



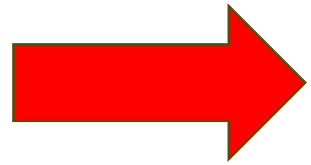
ETHICS: HOT TOPICS IN RISK MANAGEMENT

Scott Houston



PLACEHOLDER SLIDE

Here's what we're doing:

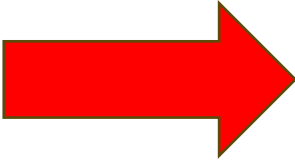


1. Ethics: offering counsel and competency.
2. The Pool's mission: loss prevention.
3. The "Local Officials: *Stronger, Together*" Podcast.
4. Property Coverage Turnkey Recovery Program.
5. The Pool's "Cyber Squad."
6. Excellence in Law Enforcement Initiative.

Our Ethical Duties – Offering Counsel:

- **Advice couched in narrow legal terms may be of little value to a client, especially where practical considerations, such as costs or effects on other people, are predominant.** (II. Counselor – Rule 2.01 Advisor, Comment 2 [Scope of Advice])
- **The lawyer's responsibility as advisor may include indicating that more may be involved than strictly legal considerations.** (II. Counselor – Rule 2.01 Advisor, Comment 3 [Scope of Advice])
- **A lawyer may initiate advice to a client when doing so appears to be in the client's interest.** (II. Counselor – Rule 2.01 Advisor, Comment 5 [Offering Advice])
- **Each lawyer should strive to become and remain proficient and competent in the practice of law, including the benefits and risks associated with relevant technology.** (I. Client-Lawyer Relationship – Rule 1.01 Competent and Diligent Representation, Comment 8 [Maintaining Competence])

Here's what we're doing:

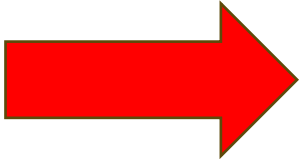
- 
1. Ethics: offering counsel and competency.
 2. **The Pool's mission: loss prevention.**
 3. The "Local Officials: *Stronger, Together*" Podcast.
 4. Property Coverage Turnkey Recovery Program
 5. The Pool's "Cyber Squad."
 6. Excellence in Law Enforcement Initiative.





The **Mission** of the Texas Municipal League Intergovernmental Risk Pool is “to facilitate and empower a **partnership** amongst Texas municipalities (and other eligible local governments) by providing a stable and economical source of risk financing and **loss prevention services.**”

Here's what we're doing:

1. Ethics: offering counsel and competency.
2. The Pool's mission: loss prevention.
-  3. The “Local Officials: *Stronger, Together*” Podcast.
4. Property Coverage Turnkey Recovery Program.
5. The Pool's “Cyber Squad.”
6. Excellence in Law Enforcement Initiative.



Member Portal
Registration



Provider Bill
Status



Member Portal
Login

ABOUT ▼

RISK MANAGEMENT ▼

TML

NEWS ▼

CONTACT US



LOCAL OFFICIALS:

STP

Stronger, Together Podcast

Educating members through
discussions about key legal
issues and Pool services.

[LISTEN. LEARN.](#)

The TML Risk Pool's *Local Officials: Stronger, Together Podcast Series* was awarded the Association of Government Risk Pool's Award for Excellence in 2024. The podcast helps local officials (and managers and staff) understand key operational and legal concepts and the services the Pool provides. Each 15-minute episode gives easy action items to help keep your citizens, employees, volunteers, and property safe, all while saving public dollars.

Your host is Scott Houston, the Pool's Intergovernmental Relations Manager. Scott served the Texas Municipal League for over 20 years, the last half as deputy director and general counsel. He has served as an adjunct professor, been published in the *Texas Tech Administrative Law Journal*, and has received awards from the American Bar Association, Texas Bar, and International Municipal Lawyers Association. He graduated from Texas A&M University with a degree in political science and — after studying law in Austria and Argentina — received his law

Sign up to be notified of new STP episodes!

Email*

scott.houston@tmlirp.org

Last Name

Houston

First Name

Scott

[SUBMIT](#)

- “What’s Your Head Worth – Are First Responders Wearing the Right Head Protection at Roadway Incidents?”
- **“New State Law and Pool Coverage: First Responder Illness or Injury Leave of Absence at Full Pay”**
- "First Responders’ Mental Health: What Makes Them Special?"
- **"Creating the Best Customer Experience: Be Quick, Be Clear, Be Kind!"**
- "Wildfire Prevention and Mitigation — Local Efforts Matter"
- "DO YOU NEED A SMILE TODAY? Watch or Listen to a Brief Conversation with Risky the Armadillo!"
- **“2025 DIR-Certified Cybersecurity Training: Featuring the Cyber Guy and Hacker Hank!!”**
- “Cybersecurity: The Evolving Threat Landscape”
- “October is Cybersecurity Awareness Month – The Pool’s Cyber Squad Can Help You Avoid an Attack!”

“New State Law and Pool Coverage: First Responder Illness or Injury Leave of Absence at Full Pay”

Futher Information:

[UPDATED MARCH 2025: H.B. 471 FAQ](#)

[UPDATED MARCH 2025: H.B. 471 TML Risk Pool Liability Coverage "Gap Pay" Endorsement FAQ](#)

[Texas Local Government Code Chapter 177A: Illness or Injury Leave of Absence for Firefighters, Police Officers, and Emergency Medical Services Personnel of Political Subdivision](#)

[H.B. 471 \(2023\)](#)

[Contact Your Risk Management Advisor](#)



“2025 DIR-Certified Cybersecurity Training: Featuring the Cyber Guy and Hacker Hank!!”

PLACEHOLDER SLIDE

Episode 39

"Creating the Best Customer Experience: Be Quick, Be Clear, Be Kind!"

Posted February 14, 2025

In this episode, Scott interviews renowned customer experience expert Jay Baer, who shares his powerful "Be Quick, Be Clear, Be Kind" customer experience framework.

Jay explains why speed matters in service, how clarity builds trust, and why kindness fosters stronger community relationships. He offers practical strategies for local officials and employees (or really anyone who interacts with customers), showing how responsiveness and empathy can enhance citizen engagement.

This is really great stuff. Tune in to learn how small changes can make a big impact!

Futher Information:

www.jaybaer.com

www.jaybaer.com/newsletter

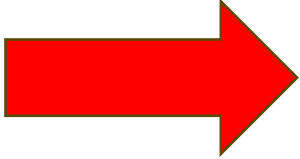
[AGRiP Pooling Academy: Building a Better Customer Experience](#) (Pooling Academy Registrants Only)



LISTEN NOW

AUDIO

Here's what we're doing:

1. Ethics: offering counsel and competency.
2. The Pool's mission: loss prevention.
3. The "Local Officials: *Stronger, Together*" Podcast.
-  4. **Property Coverage Turnkey Recovery Program.**
5. The Pool's "Cyber Squad."
6. Excellence in Law Enforcement Initiative.

Property Program Turnkey Recovery



[Listen Now](#)

EPISODE 6, posted May 19, 2021

“The storm has passed, now what? The Pool's SynergyNDS Turnkey Recovery Program”

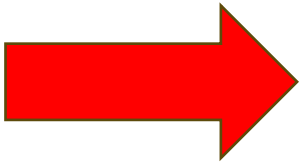
Explains: (1) the legalities of purchasing and rebuilding requirements after a hurricane or other disaster; and (2) how the Pool uses Synergy to assist Member recovery.

Further Information

- [SynergyNDS Flyer](#)
- [Synergy/TML Risk Pool Hurricane Harvey Recovery Video](#)
- [Synergy's TML IRP Website](#)
- [TML Emergency Management Resources](#)
- [TDEM Preparedness](#)

PLACEHOLDER SLIDE

Here's what we're doing:

1. Ethics: offering counsel and competency.
2. The Pool's mission: loss prevention.
3. The "Local Officials: *Stronger, Together*" Podcast.
4. Property Coverage Turnkey Recovery Program.
-  5. The Pool's "Cyber Squad."
6. Excellence in Law Enforcement Initiative.

Schedule an on-site or virtual visit today through your
Risk Management Advisor by calling 512-491-2300
or by emailing cybersquad@tmlirp.org

THE TML RISK POOL'S CYBER SQUAD



MIKE BELL
SENIOR
CYBERSECURITY
ADVISOR

Mike has over 25 years of experience in IT leadership roles, currently serving as Senior Cybersecurity Advisor for the Pool. He has multiple active industry certifications and blends both enterprise architecture expertise and information security best practices to help organizations meet operational goals while minimizing cybersecurity risks.



RYAN BURNS
CYBER RISK
SERVICES
MANAGER

Ryan has over 19 years of experience working with or for public entities in Texas. He joined the TML Risk Pool in 2015 and previously worked in municipal law enforcement and in the software/hardware/IT space with local governments. He received his Bachelor of Science degree in Criminal Justice from Sam Houston State University.

CYBER SQUAD ADVISORY SERVICES

Keeping up with today's cybersecurity threats is a challenge for TML Risk Pool Members.

The Pool's Cyber Squad is here to help. The squad is an experienced team who can offer

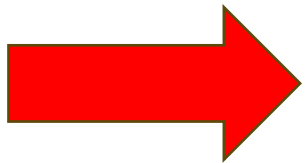
NO-COST preventative services like these:

- Cybersecurity Best Practices
- Information Security Policy Review/Development
- Incident Response Plan Review
- Risk Assessment Assistance
- Tabletop Cybersecurity Exercises
- Disaster Recovery Planning
- Cybersecurity Training
- Information Security Job Descriptions



Here's what we're doing:

1. Ethics: offering counsel and competency.
2. The Pool's mission: loss prevention.
3. The "Local Officials: *Stronger, Together*" Podcast.
4. Property Coverage Turnkey Recovery Program.
5. The Pool's "Cyber Squad."
6. Excellence in Law Enforcement Initiative.



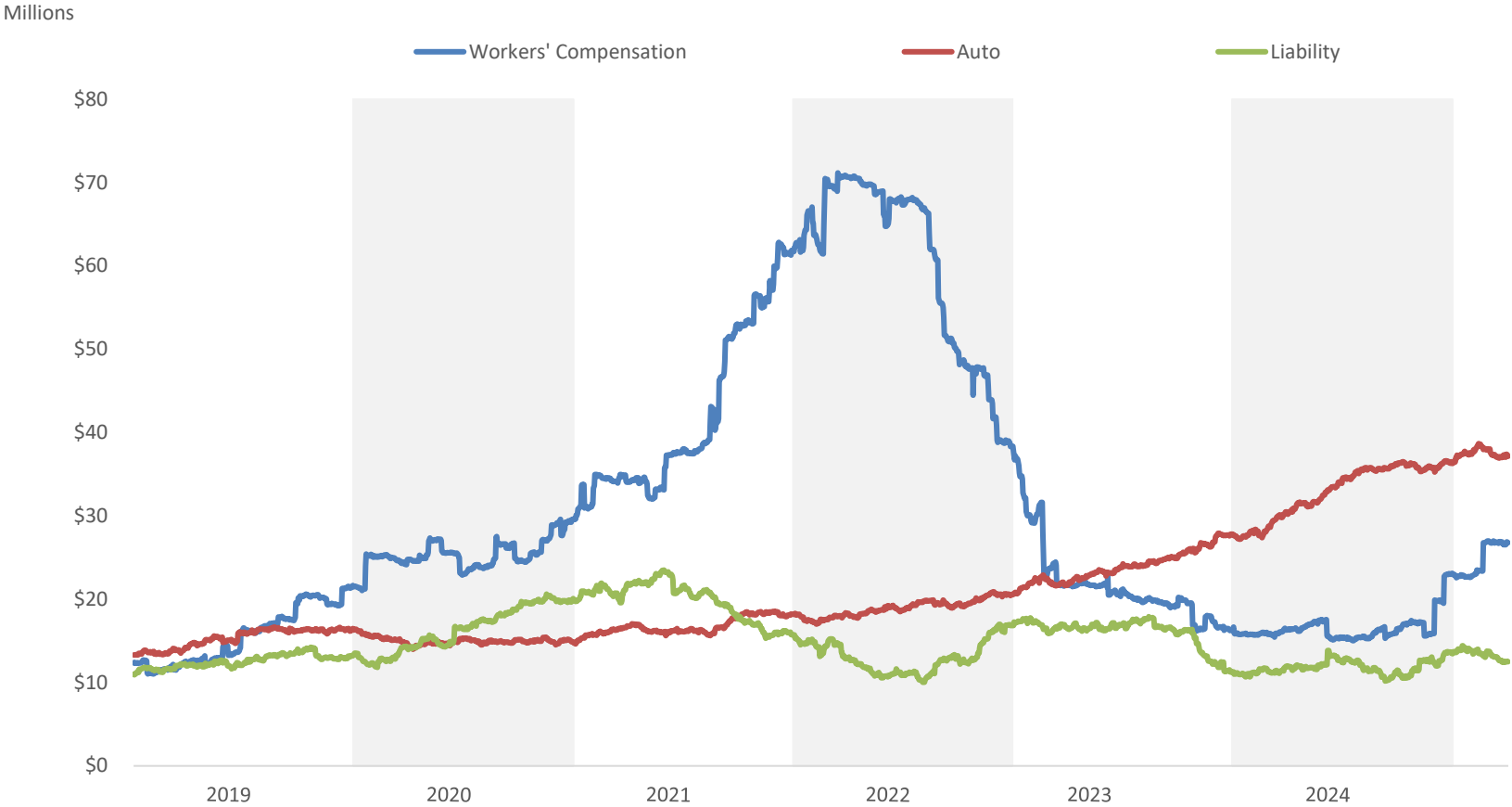
Which city department owns the largest percentage of Risk Pool claims?

POLICE!

Top 3 Departments by Loss

Row Labels	Sum of Claim Count	Sum of Total Incurred	Frequency Ownership	Severity Ownership
Police	12,800	\$122,140,293.93	26%	25%
Public Works & Utility	6,401	\$80,905,085.02	13%	16%
Fire, Firefighters	4,062	\$27,018,058.56	8%	5%

Police - Moving Annual Incurred Total



38% of all Auto Losses

35% of all WC Losses

38% of all Liability Losses

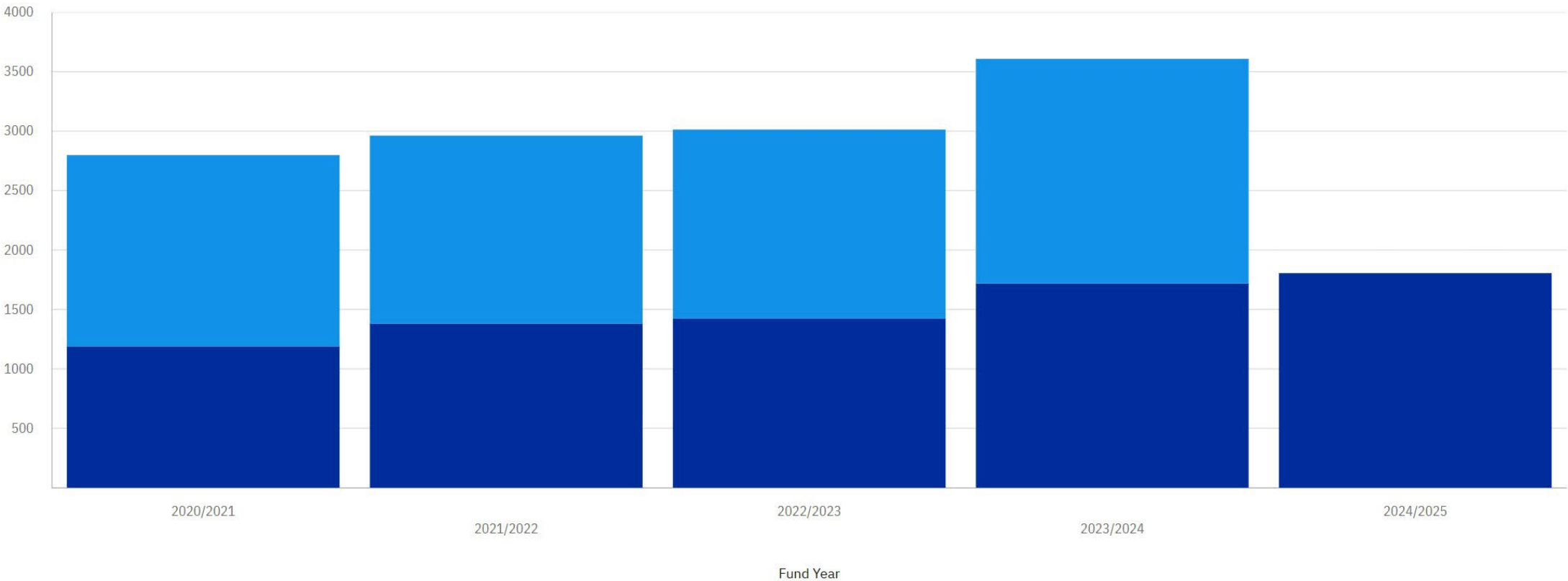
36% of all losses =
\$76 million in 2023-2024

Auto Claims by Frequency

Claim Count Year-To-Date by Fund Year

Year-To-Date

As of Today's Date Remainder of Year



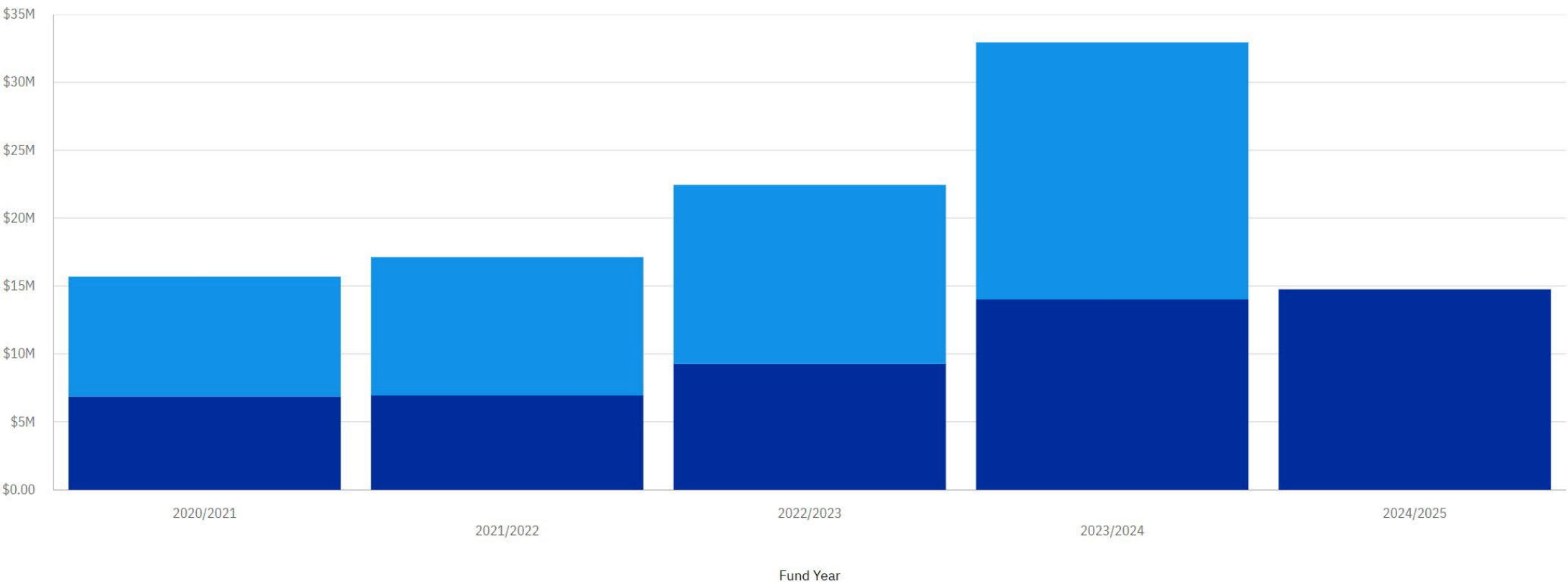
Auto Claims by Cost

Year-To-Date Loss by Fund Year



Year-To-Date

● As of Today's Date ● Remainder of Year



Support for Excellence in Law Enforcement

1. Continuing evolution of law enforcement outreach consultant positions.
2. Continuing value of partnership through collaborative efforts.
3. Development of risk management-focused consultations and training for law enforcement leaders.
4. Police agency accreditation.
5. Continued monitoring – and support when appropriate – of the Texas Commission on Law Enforcement.

Law Enforcement Outreach Consultants

Chase Stapp 512-618-7647 (c)

Joseph Florance 214-686-7633 (c)

lawenforcementoutreach@tmllrp.org

Consultation Services

- Agency-specific loss trend analysis
- Peer comparator data
- Statewide trend comparison
- Custom-tailored report and recommendations
- Training-related injuries

TPCA Partnership

PLACEHOLDER SLIDE

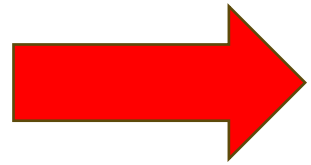
Member Training

- Outreach consultant delivered:
 - Safe Police Vehicle Operations
 - First Amendment Auditors
 - Risk Management Essentials for Supervisors
 - Use of Force Simulator (Response to Resistance)
- Contract trainer delivered:
 - Resilience Strategies for First Responders (Rick Randall)
 - Moving Right of Bang (Randall)
 - Co-Creating a Culture of Wellness (Steve Dye, Marcel Brunel)
 - Texas Sergeant Academy (ILEA partnership)

Accreditation

	Total Incurred	# of Claims	Avg. claim
Accredited	\$22,653,994	1,096	\$20,670
Non-Accredited	\$31,891,291	846	\$37,697

Here's what we're doing:



1. Ethics: offering counsel and competency.
2. The Pool's mission: loss prevention.
3. The "Local Officials: *Stronger, Together*" Podcast.
4. Property Coverage Turnkey Recovery Program.
5. The Pool's "Cyber Squad."
6. Excellence in Law Enforcement Initiative.

Our Ethical Duties – Offering Counsel

- **Narrow legal advice may not help:** It pays to advise your client on ways the Pool can help them save lives, prevent injuries, and protect property.
- **When more may be involved than strictly legal considerations:** What do their losses look like? You can suggest a consultation with Pool staff to help get them on track.
- **A lawyer may initiate advice to a client when doing so appears to be in the client's interest:** Maybe they need help that the Pool can provide.
- **Advising on the benefits and risks associated with relevant technology:** Yes, this is meant to apply to you in your practice, but as a member of the “C-Suite,” you also need to understand what to do if you’re client is hacked – CALL US FIRST!



