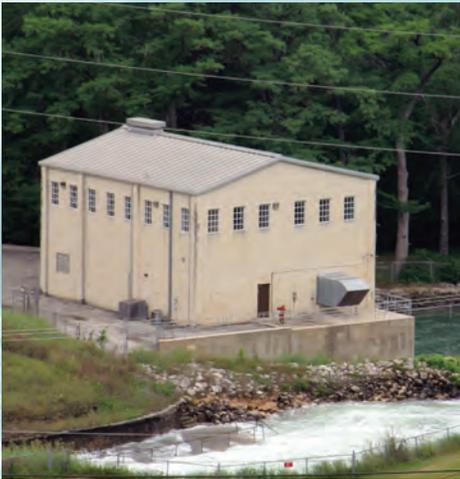




MAKING WAVES



Thank you to Guadalupe-Blanco River Authority and San Jacinto River Authority for the photographs that are included in this Annual Report.

San Jacinto River Authority, raw water intake on Lake Conroe.



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CHAIRMAN'S LETTER

Dear Friends,

The Texas Water Conservation Association Risk Management Fund has just completed another excellent year. Members' net position has increased significantly, losses in most categories decreased and significant initiatives were begun to further enhance the way the Fund serves its members. In other words, we've been making waves. Some of these waves were in response to the waves of change that are washing over the districts and authorities in Texas that manage our water. Other changes were self-generated when we realized that we had to get ahead of some of the forces headed our way. Although the Fund cannot deal with every issue, it can give some solace, some peace of mind, some solutions for many of the challenging issues that emerge related to risk and loss prevention.

One of the growing trends that has already affected some Fund members is the inclusion of individual board members in suits filed against water districts. These suits are known as "ultra vires" actions because they allege that the governing body acted outside of its authority when it made a lawful regulatory decision. Since the action is considered lawful, such suits do not meet the definition of an error or omission by the board nor does it constitute bodily injury or property damage as the result of an accident. Therefore the traditional coverages offered by the Fund do not provide coverage or defense to the affected governing body. In an effort to counteract this very disturbing threat to our members and their boards, we have developed an additional coverage that provides some legal defense support specific to these ultra vires cases. A very real world example of this occurred this past year when all the board of directors of one of our Fund members were being sued as individuals. The Fund's new coverage was able to have the case dismissed without any cost to the individual board members.





Another wave that is sweeping over our members is the generational change that leads to retirements and an influx of younger men and women into supervisory and managerial positions. Most members of the Fund don't have large staffs to begin with so new people often learn on the job, learn from the older hands who will soon be out the door or call friendly peers at nearby districts for help. In response to the growing need for training in supervisory skills, the Fund is stepping up its Leadership Training to give both new and seasoned supervisors basic skills for managing their staff. Training offered to members this year included instruction in Communication, Interviewing and Selection, Coaching and Counseling and Managing Difficult Employees. The body of this report lists the workshop topics that are available from the Fund's skilled and talented trainers.

A third wave of change affecting the TWCARMF is a desire to position the Fund as the preeminent provider of risk management products and services for the water related public entities in Texas. To that end, the Fund is strengthening its effort to present a strong, visible and attractive brand to members of the TWCA who are our current and prospective clients. The process of branding includes examining and proposing new logos, new graphics, new marketing materials and new effort by the people who govern and manage the Fund. Personnel changes at the Fund to help in this effort include a new trainer, a new Loss Control Manager and a new Director of Pool Administration. New people bring new vision and insights to the way we've always done things. A complete re-design of the Fund's website was also recently completed to improve the look, contents and functionality of the site. You can check it out for yourself at twcarmf.org. These are just some of the big, positive waves to help carry this Fund and our members into the future.

We can all be proud that despite the various waves of change impacting the Fund and our members, the Fund remains strong, vibrant and financially sound. Obviously you, the Fund members, are where this strength and vibrancy emanates from. So I invite you to take a few minutes to read the following annual report, to see how the Fund is growing in numbers and capability, and how together, we can better manage the risk we face in the sometimes turbulent world that is Texas Water.

Best regards,



Alvin Schuerg

Chair

MAKING WAVES

The Texas Water Conservation Association Risk Management Fund fits in a continuum with insurance companies, self-insured companies and public entity risk pools. The Fund is a pool of similar public entities who have banded together to share risk and provide some certainty about events, accidents and incidents that can cause financial loss to them. The Fund provides workers' compensation, automobile liability, general liability, errors and omissions coverage and protection for property owned by the members. Not very exciting or innovative is it? But wait!..

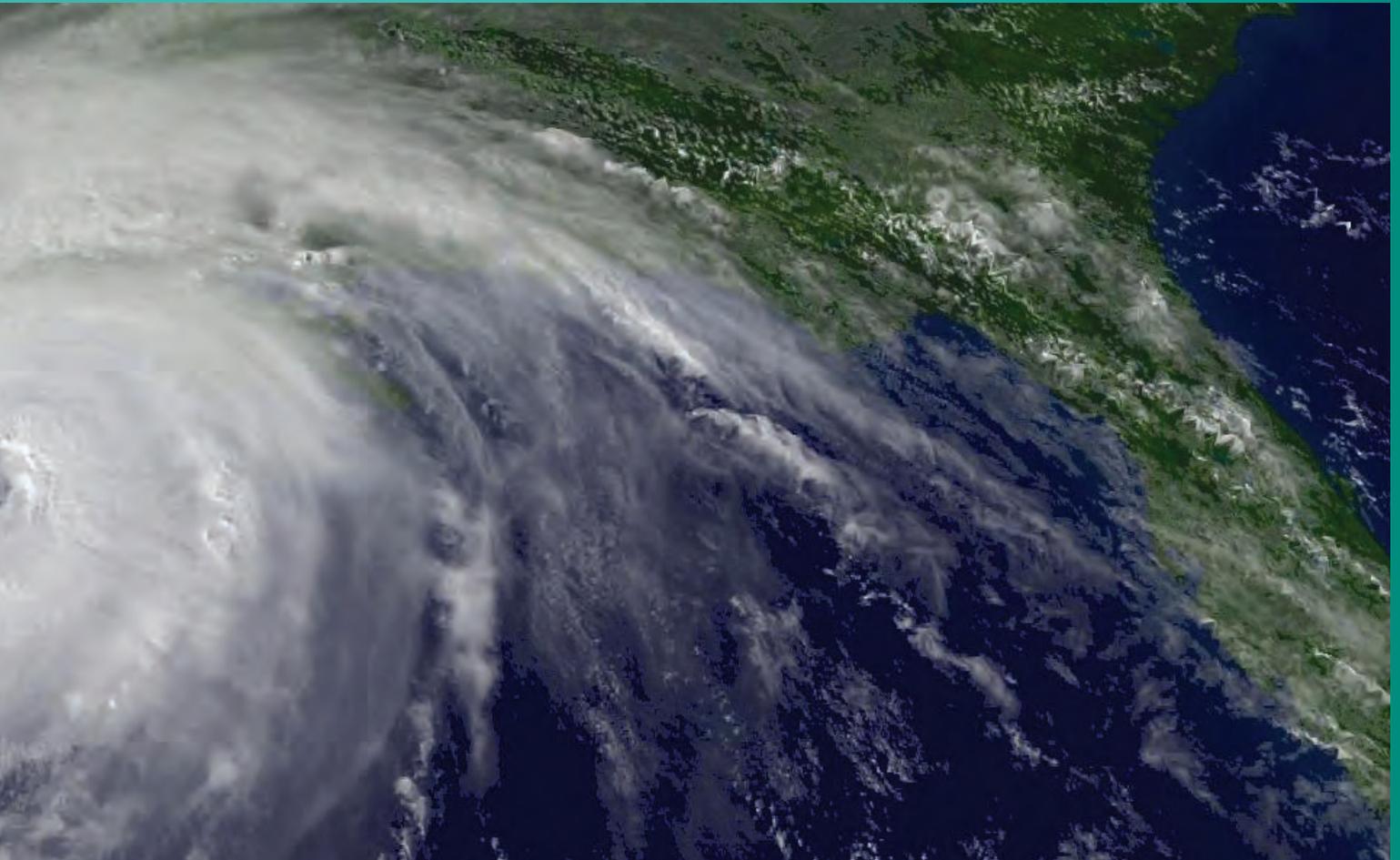


Well, the events that lead to losses can certainly be exciting, like a hurricane, an on the job injury that causes disability or death, an automobile accident or the theft of a \$100,000 excavator and its trailer. The Fund's response is pretty straightforward, if not exciting. The Fund investigates and pays for the member's covered loss.

That is the basic purpose of the Fund but the visionary trustees of the Fund have insisted on more than that. Now and in the beginning of the Fund its leaders saw that just being another form of insurance company was not enough. What they were looking for in 1988 and right through their most recent Board meeting was an organization that anticipated risk, helped eliminate and control risk and made the operations of water districts and authorities in Texas safer and more effective. In the staid world of insurance this was a pretty revolutionary concept. So, making waves is part of the Fund's approach to managing risk and taking care of its members.

One kind of wave that rises up from time to time is the Board's decision to participate in amicus briefs or other legal action in support of members who won't get coverage for a claim but deserve support when the legal issue could affect many members or set dangerous precedents. Recently the Fund has contributed to legal costs related to eminent domain and class actions against members. This is also an example of how accessible the Board is to the members when they can bring an issue directly to them for a decision.

Another wave mentioned in the Chair's letter was the implementation of defense coverage for Board members being sued as individuals for their lawful actions in ultra vires suits. No insurance provider including the Fund covered these suits because they arose from legal regulatory actions. However, the Fund's Board believed that the Fund should help get individuals dismissed from these suits over regulatory issues that did not trigger coverage, especially when the plaintiff's inclusion of individual board members was designed to be coercive.



Another wave of change spreading across Texas is the succession of new generations into the workforce as older leaders and workers retire. The Fund is committed to help members deal with this surge by providing leadership training for new managers and supervisors. Courses are now being offered in three primary areas:

- ⑤ Retaining, Encouraging and Developing Employees for Success,
- ⑤ Leadership Training II and
- ⑤ Respect in the Workplace.

Courses are taught either at the district or in a regional setting without cost to the member. The Fund believes this service meets a basic training need of our members and conveys knowledge that will help strengthen their risk management culture, reduce claims and smooth the transition of leadership.

The Fund was created by Texas water districts and authorities in 1988 to provide a comprehensive program of self-insurance for the Fund's members. Through this program, member districts and authorities pool their risks and combine resources to obtain greater stability and economies of scale for transferring and managing risk. In addition to self-insurance coverage, member districts and authorities receive risk management consulting, legal services, leadership and safety training and loss prevention ser-

vices that are designed to meet the unique needs of water districts and authorities in Texas.

The Fund exists solely to provide coverage and risk management services for its member water districts and authorities. Its objectives are to provide long-term stability in coverage and cost, attain lower costs by reducing claims costs, develop improved risk management practices, and allow its members more control over their management of risk. Water districts and authorities that

are members of the Texas Water Conservation Association are eligible to participate in the Fund.

The membership of the Fund reflects the diverse world of water operations in Texas. Members include river authorities, municipal water districts and authorities, municipal and utility districts, water control and improvement districts, groundwater conservation districts, port authorities, navigation districts, irrigation districts, drainage districts and subsidence districts.

ABOUT THE FUND

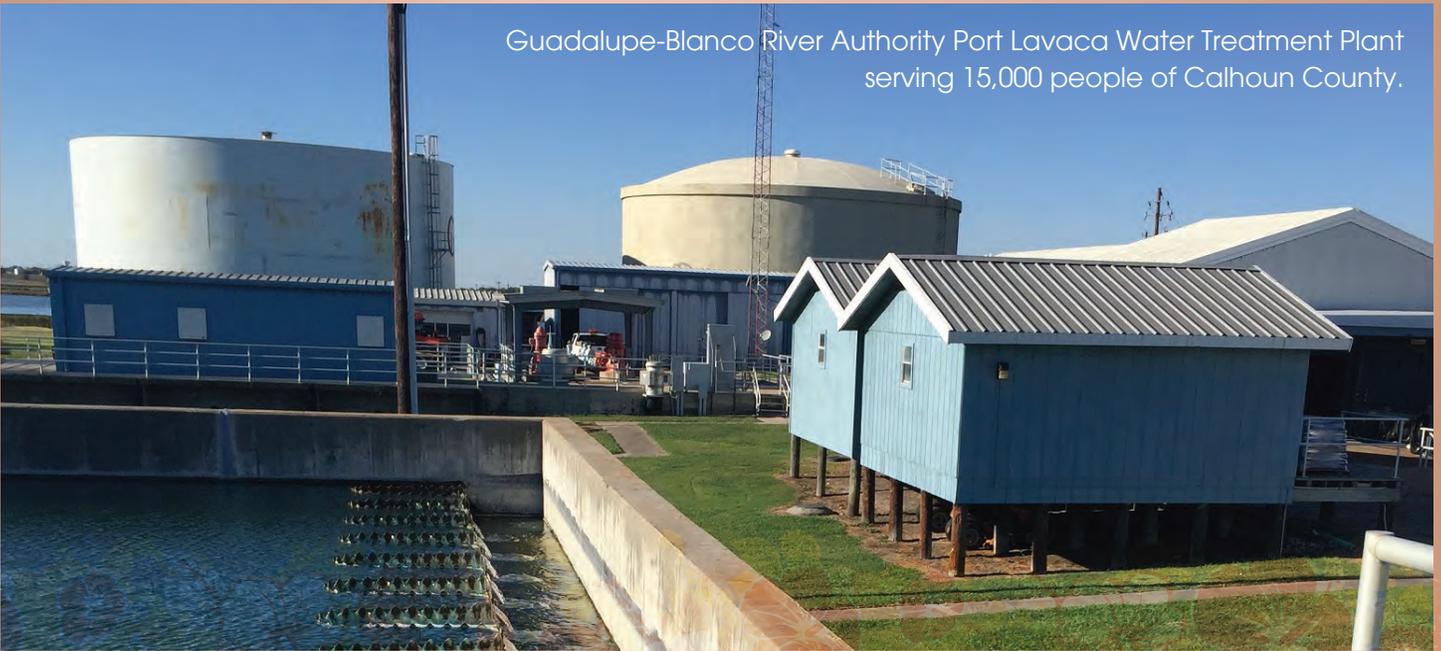
Leadership

The Fund is governed by an eleven member Board of Trustees comprised of senior managers from member districts and authorities. The Board includes representation from large districts and authorities with hundreds of employees and small districts with only a few. Board members are elected by the Fund's membership and serve overlapping three year terms. The Board meets at least four times a year and makes all major policy decisions.

Coverage and Services

The Fund provides comprehensive coverage for workers' compensation, automobiles, general liability, errors & omissions liability and all types of property. As a member owned and governed program, the Fund is uniquely positioned to understand and respond to changes in members' operating environments. This allows the Fund to respond to emerging issues quickly and to provide risk protection services to address those exposures. Recent additions to coverage in recognition of changing risk environment include automatic crime coverage and defense cost coverage for individual board members sued in "ultra vires" actions against their districts.

Loss prevention is a high priority for the Fund. Over the years, the Fund has worked as a partner with its members in reducing risks and exposures inherent in their operations. This is reflected in the broad range of services, including safety surveys and consultations, training, and other loss prevention resources provided to members. Leadership training for member supervisors and managers not only improves supervisory skills, it helps prevent costly claims alleging discrimination or retaliation in employment actions.



Value Added Benefits

The TWCA Risk Management Fund provides many value added benefits and services for its members. The following list highlights some of the services that distinguish the Fund from others in the marketplace.

- ⊙ Members Are the Owners of the Fund
- ⊙ Protection from Catastrophic Losses through comprehensive reinsurance is provided by A+ rated reinsurance carriers
- ⊙ Risk Management Consultations provided by staff risk management consultant address contract, claim analysis, policies and procedures designed to improve risk management
- ⊙ Loss Prevention services are provided by highly qualified Loss Control Consultants
- ⊙ Safety Seminars and Training on site for individual members or as regional workshops
- ⊙ Leadership Training for managers and supervisors
- ⊙ Construction plan design reviews through FM Global
- ⊙ A comprehensive *Personnel Policy Guide* that contains legal background information and sample personnel policies designed specifically for use by Texas water districts and authorities
- ⊙ The quarterly *Risk Advisor* newsletter keeps Fund members informed of current trends and developments in safety and risk management
- ⊙ Periodic bulletins cover specific risk management topics such as Flood Insurance, Contracts and Hurricane Preparedness. Risk Alerts are issued as needed when members need to know about current risk related events or trends
- ⊙ Legal Loss Prevention through attorneys familiar with water districts and water law
- ⊙ Annual property valuations and periodic professional on-site appraisals insure properly valued coverage in the event of a loss
- ⊙ Efficient Online Services for claim reporting and loss history
- ⊙ Online Safety Training including Spanish language topics
- ⊙ Online Renewals and Online MVR Checks
- ⊙ Re-designed and updated website with significant content including upcoming events, newsletters, annual reports, risk checklists and extensive FAQ guidance for contractor and vendor insurance requirements at twcarmf.org

FINANCIAL HIGHLIGHTS

Key Indicators

Total assets of the Fund increased about \$200,000 over last year. Increased member contributions were due to slight rate increases, internal growth of existing members and the addition of several new members to the Fund.

Total Assets
\$26.3M

Long Term Investments
\$11.5M

Net Position
\$17.7M

Net Contributions
\$4.9M

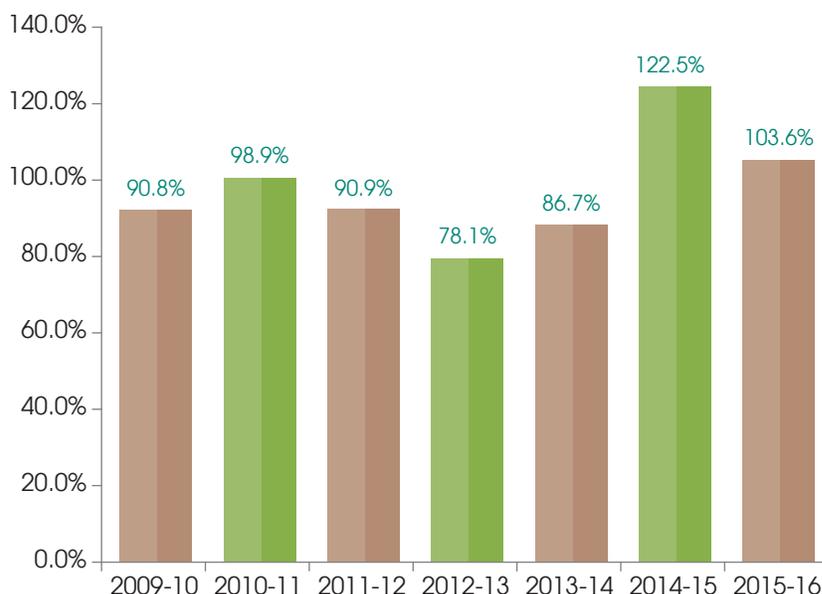
Investment Income
\$0.5M

Incurred Losses
\$3.1M

Net Position Change
\$0.4M

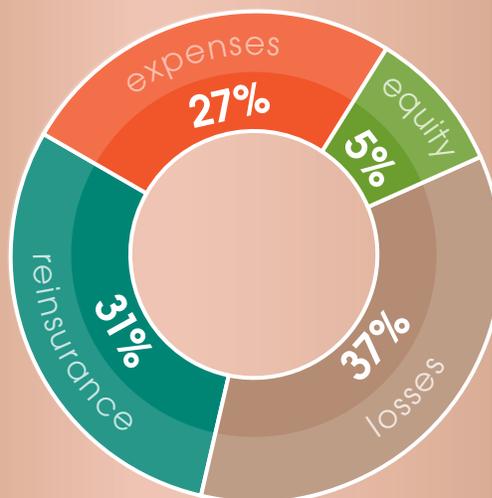
Combined Ratio

Combined ratio is an insurance industry measure of the relationship of claims costs to the contributions paid by members. Results in the 2015/2016 year were more favorable than last year due to increased contributions and decreased claim costs. This allowed for an increase in member net position, further strengthening the Fund.



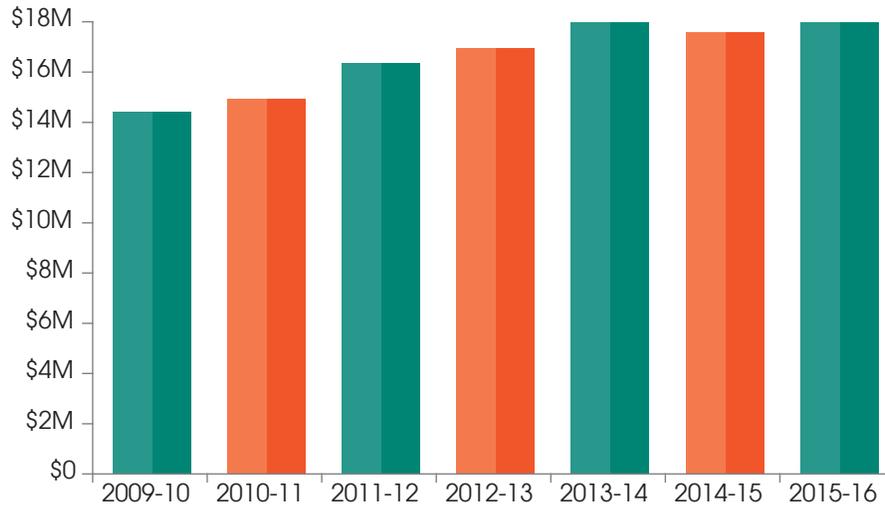
Use of Contributions

This chart illustrates the main categories of expense paid with member contributions for the year 2015/2016.



Net Position

The progress of Members' Net Position or equity in the Fund is illustrated in the next chart. The more favorable results translate to an increase in 2015/2016 as opposed to the decrease in net position seen in 2014/2015.

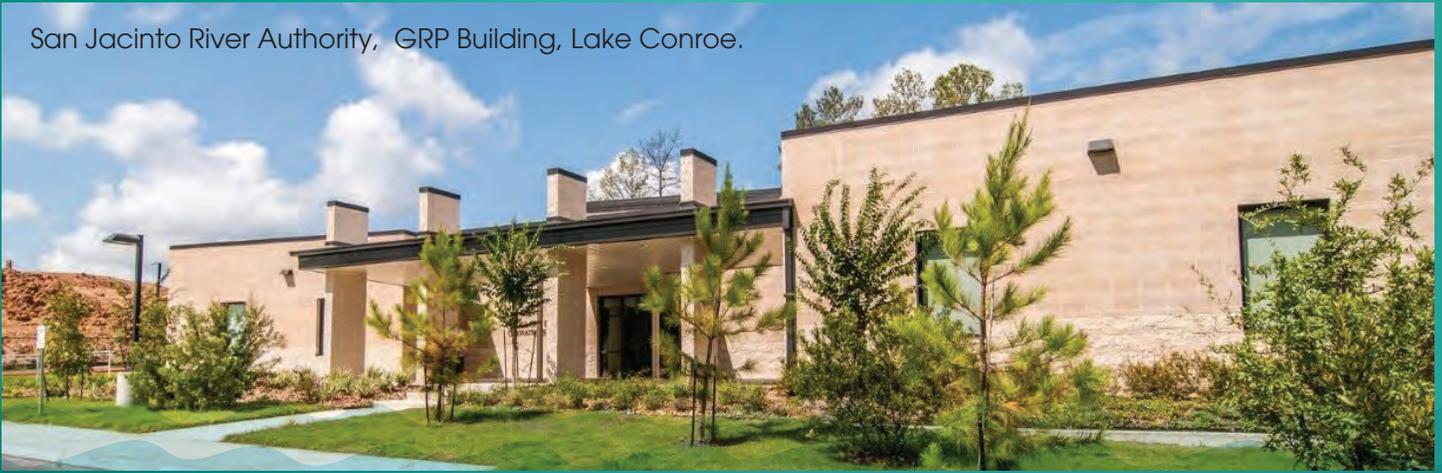


All Lines Loss Rate

The All Lines Loss Rate is a benchmark of the total of all claims incurred in the 2015/2016 Fund year against the net operating expenditures of all members of the Fund. The rate shown is losses per \$1,000 of net operating expenditures. The general downward trend is favorable.



San Jacinto River Authority, GRP Building, Lake Conroe.



AUDITORS' REPORT

To the Board of Trustees of
Texas Water Conservation Association Risk Management Fund:

Report on the Financial Statements

We have audited the accompanying financial statements of Texas Water Conservation Association Risk Management Fund (the "Fund"), which comprise the balance sheets as of June 30, 2016 and 2015, and the related statements of operations, changes in net position, and cash flows for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Fund's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Texas Water Conservation Association Risk Management Fund as of June 30, 2016 and 2015, and the results of its operations and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Other Matters

Report on Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the management's discussion and analysis and the claims development information and changes in claims liabilities be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board (GASB), who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audits of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

Report on Other Financial Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The accompanying other financial information, consisting of balance sheets by program as of June 30, 2016, and the statements of operations and changes in net position by program for the year ended June 30, 2016, is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Haltzman Partners, LLP

October 24, 2016

BALANCE SHEETS

BALANCE SHEETS AS OF JUNE 30, 2016 AND 2015

	2016	2015
ASSETS		
CURRENT ASSETS:		
Cash and cash equivalents (Note 3)	\$ 9,394,819	\$ 9,333,960
Investments – short-term (Note 3)	1,989,000	–
Contributions receivable from members, including unbilled contributions of \$646,315 and \$263,614 at June 30, 2016 and 2015, respectively (Note 2)	737,655	357,746
Accrued interest	28,692	64,368
Other receivables	–	25,000
Prepaid expenses	2,642,723	48,753
Total current assets	14,792,889	9,829,827
NONCURRENT ASSETS:		
Investments – long-term (Note 3)	11,042,480	15,810,970
Other assets – long-term (Note 9)	500,000	500,000
Total noncurrent assets	11,542,480	16,310,970
TOTAL	\$ 26,335,369	\$ 26,140,797
LIABILITIES		
CURRENT LIABILITIES:		
Unearned member contributions	\$ 2,101,807	\$ 2,655,266
Other accrued expenses and liabilities	125,154	151,281
Total current liabilities	2,226,961	2,806,547
LONG-TERM LIABILITIES – Reserve for losses and loss adjustment expenses– net of reinsurance (Notes 5 and 6)	6,444,013	6,037,654
Total liabilities	8,670,974	8,844,201
NET POSITION – unrestricted	17,664,395	17,296,596
TOTAL	\$ 26,335,369	\$ 26,140,797

See notes to financial statements

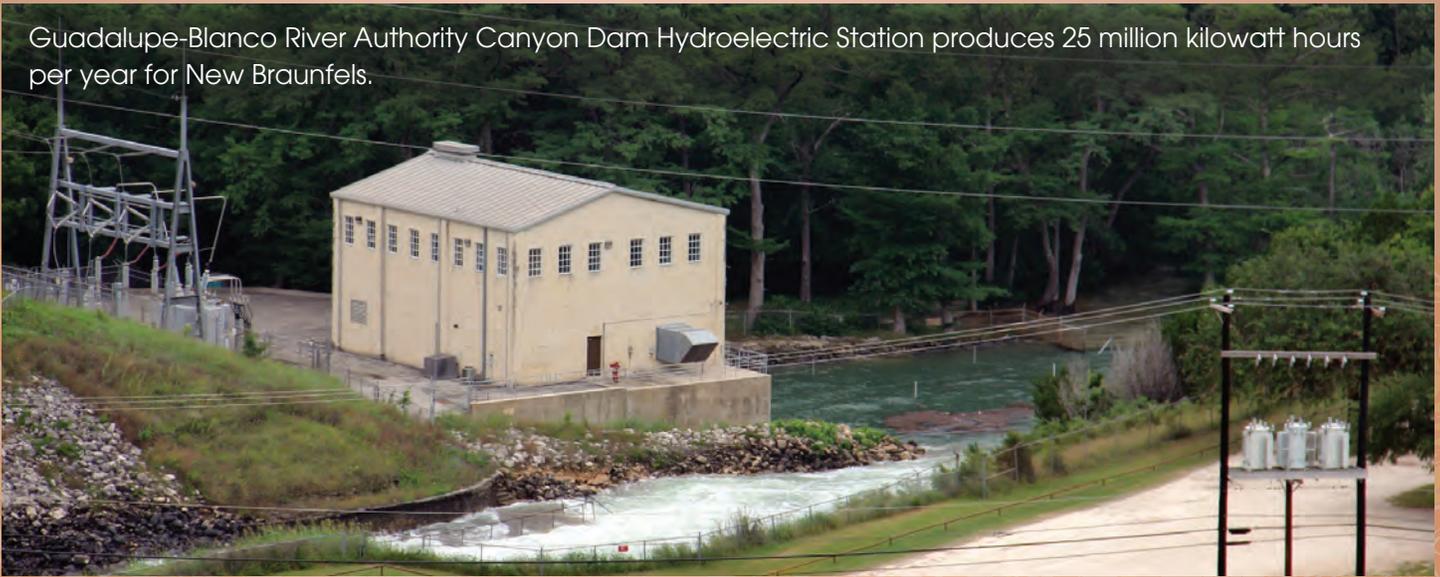
STATEMENTS OF OPERATIONS AND CHANGES IN NET POSITION

STATEMENTS OF OPERATIONS AND CHANGES IN NET POSITION FOR THE YEARS ENDED JUNE 30, 2016 AND 2015

	2016	2015
CONTRIBUTIONS:		
Gross contributions earned	\$ 7,135,402	\$ 6,553,442
Reinsurance contributions ceded (Note 6)	(2,280,315)	(2,285,376)
Net earned contributions	4,855,087	4,268,066
LOSSES AND LOSS ADJUSTMENT EXPENSES (Notes 5 and 6)		
Paid losses and loss adjustment expenses – net of deductibles and reinsurance recoveries	2,638,877	1,998,803
Change in reserve for losses and loss adjustment expense – net of deductibles and reinsurance recoverables	406,358	1,288,357
Net incurred losses and loss adjustment expenses	3,045,235	3,287,160
Contract and support fees (Notes 4 and 7)	1,332,549	1,332,082
Loss control fees	363,199	298,114
Legal and professional fees	160,574	169,056
Other expenses	128,142	140,035
Total other operating expenses	1,984,464	1,939,287
OPERATING INCOME (LOSS)	(174,612)	(958,381)
OTHER INCOME:		
Investment income	329,776	397,939
Change in fair value of investments	212,635	165,314
Total other income	542,411	563,253
NET INCOME (LOSS)	367,799	(395,128)
NET POSITION – Beginning of year	17,296,596	17,691,724
NET POSITION – End of year	\$ 17,664,395	\$ 17,296,596

See notes to financial statements

Guadalupe-Blanco River Authority Canyon Dam Hydroelectric Station produces 25 million kilowatt hours per year for New Braunfels.



COVERAGES

The TWCA Risk Management Fund offers three comprehensive programs tailored to meet the vast majority of water districts' and authorities' insurance needs.

Workers' Compensation

Workers' compensation coverage responds to injuries to district employees who are injured on the job while in the course of their employment. Workers' compensation covers medical bills, rehabilitative and lost income benefits for district and authority employees and works with the employer to return the employee to meaningful work as soon as possible.

Liability

The Fund offers automobile liability (AL), general liability (GL), and public official's errors & omissions (E&O) coverages. The liability coverages have been custom tailored to meet the exposures commonly faced by water districts and authorities in Texas. Some examples of this include the addition of options for dam failure liability, limited pollution coverage, defense for breach of contract, assumption of liability by contract, increased coverage for non-owned automobiles, and employment practices including employee benefits coverage. A recent addition to coverage provides a limited legal defense for individual board members to get them dismissed from "ultra vires" actions against their district. Limit options are available up to \$10 million for the three major lines of coverage.

Property

Property, including buildings, office contents, computers, contractor's equipment and vehicles owned by the district are also protected against loss. The Fund provides very broad property coverage for members' property. The insuring agreement in the coverage document grants the coverage based on the idea that if something is not specifically excluded or insured by some other type of coverage, then the property listed on the policy is covered. Basic crime coverage is now included with higher limits of liability available.

TRUSTEES

Alvin Schuerg, Chair
Executive Manager of Finance and Administration
Guadalupe-Blanco River Authority

Sonny Hinojosa, Vice Chair
General Manager
Hidalgo County Irrigation District #2

Norman Ashton
Risk Manager
Tarrant Regional Water District

Ricky Clifton
General Manager
Gulf Coast Waste Disposal Authority

John Grant
General Manager
Colorado River Municipal Water District

Jace Houston
General Manager
San Jacinto River Authority

Kathy Turner Jones
General Manager
Lone Star Groundwater Conservation District

Bruce Knott
Director of Human Resources
San Antonio River Authority

Rodney Rhoades
Assistant Deputy Director
Of Finance and Personnel
North Texas Municipal Water District

David Montagne
General Manager
Sabine River Authority of Texas

Ronald J. Neighbors, Chairman Emeritus
Consultant
La Grange, Texas

Sonia Lambert
General Manager
Cameron County Irrigation District #2
Cameron County Drainage District #3

Dean Robbins, Secretary
General Manager
Texas Water Conservation Association

MANAGERS AND ADVISORS

Fund Administrator
York Pooling, York Risk Services Group, Austin, Texas

Actuary
Steven A. Glicksman, FCAS, MAAA
Boca Raton, Florida

Financial Auditor
Holtzman Partners, LLP,
Austin, Texas

Claims Auditor
Government Entities Mutual,
Bedford, New Hampshire

Investment Custodian
U.S. Bank

MEMBERSHIP

River Authorities

Angelina & Neches River Authority
Brazos River Authority
Guadalupe-Blanco River Authority
Lower Colorado River Authority
Nueces River Authority
Sabine River Authority of Texas
San Antonio River Authority
San Jacinto River Authority
Sulphur River Basin Authority
Upper Colorado River Authority

Municipal Water Districts and Authorities

Canadian River Municipal Water Authority
Coastal Water Authority
Colorado River Municipal Water District
Franklin County Water District
Greater Texoma Utility Authority
Gulf Coast Waste Disposal Authority
North Harris County Regional Water Authority
North Texas Municipal Water District
Riverbend Water Resources District
Tom Green County Fresh Water Supply District #2
Upper Neches River Municipal Water Authority
West Central Texas Municipal Water District

Municipal Utility Districts

New Caney Municipal Utility District
Roman Forest Consolidated Municipal Utility District
Wells Branch Municipal Utility District

Special Utility Districts

Mustang Special Utility District
Marilee Special Utility District

Groundwater Conservation Districts

Coastal Bend Groundwater Conservation District
Coastal Plains Groundwater Conservation District
Evergreen Underground Water Conservation District
Fort Bend Subsidence District
Harris-Galveston Subsidence District
Hemphill County Underground Water Conservation District
High Plains Underground Water Conservation District
Kenedy County Groundwater Conservation District
Lone Star Groundwater Conservation District
Medina County Groundwater Conservation District
Mid-East Texas Groundwater Conservation District
North Plains Groundwater Conservation District
North Texas Groundwater Conservation District
Northern Trinity Groundwater Conservation District
Panhandle Groundwater Conservation District
Panola County Groundwater Conservation District
Pineywoods Groundwater Conservation District
Plum Creek Conservation District
Prairielands Groundwater Conservation District
Red River Groundwater Conservation District
Sandy Land Underground Water Conservation District
Upper Trinity Groundwater Conservation District

Water Control & Improvement Districts

Angelina & Nacogdoches County Water Control and Improvement District #1
Brown County Water Improvement District #1
Cameron County Water Improvement District #10
Hidalgo County Water Improvement District #3
Hidalgo County Water Control and Improvement District #19
Jefferson County Water Control and Improvement District #10
Maverick County Water Control and Improvement District #1
Stonewall Water Control and Improvement District
Tarrant Regional Water District
Tom Green County Water Control and Improvement District #1
Wichita County Water Improvement District #2
Zavala-Dimmit Counties Water Improvement District #1

Port Authorities & Navigation Districts

Chambers-Liberty Counties Navigation District
Orange County Navigation and Port District
Victoria County Navigation District
West Side Calhoun County Navigation District

Irrigation Districts

Adams Gardens Irrigation District #19
Brownsville Irrigation District
Cameron County Irrigation District #2
Cameron County Irrigation District #6
Delta Lake Irrigation District
Donna Irrigation District Hidalgo County #1
Harlingen Irrigation District Cameron County #1
Hidalgo County Irrigation District #1
Hidalgo County Irrigation District #2
Hidalgo County Irrigation District #5
Hidalgo County Irrigation District #16
Hidalgo and Cameron Counties Irrigation District #9
Santa Cruz Irrigation District #15
United Irrigation District of Hidalgo County
Valley Acres Irrigation District
Ward County Irrigation District #1

Drainage Districts

Brazoria County Drainage District #4
Brookshire-Katy Drainage District
Cameron County Drainage District #1
Cameron County Drainage District #3
Cameron County Drainage District #5
Galveston County Consolidated Drainage District
Jefferson County Drainage District #3
Jefferson County Drainage District #7
Orange County Drainage District of Texas
San Patricio County Drainage District

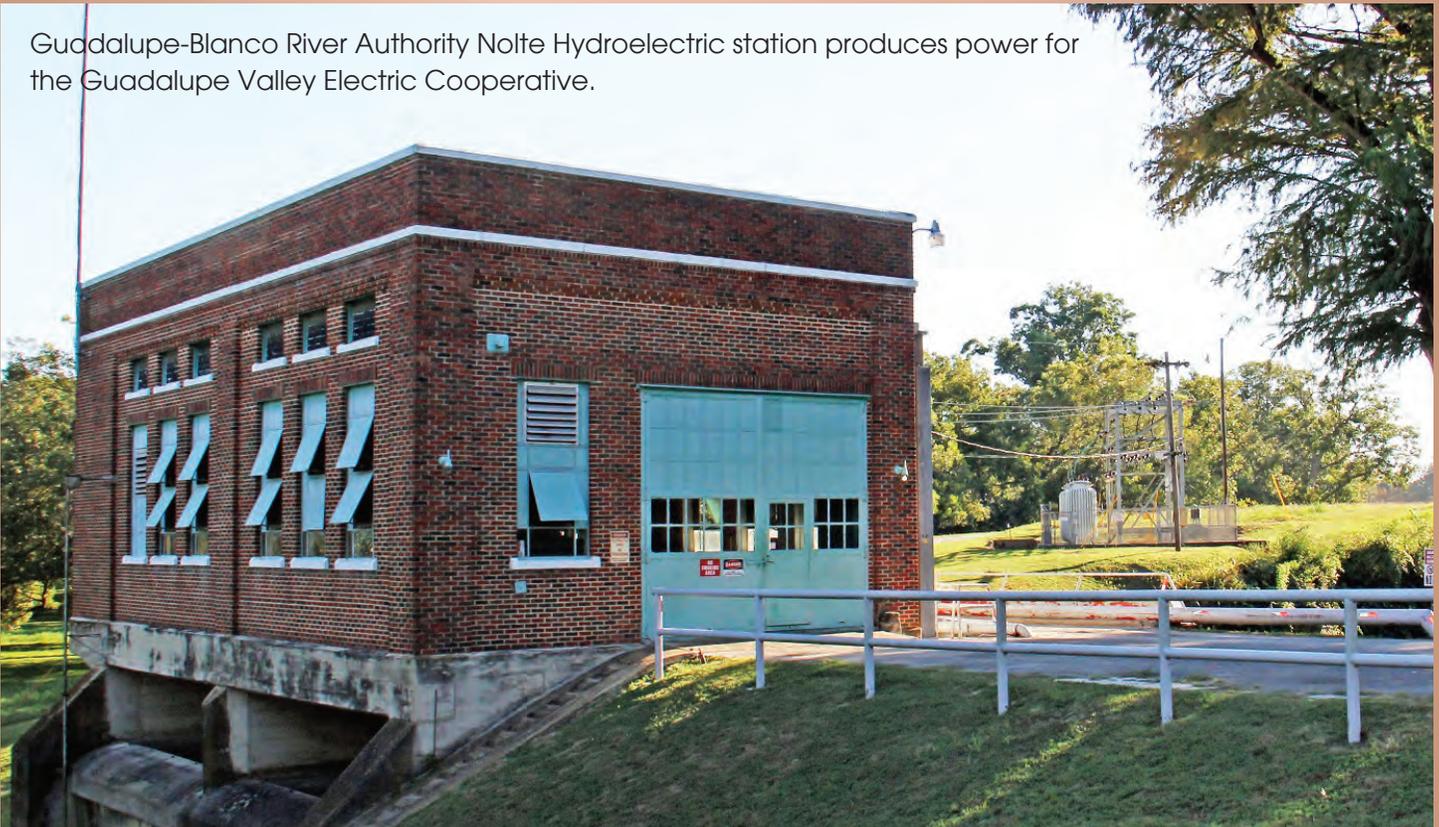
The Fund's 2016 safety awards were presented at the Texas Water Conservation Association's Fall Conference in San Antonio. The four categories of winners were **Outstanding Safety Record in Workers' Compensation**, **Most Improved Safety Record in Workers' Compensation**,

Outstanding Safety Record in Liability and the Leroy Goodson Excellence in Risk Management Award. The Leroy Goodson Excellence in Risk Management Award recognizes the effort it takes to achieve great results in all areas of risk management. It is named for Leroy Goodson to

honor his commitment to effective risk management through constant effort to grow and improve the TWCARMF. Winners in each category are selected based on their claims experience in comparison to all other members of the Fund.

SAFETY AWARDS

Guadalupe-Blanco River Authority Nolte Hydroelectric station produces power for the Guadalupe Valley Electric Cooperative.



Outstanding Safety Record in Workers' Compensation Awards

The following water districts and authorities had superior experience in workers' compensation claims as reflected by their workers' compensation experience modifier of .75 or better. The experience modifier reflects how well a district or authority has controlled its losses over the past four years.

- 🌀 Brazoria Drainage District #4
- 🌀 Gulf Coast Waste Disposal Authority

Outstanding Safety Record in Liability Awards

The 2016-17 liability modifier reflects the best liability loss history in General Liability, Automobile Liability and Errors & Omissions with a best combined underwriting factor for all three liability coverages.

- 🌀 Tarrant Regional Water District
- 🌀 Guadalupe-Blanco River Authority
- 🌀 Colorado River Municipal Water District
- 🌀 North Harris County Regional Water Authority

Most Improved Safety Record in Workers' Compensation Awards

The 2016-17 workers' compensation experience modifiers for the following districts and authorities have declined by greater than 10 percent from their 2015-16 levels with a resulting modifier of less than 1.00.

- 🌀 Hidalgo County Irrigation District #2
- 🌀 Roman Forest Consolidated Municipal Utility District
- 🌀 Nueces River Authority
- 🌀 Cameron County Water Improvement District #10

The Leroy Goodson Excellence in Risk Management Award

The member with the best overall record in all lines of coverage:



- 🌀 Jefferson County Drainage District #7



LEADERSHIP TRAINING

The following all day courses provide effective tools that apply to everyday workplace situations. The training is provided as a benefit and at no cost to TWCARMF members.

Retaining, Encouraging & Developing Employees for Success

- Communication
- Diversity
- Basic Legal
- Interviewing and Selection
- Documenting Discipline
- Performance Management

Leadership Training II

- Leadership
- Listening
- Filters
- Generations
- Hiring for Fit
- Coaching & Counseling
- Managing Difficult Employees

Respect in the Workplace

- Recognize respect in the workplace and it's benefits
- Define Diversity and its value at work
- Understand how filters can impact work
- Become aware of the role of effective workplace communication in a respectful environment
- Review "shared space" etiquette
- Discuss disrespectful and unethical behaviors in the workplace
- Understand the types of discrimination and harassment to include bullying
- Identify strategies to stop disrespect and harassment

For information and to schedule training call 1 (800) 580-8922 ext. 12427 or visit our website at www.twcarmf.org.