

Who will you call
in a crisis?



Make a wise choice

Choose a trusted partner. When times are tough, you will want a partner strong enough to provide the help you need.

Beware of unusually low costs. Remember that if it sounds too good to be true, it probably is. Managing your risk by buying the cheapest insurance policy could turn out to be the most expensive option of all.

Know what you are buying. Make sure that your specific needs are covered. Check the exclusions to ensure that you will have the coverage you need.

Understand that the cost of risk is more than just your insurance premium.

Call us. We can help.



Call the people who help schools.

TASB Risk Management Fund

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tasbrmf.org



Why the TASB Risk Management Fund is your best choice

The Fund is strong and stable. Since 1974, we have continuously provided our members reliable risk management solutions. Many of the Fund's 1,100-plus members are school leaders you know, and many of them have been members for decades. When you are comparing options, remember that experience and longevity matter.

Our partner is TASB. Although a separate legal entity, the Fund is administered by the Texas Association of School Boards (TASB). Employees handling the Fund's work are TASB employees, which means they adhere to TASB's commitment to service. And it means we can access other TASB service areas to bring Fund members a comprehensive risk management solution.

We live in Texas. We know Texas. Our staff is all Texas-based, working either at the TASB headquarters in Austin or in field locations across the state. When you call, we know who you are and where you are. When you need coverage in a hurry, or a hurricane or tornado hits, we're on top of it. Often we know you need that portable building or attorney to represent you before you even tell us.



Why you can choose the Fund with confidence

We provide the funds you need, when you need them. With more than \$300 million in assets and \$146 million in members' equity, the Fund can respond to your claim without delay. Some of our competitors take weeks to arrange payments. How would your district meet your financial obligations in the meantime? When you are comparing options, remember the Fund's financial strength and capacity to pay your claims.

We work to keep your costs low. Our focus is on preventing losses. We work to keep your total cost of risk low by providing thorough loss prevention, training, and risk management assistance. When a claim does happen, we can get it resolved quickly, fairly, and at the lowest overall cost to you.

Our mission is to serve. The Fund is in the education business, not the insurance business. We are the only school risk pool whose administrator is a nonprofit organization with the sole mission of supporting public schools. And because the Fund is a nonprofit, we are focused on service rather than shareholders' expectations. Our primary goal is to help prevent losses from happening and to respond quickly when you have a problem.



Assurance, not insurance

The TASB Risk Management Fund is your comprehensive risk management solution.

Coverage designed specifically for school districts. We know what coverage you are required to have, should have, and don't need to have. Our coverage documents address school district and governmental exposures. We will never try to sell you coverage you don't need.

Excellence in claims service. TASB's Workers' Compensation (WC) Claims Division has been awarded the coveted "High-Performer" recognition by the Texas Department of Insurance for outstanding claims handling. Our commitment to excellence in claims handling means lower costs and fewer employee complaints for you.

Expert legal assistance at no cost. Whether through our statewide panel of expert defense attorneys or in-house legal advice for Unemployment Compensation hearings, we provide you with legal assistance at no additional cost. Our attorneys know the law as it applies to Fund members and they get results on your behalf.

Access to national and international risk management resources. When you join the Fund, you have access not only to the Fund and all that it offers, but also to our national and international partners in risk management. Whatever the issue, we can find a solution.

Comprehensive property appraisal program at no cost to you. In its property program, the Fund offers members comprehensive and no-cost property appraisals, updated every three years. When the State of Texas needed the most up-to-date information about school district facilities, it used the Fund's data.

Demonstrated results in reducing WC medical costs. The Fund is a founding member of the Political Subdivision Workers' Compensation Alliance, which contracts with physicians and other medical providers across the state to treat your injured employees and return them to work as quickly as possible, reducing costs associated with claims and absenteeism. The Fund also has an innovative pharmacy benefit management program, which has been recognized nationally for innovation and effectiveness in reducing drug costs for injured employees.

