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follow up note from Todd Kisel with Texas Ass...

Todd Kisel

Me

Good morning Judge and Commissioners, I just wanted to send a follow up note thanking you for your consideration of allowing the Texas Association of Counties to handle your Property and Casualty Coverages. Per our discussion in Court, many additional services and training will be provided and are available to Titus County and its' employees at no additional cost. These include but are certainly not limited to the following:

-Law Enforcement Consulting: focus on issues related to law enforcement operations. We have partnered with the Public Agency Training Council (PATC) to provide a set of critical task model policies-this service assists counties to reduce liability risks, lower claims exposure, prevent losses and enhance the performance of county officers and employees. Online training, webinars, and instructional videos are all available as well access to training activity reports that supervisors can utilize to track the training of their staff.

-Risk Control Consulting: includes on site safety training, site and buildings inspection for employee and public safety, claims analysis, and heavy equipment training on how to use and mount the piece of equipment safely.

-HR Consulting: provides employment related assistance. Topics could include federal and state employment laws, including employee discipline, termination, employee leave, discrimination and harassment. Policy review and job description training are provided as well.

-Risk Management Consulting: review of coverage documents and applicable endorsements. Review of automobile, heavy equipment, and building schedules to ensure accuracy and identify exposure. We will also be providing a Property Appraisal of all County owned buildings and contents.

The County can choose to use as much or as little of most of the offered resources here at TAC. Our goal is to assist the County protect its' valuable resources with the Coverage and provide the training and consulting to mitigate potential losses.

Best regards, Todd Kisel

*Todd Kisel*  
512-733-4535  
Texas Association of Counties  
Risk Management Consultant

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**GENERAL LIABILITY****TAC****CAPPS**

CARRIER	TAC RISK POOL	TRIDENT
LIMITS	1M/1M	1M/2M NOTE
DEDUCTIBLE	0	0
PREMIUM	<b>\$9,144</b>	<b>\$7,627</b>

**EXCESS LIABILITY**

CARRIER	NOT OFFERED	TRIDENT
LIMITS	NOT OFFERED	1M
DEDUCTIBLE	NOT OFFERED	0
PREMIUM	<b>0</b>	<b>\$4,587</b> NOTE

**AUTO LIABILITY**

CARRIER	TAC RISK POOL	TRAVELER'S
LIMITS	1M	1M
DEDUCTIBLE	0	0
PREMIUM	<b>\$17,137</b>	<b>\$20,826</b>

**AUTO PHYS DAMAGE**

CARRIER	TAC RISK POOL	TRAVELER'S
DEDUCTIBLE	1000 COMP 1000 COLLISION	1000 COMP 1000 COLLISION
PREMIUM	<b>\$16,191</b>	<b>\$4,826</b>

**PROPERTY**

CARRIER	TAC RISK POOL	TRAVELER'S
TOTAL VALUE	\$28,798,962	\$29,619,352
DEDUCTIBLE	\$10,000	\$10,000
PREMIUM	<b>\$27,550</b>	<b>\$28,470</b>

**EQUIPMENT BREAKDOWN**

CARRIER	TAC RISK POOL	TRAVELER'S
PREMIUM	INCLUDED IN PROPERTY	INCLUDED IN PROPERTY

**SCHEDULED EQUIPMENT**

CARRIER	TAC RISK POOL	TRAVELER'S
TOTAL VALUE	INCLUDED IN PROPERTY	\$987,777
DEDUCTIBLE	\$1,000	\$1,000
PREMIUM	<b>0</b>	<b>\$2,246</b>

**PUBLIC OFFICIALS**

CARRIER	TAC RISK POOL	TRIDENT
LIMITS	2M/2M	1M/4M NOTE
DEDUCTIBLE	\$5,000	\$5,000
PREMIUM	<b>\$16,901</b>	<b>\$5,021</b>

**EMPLOYMNT PRAC LIAB**

CARRIER	TAC RISK POOL	TRIDENT
LIMITS	INCLUDED IN PUBLIC OFFICIALS	1M/4M
DEDUCTIBLE	INCLUDED IN PUBLIC OFFICIALS	\$5,000
PREMIUM	<b>0</b>	<b>\$3,786</b>

**LAW ENFORCEMENT**

CARRIER	TAC RISK POOL	TRIDENT
LIMITS	2M/2M	1M/4M NOTE
DEDUCTIBLE	\$10,000	\$10,000
PREMIUM	<b>\$20,516</b>	<b>\$24,837</b>

**CRIME**

CARRIER	TAC RISK POOL	TRAVELER'S
LIMITS	100K	25K/100K
DEDUCTIBLE	\$1,000	\$1,000
PREMIUM	<b>\$1,732</b>	<b>\$1,901</b>

**CYBER LIABILITY**

CARRIER	TAC RISK POOL	ASPEN AMER/THINK RISK
LIMITS	NOT OFFERED	1M
DEDUCTIBLE	NOT OFFERED	\$10,000 NOTE
PREMIUM	<b>0</b>	<b>\$3,899</b>

**FIDUCIARY LIABILITY**

CARRIER	TAC RISK POOL	TRAVELER'S
LIMITS	1M/1M	1M
DEDUCTIBLE	\$1,000	\$1,000
PREMIUM	<b>\$0</b>	<b>\$2,362</b>

	<b>\$109,171</b>	<b>\$110,388</b>
LESS CYBER LIABILITY		<b>-\$3,899</b>
LESS EXCESS LIABILITY		
WORK COMP DISCOUNT	<b>-\$5,700</b>	
	<b>\$103,471</b>	<b>\$106,489</b>
	=====	=====

BUFORD QUOTE FOR CYBER LIABILITY \$1950