

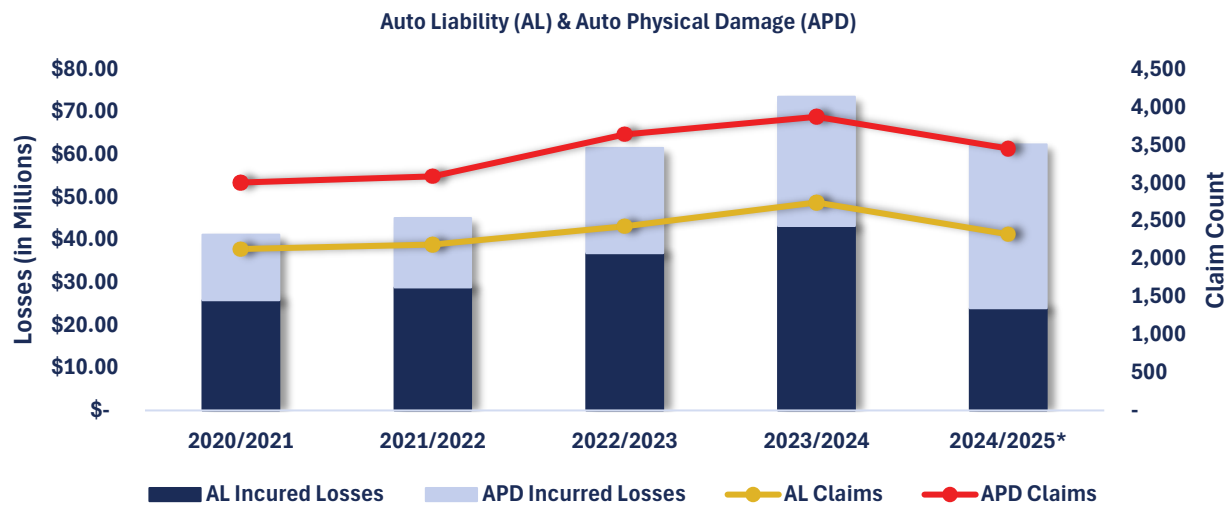


## AWARENESS AND INFORMATION SHARING ARE THE FOUNDATION OF EFFECTIVE SAFETY AND RISK MANAGEMENT

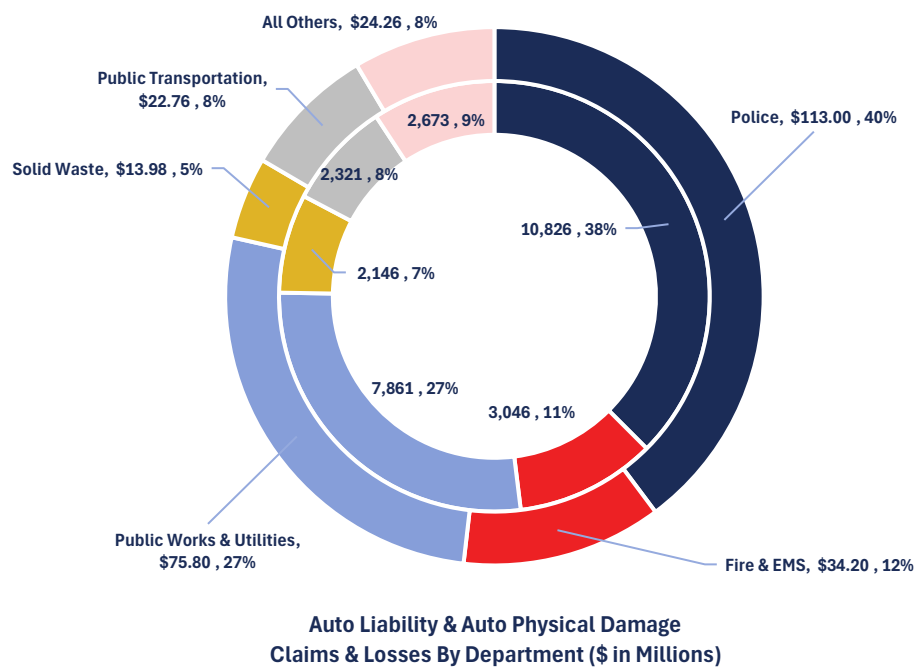
Every improvement begins with awareness and grows stronger when knowledge is shared. In this third installment of the Safety @ Your Finger T.I.P.S. *Year in Review*, we highlight significant incidents and trends that shaped Member experiences across the Risk Pool. By discussing incidents, near misses, and emerging hazards openly, Members can transform lessons learned into action, which helps prevent future losses and strengthen culture across all departments and operations.

### AUTO-RELATED LOSSES

Auto-related losses remain one of the most significant challenges for Members across the Risk Pool. Although auto liability claims frequency declined slightly over the past year, the total cost of both auto liability and auto physical damage losses continue to rise. Factors such as increasing repair and replacement costs, legal expenses, and the severity of crash-related incidents all contribute to higher overall losses. These trends emphasize the continued importance of awareness, accountability, and implementation of sound fleet safety practices like those outlined below.



\*Vehicle claim costs for 2024/2025 may continue to rise as claims are reported and develop to maturity.



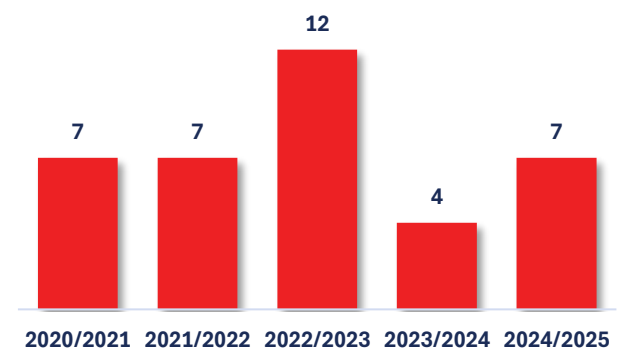
Over the past 5 years, vehicle COLLISIONS, including those with other vehicles, fixed objects, and during emergency response account for:

**85%**  
of reported auto claims

**82%**  
of total auto losses

### FATAL INCIDENTS

Each workplace fatality represents a profound loss that forever affects families, coworkers, and communities. While the number of fatalities increased from last year, this year's total reflects a return to the more typical levels seen over time—not as a measure of success, but as a sobering reminder that the potential for tragedy exists in every operation. Behind every number is a person, and every loss underscores the critical importance of safety awareness, communication, and prevention efforts that protect all employees and the communities they serve.



### FATAL INJURIES 2024-2025

- **Perryton** – Firefighter struck by an uncontrolled fire hose while on structure fire scene.
- **Greenville** – Police officer shot by suspect following a traffic stop.
- **Terrell** – Police officer shot by suspect following traffic stop.
- **Navasota** – Police officer involved in head-on collision during a pursuit.
- **Robstown** – Police officer contracted occupational illness associated with animal shelter.
- **Trinity River Authority** – Wastewater plant employee drowned after falling into treatment process.
- **Sweetwater** – Utility crew member struck by gas-powered saw.

### WHAT CAN YOU DO?

#### Best Practices for Reducing Auto-Related Incidents

- **Fleet Vehicle Operation Standards & Policies** – Review current policies at least annually to ensure they accurately reflect the expectations of personnel while driving, including specific attention to distractions that may impact judgement or decision-making. This is especially important for public safety emergency vehicle response and pursuit driving.
- **Driver Accountability** – Supervisors should ensure that clear and appropriate processes are in place to identify and address unsafe driving behaviors or policy violations. Follow-up actions, including coaching, retraining, or disciplinary measures when appropriate, help reinforce expectations and promote a consistent culture of what is acceptable.
- **Leverage Telematics and In-Vehicle Technology** – Use telematics and similar monitoring tools to encourage accountability, correct unsafe behaviors, and reduce crash frequency.
- **Conduct Thorough Accident Investigations** – Determine what happened and why, so corrective actions can prevent similar incidents in the future.
- **Establish an Accident Review Board** – In conjunction with detailed investigations, review boards help identify causes, hazards, trends, and effective controls to reduce future risk. Share findings across the organization to promote learning and accountability.
- **Provide Targeted Driver Training** – Tailor training to the types of incidents and trends specific to your organization to strengthen awareness and reinforce safe driving habits. Encourage supervisors to observe vehicle operations and address near misses to correct potential issues before losses occur.
- **Review Motor Vehicle Records and Licenses Regularly** – Confirm that all drivers maintain valid and appropriate licenses and acceptable driving histories.
- **Inspect Vehicles Frequently** – Verify that vehicles are safe, roadworthy, and properly maintained to support operations. Documented, daily inspections of all in-service vehicles are ideal.