

**TEXAS MUNICIPAL LEAGUE
INTERGOVERNMENTAL RISK POOL
Board of Trustees Meeting**

**Via Zoom Teleconference Software
Recorded Meeting Video May Be Viewed at**

<https://www.tmlirp.org/who-we-are/your-board-members/board-meetings-and-agenda/#video>

April 23 - 24, 2021

Trustees Present

Randy Criswell, Chair
Mary Dennis, Vice Chair
Robert T. Herrera
J.W. “Buzz” Fullen
Jeffrey Snyder
Leo Montalvo
Mary Gauer
Larry Melton
Carol Loughlin
Bert Lumbreras
Byron Black
David Harris
Rickey Childers
Henry Wilson
Bennett Sandlin
Mike Smith

Staff Present

Jeff Thompson
David Reagan
Susie Green
Tito Villegas
Atul Poladia
Mike Rains
Mike Bratcher
David Nix
Mike Raigosa
Bo Joseph
Lindsey Fields
Irvin Janak
Allan Romer
Tamara Chafin
Paula Marr-Ludwig
Kim Williams
Julie Nguyen
Tim Salzman
Phil English
Joshua Haley

Staff Present (cont.)

Brittani Miller
Aaron Hardiman
James Vinson
Wendy Standorf
Victoria Fisher
Gil Lee
Linda Morvant
Mike Shaw
Gary McAuliffe
Kathy Westbrook
Jeff Trinker
Jon Norwood
Ryan Seater
Chris Remmert
Rosa Guerra
Patti Ledesma
Debbie Sherwood

Others Present

Collin Schoenfeld, Guy Carpenter
Dan Smereck, Strategic Asset Alliance
Jordan He, Pricewaterhouse Cooper
Scott Houston

At 11:00 a.m. on Friday, April 23, 2021, Jeff Thompson, Executive Director of the Texas Municipal League Intergovernmental Risk Pool, made the following statement on behalf of the Board of Trustees:

In an effort to mitigate the spread of COVID-19 by avoiding meetings that bring people in a group setting and in accordance with the Texas Governor’s Declaration of Disaster enacted on March 13, 2020, and subsequently renewed monthly, members of the Texas Municipal League Intergovernmental Risk Pool are participating remotely in compliance with the Texas Open Meetings Act, as temporarily modified by Governor Abbott. Members of the public may participate by joining via Zoom by registering at the web address provided on the agenda posted at the TMLIRP website at www.tmlirp.org and at the Secretary of State’s office. Once registered, instructions on how to access the meeting using Zoom or telephonically, and how to make public comment are sent to the registrant either by email or phone call.

I'm Jeff Thompson. I will be your host of the TMLIRP Board Meeting on this 23rd day of April, 2021. Zoom teleconferencing software is being utilized for this electronic meeting. All members of the Board have the ability to communicate during this meeting through this platform and the public has access to listen. Board members should remember that it is the requirement of the Texas Open Meetings Act that in order to lawfully participate in the teleconference, their camera must be engaged at all times, even if they step away from their computer. Board members are to refrain from using the chat function within Zoom unless they are experiencing technical difficulties and it is necessary to send a message to the I.T. Staff or if they need to indicate that they would like to make a comment or ask a question, they can then signify their intent to the Board Chair. Any messages sent via chat will be recorded. All votes taken during this meeting will be done by a show of hands with a roll call vote to be taken, if necessary. Should the meeting be interrupted by technical difficulties, it will be restarted as soon as those technical difficulties are resolved, and you are encouraged to check your email if the meeting is interrupted.

Chair Criswell called the meeting of the Board of Trustees of the Texas Municipal League Intergovernmental Risk Pool to order at 11:05 a.m. on Friday, April 23, 2021.

1. Roll call and excused absences (Tab 1)¹

Jeff Thompson reported the absence of Henry Wilson and Bennett Sandlin and the reasons they asked their absences be excused.

MOTION by Larry Melton, seconded by Leo Montalvo, to excuse the absence of Henry Wilson and Bennett Sandlin. Motion carried with unanimous approval.

The Board observed a moment of silence in memory of Board Member Robert S. Hauck who passed away in an automobile accident on March 13, 2021.

2. Consideration of Minutes of January 29, 2021 Virtual Board Meetings (Tab 2)

MOTION by David Harris, seconded by Bert Lumbreras, to approve the January 29, 2021, Board of Trustees Minutes. Motion carried with unanimous approval.

3. Board Workshop – Rates for all lines of coverage for 2021 – 22, including Reinsurance and Target Members Equity Updates (11:00 AM on April 23rd)

Jeff Thompson and Lindsey Fields presented an overview of the current financial position of the Pool, the rate recommendations for all lines of coverage, the Property and Cyber Reinsurance recommendations, and the proposed target equity range.

Bennett Sandlin joined the meeting at 11:27 a.m. Henry Wilson joined the meeting at 11:28 a.m.

At 12:05 PM, Chair Criswell recessed the meeting until 8:00 a.m. on April 24, 2021.

¹ All references to "Tabs" in these minutes are references to the Tabs in the Board of Trustee Agenda packet.

At 8:02 a.m. on Saturday, April 24, 2021, Jeff Thompson, Executive Director of the Texas Municipal League Intergovernmental Risk Pool, made the following statement on behalf of the Board of Trustees:

In an effort to mitigate the spread of COVID-19 by avoiding meetings that bring people in a group setting and in accordance with the Texas Governor's Declaration of Disaster enacted on March 13, 2020, and subsequently renewed monthly, members of the Texas Municipal League Intergovernmental Risk Pool are participating remotely in compliance with the Texas Open Meetings Act, as temporarily modified by Governor Abbott. Members of the public may participate by joining via Zoom by registering at the web address provided on the agenda posted at the TMLIRP website at www.tmlirp.org and at the Secretary of State's office. Once registered, instructions on how to access the meeting using Zoom or telephonically, and how to make public comment are sent to the registrant either by email or phone call.

I'm Jeff Thompson. I will be your host of the TMLIRP Board Meeting on this 23rd day of April, 2021. Zoom teleconferencing software is being utilized for this electronic meeting. All members of the Board have the ability to communicate during this meeting through this platform and the public has access to listen. Board members should remember that it is the requirement of the Texas Open Meetings Act that in order to lawfully participate in the teleconference, their camera must be engaged at all times, even if they step away from their computer. Board members are to refrain from using the chat function within Zoom unless they are experiencing technical difficulties and it is necessary to send a message to the I.T. Staff or if they need to indicate that they would like to make a comment or ask a question, they can then signify their intent to the Board Chair. Any messages sent via chat will be recorded. All votes taken during this meeting will be done by a show of hands with a roll call vote to be taken, if necessary. Should the meeting be interrupted by technical difficulties, it will be restarted as soon as those technical difficulties are resolved, and you are encouraged to check your email if the meeting is interrupted.

At 8:05 on Saturday, April 24, 2021, Chair Criswell reconvened the meeting of the Board of Trustees of the Texas Municipal League Intergovernmental Risk Pool.

1. Roll call, Excused absences (Tab 1)

There were no absences to be excused.

4. Public Comment on Agenda Items

David Reagan advised the public how to make a public comment. Chair Criswell opened the meeting to public comment on any item on the agenda for this meeting. No comments were made. Chair Randy Criswell closed the meeting to public comments.

5. Nominations Committee

a. Election of Committee Chair

Mary Dennis thanked the Nominations Committee for electing her as Chair at the Committee meeting.

b. Consideration of appointment of members to the Board of Trustees to fill the unexpired terms of Places 4 and 9 (Tab 3)

MOTION by Mary Dennis on behalf of the Nominations Committee, seconded by Rickey Childers, to appoint Brad Stafford, City Manager of Navasota, to Place 4 on the Board of Trustees and Opal Jones, City Manager of Lancaster, to Place 9 on the Board of Trustees. Motion carried with unanimous approval.

6. Finance & Information Technology Committee

a. Consideration of minutes of January 28, 2021 committee meeting (Tab 4)

Robert Herrera reported the January 28, 2021 Finance & Information Technology Committee minutes set forth under Tab 4 were approved at the Finance & Information Technology Committee meeting on April 23, 2021.

b. Report on February 28, 2021 (5-month) Financial Statements and presentation of March 31, 2021 Financial Statements (Tab 5)

Tito Villegas presented the February 28, 2021 (5-month) and March 31, 2021 financial statements as set forth under Tab 5.

c. Report on November 30, 2020 (2-month) Investment Results and presentation of December 31, 2020 Investment Results (Tab 6)

Tito Villegas provided an overview of the November 30, 2020 (2-month) and December 31, 2020 investment results as set forth under Tab 6.

Dan Smereck of Strategic Asset Alliance presented an overview of the markets and performance of the Pool's investments.

d. Presentation of Report from PricewaterhouseCoopers LLP on Target Equity Funding Levels on a Pool-Wide (Combined) and Operating Fund Basis, and Consideration of Target Equity Range for Combined Funds, Minimum Funding Levels for Operating Funds and Member Equity Distribution (Tab 7)

Tito Villegas presented an overview of the report from Pricewaterhouse Coopers LLP on target equity funding levels on a Pool-wide basis and on an operating fund basis under Tab 7. Mr. Villegas also presented the following staff recommendation for the Board's consideration:

1. Adopt the updated Combined Target Equity Range of \$326 million to \$473 million.
2. Adopt the updated minimum funding levels for the operating funds, as indicated in the PricewaterhouseCoopers report under Tab 7.
3. Authorize no equity distribution to members based on the Members' Equity Distribution Policy and the significant losses incurred due to the COVID-19 pandemic and 2021 winter storm.
4. Review the (1) Target Equity Policy and (2) Member Equity Distribution Policy at the February 2022 Board Planning Session.

MOTION by Robert Herrera on behalf of the Finance and Information Technology Committee, seconded by Bert Lumbreras, to adopt the staff recommendation. Motion carried with unanimous approval.

e. Consideration of Awarding Financial Auditing Services Agreement (Tab 8)

Tito Villegas presented the recommendation to award the financial auditing services agreement to Holtzman Partners LLP under Tab 8.

MOTION by Robert Herrera on behalf of the Finance and Information Technology Committee, seconded by David Harris, to authorize the Executive Director to execute an agreement for financial auditing services with Holtzman Partners LLP for a three-year period with the option of two additional one-year periods at costs of \$118,000, \$120,000, and \$122,000 for fiscal years 2020-21, 2021-22, and 2022-23, respectively. Motion carried with unanimous approval.

f. Consideration of Awarding Investment Master Custody Agreement (Tab 9)

Tito Villegas presented the recommendation to award the agreement for master custody services to Wells Fargo Institutional Retirement and Trust under Tab 9.

MOTION by Robert Herrera on behalf of the Finance and Information Technology Committee, seconded by Larry Melton, to authorize the Executive Director to execute an agreement for master custody services with Wells Fargo Institutional Retirement and Trust for a three-year period commencing July 1, 2021, with the option of two additional years at an estimated cost of \$85,630 per year. Motion carried with unanimous approval.

g. Report from Office of Project Management and Analytics, including report on Progress for Business Application & IT Road Map (Tab 10)

The Office of Project Management and Analytics Report under Tab 10 was submitted for the Board's review without an oral presentation.

h. Information Technology Report (Tab 11)

The Information Technology Report under Tab 11 was submitted for the Board's review without an oral presentation.

7. Underwriting and Claims Committee

a. Consideration of minutes of January 28, 2021 committee meeting (Tab 12)

Chair David Harris reported the January 28, 2021 Underwriting and Claims Committee minutes set forth under Tab 12 were approved at the Underwriting and Claims Committee meeting on April 23, 2021.

b. Consideration of Property Rate Recommendations & Property Reinsurance Recommendations for May 1, 2021 to May 1, 2022. (Tab 13)

Lindsey Fields presented the property rate recommendations and the property reinsurance recommendation set forth under Tab 13. The Pool's actuary indicates an increase in property rates of 8.5%. Staff recommends an overall property rate increase of 6% for the 2021-22 fund year through more member targeted rate changes in response to poor loss experience as set out under Tab 13. The property reinsurance renewal faces a difficult renewal in light of a hard market and the Pool's poor five and ten-year loss experience in the bottom three layers of the reinsurance structure (15x10, 25x25, and 50x50). Overall projected reinsurance expense (including both London and Bermuda reinsurers, NLC Mutual and allocations to the Pool's Reinsurance Fund) will increase by \$5,135,250 (25.7%), from \$19,955,955 to \$25,091,205.

MOTION by David Harris on behalf of the Underwriting and Claims Committee, seconded by Carol Loughlin, to approve an overall 6% property rate increase as set forth under Tab 13; to approve the overall reinsurance structure recommended under Tab 13; and to approve the overall anticipated reinsurance expenditure of \$25,091,205 on reinsurance layers above \$10M with an additional contingency of \$2,509,121 (10%), with leeway for the Executive Director to make modifications to the reinsurance structure, but not to exceed \$27,600,326 in total (internal & external) reinsurance expenditure/allocation. Motion carried with unanimous approval.

c. Consideration of Workers' Compensation Rate Recommendations for 2021-22, including Underwriting Guidelines for Non-Municipal Firefighting Entities (Tab 14)

Lindsey Fields presented the workers' compensation rate recommendations and the underwriting guideline for workers' compensation coverage for non-municipal firefighting entities. Staff is recommending an overall flat rate adjustment, accomplished by making adjustments to individual class codes that do not create any additional projected revenue for the Pool. Staff also recommends excluding COVID-19 claims from the member experience modification factors. For non-municipal firefighting entities, staff recommends a minimum \$50,000 per occurrence workers' compensation deductible without an aggregate deductible and the entity being required to assume all payments and administration for all presumption claims if the entity withdraws from the Pool's Workers' Compensation Fund before completing 5 consecutive years in the Fund.

MOTION by David Harris on behalf of the Underwriting and Claims Committee, seconded by Jeffrey Snyder, to adopt the following staff recommendations, as set forth under Tab 14:

1. Exclude COVID-19 claims from the experience modifier calculation resulting in a projected 1.30% decrease in contribution;
2. Rate changes as outlined under Tab 14 resulting in a projected overall 1.30% increase in contribution;
3. Eliminate the moratorium for non-municipal firefighting districts for quotes effective on or after October 1, 2021;
4. In addition to the guidelines approved in April, 2020, add two additional guidelines for new coverage requests from non-municipal firefighting districts joining the Workers' Compensation Fund on or after October 1, 2021:
 - a. Require a minimum \$50,000 occurrence without an aggregate workers' compensation deductible.
 - b. Require non-municipal firefighting entities to take responsibility for all management and payment of workers' compensation claims falling under the presumption statutes if withdrawing from the Workers' Compensation Fund before completing five consecutive years in the Workers' Compensation Fund with the Pool.

Motion carried with unanimous approval.

d. Consideration of Liability Rate Recommendations for 2021-22 (Tab 15)

Lindsey Fields presented the liability rate recommendations for 2021. The Pool's actuary indicated an overall increase of 6.4%, based on the Pool's ten-year loss history and an overall 10.9% increase based on the five-year loss history. The staff liability rate recommendation is to increase overall liability rates by 6.2% at \$1 million in coverage. Specific recommended changes to rates are (1) 1% increase for General Liability, (2) 14.7% increase for Law Enforcement Liability, (3) 10.9% increase for Errors & Omissions Liability, and (4) 2% increase for Auto Liability.

MOTION by David Harris on behalf of the Underwriting and Claims Committee, seconded by Larry Melton, to adopt the staff recommendations set forth under Tab 15. Motion carried with unanimous approval.

e. Consideration of Cyber Reinsurance Agreement Renewal and Cyber Coverage Rate Recommendation for 2021-22 (Tab 16)

Lindsey Fields presented the staff recommendation on the cyber reinsurance renewal coverage rate. Staff is recommending renewal of the cyber reinsurance through Beazley with an 11.11% rate increase to the Core and Core+ tiers, as set forth under Tab 16. It was also recommended the Pool continue to retain the Core tier cost for members that continue to participate in either the Property Coverage or the Liability coverage. Members will be responsible for the additional cost of Core+ tier and the three higher limit tiers that are provided.

MOTION by David Harris on behalf of the Underwriting and Claims Committee, seconded by Carol Loughlin, to approve renewing the reinsurance agreement with Beazley at an 11.11% increase in rate for Core and Core+ tiers and to approve the Pool continuing to retain cost for the base limit (Core) contribution for members that participate in the Pool's Real & Personal Property coverage or General Liability coverage as set forth under Tab 16. Motion carried with unanimous approval.

f. Consideration of Updated Project Scope and Budget with Claim Center / Contact Manager Upgrade (Tab 17)

Atul Poladia presented the staff recommendation to authorize the design and develop phase of the Claim Center/Contact manager Upgrade Project with a proposed project budget of \$4.59 million, as set forth under Tab 17.

MOTION by David Harris on behalf of the Underwriting and Claims Committee, seconded by Carol Loughlin, to (1) authorize the *Design and Develop* phase of the Claim Center/Contact Manager Upgrade Project, thereby clearing the "Commit" gate of the project execution framework, (2) adopt the Proposed Project Budget of \$4.59 million for the *Design and Develop* phase of Claim Center / Contact Manager Upgrade project by amending the capital outlay budget by \$4.59 million, (3) authorize the Executive Director to enter into a Statement of Work with Guidewire for the Claim Center / Contact Manager Upgrade Project up to \$3.1 million, and (4) authorize the Executive Director to amend the Scope/Budget of the *Design and Develop* phase to expend contingency funds or reallocate funds as necessary within the project, but not to exceed the \$4.59 million overall project budget.

g. Significant Cases and Legal Developments impacting the Pool (Tab18)

Bo Joseph presented the report on Significant Cases and Legal Development impacting the Pool under Tab 18.

h. Liability and Property Claims Report: 2021 Winter Storm Update (Tab 19)

David Nix presented the Liability and Property Claims Report on the 2021 Winter Storm under Tab 19.

Chair Randy Criswell recessed the meeting for a 15-minute break at 9:49 A.M.

Chair Randy Criswell reconvened the meeting and announced it was 10:05 A.M.

i. Workers' Compensation Claims Report on trends concerning workers' compensation claims (Tab 20)

Mike Bratcher presented the Workers' Compensation Claims Report on Trends concerning workers' compensation claims under Tab 20.

- j. Report from Office of Project Management and Analytics, including report on Progress for Business Application & IT Road Map (Tab 10)

The Office of Project Management and Analytics Report under Tab 10 was submitted for the Board's review without an oral presentation.

- k. Member Services Report including Membership Activity (Tab 21)

The Member Services Report under Tab 21 was submitted for the Board's review without an oral presentation.

- l. Underwriting Report on underwriting results and loss ratios, including the Quarterly Report by Victor Insurance Manager, Inc. regarding revenues received and contract activities (Tab 22)

The Underwriting Report on underwriting results and loss ratios, including the Quarterly Report by Victor Insurance Manager, Inc. regarding revenues received and contract activities under Tab 22 was submitted for the Board's review without an oral presentation.

- m. Loss Prevention Report on member surveys, training, and property valuations conducted (Tab 23)

The Loss Prevention Report on member surveys, training, and property valuations under Tab 23 was submitted for the Board's review without an oral presentation.

- n. Subrogation Report (Tab 24)

The Subrogation Report under Tab 24 was submitted for the Board's review without an oral presentation.

8. Executive Committee

- a. Human Resources Report identifying employment changes (Tab 25)

The Human Resources Report identifying employment changes under Tab 25 was submitted for the Board's review without an oral presentation.

- b. Communications Office Report on Communication Efforts and Initiatives During the Last Quarter (Tab 26)

The Communications Office Report on communication efforts and initiatives during the last quarter under Tab 26 was submitted for the Board's review without an oral presentation.

- c. Consideration of an Agreement with Davis Kaufman PLLC to provide Legal Services to the Pool, through its anticipated *Of Counsel* David Reagan, who will serve in the capacity of the Pool's General Counsel and Board Secretary

This item was deferred until after the Executive Session.

9. Comments by ex officio Members from and to TML and Employee Benefits Boards

Henry Wilson, ex-officio Board member from the Texas Municipal League Board of Directors, reported that cities are faring better this legislative session than the previous session. The two worst bills for TML are HB 1869, which would include certificate of obligations in the calculation of the tax rate, and SB 10, which would prohibit TML and cities from hiring lobbyist. There seems to be less anti TML sentiment this session. The TML President, Karen Hunt, has decide not to rerun for Mayor and will be out of office and no longer TML President on May 11, 2021. The President-Elect will then take office. The June TML Board meeting and the TML Annual Conference in Houston in October will be person.

Bennett Sandlin, ex-officio Board member from the Texas Municipal League, said he would be happy to answer questions on any bills pending before the Legislature.

Mary Dennis, past President of the Texas Municipal League Board of Directors, reminded everyone that TML has a frequently asked question section on its website which includes information of the money from the American Rescue Act.

Jeffrey Snyder, ex-officio Board member to the Texas Municipal League Board of Directors, thanked the TML staff for the information they have been reporting on COVID-19 pandemic and the Legislative Session.

Michael Smith, ex-officio Board member from the TML Health Benefits Pool, reported that the transition to Navitus was complete which will help save on the cost of drugs. The Pool's COVID-19 claims current totally a little over \$12 million and the Board waived the deductibles and co-pays associated with COVID-19 treatment, which saved members appropriately \$1 million of out-of-pocket costs. The transition to Blue Cross Blue Shield is currently underway and should be completed by September 1.

J.W. 'Buzz' Fullen, ex-officio Board member to the TML Health Benefits Pool, he attended the Health Pool meeting in January and did not have anything to report. The next Health Pool Board meeting will be in person.

10. General Counsel's Report

a. General Counsel's Report on Legislative Activities (Tab 27)

David Reagan presented the General Counsel's Report on Legislative Activities, set forth under Tab 27.

Chair Randy Criswell announced it was 10:48 A.M. and the Board of Trustees would go into Executive Session to discuss claims and lawsuits under Agenda Items 11.a., 11.b., and 11.c. under Texas Government Code sec. 551.071, and to discuss personnel matters under Agenda Items 5.b. and 11.d. under Texas Government Code 551.074.

11. Executive Session

- a. Workers' Compensation Claims Report including selected (1) fatality claims, (2) large exposure claims, (3) presumption claims, (4) new claims that have reserves exceeding \$150,000, and (5) complaints from the Texas Department of Insurance, Division of Workers' Compensation, of possible administrative violations (Addendum – Tab A)

This item was discussed in Executive Session.

- b. Liability and Property Claims Report on claims that have indemnity reserves exceeding \$300,000, expense reserves in excess of \$250,000 (Addendum - Tab B)

This item was discussed in Executive Session.

- c. Status of lawsuits in which the Pool is a Party (Addendum - Tab C)

This item was discussed in Executive Session.

- d. Discuss the appointment of a General Counsel and a Board Secretary (Addendum – Tab D)

This item was discussed in Executive Session.

Chair Randy Criswell reconvened the open session of the Board of Trustees at 12:29 P.M. There were no actions to be taken on the items discussed in Executive Session.

Chair Randy Criswell announced the Board would take up agenda item 8.c. at this time.

8. c. Consideration of an Agreement with Davis Kaufman PLLC to provide Legal Services to the Pool, through its anticipated *Of Counsel* David Reagan, who will serve in the capacity of the Pool's General Counsel and Board Secretary

MOTION by Randy Criswell on behalf of the Executive Committee, second by Rickey Childers, that the Board enter into an Agreement with Davis Kaufman PLLC on August 1, 2021, to provide legal services through its anticipated *Of Counsel*, David Reagan, who will serve in the capacity of the Pool's General Counsel and Board Secretary. The term of the agreement shall be for two years initially, at the rate of \$17,500/month (or \$210,000 annually). The Executive Director shall not execute the contract on behalf of the Pool until Davis Kaufman has completed formalizing its *Of Counsel* relationship with Mr. Reagan.

12. Meeting Schedule and Board Continuing Education (Tab 28)

- a. Select a location for the April 27-28, 2023 Meeting

Recommended:	San Luis Resort & Conference Center
	Galveston, TX

MOTION by Chair Randy Criswell on behalf of the Executive Committee, seconded by Larry Melton, to hold the Board meeting of April 27-28, 2023 at the San Luis Resort & Conference Center in Galveston, Texas. Motion carried with unanimous approval.

- b. Next Board Meeting: July 22-23, 2021
Hotel Emma
San Antonio, TX

Jeff Thompson indicated that several Board Members, having received the COVID-19 vaccination, have expressed a desire to meet in person for the next Board Meeting. Instead of making a formal determination now, each Board Member will be polled in June. He further indicated the possibility of hosting a hybrid meeting for Board Members not willing or able to meet in person is also being considered.

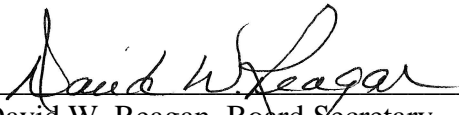
Chair Randy Criswell congratulated Patti Ledesma on her upcoming 25th Anniversary with the Pool on April 29, 2021.

12. Adjournment

Chair Randy Criswell adjourned the meeting of the Texas Municipal League Intergovernmental Risk Pool at 11:46 A.M.

Approved by the Board of Trustees on

July 23, 2021



David W. Reagan, Board Secretary