

TEE Risk Management

PROTECTING WHAT MATTERS MOST



AGENDA

- Introductions
- TEE RM Structure & Partners
- Program Overview
- The Difference
- Competitive Analysis
- Next Steps
- Contact



MEET THE TEAM

Managing Agent

Paula Burns, CIC, CRM

Paula Burns has more than 40 years of experience in the insurance industry representing public schools, charter schools, and universities. As Managing Agent, she provides strategic leadership to ensure TEE Risk Management delivers stable, school-focused coverage solutions. Paula is also a professor and a highly sought national-level speaker concerning risk management issues.

Agent

John Lyons

John Lyons specializes in assisting public schools with onboarding and the application process for the TEE Risk Management risk pool. As an agent, he works directly with schools to ensure a smooth, efficient transition and to help schools understand coverage options and program requirements.

Advisor

John Petree

John has more than 30 years of experience in public education, school governance, and district leadership. As an advisor to TEE Risk Management, he provides strategic insight to help ensure insurance and risk solutions are aligned with the real-world needs of Texas school districts.



OUR STRUCTURE

TEE Risk Management is a non-profit insurance risk pool serving Texas public schools.

Partners:

- Insurance One--Program Managing Agent
- IPMG--Program Administrator



PROGRAM OVERVIEW

Coverages Offered:

- Property
- Workers Compensation
- Educator's Legal Liability
- Board Liability
- Cyber
- Auto
- And much more!



PROGRAM OVERVIEW: THE DIFFERENCE

Service & Value **Creative Solutions**

TEE Risk Management delivers a school-focused service model built specifically for Texas public schools, combining comprehensive coverage with responsive, local agents who understand the realities districts face. Our clients have experienced average premium savings of approximately 20 percent and often enjoy broader coverage terms and improved deductibles.

No Multi-Year Commitments **Flexibility**

Unlike many Texas risk pools that require multi-year participation commitments, TEE Risk Management allows districts to participate without being locked into long-term agreements. Schools retain full flexibility to evaluate coverage and pricing annually, ensuring decisions remain aligned with evolving financial conditions, operational needs, and board priorities.

Purchasing Options **Affordability**

Unlike many Texas risk pools that require districts to bundle multiple lines of coverage, TEE Risk Management offers each product as a stand-alone option. Districts may select only the coverages they need.



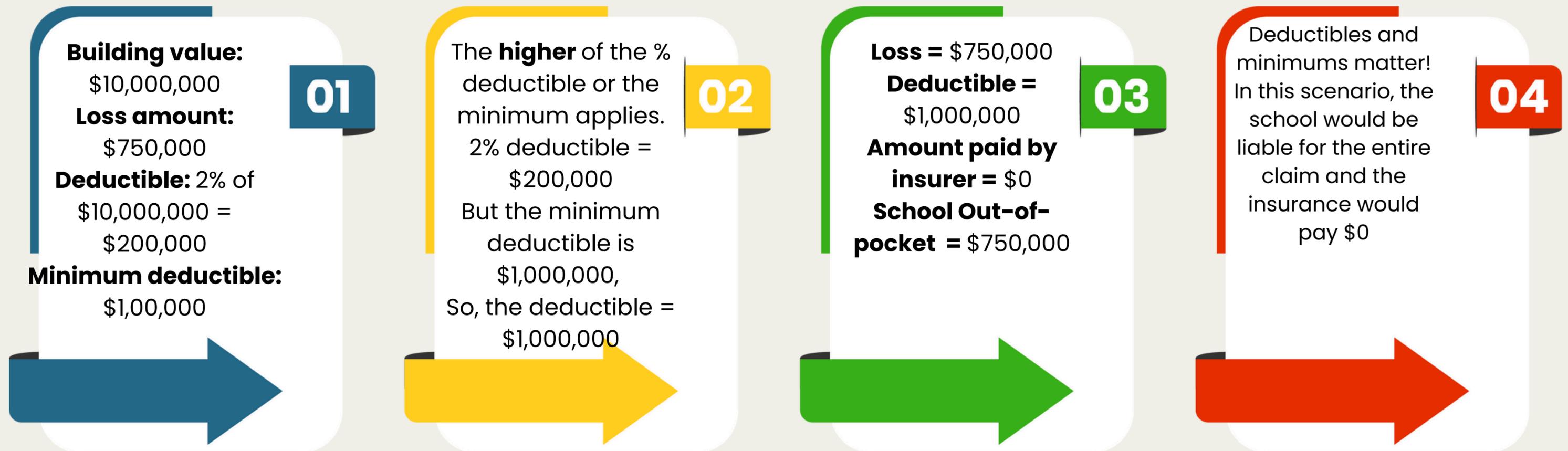
COMPETITIVE ANALYSIS

Liability Coverage	TEE RISK MANAGEMENT	The Competition
School Clubs & Booster Organizations	<i>Included</i>	School and Booster Clubs <i>NOT</i> included
Administrative Hearings for Individual Disabilities Education Act	<i>Included</i>	<i>Excluded</i> for IDEA until costs assigned by Court post hearing.
Hired & Nonowned Auto	<i>Full</i> limit	Coverage <i>capped</i> at \$100,000 per person \$300,000 per Occurrence
Multi Member loss	<i>Individual</i> limits	<i>Shared</i> limit subject to the highest limit between the involved members
Student while participating in Career program	<i>Full</i> Limit	\$50,000 <i>sublimit</i> for the student.
Cyber Limit	\$1,000,000	Usually a sublimit of \$500,000
Auto Limit	\$1,000,000	Varies but usually \$500,000 or \$100/300
Sexual Abuse Limit	\$1,000,000	<i>Not</i> Included on some policies
Sexual Abuse Innocent Party Defense	<i>Included</i> at option of District	<i>Not</i> Included on some policies
Non Monetary Defense Limit	\$100,000	<i>Not</i> Included on some policies
Employee Wage Reimbursement	<i>Included</i>	<i>Excluded</i>
Property Coverage		
Wind Hail Deductible	Deductible <i>only</i> for wind and hail	Deductible applies to <i>wind, hail, & freeze</i>
Single ply roof	<i>No</i> sublimit	<i>Sublimit</i> applies
Wind / Hail or Weather Ded	2% or \$50,000 minimum	2% or \$500,000 - \$1,000,000
Property Limit for named storm	<i>Full</i> Limits	<i>Sublimits</i> often apply
Property limit for Weather related loss	<i>Full</i> Limits	<i>Sublimits</i> often apply
Ordinance or Law limit	\$10,000,000	\$1,000,000
Fine Arts Limit	\$1,000,000	\$100,000
Valuable Papers Limit	\$1,000,000	\$50,000
Pollutant Cleanup Limit	\$100,000	\$100,000
BI / Extra Expense Limit	\$1,000,000	\$500,000



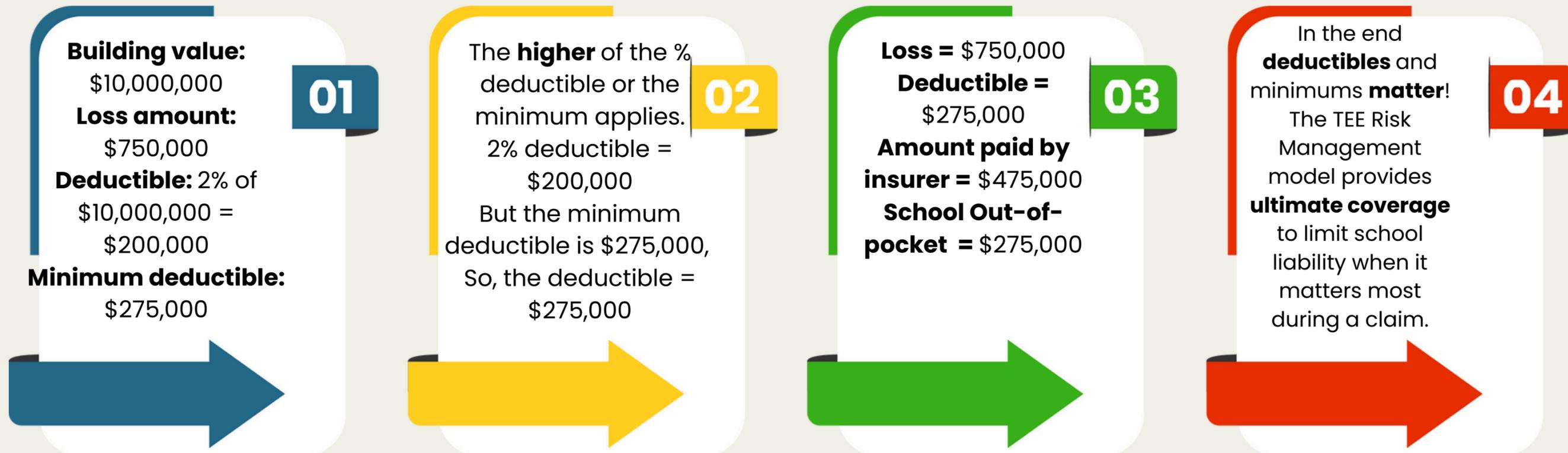
COMPETITIVE ANALYSIS

A Typical Claim Scenario with our Competition....



COMPETITIVE ANALYSIS

A Typical Claim Scenario with



NEXT STEPS

Step 1: Consultation

The first step in joining TEE Risk Management is simple and designed to fit a district's schedule and needs. Districts may email info@TEERiskManagement.com to schedule an initial consultation with a member of the TEE Risk Management team, where coverage options and program details can be reviewed. Alternatively, districts may download the required application materials directly from www.TEERiskManagement.com.

Step 2: Application

Schools can download the application materials from www.TEERiskManagement.com and submit the completed applications along with all required supporting documentation. This information allows the TEE Risk Management team to conduct a thorough review and ensure coverage options are appropriately aligned with the district's operations, exposures, and risk profile. Throughout the process, schools receive guidance from experienced, local agents to help ensure applications are completed efficiently and accurately.

Step 3: Onboarding

TEE Risk Management staff work directly with district leadership to guide the onboarding and transition process. The team assists schools in reviewing coverage options, coordinating implementation timelines, and ensuring a smooth transition into TEE Risk Management products. This hands-on support helps districts move confidently into coverage with minimal disruption, reinforcing our commitment to responsive service and stronger schools.



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