



# TEXAS POLITICAL SUBDIVISIONS

JOINT SELF INSURANCE FUND

"Complete Workers' Comp and Property/Casualty Solutions"

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Quality Since 1983

April 24, 2020

TPS is acutely aware of the challenges that you are all facing during the current health crisis. And we want to assure you that we will be evaluating your coverages and pricing going forward to make sure that all of our members are treated fairly and equitably.

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Some have already asked about Auto Liability and Auto Physical Damage during this time when many vehicles are not being driven as much as normal, if at all. That is particularly the case with our school districts. We should see a significant reduction in accidents for however long the current situation lasts. (Of course, the weather will do whatever the weather will do when it comes to wind and hail, whether vehicles are parked or not.) Assuming that your overall losses do in fact decline, you will see that reflected in reductions in your renewal pricing on AL and APD this year.

Workers' Compensation is somewhat different, in that your employees are still covered for accidental injuries even while working from home. Nevertheless, we still anticipate a drop in claims during this period. We are also aware that many of you have laid off part-time and temporary workers. Those reductions in staff will be quantified in your payroll audits, which in many cases will result in a refund of contribution for this policy period. And any improvement in overall losses will certainly inure to your benefit at renewal.

Please remember that unlike the big national companies that may write your personal auto insurance, we are a not-for-profit public entity pool. Our goal is always to provide our members with the coverage they need at the best possible price. Consequently, many of you can expect to see savings when you renew your coverages with TPS this year.

We appreciate you, and hope that you are all able to stay safe and well while we look forward to a return to normality.

  
Executive Director / CEO