/01/2023	07/01/2023	\$128,896
10	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXLLJ292413	01/01/2023	07/01/2023	\$79,600
11	2021	NEW HOLLAND	C345 TRACK LOADER	NLM489609	01/01/2023	07/01/2023	\$65,821
14	2022	LAND PRIDE	10' CUTTER	1903274	01/01/2023	07/01/2023	\$18,900
15	2022	LAND PRIDE	12' CUTTER	1903359	01/01/2023	07/01/2023	\$15,900
24	2018	MODERN PREDATOR	15' CUTTER	100544	01/01/2023	07/01/2023	\$13,400
33	2015	JOHN DEERE	770G MOTOR GRADER	1DW770GXKFF667290	01/01/2023	07/01/2023	\$226,000
34	2014	BUSH HOG	10' MODERN FLEX	91731	01/01/2023	07/01/2023	\$12,500
35	2014	DELCO	PRESSURE WASHER	10140337	01/01/2023	07/01/2023	\$8,050
39	2015	JOHN DEERE	210G EXCAVATOR	522811	01/01/2023	07/01/2023	\$177,000
44	2014	KUBOTA	CAB TRACTOR M9960HDC	55925	01/01/2023	07/01/2023	\$41,982
45	2014	KUBOTA	TRACTOR M9960HDC	56994	01/01/2023	07/01/2023	\$41,985
48	2013	JOHN DEERE	310SK BACKHOE	252817	01/01/2023	07/01/2023	\$88,800
49	2013	JOHN DEERE	6105D CAB TRACTOR	1P06105DBDM051109	01/01/2023	07/01/2023	\$46,289
54	2011	MOHAWK PREDATOR	10' FLEX MOWER	74357	01/01/2023	07/01/2023	\$11,500
56	2012	JOHN DEERE	770G MOTOR GRADER	1DW770GXTCE6947443	01/01/2023	07/01/2023	\$210,000
58	2007	JOHN DEERE	310 SJ CAB TRACTOR	T03103SJ149207	01/01/2023	07/01/2023	\$72,329
61	2009	JOHN DEERE	770G MOTOR GRADER	DW770GX624868	01/01/2023	07/01/2023	\$197,500
62	2010	KUBOTA	M7040 DCT-1 TRACTOR W/FELOADER	83662	01/01/2023	07/01/2023	\$37,073

MOBILE EQUIPMENT:

Item	Year	Make	Model	Serial #	Effective Date	Expiration Date	Total Value
65	2004	JOHN DEERE	310SG	T0310SG927721	01/01/2023	07/01/2023	\$50,000
Precinct 3, Commissioner Total Items Scheduled: 21							\$1,643,525
9	2022	CASE	IH F110A TRACTOR W/ SAMURAI 22' BOOM MOWER	CT01689M	01/01/2023	07/01/2023	\$155,158
12	2021	CASE	580NEP BACKHOE	JJGN58EPJMC770386	01/01/2023	07/01/2023	\$91,500
18	2020	KOBELCO	MINI EXCAVATOR	PS04013143	01/01/2023	07/01/2023	\$69,222
21	2020	JOHN DEERE	MINI EXCAVATOR	1FF060GXEKJ291698	01/01/2023	07/01/2023	\$79,600
23	2018	KUBOTA	TRACTOR	55883	01/01/2023	07/01/2023	\$50,599
29	2016	KUBOTA	M5-111HDC 4X4 TRACTOR	51745	01/01/2023	07/01/2023	\$51,305
32	2016	FLEX	10' MODERN CUTTER	93629	01/01/2023	07/01/2023	\$13,500
36	2014	DBM-CP	'20 REAR CRADLE BOOM W/DBR060 60"ROTARY CUTTER	8782	01/01/2023	07/01/2023	\$53,353
46	2012	CHIEF	MOHAWK 7' CUTTER BUSH HOG	A31505	01/01/2023	07/01/2023	\$3,550
50	2013	JOHN DEERE	770 G MOTOR GRADER	1DW770GXJDE652650	01/01/2023	07/01/2023	\$220,200
57	2012	JOHN DEERE	310 SJ BACKHOE	1T0310SJJCD217567	01/01/2023	07/01/2023	\$82,700
66	2005	JOHN DEERE	310SG BACKHOE	T0310SG942977	01/01/2023	07/01/2023	\$64,002
67	2005	CATERPILLAR	RM250C RECLAIMER	AWG00374	01/01/2023	07/01/2023	\$200,000
Precinct 4, Commissioner Total Items Scheduled: 13							\$1,134,689
1	1997	JOHN DEERE	650G-LPG DOZER	T0650GW831417	01/01/2023	07/01/2023	\$30,000
2	1999	BROYCE	RJ350 MECHANICAL POWER BROOM	89626	01/01/2023	07/01/2023	\$16,000
4	2000	MIXER	STABILIZER 250B	5GR237	01/01/2023	07/01/2023	\$100,000
5	2000	TEREX	DOUBLE DRUM ROLLER	SLBT0PSDEY0ZLA004	01/01/2023	07/01/2023	\$12,000
Precinct 5, Commissioner Total Items Scheduled: 4							\$158,000
Mobile Equipment Total: Total Items Scheduled: 69							\$5,967,225

UNMANNED AIRCRAFT: Not Applicable

Totals	Total Covered Values
Fine Arts Total:	\$0
Mobile Equipment Total:	\$5,967,225
Unmanned Aircraft Total:	\$0

ADDENDUM

The Texas Association of Counties Risk Management Pool is pleased to provide the following addendum to the Panola County Request for Proposal.

Auto:

Auto Liability we are offering the following options:

1. \$2,000,000 Combined Single Limit
2. \$1,000,000 Combined Single Limit
3. \$100,000/\$300,000/\$100,000 Limit based on Texas Tort Claims Act

The state legislature created the Texas Tort Claims Act (the Act). The Texas Tort Claims Act (the Act) waived the doctrine of governmental immunity for certain occurrences. In those areas where it allowed governmental entities to become liable, the Act provided for monetary limitations. Section 101.023 of the Act sets maximum damage limits on liability for actions brought under the Act.

The limits stated in the Act are:

For a unit of local government, other than municipalities, liability is limited to \$100,000 for each person and \$300,000 for each single occurrence for bodily injury or death and \$100,000 for each single occurrence for injury to or destruction of property.

- No charge or refund during the coverage year for additions or deletions to your Auto coverage schedules. We do not perform renewal audits/true ups for auto changes mid-year.
- Pool requires members to report additions and deletions during the year to maintain accurate coverage schedules.
- Uninsured/Underinsured Motorist offered with limits of \$30,000 per person / \$60,000 per accident / \$25,000 Property damage

PANOLA COUNTY

Auto Physical Damage

- Unattached Equipment limit is \$10,000 for equipment damaged in a loss used in the usual course and scope of the Named Member's business at the time of loss.
- Auto Physical damage not offered for the following vehicles, as no cost new value provided, once information is received we can add auto physical damage by midterm endorsement at no additional cost
 - R & B 1989 CARTEX TRAILER 13KTG1015KT000447
 - R & B 1998 TOP HAT UTILITY 4R7FS1625WT017809
 - FIRE MARSHAL 2022 CHEVROLET SILVERADO 1GC4YME7XNF288430

General Liability:

General Liability we are offering the following options:

- \$2,000,000 Combined Single Limit
- \$1,000,000 Combined Single Limit
- \$100,000/\$300,000/\$100,000 Limit based on Texas Tort Claims Act

The state legislature created the Texas Tort Claims Act (the Act). The Texas Tort Claims Act (the Act) waived the doctrine of governmental immunity for certain occurrences. In those areas where it allowed governmental entities to become liable, the Act provided for monetary limitations. Section 101.023 of the Act sets maximum damage limits on liability for actions brought under the Act.

The limits stated in the Act are:

For a unit of local government, other than municipalities, liability is limited to \$100,000 for each person and \$300,000 for each single occurrence for bodily injury or death and \$100,000 for each single occurrence for injury to or destruction of property.

- Crisis Management Coverage limit is \$100,000 per coverage period
- Damage to Premises Rented limit is \$100,000 per occurrence
- Employee Benefits Liability limit is \$500,000 per coverage period with a \$1,000 deductible
- Garage Keeper's Liability limit is \$50,000 with a \$1,000 deductible
- Medical Expenses limit is \$5,000 per person- no deductible
- Personal and Advertising Injury limit is \$100,000/\$300,000

PANOLA COUNTY

- Products-Completed Operations Hazard Coverage Limit is \$100,000 per occurrence

Law Enforcement Liability:

Law Enforcement Liability coverage is offered on a Claims- made coverage form and does not cover any acts that occurred prior to the original inception date of the TAC RMP Law Enforcement Liability, which will also be the Retro Active Date reflected in this proposal.

- Each wrongful act limit is \$2,000,000 per claim / \$2,000,000 annual aggregate
- Claims Expenses, defense cost are included outside the limits of liability

Public Officials Liability:

Public Officials Liability coverage is offered on a Claims- made coverage form with a Retro Active date of 2/2/1997 for Each wrongful act limit is \$2,000,000 per claim / \$2,000,000 annual aggregate

- Employment Practices Liability is provided under Public Officials Liability and follows the same deductible as Public Officials, \$25,000.
- Cyber Liability coverage is included under Public Officials Liability with a dedicated \$2,000,000 per claim limit and \$2,000,000 aggregate. Coverage is included at no additional cost and follows the same deductible as Public Officials, \$25,000 with a retroactive date of 1/1/2023.
 - Cyber Liability coverage of \$500,000 with retroactive date of 5/1/2015 included to honor current coverage in place by Panola County, retroactive date is effective when TACRMP started coverage for Cyber.

Included – Coverage Extensions:

- Cyber Extortion Expenses or Cyber Extortion Monies - \$10,000 per claim and \$10,000 annual Aggregate Limit of Liability
- Electronic Equipment, Electronic Data, and Network Interruption Costs - \$100,000 per claim and \$100,000 annual Aggregate Limit of Liability

PANOLA COUNTY

Property:

Our Property program has a common renewal date of July 1. Our proposal for Property is for coverage period 1/1/2023 through 7/1/2023. Thereafter coverage will renew annually on 7/1. Annual equivalents are provided for comparison.

- TAC RMP has implemented an appraisal program to ensure member's property is properly valued. This service is at no cost to the individual member. A full appraisal will be scheduled upon award of property coverage with TAC RMP.
- Blanket Coverage valuation is 100% Replacement Cost.
- No Coinsurance clause.
- We do not have split Windstorm or Hail Deductibles
- Crime coverage is included at no additional cost under Property with a dedicated \$1,000 deductible.
- Schedules:
 - 2014 Boat/Motor/Trailer – removed from schedule as this falls under the automatic coverage for Unscheduled watercraft up to \$500,000: please provide information of trailer and value to list on auto schedule
 - 2016 Polaris Off Road vehicle – removed from mobile equipment schedule, as per TACRMP coverage documents definition this does not qualify as mobile equipment and is included as contents coverage
- No charge or refund during the coverage year for additions or deletions to your Property or Mobile Equipment coverage schedules. We do not perform renewal audits/true ups for changes mid-year.
- Pool requires members to report additions and deletions during the year to maintain accurate coverage schedules.

Workers' Compensation:

Panola County's Workers' Compensation (WC) coverage is provided by TAC RMP. Although WC is not included in the request for proposal, if Panola County awards all proposed coverages to TAC RMP, a package discount would be credited to the WC coverage contribution. An estimated annual discount of \$25,077 would be applied to your upcoming 2023-2024 Workers' Compensation renewal.

BENEFITS OF MEMBERSHIP

The Texas Association of Counties Risk Management Pool (TAC RMP) provides counties with a stable, sustainable resource of protection against a variety of risks and liabilities. With more than 380 Members, the TAC RMP maintains a strong Member retention rate - and for good reason. The TAC RMP offers value well below the commercial market, and risk control programs and services — provided free to TAC RMP Members — work to help Texas counties manage costs and promote safety.

- **Sound county leadership** –TAC RMP is governed by a Board of Directors comprised exclusively of Texas county officials who understand counties’ needs firsthand.
- **Strength in numbers** –TAC RMP Members benefit through leveraging the combined purchasing power of all Member counties, getting the best value for the cost of coverage.
- **Effective utilization** – Risk control programs help curb costs because they are designed specifically for county operations.
- **Individual service team** – Each county is assigned to a team of experienced professionals to assist you with your risk management needs.
- **On-site services** – Risk assessments, consultations and training sessions are available as needed at no additional charge.
- **Web-based services** – Monthly webinars, resource catalogs and user-friendly risk control web content are easily accessible.
- **Strong claims handling and oversight** – Service is the number one goal of the claims department. Live assistance is just a phone call away. Claims examiners and specialty third party administrators who understand county business and challenges make up the expert team.

*The Board of Directors of the
Association of Governmental Risk Pools
Is Pleased to Grant Recognition to*

*Texas Association of Counties
Risk Management Pool*

*Such Recognition is Granted
Only After a Rigorous Review of
Documentation Submitted to
Show Compliance with the
AGRiP Advisory Standards
2019-2021*



COMPREHENSIVE RISK MANAGEMENT SERVICES

Each day, county officials make important decisions on how to effectively manage the county and how to best serve taxpayers. Officials make decisions on maintenance, use and protection of county buildings and equipment, staff safety, worksite wellness, employee productivity, and other important policies and procedures. Mistakes can affect the county's bottom line. The TAC RMP is committed to helping county officials navigate these important decisions.

TAC RMP Members have access to risk professionals who provide comprehensive risk management services and expertise based upon a county's needs in these areas: Risk Management, Human Resources, Law Enforcement, Risk Control and Claims. Member Services Representatives are available to provide service, support, and coverage and account maintenance. Underwriters safeguard operational quality control measures and ensure the TAC RMP is fiscally stable.

The Risk Management Pool provided \$800K in funds for Safety Equipment to over 200 Texas counties in 2018-2022.

Knowledgeable staff members have decades of combined experience in the areas of county government, elected officials' duties and responsibilities, legal liabilities and potential loss exposures for county operations.

RISK MANAGEMENT CONSULTANTS

Risk Management Consultants (RMC) specialize in risk management services, including industry best practices and effective risk control. Most hold professional and recognized designations such as Associate Risk Manager (ARM), Certified Risk Manager (CRM) and Certified Insurance Counselor (CIC). RMCs evaluate each Member's exposure and examine risk programs to determine Members' coverage needs. They help ensure that coverage through TAC RMP follows current standards and best practices.

When a county joins the TAC RMP, they receive on-call and on-site flexible support from these knowledgeable and experienced risk management professionals. Risk Management Consultants provide continuing strategic counsel and risk management support to make sure changing needs are addressed.

Key Services Provided:

- **Exposure Review:** This service assists members to identify, prioritize and quantify exposures. This typically involves on-site meetings with elected officials and department heads to discuss operations, exposures and evaluation of prior loss experience.
- **Program review:** Risk assessments related to new county operational activities are conducted along with annual policy and endorsement reviews. Consultants work to identify potential duplications or gaps in coverage. Risk Management Consultants provide consultation, review and guidance about the Request for Proposal process regarding the Member's coverage. They also present reports to and update the commissioners' court on the county's risk management program and coverage.
- **Education:** Consultants build Members' awareness of risk exposures to help minimize losses. This education also includes sharing knowledge of the insurance market, including the evolution and trends for exposures and coverage. Consultants develop educational material for the appropriate elected official or department.
- **Evaluation:** Consultants review appropriate limits and recommend improvements on current coverage and risk financing programs and improvements to risk management policies and procedures.

UNDERWRITERS & MEMBER SERVICES REPRESENTATIVES

Member Services Representatives, Underwriters, and Risk Management Consultants collaborate to provide a team service approach to meet Members' specific coverage needs. This approach provides each Member with efficient, effective and coordinated service that meets their particular needs.

Underwriting Services:

Coverage Consultation
Pricing & Proposals
Binding & Coverage Issuance
Certificates of Coverage
Special Coverage Requests

Member Services Representatives assist new Members and renewing Members in Property, Liability and Workers' Compensation Programs. The Member Service Representatives and Underwriters specialize in the Pool's coverage options and hold professional and recognized designations such as Associate in Underwriting (AU) and Certified Insurance Service Representative (CISR).

Key Services Provided:

- **Customer Service:** Exceptional customer service is provided by Member Services Representatives in response to all coverage-related questions.
- **Maintain Current Exposures:** Ensure coverage exposures are maintained throughout the year and assist Members in identifying exposures.
- **Coverage Review:** Review coverage to provide Members with relevant and accurate information to address their exposure updates.
- **Renewals:** Individually review and process renewals to ensure exposures, deductibles and limits are up to date.
- **Proposals:** Respond to Request for Proposals (RFPs) and provide quotes for the TAC RMP's programs.

RISK CONTROL SERVICES

Risk Control Services are extensive and include Risk Control, Human Resources, and Law Enforcement Consultants who are available to assist TAC RMP Members mitigate losses commonly found in county offices, detention facilities and road and bridge departments. From personnel issues to heavy equipment operations, Members participating in the Pool can tap into the broad experience and unique knowledge available to them as a benefit of membership.

RISK CONTROL CONSULTANTS

Risk Control (RC) Consultants assist TAC RMP Members who have Workers' Compensation, Property, or Automobile Liability Coverage maintain safe operations in

In 2021, Risk Management Services staff provided training to over 12K attendees.

a variety of county operations including fleet operations. RC Consultants can help identify potential exposures and develop plans to maintain safe and compliant workplaces. RC Consultants hold professional certifications including Certified Risk Manager (CRM), Loss Control Representative (LCR), and OSHA Authorized Construction Trainer.

HUMAN RESOURCES CONSULTANTS

Human Resources (HR) Consultants provide reliable and current employment-related guidance on a variety of topics concerning federal and state employment laws, including employee discipline, termination, employee leave, discrimination, and harassment. HR consultants assist TAC RMP Members in the Public Officials Liability and Workers' Compensation programs and hold professional designations including Senior Professional in Human Resources (SPHR) and Professional in Human Resources (PHR).

LAW ENFORCEMENT CONSULTANTS

Law enforcement is a significant business operation for all Texas counties. Consequently, this is also one of the largest areas of risk. Law Enforcement (LE) Consultants provide support to TAC RMP Members participating in the Law Enforcement or Public Officials Liability programs. As former Texas county sheriffs, LE

PANOLA COUNTY

Consultants have law enforcement experience and are well prepared to offer their knowledge on the risks and exposures related to law enforcement operations.

Key Services Provided:

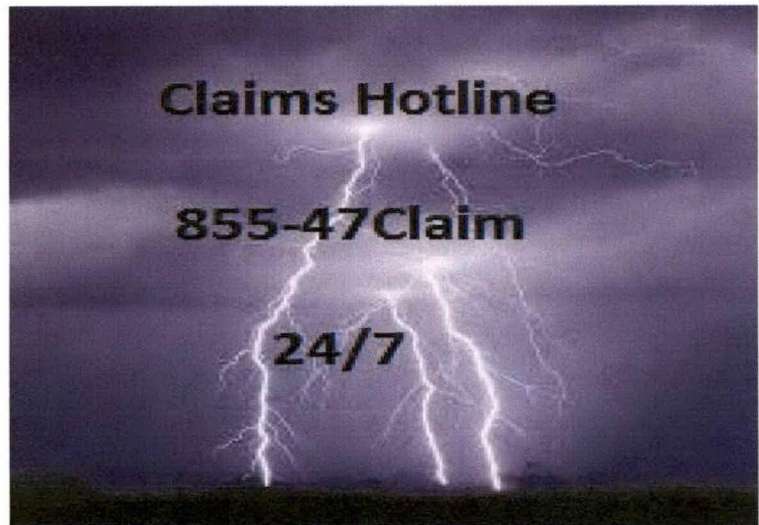
- **Risk Management Surveys:** Identify and alert Members to potential conditions that could lead to an accident or a loss. Consultants also assess and evaluate Members' safety programs.
- **Claims Analysis:** Analyze Members' past losses and develop actions plans to prevent future losses. Members utilize this service when making business decisions and to formulate possible solutions to prevent similar incidents in the future.
- **Regulatory Compliance Review:** Assist Members to maintain detention facilities in compliance with the Texas Jail Commission standards and other federal and state regulations.
- **Return to Work:** Develop and promote return to work programs to reduce the costs of claims and employees' days away from work due to work-related injuries.
- **HR Policy Manual Review:** Evaluate policies and procedures to ensure regulatory compliance and to identify coverage gaps.
- **LE Policy Service Program:** Provide critical task model policies for Law Enforcement and Jail Operations to county law enforcement to help counties reduce liability risks, lower claims exposure, prevent losses and enhance the performance of county officers and employees.

Risk Control Services
completed over 195
Survey and Assessments
in 2021

CLAIMS SERVICES

When disaster strikes, a dedicated team of experienced claims representatives provide a Member with the resources they need to get back to the business of serving the public. From easy online reporting to personalized and prompt claims service, the TAC Claims staff can guide Members every step of the way, especially during times of crisis.

The TAC RMP Coverage Documents represent more than a business transaction. It is also a significant commitment of trust. TAC RMP claims are managed by professional examiners whose primary focus is to quickly, fairly and accurately adjust claims for Members in the Auto, Public Officials and Law Enforcement Liability, Property, and General Liability programs. Workers' Compensation claims are adjusted by a third-party administrator, Sedgwick, with management oversight by TAC claims staff.



As in any partnership, Member trust is the primary objective. Nothing is more critical than the way claims are handled. Each Member is treated the way we would like to be treated if we had experienced the same loss, with integrity, empathy, promptness, expertise and fairness.

The TAC Claims staff is comprised of licensed examiners by the state of Texas with extensive claims experience serving public entities. Claims staff is in Austin, Texas and provide immediate response when needed.

Public Officials (PO) and Law Enforcement (LE) Liability claims are adjusted and managed by experienced claims litigation examiners that specialize in unique county exposures and provide pre-claims assistance upon member request to mitigate damages and help reduce potential exposures in the PO and LE programs.

"When the "Perfect Storm" hits – you need coverage you can depend on. Gregg County relied on the experienced professionals at TAC to see us through such an event. From pre-claim assistance to the final disposition, the TAC Risk Management Pool is there for you!"



Hon. Maxey Cerliano
Gregg County Sheriff
TAC RMP Board Chair

EDUCATION & TRAINING

The TAC RMP offers a variety of programs and benefits designed to provide education and training services for Members as a benefit of membership.

Member Engagement				
245	853	1,844	23,673	9
Surveys & Assessments	Sessions	Training Hours	Attendees	Webinars

ANNUAL CONFERENCE & REGIONALS

The County Management & Risk Conference (CMRC) is an annual conference for Members to learn about issues important to county management. Members have access to the TAC RMP Board of Directors and a forum to network with county officials and professionals from across the state while taking away invaluable knowledge and resources to help manage county risk. The best news - the County Management & Risk Conference registration is at no cost to TAC RMP Members.

TAC RMP Regionals are discipline specific and offered each year throughout the states. These one-day training opportunities cover topics on risk management, workers' compensation, risk control, law enforcement, human resources, and general safety solutions.



ON-SITE TRAINING

Risk Control Consultants and other TAC staff specializing in human resources, law enforcement and safety provide customized, on-site training to Members to meet specific needs and present a variety of topics. Examples of topics available include:

- Hiring, firing and new supervisor workshops
- Strip-search liabilities
- Ergonomics
- Discipline and performance evaluations
- Back injury prevention
- Construction equipment operations
- Fleet safety
- Slip and fall prevention
- FMLA, FLSA, ADAA
- Workers' Compensation and claims reporting



OSS ACADEMY

TAC RMP has partnered with the OSS Academy to provide a set of critical task model policies to every county law enforcement agency in Texas. OSS Academy is available at no cost to all county law enforcement operations to help Texas counties reduce liability risk, lower claims exposure, prevent losses and enhance the performance of county officers and employees.

E-LEARNING

TAC RMP Members participating in the Workers' Compensation Program benefit from a large selection of TAC E-Learning classes for county officials and staff. Classes can be taken 24/7 from any computer at any time.

WEBINARS

Webinars bring high quality training and continuing education opportunities right to attendees' desks. Several free, interactive webinars are offered throughout the year for online training or to announce new programs for Members. In both live and recorded sessions, attendees can learn more about topics including employment law updates, open carry, workers' compensation, and other risk management topics. TAC notifies Members by email about upcoming webinars.

RISK MANAGEMENT AWARDS

The Risk Management Awards are presented to TAC RMP program participants who are dedicated to improving county exposures using effective risk management solutions and recognize Members who promote risk control and risk management programs by:

- Preventing injuries and reducing the cost of risk
- Promoting a Risk Management culture
- Reducing losses through education and training

Risk Management Awards recognize true commitment to risk management in the workplace, encompass all program lines, and promote a holistic approach to risk management organization wide. All TAC RMP Members are eligible to apply for the Awards by completing an application and award winners are recognized during the County Management & Risk Conference the following year.



SIMULATOR TRAINING

SITUATIONAL THREAT ASSESSMENT AND REASONABLE RESPONSE (STARR)

Peace and detention officers must possess the ability to quickly assess fluid situations, form balanced conclusions about potential threats, and react reasonably to resolve situations they face. STARR training helps officers achieve more favorable outcomes and avoid legal or liable consequences during unfriendly encounters. STARR, offered as both a stand-alone course or in conjunction with the weapons simulator system, provides scenario-based training to enhance officers' critical thinking and decision-making skills.

STARR augments training with pre-force resolution strategies and post-force control and care activities. The course offers de-escalation techniques, including time management strategies. It also focuses on successfully resolving encounters with uncooperative and resistive subjects after force has been applied, including restraining a subject, rendering aid, maintaining safety, and recognizing situations that require a duty to intercede.

SUICIDE PREVENTION MANNEQUIN TRAINING

Suicides are a major liability concern for jail operations in counties. To better assist members in reinforcing critical classroom instruction, mannequins are available to provide hands-on experience in using lifesaving skills and techniques.

LAW ENFORCEMENT DRIVING SIMULATOR

County law enforcement agencies must ensure drivers are able to safely respond to calls and emergencies. The Pool's simulator training is intended to supplement driver safety instruction. The training is available to TAC RMP members who participate in the Automobile Liability and Workers' Compensation programs. TAC RMP offers a trailer-based driving simulator that is brought to your county. The driving simulator is an effective educational tool that is used to reinforce knowledge, skills and techniques taught in the classroom portion of this training.

EMERGENCY VEHICLE OPERATION COURSE (EVOC)

EVOC supplements classroom training by testing drivers' skills and techniques through a series of controlled exercises in their law enforcement agency's vehicle. The exercises include traffic cones that are arranged to create a pathway that participants must navigate. Each driver is scored as they complete advanced parking and turning maneuvers during a set time. These exercises provide a realistic, high-stress experience that is safe.

LASER DRIVEN FIRE EXTINGUISHER SIMULATOR TRAINING

TAC RMP offers a fire extinguisher simulator for members participating in the Workers' Compensation and Property programs. The simulator uses a laser to replicate extinguisher discharge and does not leave a residue as with a dry-chemical or CO2 extinguisher. Participants can simulate class A, B and C fires. This ensures trainees are prepared for a real fire.

PANOLA COUNTY

MANAGEMENT & SERVICE TEAMS



Michael Shannon,
ARM
Director



Robert Ruiz,
CRM, CIC
Associate Director



Jennifer A.
Kolbasinski, CAE
Operations Manager



Kelly Flores, CISR
Underwriting &
Member Services
Manager



Stacy Corluccio
Claims Manager



Clem Zabalza, MS,
OHST
Risk Control Manager



Andrea Beard
LE & PO Liability
Claims Supervisor



Brett Anderson
Property Program
Supervisor



Michele Arseneau,
PHR, SHRM-CP
Human Resources
Consultants
Supervisor



Thomas Keress
Law Enforcement &
Simulator Consultants
Supervisor



Helana Barmore
Casualty Claims Supervisor

PANOLA COUNTY

SERVICE TEAMS



Todd Kisel
Risk Management
Consultant



Lucia Espinoza, CIC,
CISR, Underwriter



Yolanda Mondragon
Member Services
Representative



Isaac Garcia, CRM
Senior Risk Control
Consultant



Kenny Lemons Jr.
Law Enforcement
Consultant



Halie Bever
Human Resources
Consultant



Makaelah Kaiser
Auto & Liability
Claims Examiner



Joe Copeland
LE & PO Liability
Claims Examiner



Brett Anderson
Property Program
Supervisor



Tanya Davis
Claims Assistant

PARTNERSHIPS

County Reinsurance, Limited (CRL) is a member-owned reinsurance company that provides reinsurance to TAC RMP for its Property, General Liability, Public Officials Liability, Law Enforcement Liability and Workers' Compensation programs. CRL was formed in 1997 by several county associations that operated their own self-insurance and understood the benefits of pooling.



The National Association of Counties (NACo) and state association executives formed the first exclusive reinsurer for counties. CRL is formally organized as a captive insurance company in the state of Vermont. The company's legal structure as a mutual insurance company means that the members of the company own the company. In addition, CRL is organized as a non-profit company and is exempt from state and federal income taxes.

Sedgwick, (previously York Risk Services Group), provides TAC RMP with third-party administrative claims services for the Workers' Compensation



Program. Services start with online technology that not only gives Members the ability to report a claim 24/7, but web-based access to customized reports and specific claims information you need when you need it. As a TAC RMP strategic partner, Sedgwick professionals act as an extension of the Pool, providing the support that allows its Members to thrive.

Fully Integrated Operational Areas

- Claims (including Medicare Reporting)
- Bill Review
- Medical Management (Utilization Management and Case Management)

Extensive Medical Management & Cost Containment Initiatives

- Bill Review System integrated with Official Disability Guidelines (ODG)
- Status “N” Drug Management
- Fully coordinated with TAC RMP’s pharmacy benefit manager
- Retrospective Utilization Review Process
- Disability Management Nurse embedded within the Unit
- Facilitating proactive return to work opportunities
- Initial field case management activities – reducing case management fees
- Coordination of treatment planning with providers – reducing preauthorization requests

myMatrixx provides TAC RMP Members prescription savings through mail-order service and negotiated rates with retail pharmacies. myMatrixx also provides



prescription utilization review services to the Pool. A focus on workers’ compensation has led myMatrixx to develop specific solutions to simplify pharmacy claims management. myMatrixx contracts with retail pharmacies for billing and prescription services and differentiates itself by combining advanced

technology, proactive clinical management and exceptional customer service. A unique approach to pharmacy benefits management, 1 Click Pharmacy™, automates and consolidates processes while allowing members to customize programs based on their needs.

At **Abercrombie, Simmons & Gillette (AS&G)**, service has been their product since 1983. Their strength is their staff. Averaging more than 25 years of experience each, the



**ABERCROMBIE, SIMMONS
& GILLETTE, INC.**
Adjusters - Claim Managers

AS&G team is comprised of the most experienced property field adjusters available in the industry. AS&G’s expertise and dedication to customer service provides an unsurpassed capability to efficiently evaluate property losses. AS&G is committed to providing prompt, professional and personalized claim service and recognizes the importance of maintaining

high standards and quality personnel to meet TAC RMP’s needs. Excellence, in both quality and service, is their pledge to the Pool’s Members.

AssetWORKS Today's economic realities require reinsurers to increase their requests for information about the risks they are insuring. The more details collected, the more certainty reinsurers have, which leads to better pricing for TAC RMP Members. **Asset Works** is a global leader in the building and content valuation field and offers industry expertise, extensive experience serving large public entities and advanced online technology. A comprehensive appraisal for Members is part of the TAC RMP's commitment to service delivery and is provided to all Property Program Members at no additional cost.

TAC has partnered with OSS, a Texas based leading provider of emergency services policies, to offer model public safety policies for your county law enforcement, jail, and communications operations. Access to this service is available at no-cost to all county law enforcement departments in an effort to help Texas counties reduce liability risk, lower claims exposure, prevent losses and enhance the performance of county officers and employees. The model policies are updated regularly to meet current federal and state laws and regulations as well as provide current and best practices for law enforcement operations. These updates include requirements promulgated by the Texas Commission on Jail Standards, Texas Commission on Law Enforcement, Texas Attorney General and various Texas Codes. In addition, the policies include guidance from federal and nationally recognized law enforcement organizations.



Services Benefits:

- Online Support
- Road Operation Policies and Forms
- Jail Operation Policies and Forms
- Legal Updates
- Review and recommendations for policies and procedures
- Agency specific policy research.
- Help line for policies, procedures and best practices
- Annual legal updates and policy training

PANOLA COUNTY

In the past few years, theft, computer glitches and human error have caused data breaches in county governments across the U.S. and in Texas. eRiskHub® Portal, powered by NetDiligence®, delivers a wealth of information to help counties understand **Cyber Liability** exposures, develop a response plan and minimize the effects of a breach on county data. Information provided includes public entity-focused cyber-risk news, best practices, county-specific self-assessment tools and a resource directory of experts.



A Claims Representative, a Breach Coach and other hands-on assistance are at no additional cost and just a click away to help TAC RMP Public Officials Liability Members respond quickly and effectively in the wake of a data breach.

<https://eriskhub.com/tac.php>



Texas Association of Counties Risk Management Pool

Statements of Net Position

As of December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Assets		
Current assets:		
Cash and cash equivalents	\$ 16,718,231	\$ 17,011,390
Investments, at fair value	693,777,361	663,511,546
Reinsurance receivable	4,234,387	744,836
Contributions receivable from members	3,062,163	1,494,025
Amounts due from affiliated entities	856,273	173,849
Other assets	<u>2,007,611</u>	<u>294,967</u>
Total current assets	720,656,026	683,230,613
Long-term assets:		
Investment in real estate, net	40,415,974	35,693,506
Investment in reinsurance captive	14,896,619	16,798,614
Property and equipment, net	535	37,628
Risk management information system	<u>-</u>	<u>1,961,739</u>
Total long-term assets	<u>55,313,128</u>	<u>54,491,487</u>
Total assets	<u>775,969,154</u>	<u>737,722,100</u>
Liabilities		
Current liabilities:		
Accounts payable and accrued expenses	397,475	2,017,017
Other liabilities	298,742	179,460
Refunds due members	806,752	593,381
Amounts due to affiliated entities	1,682,441	663,807
Advance contributions received	5,969,678	5,412,959
Unearned contributions, net	12,069,108	13,504,736
Reserve for losses and loss adjustment expenses, net	<u>45,507,114</u>	<u>36,789,550</u>
Total current liabilities	66,731,310	59,160,910
Long-term liabilities:		
Reserve for losses and loss adjustment expenses, net	<u>194,513,325</u>	<u>182,942,193</u>
Total liabilities	<u>261,244,635</u>	<u>242,103,103</u>
Net position		
Net investment in capital assets	535	1,999,367
Unrestricted	<u>514,723,984</u>	<u>493,619,630</u>
Total net position	<u>\$ 514,724,519</u>	<u>\$ 495,618,997</u>

See accompanying notes to financial statements

Texas Association of Counties Risk Management Pool

Statements of Revenues, Expenses and Changes in Net Position

Years ended December 31, 2021 and 2020

	<u>2021</u>	<u>2020</u>
Operating revenues:		
Gross earned contributions	\$ 60,101,652	\$ 57,264,708
Contributions ceded to reinsurers	<u>(16,279,231)</u>	<u>(11,383,904)</u>
Total operating revenues	<u>43,822,421</u>	<u>45,880,804</u>
Operating expenses:		
Paid losses and loss adjustment expenses	51,201,351	41,480,846
Change in reserve for losses and loss adjustment expenses	20,288,696	5,819,189
Contract service fees	1,867,523	2,082,006
Royalty (license) fee to affiliated entity	3,906,607	3,500,000
Administrative expenses to affiliated entity	12,567,448	11,663,441
General and administrative expenses	<u>3,842,002</u>	<u>2,764,319</u>
Total operating expenses	<u>93,673,627</u>	<u>67,309,801</u>
Operating loss	(49,851,206)	(21,428,997)
Non-operating revenues:		
Investment income	15,375,421	15,881,971
Net change in fair value of investments	52,991,286	50,841,517
Net real estate investment income	<u>590,021</u>	<u>811,792</u>
Total non-operating revenues	<u>68,956,728</u>	<u>67,535,280</u>
Net change in net position	19,105,522	46,106,283
Net position, beginning of year	<u>495,618,997</u>	<u>449,512,714</u>
Net position, end of year	<u>\$ 514,724,519</u>	<u>\$ 495,618,997</u>

See accompanying notes to financial statements

Texas Association of Counties Risk Management Pool

Statements of Cash Flows

Years ended December 31, 2021 and 2020

	2021	2020
Cash flows from operating activities:		
Contributions collected from members	\$ 61,275,041	\$ 60,251,266
Loss and loss adjustment expenses paid	(71,661,752)	(52,830,283)
Cash received from reinsurers	16,781,591	11,832,059
Ceded reinsurance contributions	(19,686,298)	(12,634,515)
Payments to service contractors and other payments	(8,707,726)	(4,637,099)
Payments to affiliated entities	(16,137,842)	(15,263,126)
Net cash flows from operating activities	<u>(38,136,986)</u>	<u>(13,281,698)</u>
Cash flows from capital and financing activities:		
Impairment loss on property and equipment	1,957,161	-
Purchase of capital assets	-	(1,957,161)
Net cash flows from capital and financing activities	<u>1,957,161</u>	<u>(1,957,161)</u>
Cash flows from investing activities:		
Real estate investment additions	(5,476,336)	(13,670,005)
Proceeds from sales of investments	40,000,840	35,514,949
Interest and dividends received	15,375,421	15,881,971
Purchase of investments	(15,373,371)	(15,845,197)
Real estate investment income received	2,761,324	2,614,622
Real estate investment expenses paid	(1,401,212)	(1,141,374)
Net cash flows from investing activities	<u>35,886,666</u>	<u>23,354,965</u>
Net change in cash and cash equivalents	(293,159)	8,116,106
Cash and cash equivalents, beginning of year	17,011,390	8,895,285
Cash and cash equivalents, end of year	<u>\$ 16,718,231</u>	<u>\$ 17,011,390</u>
Reconciliation of operating income to net cash flows from operating activities:		
Operating loss	\$ (49,851,206)	\$ (21,428,997)
Depreciation and amortization expense	41,668	116,842
Change in operating assets and liabilities:		
Contributions receivable from members	(1,568,138)	715,171
Reinsurance receivable	(3,489,551)	474,292
Other assets	(1,713,419)	(119,995)
Amounts due to / due from affiliated entities	336,211	(99,683)
Reserve for losses and loss adjustment expenses	20,288,696	5,819,189
Accounts payable and other liabilities	(1,619,542)	220,705
Other liabilities	103,835	-
Refunds due members	213,371	16,750
Unearned contributions, net	(1,435,630)	618,173
Advance contributions received	556,719	385,855
Net cash flows from operating activities	<u>\$ (38,136,986)</u>	<u>\$ (13,281,698)</u>
Noncash investing, capital and financing activities:		
Change in fair value of investments	<u>\$ 52,991,286</u>	<u>\$ 50,841,516</u>

See accompanying notes to financial statements