



RISK ADVISOR

SPRING 2021



Ergonomics at Home and Work

Many computer workstation users pay little attention to their ergonomics because it sounds so complicated. Let's start with a simple approach so you can make ergonomics work for YOU. It can be as easy as 1-2-3. [Read More](#)



Cybersecurity Importance

When Robert Tappan Morris developed a worm in 1988, all he wanted to do was figure out how many computers were on the internet. What started as a curiosity instead turned into the world's first cyber-attack. The program was simple. He designed it to jump from computer to computer without needing help from anyone. As it wove its way through the internet, it kept track of all the devices it encountered and reported the final amount back to Morris. The program worked too well, infecting nearly 10 percent of all devices on the internet at its peak, jamming traffic, and preventing people from talking to each other. [Read More](#)

Managing Your Organization's Reputational Risk

Of all the hazards and dangers associated with operating a business including property, liability, and employee injury, damage to your organization's reputation can be the costliest. Think of all the work you put in to ensure you and your employees are working diligently to care for your internal culture while providing exceptional service to your various constituents. This demonstration of character, honesty, reliability, expertise, value, empathy, and trustworthiness creates a perception we call reputation. [Read More](#)



Reinsurance and TCRMF

Reinsurance is an extremely important part of the Fund's structure as an insurance program for its members. Although the Fund is financially very strong, it may not have enough assets to pay for several catastrophic claims in any one year. The Fund buys reinsurance that sits atop a Fund retention (like a large deductible). The

Fund pays large claims out of its accumulated contributions and investments up to the retention amount. [Read More](#)

ADDITIONAL TOOLS AND INFORMATION

Resources and Checklists to help you prepare for the upcoming hurricane season:

[Hurricane Preparedness Checklist](#)

[Texas Emergency Information Sheet](#)

[Flood Emergency Response Plan - Template](#)

[Wind Emergency Response Plan - Template](#)

Recent Member
Communications

COVID-19 Resource
Page

Workers' Compensation
Forms

Liability and Property
Loss Notices

Fund Contact List

www.tcrmf.org