Public Entity Partners’ Board of Directors

For 40 years, members of PE Partners’ Board of Directors have contributed their time to serve local governments across the state of Tennessee. The Board provides insight into the governance of our operations and steers the direction of our organization. The Board of Directors meets quarterly to, among other things, review our financial reports, approve an annual budget, and authorize rates, dividends and coverage changes.

William Curtis Hayes, Jr.
Chair
Mayor, Livingston

Randy Brundige
Vice Chair
Mayor, Martin

John Holden
Director
Mayor, Dyersburg

Jill Holland
Director
Mayor, McKenzie

Victor Lay
Director
City Administrator, Spring Hill

Dr. Christa Martin
Director
Vice Mayor, Columbia

Lois Preece
Director
Mayor, Niota

Todd Smith
Director
City Administrator, Greeneville

Samuel (Sam) Tharpe
Director
Commissioner, Paris
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**On the Cover:**

(Clockwise from top left) City of Hohenwald, Public Entity Partners’ headquarters in Franklin, City of Morristown, Town of Farragut, City of Henderson, South Central Tennessee Development District

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Annual Report 2019 2
Decades ago, when governmental pooling was started in Tennessee, Public Entity Partners’ Board of Directors convened to assist local governments in taking control of their insurance needs. For some who have worked in local government since the 1970s, you may remember what it was like when cities and towns could not get coverage for critical service areas like police and fire.

Governmental pooling was created out of necessity when the commercial insurance market abandoned local governments, but today Public Entity Partners is more than a necessity. Our organization is an innovative partnership with members providing training, consulting, legal hotline services and unparalleled coverage. When we opened our doors in October 1979, it was clear that governmental pooling was the most effective means of controlling risk exposures and paying for claims. However, the success of this organization lies in more than just paying claims – it is our ability to unite local governments in the pursuit of quality service, employee safety and the protection of taxpayer dollars.

I have served on the Board of Directors of Public Entity Partners for many years. I know firsthand the impact this organization has had, not only on the Town of Livingston, but on all of our members. For Public Entity Partners, the guiding principles of integrity, service, trust, stability and professionalism shine through in the programs and services we offer to members. Organizations like Public Entity Partners are one of the ways that cities, towns and local governments in Tennessee are bound together – committed to providing the highest level of service to the citizens and taxpayers of our great state.

Serving as mayor of the Town of Livingston has been a once-in-a-lifetime experience. Livingston offers the true, small hometown atmosphere that so many of us love. Our core values are family, truth and togetherness, and our town square symbolizes that our community is united and working toward a common goal. We have always been a community that works hard and binds together, because we understand, as a community, we are stronger together.

I know that many of our members share a similar sense of pride and responsibility for their own home community. Thank you for your commitment to safety, risk management and the partnership that local governments throughout the State of Tennessee have grown to depend upon. As we embark upon the next 40 years of service to our members, I look forward to strengthening our partnership in order to best serve the citizens of our great state.

Sincerely,

William Curtis Hayes, Jr.
Chairman of the Board
The mission of Public Entity Partners is to passionately provide the very best in risk management products and services, expert claims administration and comprehensive insurance options with absolute integrity.

**Risk Management Products and Services**
Public Entity Partners provides risk control surveys, consulting, grants, scholarships for risk management education and many other resources to members.

**Expert Claims Administration**
If your employee is injured, your property is damaged or you are sued, we strive to be there to help you through the process with professionalism and integrity.

**Comprehensive Insurance Options**
We offer liability, property and workers’ compensation coverages tailored to municipal needs.
Public Entity Partners was one of the first statewide municipal liability pools established in the United States. In October 1979, the cities of Athens and Hendersonville came together to sign the interlocal agreement that created our organization.

Creating an insurance pool was no easy task, and we immediately got to work putting a framework in place that emphasizes stable pricing, risk management and education – three core elements that we continue to focus on today. In our first year of operation, we added nearly 40 entities to our membership. In 1981, we began offering workers’ compensation coverages to our members and, in 1989, our property program was launched.

In October 2019, we began celebrating 40 years of partnership with our members. We continue to focus on our guiding principles of trust, stability, service, professionalism and integrity.

Public Entity Partners continues to build on the strong foundation we established 40 years ago, which is that each of our members takes responsibility to continuously reduce risk exposures through solid operational practices.
Current Public Entity Partners’ members that joined in our first year of operation:

City of Berry Hill
City of Charlotte
City of Cleveland
City of Clinton
City of Collegedale
City of Columbia
City of Covington
City of Dyer
City of East Ridge
City of Elkton
City of Gatlinburg
City of Hendersonville
City of Kingston
City of McMinnville
City of Millington
City of Norris
City of Oak Hill
City of Oak Ridge
City of Red Bank

City of Ridgetop
City of Rocky Top
City of Soddy Daisy
City of Sparta
City of Sweetwater
City of White House
Town of Bruceton
Town of Centerville
Town of Church Hill
Town of Collierville
Town of Farragut
Town of Gadsden
Town of Gordonsville
Town of Jonesborough
Town of Linden
Town of Maury City
Town of Saulsbury
Town of White Pine
Town of Whiteville
1979  Public Entity Partners becomes a legal entity and is one of the first statewide municipal liability pools in the nation.

1981  Workers’ Compensation program officially begins.

1989  Property program launches.

1990  Full package bonus program is implemented.

1995  First member workshop is conducted on a statewide basis.

1996  Dividend program is introduced, with a declared dividend of $2 million applied to 1996-1997 renewals.

1997  Safety Partners Matching Grant program launches.

2002  Public Entity Partners initiates catastrophic medical coverage.

2003  Public Entity Partners grows to more than 500 members, accounting for more than 90 percent of non-self-insured Tennessee municipalities.

2007  Comprehensive sets of loss control self-assessment checklists are published for workers’ compensation, liability and property.

2008  Tenant Users Liability Insurance Program is offered to members.
2011
Public Entity Partners launches a monthly newsletter. Scholarship programs are created for continuing public risk management education at national PRIMA and state TnPRIMA conferences.
Underwriting is Public Entity Partners’ first department to become paperless.

2012
Public Entity Partners begins providing privacy and network liability coverage, fiduciary and employee benefits coverage, and employment practices liability coverage.
An online portal and a claims metrics dashboard are launched.
Public Entity Partners begins providing Agility Recovery disaster assistance for members purchasing property coverage.

2013
Online claims filing is available for all lines of coverage.

2014
Local Government Risk Academy online training becomes available for members.

2016
Dividend program surpasses $100 million in returns to members.
Public Entity Partners hosts its first Risk & Insurance Symposium.

2017
TN HealthWorks, sponsored by Public Entity Partners, begins operating as a not-for-profit health and benefits pool.

2018
The Board of Directors votes to change our name from TML Risk Management Pool to Public Entity Partners.
Groundbreaking is held for a new corporate headquarters in Franklin.

2019
Underwriting applications are offered in electronic format.
Police Risk Management Scholarship Pilot Program is launched.
Coverages

Public Entity Partners tailors our insurance programs to the unique exposures and loss experiences of our members.

Liability Coverage

- General Liability
- Personal Injury Liability
- Law Enforcement Liability
- Catastrophic Medical Coverage
- Errors or Omissions Liability
- Employment Practices Liability
- Employment Benefits / Fiduciary Liability
- Class Action Liability Coverage
- Optional Punitive Damage Coverage
- Automobile Liability
- Automobile Physical Damage
- Optional Stated Value Fire or Utility Schedules
- Optional Privacy and Network Security Liability
- Optional Cyber Extension
- UAV (Drone) Coverage

Property & Crime Coverage

- Buildings and Personal Property
- Electronic Data Processing Equipment
- Equipment Breakdown (Boiler and Machinery)
- Mobile Equipment
- Computer Fraud
- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance or Destruction

Workers’ Compensation Coverage

- Statutory Coverage
- Voluntary Accident and Medical Coverage

City of Parsons

City of Lawrenceburg

City of Lobelville
Our Board of Directors evaluates the coverages we offer to our members each year. On July 1, 2019, we began offering a cyber extension to our Privacy & Network Liability Coverage. This coverage extension works together with our Privacy & Network Liability Coverage and Computer Fraud Coverage to provide comprehensive protection to members.

If your entity experiences a cyberattack, data breach or other event:

- **Privacy & Network Liability Coverage** provides protection against the failure to safeguard confidential and private information, including:
  - The failure to properly handle, manage, store, destroy or otherwise control information
  - An unintentional violation of your privacy policy that results in the violation of any privacy regulation
  - A failure of network security

Privacy & Network Liability Coverage, which includes the Data Breach Fund and optional Cyber Extension, is available with per-occurrence limits of $700,000 or $1 million, and has an annual aggregate.

- **The Data Breach Fund** provides coverage for:
  - Third-party forensics
  - Compliance with regulations after a breach
  - Notification of affected individuals
  - Credit monitoring
  - Bank charges that may reduce damages

Data breach costs typically average around $150 per compromised record. The Data Breach Fund has a per-occurrence sublimit of $250,000 per policy period.

- **The Cyber Extension option** provides coverage for:
  - Social engineering
  - Ransomware
  - Data restoration expenses

This coverage extension is within the Data Breach Fund sublimit.

**Computer Fraud Coverage** under the Property & Crime Policy provides coverage for loss of money or securities perpetrated by a third party.

Please review all policy terms, conditions and exclusions.
20,525 Total vehicles insured for automobile liability coverage

- 7,970 Trucks and Utility Vehicles
- 5,384 Police Vehicles
- 1,847 Fire Trucks and Vehicles
- 1,454 Private Passenger Vehicles
- 1,256 Passenger Vans
- 1,038 Utility Trailers
- 772 Buses
- 631 Sanitation Trucks
- 65 Ambulances

Total value for vehicles insured for automobile physical damage coverage

$718,731,630

All Vehicles, including:

- $283,534,680 Fire Vehicles
- $148,239,393 All Utility Vehicles
- $205,539,825 All Other Vehicles (excluding Fire / Police / Utility Vehicles)
- $81,417,732 All Police Vehicles

Years of Public Entity Partners’ Membership

- 30-34 years (33%)
- 35 years or more (32%)
- 25-29 years (12%)
- 20-24 years (10%)
- 15-19 years (8%)
- 10-14 years (2%)
- Less than 5 years (1%)

Data Insights
Liability Statistics

- **61,477** School and Head Start Students
- **16,456** Street Miles
- **5,648** Organized Sports Teams
- **5,368** Police Officers Including Auxiliary / Reserve
- **114** Swimming Pools

Workers’ Compensation Statistics

- **35,663** Employees covered for workers’ compensation
- **5,226** Volunteer firefighters and EMTs, reserve police officers and elected officials covered for voluntary medical

Total workers’ compensation payroll: **$1,208,374,635**

Property Statistics

- **$187,311,863** EDP Equipment TIV
- **$365,248,029** Mobile Equipment TIV
- **$127,669,745** Total Buildings TIV
- **$8,851,631,850** Total Personal Property TIV

Total insured value of all properties: **$9,531,861,487**

Properties insured: **18,907**
Financial Strength

When our members came together to create Public Entity Partners 40 years ago, they recognized the importance of creating a mechanism for protecting themselves from the impact that lawsuits and automobile accidents could have on their budgets.

As Public Entity Partners has grown over the years – adding members and providing additional coverages – our organization has continued to focus on creating and demonstrating financial strength to our members.

Our goal is to be financially sound to ensure we are here to serve our members well into the future.

Our financial statements are audited annually and publicly available. Independent actuaries assist in determining appropriate capital adequacy to ensure that when you need us, we are here to pay your claims.

<table>
<thead>
<tr>
<th>Statement of Revenues, Expenses and Changes in Net Position FYE June 30, 2019</th>
<th>Statement of Net Position as of June 30, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating revenues</td>
<td>$88,274,321</td>
</tr>
<tr>
<td>Operating expenses</td>
<td>($50,829,902)</td>
</tr>
<tr>
<td><strong>Operating Income</strong></td>
<td><strong>$37,444,419</strong></td>
</tr>
<tr>
<td>Non-operating revenues (expenses)</td>
<td>$13,755</td>
</tr>
<tr>
<td><strong>Change in Net Position</strong></td>
<td><strong>$37,458,174</strong></td>
</tr>
<tr>
<td>Beginning net position</td>
<td>$118,158,998</td>
</tr>
<tr>
<td>Dividends (declared and lapsed)</td>
<td>($6,487,147)</td>
</tr>
<tr>
<td><strong>Ending Net Position</strong></td>
<td><strong>$149,130,025</strong></td>
</tr>
<tr>
<td>Current assets</td>
<td>$298,200,111</td>
</tr>
<tr>
<td>Premises, property and equipment (net)</td>
<td>$6,403,842</td>
</tr>
<tr>
<td>Deferred outflows of resources (pension)</td>
<td>$1,222,964</td>
</tr>
<tr>
<td><strong>Total Assets and Deferred Outflows of Resources</strong></td>
<td><strong>$305,826,917</strong></td>
</tr>
<tr>
<td>Total current liabilities</td>
<td>$155,179,119</td>
</tr>
<tr>
<td>Contracts payable</td>
<td>$323,125</td>
</tr>
<tr>
<td>Net pension liability</td>
<td>$1,141,373</td>
</tr>
<tr>
<td>Deferred inflows of resources (pension)</td>
<td>$53,275</td>
</tr>
<tr>
<td><strong>Total Liabilities and Deferred Inflows of Resources</strong></td>
<td><strong>$156,696,892</strong></td>
</tr>
<tr>
<td>Investment in capital assets</td>
<td>$6,403,842</td>
</tr>
<tr>
<td>Unrestricted</td>
<td>$142,726,183</td>
</tr>
<tr>
<td><strong>Total Net Position</strong></td>
<td><strong>$149,130,025</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Position</strong></td>
<td><strong>$305,826,917</strong></td>
</tr>
</tbody>
</table>
We believe that monies in excess of potential maximum losses should be returned to the membership. For the past 25 years, our Board of Directors has declared more than $123 million in dividends back to the membership. These dividends speak to our members’ commitment to risk management and the excellent job they are doing in keeping losses lower than actuarial projections.

**Public Entity Partners’ Dividend Program**

$6,500,000 dividend declared to members in Fiscal Year 2019
Training and Education

Training is important to every organization. The goal of risk management and safety training is to keep employees safe, reduce liability and safeguard public resources.

From the early years of Public Entity Partners’ existence, our Board of Directors has understood the importance of risk management and training. In fact, the first Public Entity Partners employee was a loss control consultant.

We use a targeted approach to our training program – focusing on high-loss areas and emerging exposures for our members. For 2019, we worked to provide multiple ways for our members to access training. These included on-site training at member locations, regional workshops, the Risk & Insurance Symposium, online training through our Local Government Risk Academy, and printed guidelines and recommendations in areas that impact our members.

Generally, Errors & Omissions, Law Enforcement Liability and Auto Liability are our highest-risk areas, and we continue to focus much of our training efforts there. During 2019, we launched an Essential Elements of Fleet Risk Management guideline to aid members in developing their fleet management programs.

For on-site training, we evaluate the top causes of losses and then customize training for these areas.

In Fiscal Year 2018-2019:

- **4,624** member employees took advantage of Public Entity Partners’ DVD library
- **4,277** member employees received **175** hours of live training conducted by Public Entity Partners’ employees
- **4,019** online courses were taken by member employees

Most-Requested Training Resources:

**DVD Training**
- Maintenance Operations & Construction
- Hazard Communications
- Wellness, Fitness & Prevention

**Live Training**
- Productive Work Environment (Anti-Harassment & Creating a Culture of Civility)
- Risk Essentials (Basics of Risk Management)
- Preventing Accidents, Injuries & Lawsuits in Law Enforcement (Police Liability & Safety)

**Online Training**
- Sexual Harassment in the Workplace
- Bloodborne Pathogens
- Defensive Driving Basics
Workshops – Handling Workers’ Compensation Claims from the Employer’s Perspective

2019 marked the 100th anniversary of the first Workmen’s Compensation Act passed by the Tennessee General Assembly. Public Entity Partners began offering workers’ compensation coverage to local governments in 1981.

Because there have been many changes to the statute throughout the years, our goal is to educate members on the workers’ compensation process, and provide fair and consistent coverage and claims handling to members and their employees. In February and March of 2019, seven workshops were hosted across the state that provided an in-depth look at properly reporting and documenting a work injury, medical treatment, medical bills, wage statements and best practices after a work injury.

Jennifer Orr, an attorney with Farrar & Bates, LLP, in Nashville who handles all the workers’ compensation cases for the firm, presented material focusing on essential information for employers. Topics included an employer’s obligations when a work injury is reported, the most common mistakes in handling workers’ compensation claims, return-to-work issues, the legal process that concludes a workers’ compensation claim and the general process of a claim.

“I very much enjoyed the PE Partners class on Handling Workers’ Compensation from the Employer’s Perspective. Jenn is an undisputed expert in the realm of workers’ compensation. This class was especially helpful in making me aware of many important changes that have only recently occurred in the workers’ comp field, and Jenn is one of the rare few who can actually make this topic entertaining.”

— Doug Edwards, City of Lawrenceburg

“I wanted to thank you for a wonderful workshop in Spring Hill! The presentation was informative, engaging and kept my attention. With the subject matter, that’s quite an accomplishment! I definitely consider it time well spent. Just wanted to let you know that I thought it was excellent and appreciate all of your preparation!”

— Chrissy Kirkpatrick, City of Brentwood

“Just wanted to let you know that I really enjoyed your workers’ comp seminar. I particularly enjoyed the case studies. Thank you for bringing us valuable information and making it interesting!”

— April Goad, City of Spring Hill
Risk & Insurance Symposium

The annual Risk & Insurance Symposium is a three-day educational and networking opportunity open to all Public Entity Partners’ members and local agents.

Through all training programs offered to our members, we seek to provide timely and informative sessions that cover topics of interest to local governments. Many of this year’s sessions were approved for Certified Municipal Finance Officer (CMFO) continuing education credit, along with Utility Commissioner continuing education credit and Tennessee Peace Officer Standards and Training (POST) credit.

Seventeen sessions were presented during the Symposium, with topics such as:

- Active Shooter Preparedness
- Cyber Security Awareness Training
- Data Backups and Encryption
- Learning to Thrive in the Arena of Crisis
- OSHA Recordkeeping
- Protecting Your Entity from ADA Lawsuits
- Reasonable Suspicion: Drug and Alcohol Testing
- Sovereign Citizens
- Active Shooter Preparedness
- Cyber Security Awareness Training
- Data Backups and Encryption
- Learning to Thrive in the Arena of Crisis
- OSHA Recordkeeping
- Protecting Your Entity from ADA Lawsuits
- Reasonable Suspicion: Drug and Alcohol Testing
- Sovereign Citizens

Here’s what our members shared about the Symposium:

“The speakers were excellent this year. The content was very timely and informative. I am already planning my employee training sessions around the subjects that were discussed.”

– Nina Edmonds, City of Athens

“I thought each topic and event brought an informative approach. I always enjoy this conference; it is very relevant to our city and it is great to get so many CMFO credits. Great Job!!!”

– Kim Gilley, City of Medina

“This was my first conference, and I was impressed with the information provided as well as the entire conference.”

– Angela Sylvester, City of Clinton
Excellence in Risk Management Award Winners

The Excellence in Risk Management Awards honor members of Public Entity Partners who exemplify excellence, innovation, creativity, and commitment to providing quality safety and risk management programs within their entities. This award is designed to recognize entities of all sizes that make use of available resources to creatively implement safety programs. Examples of risk management are found in all operations, from utilizing technology to creating / updating proper documentation and repair orders, or jump-starting a safety committee.

The 2019 Excellence in Risk Management Awards were presented during the 4th Annual Risk & Insurance Symposium, held last August.

**East Tennessee Award Winners**
J. Alan Johnson – Johnson Risk Management
Kimberly Spence – City of Cleveland

**Middle Tennessee Award Winners**
Shelbyville Safety Committee
Sam Andavazo – Springfield Gas Department

**West Tennessee Award Winners**
Chief Doug Acred – City of Lexington
Renee Coughlin – Southwest Human Resource Authority

**J. Alan Johnson – Johnson Risk Management**
As risk manager and agent for the City of Madisonville, Town of Tellico Plains and Monroe County 911, J. Alan Johnson reports and investigates accidents, initiates training, and makes recommendations for written policies to assure safety for employees and the public. During his 35-year career serving numerous public and non-governmental entities, he has brought an awareness of risk management to each of his clients, advising them on common pitfalls and contract challenges, and advocating for the implementation of loss control recommendations.

Alan has also been integral to the introduction of Interlocal Agreements for Inmate Labor, as well as the implementation of guidelines for special events, facility use and contract liability in organizations that likely would not have had such a risk management focus.

In addition, he has contributed to articles for Public Entity Partners for years, and consistently challenges us to continue providing top-notch coverage to our members.

**Kimberly Spence – City of Cleveland**
Kimberly Spence began her public service journey with the City of Cleveland in 1987 and has held numerous positions, including tax clerk, personnel assistant, assistant to the human resource director, and risk and wellness manager. In her present role as human resources director/risk manager, Kimberly is responsible for the safety program budget, day-to-day maintenance of a safe work environment and employee safety training. In addition, she serves as chair of the human resources, safety and wellness committees, reviews incidents and works toward their prevention, maintains the drug testing programs, and prepares and implements safety and personnel policies.

Kimberly serves as the underwriting and claims contact for all lines of coverage with Public Entity Partners, which provides her with responsibility for coverage decisions, limits and deductibles for her entity. A lifelong learner, she has completed the Risk Management for Public Entities certificate, along with coursework toward the Associate in Risk Management designation. She is also a certified personal trainer, and leads the wellness and exercise program for the city.
Shelbyville Safety Committee

The Shelbyville Safety Committee has proven that teamwork can create a successful program to mitigate safety incidents. Every quarter, the committee evaluates losses, proactively works to prevent future claims, conducts facility inspections, and provides safety training and general risk management recommendations to the city manager. These recommendations include facility changes or updates, and policies or procedures that may need to be modified or implemented. This proactive approach to safety is not demonstrated by focusing solely on claims and past incidents, but by making recommendations to prevent future claims for the best interest of the city, its employees and the general public.

The current Shelbyville Safety Committee includes Pam Henry, chair; Terry Vinson, vice chair / safety compliance inspector; Stacey Claxton, safety director; Lisa Smith, safety secretary; Ronnie Blankenship; Randy Cunningham; Julie Haskins; Lilia Torrez; and John Young.

Sam Andavazo — Springfield Gas Department

Sam Andavazo, safety and training manager for the Springfield Gas Department, consistently demonstrates a strong commitment to creating a culture of safety and providing top-notch training to his organization. After months of planning, Sam hosted a Simulated Gas Main Strike and Safety Awareness Day, held May 3, 2019, at the Robertson County Fair Grounds, which was attended by more than 230 individuals from across Tennessee. This day of risk management and safety training allowed utilities, contractors, public safety employees and the general public to experience the risks of everyday damage to utility lines from employees or third parties digging in the right of way.

Sam partnered with Tennessee 811 to narrate the event, which walked participants through the proper process for locating, marking and excavating around gas lines, and best practices for keeping employees safe in these types of events. The event raised awareness of the property and casualty exposures associated with not following proper protocol, and provided training on the correct excavation methods.
Chief Doug Acred — City of Lexington

When Doug Acred joined the City of Lexington as fire chief and safety director in 2016, he not only did an outstanding job of organizing the fire department, but also organized a team that made safety a priority across all city departments. Through this work, new structural features were added to city hall to help deter unwanted guests entering administrative workspaces.

In addition to accidents, the safety team also investigates “near-miss” incidents to determine the cause so that appropriate actions may be taken to reduce future events. This creates an environment of prevention for Lexington instead of reactive responses. Chief Acred has also implemented training and new-employee onboarding programs for the fire and public works departments and city hall. As a result of his efforts, the City of Lexington’s employee safety, liability prevention and property conservation have been significantly improved.

Renee Coughlin — Southwest Human Resource Agency

In 2017, Renee Coughlin, human resources assistant with the Southwest Human Resource Agency (SWHRA), began a leadership role within the Health & Safety Committee. In this position, she has been instrumental in reducing workers’ compensation claims and premiums, and in increasing employee safety awareness. The committee has undertaken an impressive list of projects to improve safety, including drafting safety policies, addressing lighting issues, offering a host of training opportunities for employees ranging from sexual harassment to active shooter awareness, implementing drug testing, installing smoke and carbon monoxide detectors, issuing mandatory ID badges, and many more.

Renee’s efforts have resulted in a reduction in the average number of workers’ compensation claims per year by more than 10 reported claims. She is currently planning safety audits for all SWHRA sites, along with updates to safety and security entrances for enhancing employee security. As she continues to attend risk management training and conferences, SWHRA’s employees can expect more excellence in risk management for years to come.
Grants and Scholarships

Public Entity Partners’ grant and scholarship programs provide financial assistance to members, enabling them to purchase safety and loss prevention items, and to seek training opportunities for increasing their knowledge of risk management and loss control techniques.

2019 Scholarship Award Recipients

**PRIMA Conference Scholarship (June 2019)**
- Doug Acred, City of Lexington
- Emad Alaweneh, City of Fayetteville
- Jessica Morgan, City of Sweetwater

**PRIMA Institute Scholarship (October 2019)**
- Carlton Cobb, City of Portland
- Carl Sells, City of Cookeville

**TnPRIMA Conference Scholarship (November 2019)**
- Kristen Boyd, City of Colledale
- Gerald Campbell, Town of Dover
- Stacey Claxton, City of Shelbyville
- Missy Masoner, City of Newport
- Angela Sylvester, City of Clinton

“*If it hadn’t been for the ‘Excellence in Risk Management’ Scholarship you awarded me, I would not have been able to attend this program. The takeaways and networking opportunities were tremendous for my growth as a risk manager.*”

Emad M. Alaweneh, City of Fayetteville (PRIMA Conference Attendee)

“This conference was well-organized and offered training in areas that I have not easily accessed in local forums. I received top-notch training on risk management. My favorite sessions included ‘When Employers Can Limit Employee Speech,’ ‘Leadership Fireside Chat’ and ‘Investigating Employment-Related Claims.’ The conference has been great, and I definitely could not have come without the assistance of this scholarship.”

Jessica Morgan, City of Sweetwater (PRIMA Conference Attendee)
Police Risk Management Scholarship Program

In 2019, Public Entity Partners launched a law enforcement de-escalation training scholarship program to target the critical exposure area of law enforcement liability. This program provides Extensive Use of Force, Response to Resistance training during an intensive two-day program. The training is open to law enforcement agencies of any size, and is offered in cooperation with the University of Tennessee’s Law Enforcement Innovation Center (LEIC) and the Tennessee Association of Chiefs of Police (TACP). The program launched with three initial class offerings in the fall of 2019 and is expected to grow in the future.

“The City of Waynesboro has a small police department with limited resources, but strives to provide the best possible service to our citizens and visitors. The opportunity to attend advanced training provided by Public Entity Partners allows our officers to obtain knowledge and acquire a much deeper understanding of how to handle and control very complex situations. It also provides them the ability to share the information they learn with others in the department. Any time a situation can be resolved without having to use force, it is beneficial for the officer, the individual involved, the city and its citizens.”

John Hickman, CMFO
City Manager, City of Waynesboro
In 2017, TN HealthWorks began operating as a not-for-profit health and benefits program sponsored by Public Entity Partners.

The program was created to provide self-funded options and stable pricing without variable costs. TN HealthWorks offers medical, prescription, dental, vision, life and disability coverages to municipal entities in Tennessee through cooperative purchasing.

As the program grows, TN HealthWorks will continue to meet the needs of cities and towns across Tennessee, providing a solution for the ever-increasing costs of health insurance.

**TN HealthWorks offers the following benefits:**

- Health
- Dental
- Vision
- Prescription
- Short-Term and Long-Term Disability
- Life and Accidental Death & Dismemberment

The City of Martin was the first local government to join TN HealthWorks. Randy Edwards, alderman and insurance committee chair for the city, shared with us that, in their efforts to be good stewards of citizens’ tax dollars while providing good benefits for city employees, TN HealthWorks “allows us to do both. Our board looks at ways to provide a positive impact on our employees’ lives, while recognizing that we do have limited resources. Having the ability to create your own health insurance product goes a long way in stretching those resources.”
“Many times, when changing health insurance carriers, employees experience angst and uncertainty — angst about how the new insurance will pay for claims, and uncertainty surrounding whether or not their doctor is in the new health insurance network.

TN HealthWorks went above and beyond what was expected to provide a smooth transition from our previous health insurance carrier to our new carrier — keeping both angst and uncertainty to a minimum. Our employees are pleased with the outcome. Thanks, TN HealthWorks!”

Rodney Boyd, general manager / CEO
McMinnville Electric System
Local governments provide vital services to the citizens of Tennessee, and their employees and elected officials strive to make a difference in their communities in meaningful, lasting ways.

It isn’t an easy job, and they rely upon Public Entity Partners to provide the very best in risk management products and services, expert claims administration and comprehensive insurance options.

Born out of necessity during the hard insurance markets of the 1970s, Public Entity Partners has grown over the past four decades into an innovative organization assisting nearly 500 local governments across the state of Tennessee. As we celebrate 40 years of service and excellence, we are proud to continue serving our members.

What will the next 40 years bring? We will continue to partner with our members, building upon our experience to ensure they are well equipped to reduce risk exposures through solid operational practices – and are thereby well prepared for the future. That is truly something to celebrate!
In early 2020, Public Entity Partners will move into our new corporate headquarters in Franklin. For the first time, we will have an in-house training area for our members to utilize.

From extensive training and education and grant and scholarship opportunities to coverages tailored to the unique exposures and loss experiences of our members, our programs are all backed by Public Entity Partners’ financial strength. There is no doubt that Public Entity Partners is a member-focused organization.

Through the initial vision that was crafted by the cities and towns that formed Public Entity Partners, we continue to operate according to our guiding principles to ensure we are there for our members when they need us. We are excited to see what the next 40 years will bring!

Guiding Principles

Integrity  Service  Trust  Stability  Professionalism

City of Johnson City (Tannery Knobs Mountain Bike Park)

Town of Thompson’s Station

City of Savannah

City of Fairview

City of White House

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