TEXAS MUNICIPAL LEAGUE INTERGOVERNMENTAL RISK POOL

Joint Self-Insurance Liability Fund

Actuarial Valuation of Liabilities

as of September 30, 2024

November 18, 2024

R&W Rudd and Wisdom, Inc.

W. Lee Bello, A.S.A.
Mitchell L. Bilbe, F.S.A.
Evan L. Dial, F.S.A.
Philip S. Dial, F.S.A.
Charles V. Faerber, F.S.A., A.C.A.S.
Mark R. Fenlaw, F.S.A.
Brandon L. Fuller, F.S.A.
Christopher S. Johnson, F.S.A.
Oliver B. Kiel, F.S.A.
Dustin J. Kim, F.S.A.

Rudd and Wisdom, Inc.
Consulting Actuaries

Edward A. Mire, F.S.A.
Rebecca B. Morris, A.S.A.
Amanda L. Murphy, F.S.A.
Michael J. Muth, F.S.A.
Khiem Ngo, F.S.A., A.C.A.S.
Timothy B. Seifert, F.S.A.
Raymond W. Tilotta
Ronald W. Tobleman, F.S.A.
David G. Wilkes, F.S.A.

November 18, 2024

Mr. Jeff Thompson
Executive Director
Texas Municipal League
Intergovernmental Risk Pool
1821 Rutherford Lane
Austin, Texas 78754

Re: Analysis of Joint Self-Insurance Liability Fund as of September 30, 2024

Dear Mr. Thompson:

I, Charles V. Faerber, am associated with the firm of Rudd and Wisdom, Inc. I am a member of the American Academy of Actuaries and an Associate of the Casualty Actuarial Society. As such, I meet the Academy's qualification standards to render the actuarial opinion contained herein.

At your request, we have performed an actuarial analysis of the Texas Municipal League Intergovernmental Risk Pool (TMLIRP) Joint Self-Insurance Liability Fund. The purpose of this analysis is to determine the Program's liability for unpaid claims as of September 30, 2024.

We have reviewed data as of June 30, 2024, for claims incurred for the fiscal years beginning October 1, 1982 and ending September 30, 2024. Based on this analysis, we have estimated the ultimate incurred liability claims to be in a range of $1.356 billion to $1.454 billion, with $1.411 billion as the indicated amount. Subtracting paid claims through June 30, 2024 and the value of deductible claims from these amounts produces a range of liabilities for unpaid claims of $133.4 million to $231.5 million with an indicated reserve of $189.2 million. The table below and Exhibits 1A and 2A for each coverage summarize these results. Exhibit 3 displays a summary of the retained reserves gross of deductibles.

Please note that the actuarial analysis was based on claim data through June 30, 2024. The ultimate incurred values are projected to September 30, 2024. The Payments Net of Deductible is also based on claim data through June 30, 2024 and provided by the TMLIRP staff. Thus, the liabilities cited below are somewhat conservative because the ultimate incurred claim values are determined as of September 30, 2024, while the paid claim values are provided as of June 30, 2024. Those three months of additional payments will reduce the liabilities for unpaid claims. Note that the table below may contain discrepancies or not match the values in the exhibits due to rounding.

Summary of Incurred Claims as of September 30, 2024

Description	***Retained Incurred Claims as of 9/30/24***				
	General Liability (000)	***Law Enforce Liability (000)***	***Public Officials Liability (000)***	***Auto Liability (000)***	***Total Liability (000)***
Ultimate Incurred Claims	$ 240,037	$ 282,498	$ 340,463	$ 548,272	$1,411,271
Deductible Provision	-34,224	-33,838	-44,740	-93,294	-206,095
Ultimate Incurred Claims Net of Deductible Losses	$ 205,814	$ 248,660	$ 295,724	$ 454,978	$1,205,176
Payments Net of Deductible	-182,966	-190,789	-250,640	-391,578	-1,015,974
Liability Net of Deductible	$ 22,847	$ 57,872	$ 45,083	$ 63,400	$ 189,202

Comparison of Ultimate Incurred Claim Estimates

The following table displays the Pool's ultimate incurred claim comparison. The September 30, 2023 net ultimate incurred claims include fund years ending 1983 through 2023, taken from last year's report. The September 30, 2024 net ultimate incurred claims include fund years ending 1983 through 2023 from this year's report.

Retained Ultimate Incurred Claims for Fund Years Ending 1983-2023 Net of Deductibles and in Thousands			
Coverage	***9/30/2024***	***9/30/2023***	***Change***
General Liability	$ 230,499	$ 228,477	$ 2,022
Law Enforcement Liability	268,916	268,343	573
Public Officials Liability	325,905	325,887	18
Auto Liability	511,351	508,525	2,826
Total Liability	$1,336,671	$1,331,232	$ 5,440

Please note that the estimate of ultimate incurred claims through the 2022-23 fund year is greater than it was at this time last year. The $5.4 million increase represents a 0.41% change. The increases occurred primarily in the Auto Liability (AL) and General Liability (LEL) coverages. The Pool has a history of negative development on its liability coverages. That means that it is not uncommon for the case estimates to be redundant for the liability exposures. Generally, we expect the case-incurred values of the block of claims incurred in each fund year to increase from year to year as long as some claims remain open. When those values decrease, or increase less than expected, the program realizes a gain. In selecting development factors for the liability coverages in prior studies, we have not given full credibility to the negative development. Consequently, there have been actuarial gains in subsequent analyses. For this study, the claim development has been slightly greater than expected with AL and GL 0.6% and 0.9% higher than they were last year, while the LEL and POL values are 0.2% to 0.0% higher. Management believes that case estimates have been higher in early durations relative to what they have in the past. They believe that this will result in a larger redundancy with respect to future ultimate claim values.

Our initial aggregate estimate of the 2023-24 fund year ($74.6 million) in this study is approximately 15.7% higher than the initial aggregate estimate of the 2022-23 fund year ($64.5 million) in last year's study. Individually, Public Officials Liability is approximately 3.0% lower, and Law Enforcement Liability is approximately 12.4% higher. Auto Liability is 26.7% higher, and General Liability is 15.9% higher. These results support management's belief that case estimates are being established at a higher level than they have in the recent past.

Duration

In the educational note, *Duration Considerations for P&C Insurers* published by the Canadian Institute of Actuaries, the concept of duration is discussed and defined. Insurance organizations want to know the estimated duration of interest-rate-sensitive assets, claim liabilities, and premium liabilities for purposes of the interest rate risk margin. Many insurers employ this strategy to duration match liabilities to assets to help immunize the impact of relatively small shifts in the market yield curve on surplus. The document also notes that duration is a consideration in modelling market risk.

The paper defines Macaulay duration as the weighted average of the time to each cash flow payment, using the present values of the future cash flow payments as weights. The modified duration is defined as the Macaulay duration divided by (1 + the yield). This modified duration measures the sensitivity of the present value of a series of fixed future cash flows to changes in interest rates. The calculations performed to produce these values are displayed in Exhibit 1B.

For the liability coverages, the Macaulay durations and modified Macaulay durations (based on a 3% discount rate) are displayed below:

Coverage	***Duration in Years***	***Modified Duration***
General Liability	2.15	2.08
Law Enforcement Liability	2.75	2.67
Public Officials Liability	2.10	2.04
Auto Liability	2.01	1.95
Total Liability	2.26	2.20

Background

The Pool provides property, liability and workers' compensation coverages for certain local governmental entities of the State of Texas. Member entities include cities, housing authorities, water and irrigation districts, councils of governments, hospital districts, flood control districts, tax appraisal districts, transit authorities, mental health/mental retardation agencies, public utility boards, river authorities, fire districts, 911 districts

and municipal utility districts. Currently, the Pool consists of 2,803 members. The Pool is comprised of eight separate funds: the Workers' Compensation Joint Insurance Fund, the Joint Self-Insurance Liability Fund, the Property Fund, the Reinsurance Fund, the Stability Fund, the Lifetime Benefits Fund, the Large Loss Fund, and the Coastal Storm Fund.

The Texas Municipal League Joint Self-Insurance Liability Fund (JSILF) was created in January 1974 by the Pool. JSILF provides coverage which conforms to the applicable laws of the State of Texas. Currently, the JSILF consists of 2,755 members.

Since its inception in 1974, the JSILF has limited its self-insured exposure to loss on an occurrence basis by purchasing commercial reinsurance or utilizing the Pool's Reinsurance Fund. The chart below displays a summary of JSILF's excess insurance coverage by fund year.

Reinsurance Coverages				
Effective Dates	***Type of Reinsurance***	***Self-Insured Retention***	***Limits in Excess of Retention***	***Aggregate Retention % of SP***
10/1/82-9/30/85	1st Excess of Loss	$300,000	$700,000	
	2nd Excess of Loss	1,000,000	4,000,000	
	Agg Excess Stop Loss		5,000,000	(1)
10/1/85-9/30/87	Excess of Loss	500,000	2,500,000	(2)
10/1/87-9/30/89	Excess of Loss	300,000	2,700,000	(3)
10/1/89-9/30/90	Excess of Loss	300,000[4]	4,000,000[5]	
10/1/90-9/30/91	Excess of Loss	300,000[6]	2,000,000	
10/1/91-9/30/93	Excess of Loss	1,000,000	3,000,000	
	Aggregate Cover		5,000,000	
10/1/93-9/30/95	Excess of Loss	1,000,000	4,000,000	
10/1/95-9/30/04	1st Excess of Loss	1,000,000	4,000,000	
	2nd Excess of Loss	5,000,000	5,000,000	
10/1/04-9/30/06	1st Excess of Loss	2,000,000	3,000,000	
	2nd Excess of Loss	5,000,000	5,000,000	
10/1/06-9/30/21	1st Excess of Loss	3,000,000	2,000,000	
	2nd Excess of Loss	5,000,000	5,000,000	(7)
10/1/21-9/30/24	75% Quota Share	2,000,000	Contract	
	Excess of Loss		Limits	
Notes: (1) Special terms vary and effective dates of coverage vary. (2) No reinsurance available for error & omissions. (3) $500,000 xs $500,000 for errors & omissions.				

(4) 40% quota share of $700,000 excess of $300,000. (5) 60% quota share of first $700,000 next $4,000,000. (6) 50% quota share of $1,000,000 excess of $300,000. (7) Since October 1, 2007, the TMLIRP Reinsurance Fund has provided excess coverage. Certain Administrative Services Only cities have lower excess of loss self-insured retentions over the fund years.	

The JSILF receives annual contributions from member entities for the funding of losses and ALAE within the self-insured retention levels. The JSILF also generates revenue from investment income on its invested assets.

The Pool entered into commutation agreements with National League of Cities Mutual Insurance Company (NLC-MIC), effective October 2005, May 2009, and September 2012. NLC-MIC has been a participant of the Pool's excess reinsurance program since 1991-1992. The obligations, which were commuted, were:

1. 10% of losses in the $3,000,000 excess of $1,000,000 layer in 1991-1992 and 1992-1993;
2. 10% of losses in the $4,000,000 excess of $1,000,000 layer in 1993-1994;
3. 20% of $4,000,000 excess of $1,000,000 for 1994-95 through 2003-04;
4. 26.67% of $3,000,000 excess of $2,000,000 for 2004-05; and
5. 22.5% of $3,000,000 excess of $2,000,000 for 2005-06.

The amount of the commutations was $70,890.

Data

Michael R. Raigosa, Deputy CFO & Chief Analytics Officer for TMLIRP, has provided premium, claim, and exposure data for the Pool's liability exposures for the fiscal year ending September 30, 2023 and the same information through June 30, 2024 for the fiscal year ending September 30, 2024. Information on claim experience prior to that time was taken from the previous actuarial report. While we have not verified or audited the data, we observe that the data appears to be reasonably consistent from one fiscal year to the next.

Methodology

Analysis Overview

The analysis for each liability exposure has been done separately. For each exposure, the exhibits are numbered the same. The following paragraphs describe the approach. A summary of the Pool's liability for unpaid claims is displayed in Exhibit 1A. We have calculated duration statistics for each coverage in Exhibit 1B. We have subtracted claim payments through June 30, 2024 from the ultimate incurred claims displayed in Exhibit 2A to determine the Pool's reserves based on the actuarial analysis.

Exhibit 2A has a summary of the Pool's retained ultimate incurred claims. We have subtracted deductible losses to determine the Retained Ultimate Incurred Claims Net of Deductible Losses in Exhibit 2A. The calculations of limited ultimate losses are presented in Exhibits 2B through 19. Exhibits 20 through 30 display the analysis of deductible losses. The analysis of gross ultimate losses can be found in Exhibits 31 through 41. Excess losses are estimated in Exhibits 42 through 46. The reinsurance fund loss is calculated in Exhibit 46.

Analysis Details

Retained Ultimate Losses

In developing the retained ultimate loss estimates shown in this report, we projected limited paid and incurred losses to estimated ultimate values using several actuarial methods. A selected ultimate value based on the results of the various actuarial methods was obtained by reviewing the various ultimate estimates and applying actuarial judgment to achieve a reasonable estimate for the ultimate liability.

The following actuarial methods were used in projecting ultimate retained losses:

- Paid loss development
- Incurred loss development
- Bornhuetter-Ferguson method using premiums and paid loss
- Bornhuetter-Ferguson method using premiums and incurred loss
- Bornhuetter-Ferguson method using exposures and paid loss
- Bornhuetter-Ferguson method using exposures and incurred loss

Deductible Analysis

In developing the deductible ultimate loss estimates shown in this report, we first projected deductible paid and incurred loss to estimated ultimate values using the same actuarial methods listed above. A selected ultimate value based on the results of the various actuarial methods was obtained by reviewing the various ultimate estimates and applying actuarial judgment to achieve a reasonable point estimate for the ultimate liability.

The following actuarial methods were used in projecting ultimate deductible losses:

- Paid loss development
- Incurred loss development
- Bornhuetter-Ferguson method using premiums and paid loss
- Bornhuetter-Ferguson method using premiums and incurred loss
- Bornhuetter-Ferguson method using exposures and paid loss
- Bornhuetter-Ferguson method using exposures and incurred loss

Excess Analysis

The following actuarial methods were used in projecting excess ultimate losses:

- Excess incurred loss development
- Bornhuetter-Ferguson method using selected excess loss and excess incurred loss

The excess incurred loss development is calculated using the gross claim factors selected in the actuarial analysis.

Reinsurance Fund Analysis

The excess ultimate loss selected in Exhibit 45 is divided into three layers in Exhibit 46. We calculated the Reinsurance Fund losses by applying the Reinsurance Fund parameters to the ultimate excess losses.

Claim Development

The Pool's claim experience from each of the four liability exposures has been the basis for both the paid and incurred claim development factors used in the analysis of the four types of liability claims. We have data for complete years through September 30, 2023 and also for the nine-month period ending June 30, 2024. We have selected development factors based on the claim data through September 30, 2023. We then interpolated the factors to provide the appropriate factors to develop the claims at June 30, 2024 for the September 30, 2024 valuation.

Paid Loss Development

The paid claim development methodology determines the amount by which ultimate incurred claims are expected to differ from paid amounts as of June 30, 2024. This determination is made by analyzing the periodic changes (measured at annual intervals) in the paid amounts for each claim reported through June 30, 2024. The purpose of this approach is to take advantage of our knowledge of historical payment patterns to estimate the value of incurred but unpaid claims. Exhibits 6, 23, and 34 display the application of these factors to the Pool's paid claims on a retained basis, for deductibles, and on a gross basis respectively.

Incurred Loss Development

The incurred claim development methodology determines the amount by which ultimate incurred claims are expected to differ from case-incurred amounts as of June 30, 2024. This determination is made by analyzing the periodic changes (measured at annual intervals) in the case-incurred amounts for each claim reported through June 30, 2024. The purpose of this approach is to take advantage of our knowledge of historical patterns to estimate the value of incurred but unreported claims. Exhibits 7, 24, and 35 display the application of these factors to the Pool's incurred claims on a retained basis, for deductibles, and on a gross basis respectively.

Expected Losses

The Bornheutter-Ferguson Methods rely on an initial estimate of expected incurred losses by claim year. These initial expected incurred losses are determined using two separate approaches. In Exhibits 8, 9, 25, 26, 36, and 37, we have used historical premiums and loss ratios to generate expected losses. The loss ratios were taken from the results of the prior report. The loss ratio for the 2023-24 fund year is assumed to be the average of the previous three to five fund years depending on the coverage and layer.

In Exhibits 10, 11, 27, 28, 38, and 39, we have used reported exposures and manual contribution rates adjusted to the current level and loss costs to generate expected losses. We have determined the expected loss cost per dollar of adjusted contribution for each prior claim year. The loss costs were taken from the results of the prior report. The loss cost for the 2023-24 fund year is assumed to be the average of the previous three to five fund years depending on the coverage and layer.

Incurred Bornheutter-Ferguson Method

This approach relies on the estimate of expected losses discussed above. For this method, the inverses of the incurred loss development factors

(1/LDF) represent estimates of the percentages of expected losses that have been reported and reserved on a case basis. The complements of these numbers [1-(1/LDF)] are estimates of the percentages yet to be reported (i.e., developed). These factors multiplied by the expected losses yield the estimated amount of Incurred But Not Reported (IBNR). The sum of the actual reported claims with the estimated IBNR produces this method's estimate of ultimate incurred loss and ALAE. Exhibits 8, 10, 25, 27, 36, and 38 display this work.

Paid Bornheutter-Ferguson Method

This approach also relies on the estimate of expected losses discussed above. For this method, the inverses of paid loss development factors (1/LDF) represent estimates of the percentages of expected losses paid to date. The complements of these numbers [1-(1/LDF)] are estimates of the unpaid percentages. These unpaid factors multiplied by the expected losses yield the estimated amount of Incurred But Unpaid (IBU). The sum of the actual paid claims with the estimated IBU produces this method's estimate of ultimate incurred loss and ALAE. Exhibits 9, 11, 26, 28, 37, and 39 display this work.

Conditions and Limitations

The actual value of future payments, which results from claims incurred during a year, is a random variable, which cannot be predicted beforehand with absolute certainty. Thus, the ultimate losses, remaining liabilities, ultimate average claim sizes, and projected payments presented in this report are all estimates of the expected values of random variables. To determine these estimates, it is necessary to make assumptions about numerous external factors, which influence the frequency of claims, their severity, the timing of loss recognition, and the timing of payments. Here we have assumed that the external factors will remain stable and that the data relied upon as a basis for projections are accurate. The estimates presented in this report do not contemplate differences from actual amounts, which could result from:

1. inaccurate data,
2. unanticipated changes in payment and reporting patterns,
3. unanticipated changes in claim handling and reserving procedures,
4. unanticipated changes in risk management practices,
5. unanticipated changes in the legal environment,
6. unanticipated changes in the economic climate,
7. differences between actual and expected exposures in the future,

8. statistical fluctuations in losses around the expected value when all other factors remain constant.

We have enjoyed working with the TMLIRP staff on this analysis and look forward to discussing the results at your convenience.

Sincerely,

Charles V Faerber

Charles V. Faerber, F.S.A., A.C.A.S.

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Enclosures
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Exhibit 1A

Texas Municipal League Intergovernmental Risk Pool
General Liability

Summary of Liability for Retained Unpaid Claims
Net of Aggregate and Deductibles As of June 30, 2024
(In Thousands)

	Low Value	*Indicated Value*	*High Value*
Retained Ultimate Incurred Claims	232,803	240,037	246,048
Provision for Deductible Claims	-34,224	-34,224	-34,224
Retained Ultimate Incurred Claims Net of Deductible Losses	198,579	205,814	211,825
Retained Payments Net of Deductible	-182,966	-182,966	-182,966
Retained Liability Net of Deductible	15,613	22,847	28,858

Exhibit 1B
Texas Municipal League Intergovernmental Risk Pool

General Liability

Determination of Future Claim Payments Based onLiability for Unpaid Claims as of 9/30/2024

	Liability	*Undiscounted Claim Payments*									
Claim Year	*For Unpaid*	*Fiscal Year During Which Claims Are Paid*									
Ending 9/30	*Claims*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*
2011	185	46	46	46	46						
2012	38	19	19								
2013	32	16	16								
2014	0	0	0								
2015	135	68	68								
2016	317	317									
2017	423	404	19								
2018	478	356	116	5							
2019	763	335	319	104	5						
2020	1,092	587	222	211	69	3					
2021	2,648	1,456	641	242	231	75	3				
2022	4,425	2,049	1,306	575	217	207	67	3			
2023	5,743	1,863	1,797	1,145	504	190	181	59	3		
2024	8,068	2,380	1,845	1,779	1,134	499	189	180	58	3	
Total Undiscounted											
Payments	24,347	9,898	6,414	4,108	2,206	975	441	242	61	3	0
Discount Factor:		0.9853	0.9566	0.9288	0.9017	0.8755	0.8500	0.8252	0.8012	0.7778	0.7552
Payout Pattern:											
Marginal %	17.66%	24.29%	18.83%	18.16%	11.58%	5.09%	1.93%	1.83%	0.60%	0.03%	0.00%
Cumulative	17.66%	41.96%	60.79%	78.95%	90.52%	95.62%	97.5%	99.38%	99.97%	100.0%	100%
Ult LDF	5.661	2.383	1.645	1.267	1.105	1.046	1.025	1.006	1.000	1.000	1.000

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

General Liability

Claim Year Ending 9/30	*Discounted Unpaid Claims*	*Claim Payments Discounted at 3%*									
		Fiscal Year During Which Claims Are Paid									
		2025	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*
2011	174	46	44	43	42	0	0				
2012	37	19	18	0	0	0	0	0			
2013	31	16	16	0	0	0	0	0	0		
2014	0	0	0	0	0	0	0	0	0	0	
2015	132	67	65	0	0	0	0	0	0	0	0
2016	312	312	0	0	0	0	0	0	0	0	0
2017	416	398	18	0	0	0	0	0	0	0	0
2018	467	351	111	5	0	0	0	0	0	0	0
2019	737	330	305	97	4	0	0	0	0	0	0
2020	1,052	578	212	196	62	3	0	0	0	0	0
2021	2,549	1,434	613	225	208	66	3	0	0	0	0
2022	4,239	2,019	1,250	534	196	181	57	3	0	0	0
2023	5,445	1,836	1,719	1,064	455	167	154	49	2	0	0
2024	7,580	2,346	1,765	1,652	1,023	437	160	148	47	2	0
Discounted Payments	23,171	9,752	6,136	3,816	1,989	853	375	200	49	2	0

		Duration t									
t	Total	1	2	3	4	5	6	7	8	9	10
PV(t)	23,171	9,752	6,136	3,816	1,989	853	375	200	49	2	0

Macaulay Duration: t x PV(t) / Tot PV

2.147	0.421	0.530	0.494	0.343	0.184	0.097	0.060	0.017	0.001	0.000

Modified Macaulay Duration
Mac Dur / (1+int) 2.084

Exhibit 2A

Texas Municipal League Intergovernmental Risk Pool
General Liability

Summary of Ultimate Losses
Net of Aggregate and Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	Gross of Deductible				Net of Deductible		
	Low Ex 4	*Point Ex 4*	*High Ex 4*	*Deductible Ex 21*	*Low (1) - (4)*	*Point (2) - (4)*	*High (3) - (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1983	619	619	619	5	614	614	614
1984	1,722	1,722	1,722	228	1,494	1,494	1,494
1985	2,371	2,371	2,371	179	2,192	2,192	2,192
1986	5,753	5,753	5,753	644	5,109	5,109	5,109
1987	4,658	4,658	4,658	664	3,994	3,994	3,994
1988	3,915	3,915	3,915	324	3,592	3,592	3,592
1989	4,153	4,153	4,153	461	3,692	3,692	3,692
1990	3,701	3,701	3,701	372	3,329	3,329	3,329
1991	3,909	3,909	3,909	441	3,468	3,468	3,468
1992	3,448	3,448	3,448	549	2,899	2,899	2,899
1993	6,775	6,775	6,775	742	6,032	6,032	6,032
1994	6,324	6,324	6,324	899	5,425	5,425	5,425
1995	5,496	5,496	5,496	784	4,712	4,712	4,712
1996	5,317	5,317	5,317	826	4,491	4,491	4,491
1997	6,768	6,768	6,768	883	5,885	5,885	5,885
1998	5,669	5,669	5,669	761	4,908	4,908	4,908
1999	3,583	3,583	3,583	741	2,842	2,842	2,842
2000	6,509	6,509	6,509	824	5,685	5,685	5,685
2001	6,688	6,688	6,688	787	5,901	5,901	5,901
2002	5,616	5,616	5,616	978	4,638	4,638	4,638
2003	5,068	5,068	5,068	841	4,228	4,228	4,228
2004	5,605	5,605	5,605	879	4,726	4,726	4,726
2005	4,964	4,964	4,964	903	4,061	4,061	4,061
2006	4,855	4,855	4,855	1,158	3,697	3,697	3,697
2007	6,460	6,460	6,460	1,184	5,277	5,277	5,277
2008	7,245	7,245	7,245	1,056	6,189	6,189	6,189
2009	5,119	5,119	5,119	927	4,192	4,192	4,192
2010	5,024	5,024	5,024	829	4,195	4,195	4,195
2011	7,307	7,492	7,492	1,077	6,230	6,414	6,414
2012	5,813	5,851	5,851	952	4,861	4,899	4,899
2013	4,751	4,784	4,784	1,146	3,605	3,637	3,637
2014	7,086	7,086	7,086	1,265	5,821	5,821	5,821
2015	7,282	7,417	7,417	941	6,341	6,476	6,476
2016	6,979	7,294	7,294	931	6,048	6,363	6,363
2017	5,739	6,126	6,127	862	4,878	5,265	5,266
2018	5,836	6,170	6,170	755	5,081	5,415	5,415
2019	7,012	7,468	7,471	1,085	5,927	6,383	6,386
2020	5,612	6,199	6,215	810	4,802	5,390	5,405
2021	7,628	8,670	8,691	961	6,667	7,709	7,730
2022	7,553	9,016	10,372	1,086	6,467	7,930	9,286
2023	8,622	9,590	10,605	1,256	7,366	8,334	9,349
2024	8,247	9,538	13,138	1,228	7,019	8,310	11,909
Total	232,803	240,037	246,048	34,224	198,579	205,814	211,825

(1), (3) for 2000 and later are the minimum and maximum values produced by the six methods as summarized in Exhibit 4.
(2) = Selected Ultimate Loss from Exhibit 4
(4) = Selected Ultimate Deductible Loss from Exhibit 21
(5) Net of Deductible Low Estimate = Column (1) - Column (4)
(6) Net of Deductible Point Estimate = Column (2) - Column (4)
(7) Net of Deductible High Estimate = Column (3) - Column (4)

Exhibit 2B

Texas Municipal League Intergovernmental Risk Pool
General Liability

Statistical Summary
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Loss*	*Ultimate Claim Counts*	*Ultimate Average Loss (1) / (2)*	*Exposure*	*Loss Per 100 Units Exposure (1) / (4)*	*Ultimate Premium*	*Loss Ratio (1) / (6)*	*Frequency Per 100 Units Exposure (2) / (4)*	*Avg Prem Per Exposure (6) / (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1983	619								
1984	1,722	632	2,725			1,301	132.36%		
1985	2,371	978	2,425			2,757	86.01%		
1986	5,753	1,385	4,154			6,668	86.28%		
1987	4,658	1,311	3,553			7,366	63.24%		
1988	3,915	1,160	3,375			6,061	64.60%		
1989	4,153	1,023	4,059			5,780	71.85%		
1990	3,701	1,226	3,019			6,738	54.93%		
1991	3,909	1,352	2,891			7,365	53.07%		
1992	3,448	1,775	1,942			9,707	35.52%		
1993	6,775	2,157	3,141			11,040	61.36%		
1994	6,324	2,512	2,517			12,479	50.68%		
1995	5,496	2,785	1,973			12,611	43.58%		
1996	5,317	2,650	2,006			13,458	39.51%		
1997	6,768	2,849	2,376			13,289	50.93%		
1998	5,669	2,982	1,901			10,446	54.27%		
1999	3,583	2,744	1,306			8,970	39.95%		
2000	6,509	2,718	2,395			7,616	85.47%		
2001	6,688	3,158	2,118	4,027	166.063	7,413	90.22%	78.412	1,840.616
2002	5,616	3,135	1,792	4,471	125.618	7,290	77.04%	70.117	1,630.480
2003	5,068	3,049	1,662	5,098	99.425	9,605	52.77%	59.811	1,884.163
2004	5,605	3,285	1,706	5,455	102.748	10,751	52.13%	60.221	1,970.964
2005	4,964	3,292	1,508	5,796	85.643	12,071	41.12%	56.798	2,082.682
2006	4,855	3,189	1,522	6,091	79.707	12,517	38.79%	52.355	2,054.894
2007	6,460	3,401	1,900	6,427	100.517	11,683	55.30%	52.915	1,817.795
2008	7,245	2,575	2,814	6,652	108.911	11,735	61.74%	38.708	1,763.967
2009	5,119	2,754	1,859	7,001	73.123	11,102	46.11%	39.336	1,585.668
2010	5,024	3,087	1,627	7,318	68.646	9,977	50.35%	42.183	1,363.284
2011	7,492	2,637	2,841	7,653	97.890	8,939	83.81%	34.456	1,168.041
2012	5,851	2,609	2,243	8,020	72.958	8,127	72.00%	32.530	1,013.276
2013	4,784	2,540	1,883	8,364	57.191	8,244	58.03%	30.367	985.579
2014	7,086	2,646	2,678	8,355	84.817	8,566	82.73%	31.671	1,025.273
2015	7,417	3,643	2,036	8,418	88.112	8,435	87.93%	43.278	1,002.103
2016	7,294	3,466	2,104	8,653	84.291	7,991	91.27%	40.055	923.520
2017	6,126	3,015	2,032	9,264	66.128	8,507	72.01%	32.546	918.285
2018	6,170	3,154	1,956	9,079	67.959	8,810	70.04%	34.735	970.362
2019	7,468	3,357	2,225	9,431	79.189	8,809	84.78%	35.593	934.044
2020	6,199	2,768	2,239	9,119	67.984	8,388	73.91%	30.358	919.872
2021	8,670	3,380	2,565	8,558	101.313	8,570	101.17%	39.495	1,001.387
2022	9,016	2,942	3,064	8,643	104.325	9,080	99.30%	34.045	1,050.604
2023	9,590	2,243	4,275	9,075	105.676	9,755	98.30%	24.719	1,074.995
2024	9,538	3,366	2,833	9,528	100.101	10,874	87.71%	35.331	1,141.234
Total	240,037	104,931		180,496	72.690	341,181	61.92%	35.535	1,094.365

(1) = Selected Ultimate Loss from Exhibit 4
(2) = Selected Claim Count from Exhibit 13
(3) = Ultimate Average Loss = Column (1) / Column (2)
(4) Exposure = Manual contributions in 1,000s provided by TMLIRP.
(5) Loss Per Exposure = 100 x Column (1) / Column (4)
(6) Ultimate Premium provided by TMLIRP.
(7) Loss Ratio = Ult Loss / Ult Prem = Column (1) / Column (6).
(8) Frequency = Ult Claim Count / Exposure = 100 x Col (2) / Col (4).
(9) Avg Prem = Ult Prem / Exposure = 1000 x Column (6) / Column (4).

Exhibit 3

Texas Municipal League Intergovernmental Risk Pool
General Liability

Summary of Losses and Reserves
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*	*Total Reserves (2) + (4)*
	(1)	(2)	(3)	(4)	(5)	
1983	619	0	619	0	619	0
1984	1,722	0	1,722	0	1,722	0
1985	2,371	0	2,371	0	2,371	0
1986	5,753	0	5,753	0	5,753	0
1987	4,658	0	4,658	0	4,658	0
1988	3,915	0	3,915	0	3,915	0
1989	4,153	0	4,153	0	4,153	0
1990	3,701	0	3,701	0	3,701	0
1991	3,909	0	3,909	0	3,909	0
1992	3,448	0	3,448	0	3,448	0
1993	6,775	0	6,775	0	6,775	0
1994	6,324	0	6,324	0	6,324	0
1995	5,496	0	5,496	0	5,496	0
1996	5,317	0	5,317	0	5,317	0
1997	6,768	0	6,768	0	6,768	0
1998	5,669	0	5,669	0	5,669	0
1999	3,583	0	3,583	0	3,583	0
2000	6,509	0	6,509	0	6,509	0
2001	6,688	0	6,688	0	6,688	0
2002	5,616	0	5,616	0	5,616	0
2003	5,068	0	5,068	0	5,068	0
2004	5,605	0	5,605	0	5,605	0
2005	4,964	0	4,964	0	4,964	0
2006	4,855	0	4,855	0	4,855	0
2007	6,460	0	6,460	0	6,460	0
2008	7,245	0	7,245	0	7,245	0
2009	5,119	0	5,119	0	5,119	0
2010	5,024	0	5,024	0	5,024	0
2011	7,307	185	7,492	0	7,492	185
2012	5,813	38	5,851	0	5,851	38
2013	4,751	32	4,784	0	4,784	32
2014	7,086	0	7,086	0	7,086	0
2015	7,282	134	7,416	1	7,417	135
2016	6,977	308	7,285	8	7,294	317
2017	5,704	399	6,103	24	6,126	423
2018	5,692	454	6,146	23	6,170	478
2019	6,705	827	7,532	-64	7,468	763
2020	5,107	1,398	6,505	-306	6,199	1,092
2021	6,022	3,828	9,850	-1,180	8,670	2,648
2022	4,592	6,280	10,872	-1,855	9,016	4,425
2023	3,847	4,662	8,508	1,081	9,590	5,743
2024	1,470	5,183	6,654	2,885	9,538	8,068
Total	215,691	23,730	239,420	617	240,037	24,347

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)

Exhibit 4

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss Estimates
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1983	619	619	619	619			619	619
1984	1,722	1,722	1,722	1,722			1,722	1,722
1985	2,371	2,371	2,371	2,371			2,371	2,371
1986	5,753	5,753	5,753	5,753			5,753	5,753
1987	4,658	4,658	4,658	4,658			4,658	4,658
1988	3,915	3,915	3,915	3,915			3,915	3,915
1989	4,153	4,153	4,153	4,153			4,153	4,153
1990	3,701	3,701	3,701	3,701			3,701	3,701
1991	3,909	3,909	3,909	3,909			3,909	3,909
1992	3,448	3,448	3,448	3,448			3,448	3,448
1993	6,775	6,775	6,775	6,775			6,775	6,775
1994	6,324	6,324	6,324	6,324			6,324	6,324
1995	5,496	5,496	5,496	5,496			5,496	5,496
1996	5,317	5,317	5,317	5,317			5,317	5,317
1997	6,768	6,768	6,768	6,768			6,768	6,768
1998	5,669	5,669	5,669	5,669			5,669	5,669
1999	3,583	3,583	3,583	3,583			3,583	3,583
2000	6,509	6,509	6,509	6,509			6,509	6,509
2001	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688
2002	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616
2003	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068
2004	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605
2005	4,964	4,964	4,964	4,964	4,964	4,964	4,964	4,964
2006	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855
2007	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460
2008	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245
2009	5,119	5,119	5,119	5,119	5,119	5,119	5,119	5,119
2010	5,024	5,024	5,024	5,024	5,024	5,024	5,024	5,024
2011	7,307	7,492	7,307	7,492	7,307	7,492	7,399	7,492
2012	5,813	5,851	5,813	5,851	5,813	5,851	5,832	5,851
2013	4,751	4,784	4,751	4,784	4,751	4,784	4,767	4,784
2014	7,086	7,086	7,086	7,086	7,086	7,086	7,086	7,086
2015	7,282	7,417	7,282	7,417	7,282	7,417	7,349	7,417
2016	6,979	7,294	6,979	7,294	6,979	7,294	7,136	7,294
2017	5,739	6,124	5,747	6,127	5,747	6,127	5,935	6,126
2018	5,836	6,170	5,846	6,170	5,846	6,170	6,006	6,170
2019	7,012	7,471	7,053	7,467	7,053	7,467	7,254	7,468
2020	5,642	6,169	5,614	6,214	5,612	6,215	5,911	6,199
2021	7,628	8,691	7,902	8,659	7,902	8,659	8,240	8,670
2022	7,553	10,220	7,660	10,372	7,660	10,372	8,973	9,016
2023	9,168	10,605	8,622	10,135	8,811	10,199	9,590	9,590
2024	8,325	13,138	9,148	11,256	8,247	10,716	10,138	9,538
Total	233,457	245,846	234,146	243,659	152,742	162,495	238,954	240,037

Generally, the Selected Ultimate Loss is the average of the results of all six methods. However, there has been a history of redundant case reserves in the Fund's history. So, for the 2001 and later fund years, we have looked at the changes in paid and reported claims and used professional judgment to select the ultimate amounts.

Exhibit 5A

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	619	619	0	0.00%
1984	1,722	1,722	0	0.00%
1985	2,371	2,371	0	0.00%
1986	5,753	5,753	0	0.00%
1987	4,658	4,658	0	0.00%
1988	3,915	3,915	0	0.00%
1989	4,153	4,153	0	0.00%
1990	3,701	3,701	0	0.00%
1991	3,909	3,909	0	0.00%
1992	3,448	3,448	0	0.00%
1993	6,775	6,775	0	0.00%
1994	6,324	6,324	0	0.00%
1995	5,496	5,496	0	0.00%
1996	5,317	5,317	0	0.00%
1997	6,768	6,768	0	0.00%
1998	5,669	5,669	0	0.00%
1999	3,583	3,583	0	0.00%
2000	6,509	6,509	0	0.00%
2001	6,688	6,688	0	0.00%
2002	5,616	5,616	0	0.00%
2003	5,068	5,068	0	0.00%
2004	5,605	5,605	0	0.00%
2005	4,964	4,964	0	0.00%
2006	4,855	4,855	0	0.00%
2007	6,460	6,460	0	0.00%
2008	7,245	7,245	0	0.00%
2009	5,119	5,119	0	0.00%
2010	5,024	5,024	0	0.00%
2011	7,492	7,492	0	0.00%
2012	5,851	5,851	0	0.00%
2013	4,784	4,784	0	0.00%
2014	7,086	7,087	-1	-0.02%
2015	7,417	7,331	86	1.17%
2016	7,294	7,172	122	1.70%
2017	6,126	6,890	-764	-11.09%
2018	6,170	6,274	-104	-1.66%
2019	7,468	7,953	-485	-6.10%
2020	6,199	5,326	873	16.40%
2021	8,670	8,928	-258	-2.89%
2022	9,016	7,826	1,190	15.21%
2023	9,590	8,227	1,363	16.56%
2024	9,538			
Total	240,037	228,477	2,022	0.88%

(1) Selected Ultimate Loss from Exhibit 4, Column (8)
(2) Prior Ultimate Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 5B

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Paid Loss to Prior Paid Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Current Paid Loss*	*Prior Paid Loss*	*Change in Paid Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	619	619	0	0.00%
1984	1,722	1,722	0	0.00%
1985	2,371	2,371	0	0.00%
1986	5,753	5,753	0	0.00%
1987	4,658	4,658	0	0.00%
1988	3,915	3,915	0	0.00%
1989	4,153	4,153	0	0.00%
1990	3,701	3,701	0	0.00%
1991	3,909	3,909	0	0.00%
1992	3,448	3,448	0	0.00%
1993	6,775	6,775	0	0.00%
1994	6,324	6,324	0	0.00%
1995	5,496	5,496	0	0.00%
1996	5,317	5,317	0	0.00%
1997	6,768	6,768	0	0.00%
1998	5,669	5,669	0	0.00%
1999	3,583	3,583	0	0.00%
2000	6,509	6,509	0	0.00%
2001	6,688	6,688	0	0.00%
2002	5,616	5,616	0	0.00%
2003	5,068	5,068	0	0.00%
2004	5,605	5,605	0	0.00%
2005	4,964	4,964	0	0.00%
2006	4,855	4,855	0	0.00%
2007	6,460	6,460	0	0.00%
2008	7,245	7,245	0	0.00%
2009	5,119	5,119	0	0.00%
2010	5,024	5,024	0	0.00%
2011	7,307	7,492	-185	-2.47%
2012	5,813	5,807	6	0.11%
2013	4,751	4,751	0	0.01%
2014	7,086	7,086	0	0.00%
2015	7,282	7,274	8	0.11%
2016	6,977	6,878	99	1.44%
2017	5,704	5,679	25	0.43%
2018	5,692	5,525	167	3.03%
2019	6,705	6,304	400	6.35%
2020	5,107	4,271	836	19.58%
2021	6,022	4,822	1,200	24.89%
2022	4,592	2,860	1,731	60.53%
2023	3,847	1,349	2,498	185.25%
2024	1,470			
Total	215,691	207,433	6,787	3.27%

(1) Paid Loss from Exhibit 6, Column (1)
(2) Prior Paid Loss from Prior Report Exhibit 6, Column (1)
(3) Change in Paid Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 5C

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Case Incurred Loss to Prior Case Incd Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Current Case Incd Loss*	*Prior Case Incd Loss*	*Change in Case Incd Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	619	619	0	0.00%
1984	1,722	1,722	0	0.00%
1985	2,371	2,371	0	0.00%
1986	5,753	5,753	0	0.00%
1987	4,658	4,658	0	0.00%
1988	3,915	3,915	0	0.00%
1989	4,153	4,153	0	0.00%
1990	3,701	3,701	0	0.00%
1991	3,909	3,909	0	0.00%
1992	3,448	3,448	0	0.00%
1993	6,775	6,775	0	0.00%
1994	6,324	6,324	0	0.00%
1995	5,496	5,496	0	0.00%
1996	5,317	5,317	0	0.00%
1997	6,768	6,768	0	0.00%
1998	5,669	5,669	0	0.00%
1999	3,583	3,583	0	0.00%
2000	6,509	6,509	0	0.00%
2001	6,688	6,688	0	0.00%
2002	5,616	5,616	0	0.00%
2003	5,068	5,068	0	0.00%
2004	5,605	5,605	0	0.00%
2005	4,964	4,964	0	0.00%
2006	4,855	4,855	0	0.00%
2007	6,460	6,460	0	0.00%
2008	7,245	7,245	0	0.00%
2009	5,119	5,119	0	0.00%
2010	5,024	5,024	0	0.00%
2011	7,492	7,492	0	0.00%
2012	5,851	5,851	0	0.00%
2013	4,784	4,784	0	0.00%
2014	7,086	7,086	0	0.00%
2015	7,416	7,325	91	1.24%
2016	7,285	7,171	114	1.59%
2017	6,103	6,925	-822	-11.88%
2018	6,146	6,356	-209	-3.29%
2019	7,532	8,311	-779	-9.37%
2020	6,505	5,917	588	9.94%
2021	9,850	10,080	-230	-2.28%
2022	10,872	7,114	3,758	52.83%
2023	8,508	4,799	3,710	77.31%
2024	6,654			
Total	239,420	226,546	6,221	2.75%

(1) Case Incurred Loss from Exhibit 7, Column (1)
(2) Prior Case Incurred Loss from Prior Report Exhibit 7, Column (1)
(3) Change in Case Incurred Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 6

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Paid Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	619	1.000	1.000	619
1984	1,722	1.000	1.000	1,722
1985	2,371	1.000	1.000	2,371
1986	5,753	1.000	1.000	5,753
1987	4,658	1.000	1.000	4,658
1988	3,915	1.000	1.000	3,915
1989	4,153	1.000	1.000	4,153
1990	3,701	1.000	1.000	3,701
1991	3,909	1.000	1.000	3,909
1992	3,448	1.000	1.000	3,448
1993	6,775	1.000	1.000	6,775
1994	6,324	1.000	1.000	6,324
1995	5,496	1.000	1.000	5,496
1996	5,317	1.000	1.000	5,317
1997	6,768	1.000	1.000	6,768
1998	5,669	1.000	1.000	5,669
1999	3,583	1.000	1.000	3,583
2000	6,509	1.000	1.000	6,509
2001	6,688	1.000	1.000	6,688
2002	5,616	1.000	1.000	5,616
2003	5,068	1.000	1.000	5,068
2004	5,605	1.000	1.000	5,605
2005	4,964	1.000	1.000	4,964
2006	4,855	1.000	1.000	4,855
2007	6,460	1.000	1.000	6,460
2008	7,245	1.000	1.000	7,245
2009	5,119	1.000	1.000	5,119
2010	5,024	1.000	1.000	5,024
2011	7,307	1.000	1.000	7,307
2012	5,813	1.000	1.000	5,813
2013	4,751	1.000	1.000	4,751
2014	7,086	1.000	1.000	7,086
2015	7,282	1.000	1.000	7,282
2016	6,977	1.000	1.000	6,979
2017	5,704	1.006	1.006	5,739
2018	5,692	1.019	1.025	5,836
2019	6,705	1.020	1.046	7,012
2020	5,107	1.056	1.105	5,642
2021	6,022	1.147	1.267	7,628
2022	4,592	1.299	1.645	7,553
2023	3,847	1.449	2.383	9,168
2024	1,470	2.375	5.661	8,325
Total	215,691			233,457

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 16
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 7

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	619	1.000	1.000	619
1984	1,722	1.000	1.000	1,722
1985	2,371	1.000	1.000	2,371
1986	5,753	1.000	1.000	5,753
1987	4,658	1.000	1.000	4,658
1988	3,915	1.000	1.000	3,915
1989	4,153	1.000	1.000	4,153
1990	3,701	1.000	1.000	3,701
1991	3,909	1.000	1.000	3,909
1992	3,448	1.000	1.000	3,448
1993	6,775	1.000	1.000	6,775
1994	6,324	1.000	1.000	6,324
1995	5,496	1.000	1.000	5,496
1996	5,317	1.000	1.000	5,317
1997	6,768	1.000	1.000	6,768
1998	5,669	1.000	1.000	5,669
1999	3,583	1.000	1.000	3,583
2000	6,509	1.000	1.000	6,509
2001	6,688	1.000	1.000	6,688
2002	5,616	1.000	1.000	5,616
2003	5,068	1.000	1.000	5,068
2004	5,605	1.000	1.000	5,605
2005	4,964	1.000	1.000	4,964
2006	4,855	1.000	1.000	4,855
2007	6,460	1.000	1.000	6,460
2008	7,245	1.000	1.000	7,245
2009	5,119	1.000	1.000	5,119
2010	5,024	1.000	1.000	5,024
2011	7,492	1.000	1.000	7,492
2012	5,851	1.000	1.000	5,851
2013	4,784	1.000	1.000	4,784
2014	7,086	1.000	1.000	7,086
2015	7,416	1.000	1.000	7,417
2016	7,285	1.001	1.001	7,294
2017	6,103	1.002	1.004	6,124
2018	6,146	1.000	1.004	6,170
2019	7,532	0.988	0.992	7,471
2020	6,505	0.956	0.948	6,169
2021	9,850	0.930	0.882	8,691
2022	10,872	1.065	0.940	10,220
2023	8,508	1.326	1.246	10,605
2024	6,654	1.584	1.975	13,138
Total	239,420			245,846

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 17
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 8

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	7,413	0.902	6,688	1.000	1.000	1.000	0.000	-	6,688	6,688	0.902
2002	7,290	0.770	5,616	1.000	1.000	1.000	0.000	-	5,616	5,616	0.770
2003	9,605	0.528	5,068	1.000	1.000	1.000	0.000	-	5,068	5,068	0.528
2004	10,751	0.521	5,605	1.000	1.000	1.000	0.000	-	5,605	5,605	0.521
2005	12,071	0.411	4,964	1.000	1.000	1.000	0.000	-	4,964	4,964	0.411
2006	12,517	0.388	4,855	1.000	1.000	1.000	0.000	-	4,855	4,855	0.388
2007	11,683	0.553	6,460	1.000	1.000	1.000	0.000	-	6,460	6,460	0.553
2008	11,735	0.617	7,245	1.000	1.000	1.000	0.000	-	7,245	7,245	0.617
2009	11,102	0.461	5,119	1.000	1.000	1.000	0.000	-	5,119	5,119	0.461
2010	9,977	0.504	5,024	1.000	1.000	1.000	0.000	-	5,024	5,024	0.504
2011	8,939	0.838	7,492	1.000	1.000	1.000	0.000	-	7,307	7,307	0.817
2012	8,127	0.720	5,851	1.000	1.000	1.000	0.000	-	5,813	5,813	0.715
2013	8,244	0.580	4,784	1.000	1.000	1.000	0.000	-	4,751	4,751	0.576
2014	8,566	0.827	7,087	1.000	1.000	1.000	0.000	-	7,086	7,086	0.827
2015	8,435	0.869	7,331	1.000	1.000	1.000	0.000	-	7,282	7,282	0.863
2016	7,991	0.897	7,172	1.000	1.000	1.000	0.000	2	6,977	6,979	0.873
2017	8,507	0.810	6,890	1.006	1.006	0.994	0.006	43	5,704	5,747	0.675
2018	8,810	0.712	6,274	1.019	1.025	0.975	0.025	154	5,692	5,846	0.664
2019	8,809	0.903	7,953	1.020	1.046	0.956	0.044	349	6,705	7,053	0.801
2020	8,388	0.638	5,348	1.056	1.105	0.905	0.095	507	5,107	5,614	0.669
2021	8,570	1.042	8,928	1.147	1.267	0.789	0.211	1,880	6,022	7,902	0.922
2022	9,080	0.862	7,826	1.299	1.645	0.608	0.392	3,069	4,592	7,660	0.844
2023	9,755	0.843	8,227	1.449	2.383	0.420	0.580	4,775	3,847	8,622	0.884
2024	10,874	0.857	9,325	2.375	5.661	0.177	0.823	7,677	1,470	9,148	0.841
Total	227,238		157,133					18,455	135,000	153,456	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 16
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid Loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 9

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	7,413	0.902	6,688	1.000	1.000	1.000	0.000	-	6,688	6,688	0.902
2002	7,290	0.770	5,616	1.000	1.000	1.000	0.000	-	5,616	5,616	0.770
2003	9,605	0.528	5,068	1.000	1.000	1.000	0.000	-	5,068	5,068	0.528
2004	10,751	0.521	5,605	1.000	1.000	1.000	0.000	-	5,605	5,605	0.521
2005	12,071	0.411	4,964	1.000	1.000	1.000	0.000	-	4,964	4,964	0.411
2006	12,517	0.388	4,855	1.000	1.000	1.000	0.000	-	4,855	4,855	0.388
2007	11,683	0.553	6,460	1.000	1.000	1.000	0.000	-	6,460	6,460	0.553
2008	11,735	0.617	7,245	1.000	1.000	1.000	0.000	-	7,245	7,245	0.617
2009	11,102	0.461	5,119	1.000	1.000	1.000	0.000	-	5,119	5,119	0.461
2010	9,977	0.504	5,024	1.000	1.000	1.000	0.000	-	5,024	5,024	0.504
2011	8,939	0.838	7,492	1.000	1.000	1.000	0.000	-	7,492	7,492	0.838
2012	8,127	0.720	5,851	1.000	1.000	1.000	0.000	-	5,851	5,851	0.720
2013	8,244	0.580	4,784	1.000	1.000	1.000	0.000	-	4,784	4,784	0.580
2014	8,566	0.827	7,087	1.000	1.000	1.000	0.000	-	7,086	7,086	0.827
2015	8,435	0.869	7,331	1.000	1.000	1.000	0.000	1	7,416	7,417	0.879
2016	7,991	0.897	7,172	1.001	1.001	0.999	0.001	8	7,285	7,294	0.913
2017	8,507	0.810	6,890	1.002	1.004	0.996	0.004	25	6,103	6,127	0.720
2018	8,810	0.712	6,274	1.000	1.004	0.996	0.004	24	6,146	6,170	0.700
2019	8,809	0.903	7,953	0.988	0.992	1.008	-0.008	(65)	7,532	7,467	0.848
2020	8,388	0.638	5,348	0.956	0.948	1.054	-0.054	(291)	6,505	6,214	0.741
2021	8,570	1.042	8,928	0.930	0.882	1.133	-0.133	(1,191)	9,850	8,659	1.010
2022	9,080	0.862	7,826	1.065	0.940	1.064	-0.064	(499)	10,872	10,372	1.142
2023	9,755	0.843	8,227	1.326	1.246	0.802	0.198	1,626	8,508	10,135	1.039
2024	10,874	0.857	9,325	1.584	1.975	0.506	0.494	4,602	6,654	11,256	1.035
Total	227,238		157,133					4,239	158,730	162,969	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 17
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 10

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	1,660.627	6,688	1.000	1.000	1.000	0.000	-	6,688	6,688	1660.627
2002	4,471	1,256.185	5,616	1.000	1.000	1.000	0.000	-	5,616	5,616	1256.185
2003	5,098	994.250	5,068	1.000	1.000	1.000	0.000	-	5,068	5,068	994.250
2004	5,455	1,027.478	5,605	1.000	1.000	1.000	0.000	-	5,605	5,605	1027.478
2005	5,796	856.430	4,964	1.000	1.000	1.000	0.000	-	4,964	4,964	856.430
2006	6,091	797.071	4,855	1.000	1.000	1.000	0.000	-	4,855	4,855	797.071
2007	6,427	1,005.168	6,460	1.000	1.000	1.000	0.000	-	6,460	6,460	1005.168
2008	6,652	1,089.106	7,245	1.000	1.000	1.000	0.000	-	7,245	7,245	1089.106
2009	7,001	731.227	5,119	1.000	1.000	1.000	0.000	-	5,119	5,119	731.227
2010	7,318	686.464	5,024	1.000	1.000	1.000	0.000	-	5,024	5,024	686.464
2011	7,653	978.902	7,492	1.000	1.000	1.000	0.000	-	7,307	7,307	954.763
2012	8,020	729.584	5,851	1.000	1.000	1.000	0.000	-	5,813	5,813	724.795
2013	8,364	571.906	4,784	1.000	1.000	1.000	0.000	-	4,751	4,751	568.028
2014	8,355	848.304	7,087	1.000	1.000	1.000	0.000	-	7,086	7,086	848.171
2015	8,418	870.911	7,331	1.000	1.000	1.000	0.000	-	7,282	7,282	865.034
2016	8,653	828.779	7,172	1.000	1.000	1.000	0.000	2	6,977	6,979	806.519
2017	9,264	743.757	6,890	1.006	1.006	0.994	0.006	43	5,704	5,747	620.288
2018	9,079	691.101	6,274	1.019	1.025	0.975	0.025	154	5,692	5,846	643.974
2019	9,431	843.325	7,953	1.020	1.046	0.956	0.044	349	6,705	7,053	747.902
2020	9,119	584.074	5,326	1.056	1.105	0.905	0.095	505	5,107	5,612	615.425
2021	8,558	1,043.263	8,928	1.147	1.267	0.789	0.211	1,880	6,022	7,902	923.366
2022	8,643	905.533	7,826	1.299	1.645	0.608	0.392	3,069	4,592	7,660	886.352
2023	9,075	942.496	8,553	1.449	2.383	0.420	0.580	4,964	3,847	8,811	970.937
2024	9,528	863.738	8,230	2.375	5.661	0.177	0.823	6,776	1,470	8,247	865.489
Total	180,496		156,343					17,741	135,000	152,742	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 16
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 11

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	1,660.627	6,688	1.000	1.000	1.000	0.000	-	6,688	6,688	1660.627
2002	4,471	1,256.185	5,616	1.000	1.000	1.000	0.000	-	5,616	5,616	1256.185
2003	5,098	994.250	5,068	1.000	1.000	1.000	0.000	-	5,068	5,068	994.250
2004	5,455	1,027.478	5,605	1.000	1.000	1.000	0.000	-	5,605	5,605	1027.478
2005	5,796	856.430	4,964	1.000	1.000	1.000	0.000	-	4,964	4,964	856.430
2006	6,091	797.071	4,855	1.000	1.000	1.000	0.000	-	4,855	4,855	797.071
2007	6,427	1,005.168	6,460	1.000	1.000	1.000	0.000	-	6,460	6,460	1005.168
2008	6,652	1,089.106	7,245	1.000	1.000	1.000	0.000	-	7,245	7,245	1089.106
2009	7,001	731.227	5,119	1.000	1.000	1.000	0.000	-	5,119	5,119	731.227
2010	7,318	686.464	5,024	1.000	1.000	1.000	0.000	-	5,024	5,024	686.464
2011	7,653	978.902	7,492	1.000	1.000	1.000	0.000	-	7,492	7,492	978.902
2012	8,020	729.584	5,851	1.000	1.000	1.000	0.000	-	5,851	5,851	729.584
2013	8,364	571.906	4,784	1.000	1.000	1.000	0.000	-	4,784	4,784	571.906
2014	8,355	848.304	7,087	1.000	1.000	1.000	0.000	-	7,086	7,086	848.171
2015	8,418	870.911	7,331	1.000	1.000	1.000	0.000	1	7,416	7,417	881.124
2016	8,653	828.779	7,172	1.001	1.001	0.999	0.001	8	7,285	7,294	842.901
2017	9,264	743.757	6,890	1.002	1.004	0.996	0.004	25	6,103	6,127	661.381
2018	9,079	691.101	6,274	1.000	1.004	0.996	0.004	24	6,146	6,170	679.609
2019	9,431	843.325	7,953	0.988	0.992	1.008	-0.008	(65)	7,532	7,467	791.746
2020	9,119	584.074	5,326	0.956	0.948	1.054	-0.054	(290)	6,505	6,215	681.558
2021	8,558	1,043.263	8,928	0.930	0.882	1.133	-0.133	(1,191)	9,850	8,659	1011.896
2022	8,643	905.533	7,826	1.065	0.940	1.064	-0.064	(499)	10,872	10,372	1200.158
2023	9,075	942.496	8,553	1.326	1.246	0.802	0.198	1,691	8,508	10,199	1123.889
2024	9,528	863.738	8,230	1.584	1.975	0.506	0.494	4,062	6,654	10,716	1124.578
Total	180,496		156,343					3,765	158,730	162,495	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 17
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 12

Texas Municipal League Intergovernmental Risk Pool
General Liability

Summary of Claim Counts
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claims*	*Open Claims*	*Reported Claims (1) + (2)*	*IBNR Claims*	*Ultimate Claims (3) + (4)*
	(1)	(2)	(3)	(4)	(5)
1983	4	494	498	-	498
1984	632	-	632	-	632
1985	978	-	978	-	978
1986	1,385	-	1,385	-	1,385
1987	1,311	-	1,311	-	1,311
1988	1,160	-	1,160	-	1,160
1989	1,023	-	1,023	-	1,023
1990	1,226	-	1,226	-	1,226
1991	1,352	-	1,352	-	1,352
1992	1,775	-	1,775	-	1,775
1993	2,157	-	2,157	-	2,157
1994	2,512	-	2,512	-	2,512
1995	2,785	-	2,785	-	2,785
1996	2,650	-	2,650	-	2,650
1997	2,849	-	2,849	-	2,849
1998	2,982	-	2,982	-	2,982
1999	2,744	-	2,744	-	2,744
2000	2,718	-	2,718	-	2,718
2001	3,158	-	3,158	-	3,158
2002	3,135	-	3,135	-	3,135
2003	3,049	-	3,049	-	3,049
2004	3,285	-	3,285	-	3,285
2005	3,292	-	3,292	-	3,292
2006	3,189	-	3,189	-	3,189
2007	3,401	-	3,401	-	3,401
2008	2,575	-	2,575	-	2,575
2009	2,754	-	2,754	-	2,754
2010	3,087	-	3,087	-	3,087
2011	2,637	-	2,637	-	2,637
2012	2,608	1	2,609	-	2,609
2013	2,539	1	2,540	-	2,540
2014	2,646	-	2,646	-	2,646
2015	3,641	2	3,643	-	3,643
2016	3,462	4	3,466	-	3,466
2017	3,008	7	3,015	0	3,015
2018	3,140	12	3,152	2	3,154
2019	3,327	25	3,352	5	3,357
2020	2,738	24	2,762	6	2,768
2021	3,301	67	3,368	12	3,380
2022	2,838	82	2,920	22	2,942
2023	1,835	302	2,137	106	2,243
2024	1,804	317	2,121	1,245	3,366
Total	102,692	1,338	104,030	1,399	105,429

(1), (2) Open and Closed Claim Counts provided by TMLIRP.
(3) Reported Claims = Open Claims + Closed Claims = Col (1) + Col (2)
(4) IBNR Claims = Ultimate Claims - Reported Claims = Col (5) - Col (3)
(5) Ultimate Claims from Exhibit 13, Column (3)

Exhibit 13

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Claims Estimates
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claim Development*	*Reported Claim Development*	*Ultimate Claim Counts*
	(1)	(2)	(3)
1983	4	498	498
1984	632	632	632
1985	978	978	978
1986	1,385	1,385	1,385
1987	1,311	1,311	1,311
1988	1,160	1,160	1,160
1989	1,023	1,023	1,023
1990	1,226	1,226	1,226
1991	1,352	1,352	1,352
1992	1,775	1,775	1,775
1993	2,157	2,157	2,157
1994	2,512	2,512	2,512
1995	2,785	2,785	2,785
1996	2,650	2,650	2,650
1997	2,849	2,849	2,849
1998	2,982	2,982	2,982
1999	2,744	2,744	2,744
2000	2,718	2,718	2,718
2001	3,158	3,158	3,158
2002	3,135	3,135	3,135
2003	3,049	3,049	3,049
2004	3,285	3,285	3,285
2005	3,292	3,292	3,292
2006	3,189	3,189	3,189
2007	3,401	3,401	3,401
2008	2,575	2,575	2,575
2009	2,754	2,754	2,754
2010	3,087	3,087	3,087
2011	2,637	2,637	2,637
2012	2,608	2,609	2,609
2013	2,539	2,540	2,540
2014	2,646	2,646	2,646
2015	3,641	3,643	3,643
2016	3,462	3,466	3,466
2017	3,009	3,015	3,015
2018	3,144	3,154	3,154
2019	3,338	3,357	3,357
2020	2,757	2,768	2,768
2021	3,347	3,380	3,380
2022	2,906	2,942	2,942
2023	2,004	2,243	2,243
2024	3,225	3,366	3,366
Total	104,431	105,429	105,429

(1) From Closed Claim Development, Exhibit 14, Column (4)
(2) From Reported Claim Development, Exhibit 15, Column (4)
(3) Ultimate Claim Counts = Reported Claim Development

Exhibit 14

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Claim Counts Based on Closed Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Closed Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	4	1.000	1.000	4
1984	632	1.000	1.000	632
1985	978	1.000	1.000	978
1986	1,385	1.000	1.000	1,385
1987	1,311	1.000	1.000	1,311
1988	1,160	1.000	1.000	1,160
1989	1,023	1.000	1.000	1,023
1990	1,226	1.000	1.000	1,226
1991	1,352	1.000	1.000	1,352
1992	1,775	1.000	1.000	1,775
1993	2,157	1.000	1.000	2,157
1994	2,512	1.000	1.000	2,512
1995	2,785	1.000	1.000	2,785
1996	2,650	1.000	1.000	2,650
1997	2,849	1.000	1.000	2,849
1998	2,982	1.000	1.000	2,982
1999	2,744	1.000	1.000	2,744
2000	2,718	1.000	1.000	2,718
2001	3,158	1.000	1.000	3,158
2002	3,135	1.000	1.000	3,135
2003	3,049	1.000	1.000	3,049
2004	3,285	1.000	1.000	3,285
2005	3,292	1.000	1.000	3,292
2006	3,189	1.000	1.000	3,189
2007	3,401	1.000	1.000	3,401
2008	2,575	1.000	1.000	2,575
2009	2,754	1.000	1.000	2,754
2010	3,087	1.000	1.000	3,087
2011	2,637	1.000	1.000	2,637
2012	2,608	1.000	1.000	2,608
2013	2,539	1.000	1.000	2,539
2014	2,646	1.000	1.000	2,646
2015	3,641	1.000	1.000	3,641
2016	3,462	1.000	1.000	3,462
2017	3,008	1.000	1.000	3,009
2018	3,140	1.001	1.001	3,144
2019	3,327	1.002	1.003	3,338
2020	2,738	1.004	1.007	2,757
2021	3,301	1.007	1.014	3,347
2022	2,838	1.010	1.024	2,906
2023	1,835	1.066	1.092	2,004
2024	1,804	1.637	1.788	3,225
Total	102,692			104,431

(1) Closed claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 18
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 15

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Claim Counts Based on Reported Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Reported Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	498	1.000	1.000	498
1984	632	1.000	1.000	632
1985	978	1.000	1.000	978
1986	1,385	1.000	1.000	1,385
1987	1,311	1.000	1.000	1,311
1988	1,160	1.000	1.000	1,160
1989	1,023	1.000	1.000	1,023
1990	1,226	1.000	1.000	1,226
1991	1,352	1.000	1.000	1,352
1992	1,775	1.000	1.000	1,775
1993	2,157	1.000	1.000	2,157
1994	2,512	1.000	1.000	2,512
1995	2,785	1.000	1.000	2,785
1996	2,650	1.000	1.000	2,650
1997	2,849	1.000	1.000	2,849
1998	2,982	1.000	1.000	2,982
1999	2,744	1.000	1.000	2,744
2000	2,718	1.000	1.000	2,718
2001	3,158	1.000	1.000	3,158
2002	3,135	1.000	1.000	3,135
2003	3,049	1.000	1.000	3,049
2004	3,285	1.000	1.000	3,285
2005	3,292	1.000	1.000	3,292
2006	3,189	1.000	1.000	3,189
2007	3,401	1.000	1.000	3,401
2008	2,575	1.000	1.000	2,575
2009	2,754	1.000	1.000	2,754
2010	3,087	1.000	1.000	3,087
2011	2,637	1.000	1.000	2,637
2012	2,609	1.000	1.000	2,609
2013	2,540	1.000	1.000	2,540
2014	2,646	1.000	1.000	2,646
2015	3,643	1.000	1.000	3,643
2016	3,466	1.000	1.000	3,466
2017	3,015	1.000	1.000	3,015
2018	3,152	1.000	1.000	3,154
2019	3,352	1.001	1.001	3,357
2020	2,762	1.001	1.002	2,768
2021	3,368	1.001	1.004	3,380
2022	2,920	1.004	1.008	2,942
2023	2,137	1.042	1.050	2,243
2024	2,121	1.512	1.587	3,366
Total	104,030			105,429

(1) Reported claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 19
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619
1984	0	0	0	0	0	0	0	0	0	0	1,724	1,725	1,725	1,724	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722
1985	0	0	0	0	0	0	0	0	0	2,323	2,323	2,331	2,336	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371
1986	0	0	0	0	0	0	0	0	5,759	5,768	5,779	5,752	5,752	5,752	5,752	5,752	5,752	5,752	5,753	5,753	5,753	5,753	5,753	5,753	5,753	5,753
1987	0	0	0	0	0	0	0	4,584	4,592	4,595	4,593	4,593	4,593	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658
1988	0	0	0	0	0	0	3,560	3,819	3,834	3,901	3,910	3,910	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915
1989	0	0	0	0	0	3,611	3,855	4,278	4,143	4,143	4,151	4,152	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153
1990	0	0	0	0	2,318	2,827	3,583	3,565	3,574	3,580	3,663	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701
1991	0	0	0	2,556	3,365	3,628	3,695	3,852	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909
1992	0	0	2,388	3,034	3,181	3,429	3,475	3,493	3,519	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448
1993	0	1,959	3,275	4,740	5,478	5,954	6,630	6,640	6,665	6,676	6,688	6,769	6,773	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,775	6,775	6,775	6,775
1994	680	1,468	3,450	4,500	5,407	6,034	6,064	6,219	6,219	6,219	6,225	6,226	6,228	6,231	6,231	6,240	6,260	6,316	6,316	6,324	6,324	6,324	6,324	6,324	6,324	6,324
1995	738	2,240	3,267	4,200	4,800	5,311	5,391	5,493	5,493	5,493	5,495	5,495	5,495	5,495	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496
1996	738	1,965	2,691	3,927	4,537	5,179	5,303	5,305	5,314	5,314	5,308	5,308	5,308	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317
1997	740	2,822	3,839	5,586	6,394	6,534	6,763	6,765	6,770	6,770	6,770	6,770	6,770	6,770	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768
1998	708	1,638	3,039	4,235	5,179	5,627	5,663	5,666	5,666	5,667	5,667	5,668	5,668	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669
1999	794	1,641	2,319	3,197	3,419	3,536	3,580	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583
2000	829	1,697	5,014	6,052	6,304	6,456	6,470	6,512	6,511	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	0
2001	880	2,232	3,951	5,238	5,764	6,074	6,600	6,687	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	0	0
2002	973	2,194	3,527	5,055	5,396	5,486	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	0	0	0
2003	1,394	2,532	3,684	4,711	4,843	4,886	4,960	4,970	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	0	0	0	0
2004	1,441	2,524	3,353	4,352	4,959	5,188	5,311	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	0	0	0	0	0
2005	1,119	2,499	3,813	4,439	4,670	4,740	4,783	4,783	4,785	4,941	4,941	4,956	4,962	4,964	4,964	4,964	4,964	4,964	4,964	4,964	0	0	0	0	0	0
2006	1,168	2,510	3,838	4,655	4,772	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	0	0	0	0	0	0	0
2007	1,690	3,576	5,202	5,773	6,256	6,435	6,450	6,451	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	0	0	0	0	0	0	0	0
2008	1,773	3,206	4,870	5,804	6,659	7,241	7,244	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	0	0	0	0	0	0	0	0	0
2009	1,376	2,779	3,686	4,787	5,101	5,106	5,107	5,115	5,119	5,119	5,119	5,119	5,119	5,119	5,119	5,119	0	0	0	0	0	0	0	0	0	0
2010	1,485	2,494	3,255	4,096	4,306	4,455	4,906	5,024	5,024	5,024	5,024	5,024	5,024	5,024	5,024	0	0	0	0	0	0	0	0	0	0	0
2011	1,884	3,233	5,194	6,441	6,800	7,117	7,239	7,491	7,492	7,492	7,492	7,492	7,492	7,307	0	0	0	0	0	0	0	0	0	0	0	0
2012	1,765	3,071	4,182	5,239	5,638	5,712	5,763	5,784	5,796	5,802	5,807	5,807	5,813	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	1,217	2,431	3,205	4,094	4,339	4,483	4,508	4,749	4,749	4,751	4,751	4,751	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,937	3,485	4,973	6,221	6,851	7,071	7,078	7,086	7,086	7,086	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	1,561	3,273	4,877	6,117	6,893	7,148	7,205	7,242	7,274	7,282	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	1,431	2,697	3,752	4,693	5,087	5,322	6,723	6,898	6,977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	1,316	2,641	3,724	4,832	5,190	5,529	5,692	5,704	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	1,668	2,700	3,578	4,871	5,392	5,585	5,692	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	1,849	3,244	4,304	5,740	6,364	6,705	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	1,653	3,018	3,685	4,482	5,107	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	2,038	3,713	5,025	6,022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	1,950	3,236	4,592	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	2,152	3,847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.001	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000										1.000	1.003	1.002	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000									1.002	1.002	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000								1.002	1.001	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000							1.073	1.004	1.017	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000						1.068	1.110	0.968	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000					1.220	1.267	0.995	1.003	1.002	1.023	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000				1.317	1.078	1.018	1.042	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000			1.271	1.048	1.078	1.013	1.005	1.007	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000		1.672	1.447	1.156	1.087	1.114	1.002	1.004	1.002	1.002	1.012	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	2.159	2.350	1.304	1.202	1.116	1.005	1.026	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.003	1.009	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	3.035	1.458	1.286	1.143	1.106	1.015	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	2.663	1.369	1.459	1.155	1.142	1.024	1.000	1.002	1.000	0.999	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	3.814	1.360	1.455	1.145	1.022	1.035	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.314	1.855	1.394	1.223	1.087	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	2.067	1.413	1.379	1.069	1.034	1.012	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	2.047	2.955	1.207	1.042	1.024	1.002	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	2.536	1.770	1.326	1.100	1.054	1.087	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	2.255	1.608	1.433	1.067	1.017	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.816	1.455	1.279	1.028	1.009	1.015	1.002	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.752	1.328	1.298	1.139	1.046	1.024	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	2.233	1.526	1.164	1.052	1.015	1.009	1.000	1.000	1.033	1.000	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.149	1.529	1.213	1.025	1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	2.116	1.455	1.110	1.084	1.029	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.809	1.519	1.192	1.147	1.087	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	2.020	1.326	1.299	1.066	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.680	1.305	1.258	1.051	1.035	1.101	1.024	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.716	1.607	1.240	1.056	1.047	1.017	1.035	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.740	1.362	1.253	1.076	1.013	1.009	1.004	1.002	1.001	1.001	1.000														
2013	1.000	1.998	1.318	1.277	1.060	1.033	1.005	1.053	1.000	1.000	1.000															
2014	1.000	1.800	1.427	1.251	1.101	1.032	1.001	1.001	1.000	1.000																
2015	1.000	2.097	1.490	1.254	1.127	1.037	1.008	1.005	1.004																	
2016	1.000	1.885	1.391	1.251	1.084	1.046	1.263	1.026																		
2017	1.000	2.007	1.410	1.297	1.074	1.065	1.030																			
2018	1.000	1.619	1.325	1.361	1.107	1.036																				
2019	1.000	1.754	1.327	1.334	1.109																					
2020	1.000	1.826	1.221	1.216																						
2021	1.000	1.822	1.353																							
2022	1.000	1.660																								
2023	1.000																									

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	2.017	1.519	1.302	1.119	1.075	1.057	1.043	1.036	1.015	1.012	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	2.082	1.534	1.293	1.105	1.056	1.041	1.017	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Truncated	1.000	2.035	1.493	1.294	1.100	1.052	1.034	1.015	1.002	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	2.010	1.484	1.288	1.102	1.054	1.037	1.017	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.826	1.372	1.277	1.092	1.038	1.028	1.016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.834	1.368	1.280	1.092	1.039	1.054	1.019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.785	1.368	1.267	1.102	1.039	1.040	1.018	1.003	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.796	1.360	1.281	1.095	1.038	1.048	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.766	1.349	1.284	1.100	1.038	1.013	1.017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.781	1.338	1.286	1.100	1.042	1.053	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.736	1.327	1.292	1.100	1.043	1.061	1.018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.766	1.306	1.302	1.093	1.046	1.075	1.021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.773	1.333	1.273	1.107	1.050	1.073	1.009	1.004	1.001	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.734	1.309	1.274	1.103	1.046	1.096	1.017	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	2.321	1.645	1.324	1.117	1.066	1.039	1.018	1.001	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.781	1.338	1.286	1.100	1.042	1.013	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.819	1.361	1.284	1.092	1.038	1.010	1.020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.865	1.395	1.270	1.087	1.035	1.010	1.020	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.860	1.394	1.264	1.084	1.033	1.008	1.020	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	9	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		3.635	2.041	1.525	1.186	1.078	1.035	1.022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		3.714	2.042	1.500	1.169	1.070	1.031	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		3.845	2.062	1.478	1.164	1.071	1.035	1.025	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		3.789	2.037	1.461	1.156	1.067	1.033	1.025	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.275	0.490	0.656	0.843	0.927	0.966	0.979	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.781	1.349	1.281	1.100	1.039	1.053	1.018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.834	1.372	1.302	1.107	1.050	1.075	1.021	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.736	1.306	1.267	1.092	1.038	1.013	1.009	1.001	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.375	1.449	1.299	1.147	1.056	1.020	1.019	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	5.661	2.383	1.645	1.267	1.105	1.046	1.025	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.177	0.420	0.608	0.789	0.905	0.956	0.975	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619
1984	0	0	0	0	0	0	0	0	0	0	1,750	1,751	1,751	1,751	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722	1,722
1985	0	0	0	0	0	0	0	0	0	2,323	2,383	2,383	2,393	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371
1986	0	0	0	0	0	0	0	0	5,875	5,844	5,782	5,752	5,752	5,752	5,752	5,752	5,752	5,752	5,752	5,753	5,753	5,753	5,753	5,753	5,753	5,753
1987	0	0	0	0	0	0	0	4,653	4,600	4,595	4,593	4,593	4,593	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658
1988	0	0	0	0	0	0	4,017	3,981	3,975	3,954	3,967	3,967	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915	3,915
1989	0	0	0	0	0	4,082	4,117	4,292	4,162	4,162	4,172	4,169	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153	4,153
1990	0	0	0	0	3,318	3,684	3,867	3,836	3,836	3,824	3,881	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701	3,701
1991	0	0	0	3,944	4,248	4,065	3,989	3,971	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909	3,909
1992	0	0	5,487	5,214	4,880	3,986	3,835	3,522	3,519	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448
1993	0	6,196	7,880	8,453	7,508	7,126	7,040	6,905	6,863	6,873	6,873	6,776	6,773	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,775	6,775	6,775	6,775
1994	6,067	6,924	8,282	7,519	6,642	6,451	6,398	6,228	6,222	6,227	6,247	6,247	6,247	6,247	6,247	6,282	6,293	6,368	6,368	6,324	6,324	6,324	6,324	6,324	6,324	6,324
1995	6,621	6,068	7,031	7,301	6,308	5,859	5,530	5,515	5,515	5,519	5,517	5,517	5,517	5,517	5,517	5,501	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496
1996	4,417	4,203	6,488	5,956	6,459	5,930	5,899	5,853	5,314	5,314	5,308	5,308	5,308	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317
1997	5,833	6,438	7,850	7,712	7,134	7,123	6,788	6,765	6,770	6,770	6,770	6,770	6,770	6,770	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768
1998	5,032	5,331	6,955	5,792	5,921	5,777	5,710	5,684	5,684	5,684	5,684	5,684	5,684	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669
1999	4,037	3,563	4,254	3,995	3,705	3,644	3,605	3,600	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583
2000	3,595	6,829	8,274	7,039	6,839	6,772	6,552	6,527	6,527	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	0
2001	5,636	7,179	7,343	7,797	6,994	6,498	6,751	6,693	6,693	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	0	0
2002	5,503	6,787	7,338	6,452	5,813	5,684	5,678	5,678	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	0	0	0
2003	5,612	5,589	6,721	5,873	5,486	5,301	5,034	5,030	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	0	0	0	0
2004	4,912	5,420	6,846	6,072	5,627	5,583	5,526	5,605	5,605	5,605	5,606	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	0	0	0	0	0
2005	5,145	4,497	5,877	5,284	4,927	4,810	4,806	4,806	4,856	4,941	4,941	5,055	4,978	4,964	4,964	4,964	4,964	4,964	4,964	4,964	0	0	0	0	0	0
2006	5,482	5,659	6,075	5,356	5,066	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	0	0	0	0	0	0	0
2007	6,356	6,704	7,667	7,873	6,739	6,685	6,495	6,495	6,466	6,466	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	0	0	0	0	0	0	0	0
2008	6,322	6,006	6,837	7,101	7,774	7,334	7,292	7,265	7,266	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	0	0	0	0	0	0	0	0	0
2009	3,476	4,746	5,731	5,467	5,140	5,106	5,150	5,150	5,119	5,119	5,119	5,119	5,119	5,119	5,119	5,119	0	0	0	0	0	0	0	0	0	0
2010	4,177	4,587	6,037	5,347	5,409	5,347	5,139	5,024	5,024	5,024	5,024	5,024	5,024	5,024	5,024	0	0	0	0	0	0	0	0	0	0	0
2011	5,865	6,434	8,962	7,996	7,808	7,521	7,593	7,544	7,492	7,492	7,492	7,492	7,492	7,492	0	0	0	0	0	0	0	0	0	0	0	0
2012	5,423	6,333	6,517	6,142	5,800	5,892	5,811	5,814	5,851	5,851	5,851	5,851	5,851	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	3,956	4,316	5,443	5,021	4,744	4,670	4,671	4,749	4,769	4,784	4,784	4,784	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	5,392	6,571	7,768	8,312	7,583	7,168	7,120	7,086	7,086	7,086	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	5,352	6,876	8,959	8,801	7,631	7,466	7,444	7,331	7,416	7,416	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	5,479	5,537	7,551	6,054	5,963	7,191	7,102	7,252	7,285	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	5,260	5,576	7,629	7,530	7,146	6,896	6,926	6,103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	4,305	4,681	7,745	7,980	7,033	6,227	6,146	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	5,013	6,709	9,763	8,877	8,187	7,532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	4,637	5,176	5,964	5,811	6,505	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	6,683	8,092	10,005	9,850	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	5,067	7,410	10,872	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	7,442	8,508	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	6,654	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.001	1.000	1.000	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000										1.026	1.000	1.004	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000									0.995	0.989	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000								0.989	0.999	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000							0.991	0.998	0.995	1.003	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000						1.009	1.043	0.970	1.000	1.002	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000					1.110	1.050	0.992	1.000	0.997	1.015	0.954	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000				1.077	0.957	0.981	0.995	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000			0.950	0.936	0.817	0.962	0.918	0.999	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000		1.272	1.073	0.888	0.949	0.988	0.981	0.994	1.001	1.000	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.141	1.196	0.908	0.883	0.971	0.992	0.973	0.999	1.001	1.003	1.000	1.000	1.000	1.000	1.006	1.002	1.012	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	0.916	1.159	1.038	0.864	0.929	0.944	0.997	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	0.952	1.544	0.918	1.084	0.918	0.995	0.992	0.908	1.000	0.999	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.104	1.219	0.982	0.925	0.998	0.953	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.059	1.305	0.833	1.022	0.976	0.988	0.995	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	0.883	1.194	0.939	0.927	0.984	0.989	0.999	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.900	1.212	0.851	0.972	0.990	0.968	0.996	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.274	1.023	1.062	0.897	0.929	1.039	0.991	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.233	1.081	0.879	0.901	0.978	0.999	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	0.996	1.203	0.874	0.934	0.966	0.950	0.999	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.103	1.263	0.887	0.927	0.992	0.990	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	0.874	1.307	0.899	0.932	0.976	0.999	1.000	1.010	1.017	1.000	1.023	0.985	0.997	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.032	1.074	0.882	0.946	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.055	1.144	1.027	0.856	0.992	0.971	1.000	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	0.950	1.139	1.038	1.095	0.943	0.994	0.996	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.365	1.208	0.954	0.940	0.993	1.009	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.098	1.316	0.886	1.012	0.989	0.961	0.977	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.097	1.393	0.892	0.976	0.963	1.010	0.993	0.993	1.000	1.000	1.000	1.000													
2012	1.000	1.168	1.029	0.942	0.944	1.016	0.986	1.001	1.006	1.000	1.000	1.000														
2013	1.000	1.091	1.261	0.922	0.945	0.984	1.000	1.017	1.004	1.003	1.000															
2014	1.000	1.219	1.182	1.070	0.912	0.945	0.993	0.995	1.000	1.000																
2015	1.000	1.285	1.303	0.982	0.867	0.978	0.997	0.985	1.012																	
2016	1.000	1.011	1.364	0.802	0.985	1.206	0.988	1.021																		
2017	1.000	1.060	1.368	0.987	0.949	0.965	1.004																			
2018	1.000	1.087	1.655	1.030	0.881	0.885																				
2019	1.000	1.338	1.455	0.909	0.922																					
2020	1.000	1.116	1.152	0.974																						
2021	1.000	1.211	1.236																							
2022	1.000	1.463																								
2023	1.000																									

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.170	1.282	0.966	0.961	0.991	1.012	1.018	1.030	1.014	1.011	1.003	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	1.141	1.250	0.945	0.945	0.974	0.990	0.995	0.995	0.999	1.001	0.999	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Truncated	1.000	1.122	1.244	0.945	0.943	0.972	0.989	0.996	0.997	0.999	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.112	1.235	0.939	0.941	0.971	0.989	0.995	0.994	0.999	1.001	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.183	1.318	0.968	0.926	0.975	0.995	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.196	1.339	0.960	0.926	0.993	0.992	0.999	1.001	1.000	1.000	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.178	1.368	0.967	0.938	0.981	0.996	0.983	1.002	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.184	1.362	0.965	0.923	0.997	0.997	0.999	1.001	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.188	1.356	0.963	0.916	0.968	0.994	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.213	1.372	0.948	0.919	0.994	0.995	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.243	1.373	0.941	0.921	0.996	0.996	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.282	1.375	0.975	0.934	1.009	0.996	1.004	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.225	1.337	0.971	0.956	0.983	0.994	0.971	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.337	1.254	0.963	0.916	0.955	0.998	1.007	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.089	1.212	0.929	0.943	0.963	0.988	0.993	0.992	0.999	1.002	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.188	1.372	0.963	0.919	0.968	0.995	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.119	1.373	0.977	0.922	0.986	0.996	0.995	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.137	1.373	0.981	0.938	0.985	0.991	0.997	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.163	1.324	0.959	0.938	0.979	0.993	0.998	0.998	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	10	9	10	9	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		1.398	1.176	0.857	0.890	0.968	1.000	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.352	1.209	0.881	0.901	0.978	0.992	0.996	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.402	1.233	0.898	0.916	0.977	0.991	1.000	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.345	1.157	0.874	0.911	0.971	0.992	0.999	1.001	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.716	0.850	1.166	1.123	1.033	1.000	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.196	1.362	0.965	0.926	0.993	0.995	0.999	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.282	1.375	0.975	0.956	1.009	0.997	1.004	1.006	1.001	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.178	1.318	0.941	0.916	0.968	0.992	0.971	1.001	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.584	1.326	1.065	0.930	0.956	0.988	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.975	1.246	0.940	0.882	0.948	0.992	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.506	0.802	1.064	1.133	1.054	1.008	0.996	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Closed Claims
As of June 30, 2024

Fund Year	Annual Lag Periods																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	498	498	498	498	498	498	498	498	4
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	717	717	717	717	717	632	632	632	632	632
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,282	1,282	1,282	1,282	1,282	1,282	978	978	978	978	978
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,385	1,385	1,385	1,385	1,385
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	1,687	1,687	1,687	1,687	1,687	1,687	1,687	1,687	1,311	1,311	1,311	1,311	1,311
1988	0	0	0	0	0	0	0	0	0	0	0	0	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,160	1,160	1,160	1,160	1,160
1989	0	0	0	0	0	0	0	0	0	0	0	1,419	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,023	1,023	1,023	1,023	1,023
1990	0	0	0	0	0	0	0	0	0	0	1,237	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,226	1,226	1,226	1,226	1,226
1991	0	0	0	0	0	0	0	0	0	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,352	1,352	1,352	1,352	1,352
1992	0	0	0	0	0	0	0	0	1,817	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,775	1,775	1,775	1,775	1,775
1993	0	0	0	0	0	0	0	2,182	2,184	2,184	2,184	2,185	2,185	2,185	2,185	2,185	2,186	2,186	2,185	2,185	2,186	2,158	2,158	2,158	2,157	2,157
1994	0	0	0	0	0	0	2,531	2,534	2,535	2,535	2,535	2,535	2,535	2,535	2,535	2,536	2,535	2,535	2,535	2,537	2,516	2,516	2,516	2,512	2,512	2,512
1995	0	0	0	0	0	2,809	2,818	2,819	2,819	2,818	2,817	2,819	2,819	2,819	2,817	2,818	2,820	2,820	2,820	2,789	2,789	2,789	2,785	2,785	2,785	2,785
1996	0	0	0	0	2,660	2,672	2,678	2,681	2,682	2,682	2,682	2,682	2,681	2,683	2,683	2,683	2,683	2,683	2,651	2,651	2,651	2,650	2,650	2,650	2,650	2,650
1997	0	0	0	2,877	2,900	2,911	2,916	2,919	2,919	2,919	2,919	2,914	2,918	2,918	2,918	2,918	2,918	2,849	2,849	2,849	2,849	2,849	2,849	2,849	2,849	2,849
1998	0	0	2,983	3,033	3,059	3,072	3,077	3,079	3,078	3,078	3,073	3,076	3,076	3,077	3,077	3,077	2,986	2,986	2,986	2,982	2,982	2,982	2,982	2,982	2,982	2,982
1999	0	2,738	2,784	2,810	2,834	2,847	2,849	2,849	2,850	2,850	2,849	2,849	2,849	2,849	2,849	2,747	2,747	2,747	2,744	2,744	2,744	2,744	2,744	2,744	2,744	2,744
2000	2,127	2,883	2,932	2,973	2,992	2,999	3,004	3,006	3,004	3,004	3,005	3,005	3,005	3,005	2,723	2,723	2,723	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	0
2001	2,550	3,381	3,445	3,480	3,448	3,524	3,527	3,531	3,532	3,532	3,532	3,532	3,532	3,165	3,165	3,165	3,158	3,158	3,158	3,158	3,158	3,158	3,158	3,158	0	0
2002	2,436	3,240	3,321	3,363	3,404	3,408	3,410	3,410	3,411	3,411	3,411	3,411	3,148	3,148	3,148	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	0	0	0
2003	2,380	3,140	3,073	3,246	3,260	3,266	3,264	3,267	3,274	3,274	3,275	3,065	3,065	3,065	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	0	0	0	0
2004	2,398	3,163	3,252	3,290	3,314	3,321	3,326	3,333	3,333	3,333	3,304	3,305	3,305	3,285	3,285	3,285	3,285	3,285	3,285	3,285	3,285	0	0	0	0	0
2005	2,232	3,207	3,287	3,318	3,303	3,341	3,348	3,348	3,348	3,305	3,306	3,305	3,291	3,292	3,292	3,292	3,292	3,292	3,292	3,292	0	0	0	0	0	0
2006	2,298	3,103	3,186	3,226	3,235	3,246	3,246	3,247	3,214	3,214	3,214	3,188	3,188	3,188	3,189	3,189	3,189	3,189	3,189	0	0	0	0	0	0	0
2007	2,683	3,515	3,564	3,589	3,615	3,630	3,633	3,425	3,426	3,426	3,401	3,401	3,401	3,401	3,401	3,401	3,401	3,401	0	0	0	0	0	0	0	0
2008	2,280	3,090	3,152	3,201	3,240	3,250	2,566	2,567	2,567	2,575	2,575	2,575	2,575	2,575	2,575	2,575	2,575	0	0	0	0	0	0	0	0	0
2009	2,392	3,091	3,156	3,189	3,206	2,750	2,750	2,750	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	0	0	0	0	0	0	0	0	0	0
2010	2,548	3,398	3,441	3,475	3,067	3,071	3,075	3,085	3,086	3,086	3,086	3,086	3,087	3,087	3,087	0	0	0	0	0	0	0	0	0	0	0
2011	2,162	3,030	3,052	2,588	2,611	2,627	2,630	2,634	2,636	2,637	2,637	2,637	2,637	2,637	0	0	0	0	0	0	0	0	0	0	0	0
2012	2,490	3,163	2,546	2,579	2,595	2,598	2,603	2,606	2,607	2,607	2,607	2,608	2,608	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	2,476	2,407	2,472	2,508	2,529	2,533	2,537	2,538	2,539	2,539	2,539	2,539	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,812	2,507	2,571	2,607	2,630	2,635	2,644	2,646	2,646	2,646	2,646	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	2,770	3,456	3,572	3,604	3,615	3,637	3,639	3,641	3,641	3,641	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	2,636	3,350	3,392	3,416	3,448	3,454	3,460	3,462	3,462	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	2,310	2,901	2,929	2,978	2,990	3,001	3,008	3,008	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	2,430	3,041	3,095	3,119	3,135	3,140	3,140	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	2,753	3,253	3,281	3,308	3,327	3,327	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	2,165	2,686	2,718	2,737	2,738	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	2,722	3,255	3,300	3,301	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	2,285	2,836	2,838	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	1,806	1,835	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,804	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Closed Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.008
1984	1.000																	1.000	1.000	1.000	1.000	0.881	1.000	1.000	1.000	1.000
1985	1.000																1.000	1.000	1.000	1.000	1.000	0.763	1.000	1.000	1.000	1.000
1986	1.000															1.000	1.000	1.000	1.000	1.000	1.000	0.761	1.000	1.000	1.000	1.000
1987	1.000														1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.777	1.000	1.000	1.000	1.000
1988	1.000													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.782	1.000	1.000	1.000	1.000
1989	1.000												1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.720	1.000	1.000	1.000	1.000
1990	1.000											1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000
1991	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000
1992	1.000									0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	1.000	1.000	1.000	1.000
1993	1.000								1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	1.000
1994	1.000							1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.992	1.000	1.000	0.998	1.000	1.000
1995	1.000						1.003	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.999	1.000	1.001	1.000	1.000	0.989	1.000	1.000	0.999	1.000	1.000	1.000
1996	1.000					1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000				1.008	1.004	1.002	1.001	1.000	1.000	1.000	0.998	1.001	1.000	1.000	1.000	1.000	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000			1.017	1.009	1.004	1.002	1.001	1.000	1.000	0.998	1.001	1.000	1.000	1.000	1.000	0.970	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000		1.017	1.009	1.009	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.355	1.017	1.014	1.006	1.002	1.002	1.001	0.999	1.000	1.000	1.000	1.000	1.000	0.906	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.326	1.019	1.010	0.991	1.022	1.001	1.001	1.000	1.000	1.000	1.000	1.000	0.896	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.330	1.025	1.013	1.012	1.001	1.001	1.000	1.000	1.000	1.000	1.000	0.923	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.319	0.979	1.056	1.004	1.002	0.999	1.001	1.002	1.000	1.000	0.936	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.319	1.028	1.012	1.007	1.002	1.002	1.002	1.000	1.000	0.991	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.437	1.025	1.009	0.995	1.012	1.002	1.000	1.000	0.987	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.350	1.027	1.013	1.003	1.003	1.000	1.000	0.990	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.310	1.014	1.007	1.007	1.004	1.001	0.943	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.355	1.020	1.016	1.012	1.003	0.790	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.292	1.021	1.010	1.005	0.858	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.334	1.013	1.010	0.883	1.001	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.401	1.007	0.848	1.009	1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.000													
2012	1.000	1.270	0.805	1.013	1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.000														
2013	1.000	0.972	1.027	1.015	1.008	1.002	1.002	1.000	1.000	1.000	1.000															
2014	1.000	1.384	1.026	1.014	1.009	1.002	1.003	1.001	1.000	1.000																
2015	1.000	1.248	1.034	1.009	1.003	1.006	1.001	1.001	1.000																	
2016	1.000	1.271	1.013	1.007	1.009	1.002	1.002	1.001																		
2017	1.000	1.256	1.010	1.017	1.004	1.004	1.002																			
2018	1.000	1.251	1.018	1.008	1.005	1.002																				
2019	1.000	1.182	1.009	1.008	1.006																					
2020	1.000	1.241	1.012	1.007																						
2021	1.000	1.196	1.014																							
2022	1.000	1.241																								
2023	1.000																									

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Closed Claims
As of June 30, 2024
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.324	1.048	1.044	1.035	1.036	1.026	1.028	1.025	1.019	1.017	1.018	1.019	1.021	1.025	1.019	1.011	1.007	0.999	0.999	1.000	0.954	1.000	1.000	1.000	0.984
Average	1.000	1.289	1.008	1.006	1.000	0.998	0.992	0.998	1.000	1.000	0.999	0.997	0.997	0.995	0.996	0.998	0.999	0.999	0.999	0.999	1.000	0.931	1.000	1.000	1.000	0.938
Truncated	1.000	1.297	1.016	1.011	1.006	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.939	1.000	1.000	1.000	1.000
Inverted	1.000	1.281	1.005	1.005	1.000	0.997	0.990	0.998	1.000	1.000	0.999	0.997	0.996	0.995	0.995	0.998	0.999	0.999	0.999	0.999	1.000	0.918	1.000	1.000	1.000	0.115
Trunc Last 8	1.000	1.239	1.015	1.010	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.236	1.017	1.011	1.006	1.003	1.002	1.001	1.000	1.000	0.999	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.212	1.014	1.009	1.006	1.002	1.002	1.001	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.234	1.015	1.010	1.006	1.003	1.002	1.001	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.232	1.012	1.008	1.006	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.228	1.012	1.009	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.222	1.012	1.009	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.215	1.013	1.010	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.182	1.009	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.225	1.013	1.008	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.348	1.017	1.017	1.004	1.006	1.001	1.001	1.000	0.999	0.999	0.996	0.995	0.994	0.995	0.998	0.999	0.999	0.999	0.999	1.000	0.925	1.000	1.000	1.000	0.740
Selected	1.000	1.228	1.012	1.009	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.233	1.016	1.010	1.006	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.241	1.018	1.012	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.265	1.021	1.012	1.007	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		1.269	1.034	1.021	1.012	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.282	1.040	1.024	1.013	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.296	1.044	1.025	1.014	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.326	1.048	1.027	1.014	1.007	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.788	0.967	0.979	0.989	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.228	1.013	1.009	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.239	1.017	1.011	1.006	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.182	1.009	1.006	1.004	1.002	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.637	1.066	1.010	1.007	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.788	1.092	1.024	1.014	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.559	0.916	0.976	0.986	0.993	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Reported Claims
As of June 30, 2024

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	497	497	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498	498
1984	0	0	0	0	0	717	717	717	717	717	717	717	717	717	717	717	717	717	717	717	717	632	632	632	632	632
1985	0	0	0	0	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	1,282	978	978	978	978	978
1986	0	0	0	1,815	1,818	1,818	1,819	1,819	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,820	1,385	1,385	1,385	1,385	1,385
1987	0	0	1,678	1,681	1,682	1,685	1,685	1,686	1,686	1,686	1,686	1,687	1,687	1,687	1,687	1,687	1,687	1,687	1,687	1,687	1,687	1,311	1,311	1,311	1,311	1,311
1988	0	1,458	1,478	1,482	1,481	1,483	1,482	1,483	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,484	1,160	1,160	1,160	1,160	1,160
1989	1,216	1,401	1,414	1,419	1,419	1,421	1,421	1,421	1,421	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,420	1,023	1,023	1,023	1,023	1,023
1990	1,063	1,223	1,241	1,236	1,237	1,240	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,239	1,226	1,226	1,226	1,226	1,226
1991	1,125	1,346	1,367	1,374	1,375	1,375	1,376	1,376	1,376	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,377	1,352	1,352	1,352	1,352	1,352
1992	1,585	1,797	1,818	1,819	1,819	1,820	1,820	1,817	1,817	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,816	1,775	1,775	1,775	1,775	1,775
1993	1,847	2,153	2,183	2,187	2,185	2,184	2,183	2,184	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,185	2,186	2,186	2,185	2,185	2,186	2,158	2,158	2,158	2,157	2,157
1994	2,180	2,497	2,531	2,539	2,541	2,535	2,536	2,536	2,536	2,536	2,536	2,536	2,536	2,536	2,536	2,537	2,536	2,536	2,536	2,537	2,516	2,516	2,516	2,512	2,512	2,512
1995	2,477	2,783	2,817	2,823	2,819	2,819	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,820	2,789	2,789	2,789	2,785	2,785	2,785	2,785
1996	2,272	2,646	2,685	2,679	2,679	2,681	2,682	2,682	2,682	2,682	2,682	2,682	2,682	2,683	2,683	2,683	2,683	2,683	2,651	2,651	2,651	2,650	2,650	2,650	2,650	2,650
1997	2,552	2,884	2,914	2,917	2,916	2,918	2,918	2,919	2,919	2,919	2,919	2,918	2,918	2,918	2,918	2,918	2,918	2,849	2,849	2,849	2,849	2,849	2,849	2,849	2,849	2,849
1998	2,671	3,041	3,083	3,076	3,077	3,078	3,079	3,079	3,079	3,079	3,078	3,078	3,078	3,078	3,078	3,078	2,986	2,986	2,986	2,982	2,982	2,982	2,982	2,982	2,982	2,982
1999	2,510	2,815	2,837	2,844	2,847	2,849	2,849	2,850	2,850	2,850	2,849	2,849	2,849	2,849	2,849	2,747	2,747	2,747	2,744	2,744	2,744	2,744	2,744	2,744	2,744	2,744
2000	2,549	2,946	3,000	3,003	3,005	3,007	3,007	3,007	3,005	3,004	3,005	3,005	3,005	3,005	2,723	2,723	2,723	2,718	2,718	2,718	2,718	2,718	2,718	2,718	2,718	0
2001	2,179	3,475	3,519	3,525	3,527	3,530	3,532	3,532	3,533	3,532	3,532	3,532	3,532	3,165	3,165	3,165	3,158	3,158	3,158	3,158	3,158	3,158	3,158	3,158	0	0
2002	2,952	3,356	3,399	3,410	3,412	3,412	3,411	3,411	3,411	3,411	3,411	3,411	3,148	3,148	3,148	3,135	3,135	3,135	3,135	3,135	3,135	3,135	3,135	0	0	0
2003	2,873	3,240	3,263	3,269	3,274	3,273	3,273	3,274	3,274	3,274	3,275	3,065	3,065	3,065	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	0	0	0	0
2004	2,927	3,289	3,320	3,329	3,329	3,331	3,332	3,332	3,333	3,334	3,305	3,305	3,305	3,285	3,285	3,285	3,285	3,285	3,285	3,285	3,285	0	0	0	0	0
2005	2,884	3,289	3,337	3,343	3,347	3,348	3,348	3,349	3,349	3,305	3,306	3,306	3,292	3,292	3,292	3,292	3,292	3,292	3,292	3,292	0	0	0	0	0	0
2006	2,777	3,208	3,239	3,243	3,245	3,246	3,247	3,247	3,214	3,214	3,214	3,188	3,188	3,188	3,189	3,189	3,189	3,189	3,189	0	0	0	0	0	0	0
2007	3,237	3,596	3,624	3,632	3,633	3,635	3,635	3,426	3,426	3,426	3,401	3,401	3,401	3,401	3,401	3,401	3,401	3,401	0	0	0	0	0	0	0	0
2008	2,764	3,237	3,245	3,251	3,256	3,256	2,568	2,568	2,568	2,575	2,575	2,575	2,575	2,575	2,575	2,575	2,575	0	0	0	0	0	0	0	0	0
2009	2,839	3,183	3,212	3,215	3,216	2,750	2,751	2,751	2,754	2,754	2,754	2,754	2,754	2,754	2,754	2,754	0	0	0	0	0	0	0	0	0	0
2010	3,107	3,471	3,500	3,507	3,078	3,078	3,078	3,085	3,086	3,086	3,086	3,086	3,087	3,087	3,087	0	0	0	0	0	0	0	0	0	0	0
2011	2,703	3,117	3,151	2,628	2,632	2,633	2,634	2,636	2,636	2,637	2,637	2,637	2,637	2,637	0	0	0	0	0	0	0	0	0	0	0	0
2012	2,902	3,268	2,597	2,600	2,603	2,605	2,606	2,607	2,608	2,608	2,608	2,609	2,609	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	2,806	2,488	2,518	2,529	2,534	2,534	2,538	2,538	2,540	2,540	2,540	2,540	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	2,233	2,582	2,627	2,642	2,642	2,638	2,645	2,646	2,646	2,646	2,646	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	3,111	3,542	3,631	3,636	3,624	3,643	3,643	3,643	3,643	3,643	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	2,984	3,414	3,451	3,440	3,463	3,465	3,466	3,466	3,466	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	2,614	2,966	2,983	3,008	3,011	3,013	3,015	3,015	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	2,718	3,095	3,145	3,148	3,152	3,152	3,152	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	2,977	3,302	3,344	3,350	3,352	3,352	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	2,373	2,728	2,757	2,762	2,762	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	2,967	3,336	3,368	3,368	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	2,544	2,920	2,920	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	2,116	2,137	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	2,121	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Reported Claims
As of June 30, 2024

Date	*Development Factors*																								
Incurred	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000							1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.881	1.000	1.000	1.000	1.000
1985	1.000					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.763	1.000	1.000	1.000	1.000
1986	1.000				1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.761	1.000	1.000	1.000	1.000
1987	1.000			1.002	1.001	1.002	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.777	1.000	1.000	1.000	1.000
1988	1.000		1.014	1.003	0.999	1.001	0.999	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.782	1.000	1.000	1.000	1.000
1989	1.000	1.152	1.009	1.004	1.000	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.720	1.000	1.000	1.000	1.000
1990	1.000	1.151	1.015	0.996	1.001	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000
1991	1.000	1.196	1.016	1.005	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000
1992	1.000	1.134	1.012	1.001	1.000	1.001	1.000	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	1.000	1.000	1.000	1.000
1993	1.000	1.166	1.014	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	1.000
1994	1.000	1.145	1.014	1.003	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	0.998	1.000	1.000
1995	1.000	1.124	1.012	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	1.000	1.000	0.999	1.000	1.000	1.000
1996	1.000	1.165	1.015	0.998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.130	1.010	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.139	1.014	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.122	1.008	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.156	1.018	1.001	1.001	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.906	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.595	1.013	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.896	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.137	1.013	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.923	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.128	1.007	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	0.936	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.124	1.009	1.003	1.000	1.001	1.000	1.000	1.000	1.000	0.991	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.140	1.015	1.002	1.001	1.000	1.000	1.000	1.000	0.987	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.155	1.010	1.001	1.001	1.000	1.000	1.000	0.990	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.111	1.008	1.002	1.000	1.001	1.000	0.943	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.171	1.002	1.002	1.002	1.000	0.789	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.121	1.009	1.001	1.000	0.855	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.117	1.008	1.002	0.878	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.153	1.011	0.834	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.126	0.795	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000														
2013	1.000	0.887	1.012	1.004	1.002	1.000	1.002	1.000	1.001	1.000	1.000															
2014	1.000	1.156	1.017	1.006	1.000	0.998	1.003	1.000	1.000	1.000																
2015	1.000	1.139	1.025	1.001	0.997	1.005	1.000	1.000	1.000																	
2016	1.000	1.144	1.011	0.997	1.007	1.001	1.000	1.000																		
2017	1.000	1.135	1.006	1.008	1.001	1.001	1.001																			
2018	1.000	1.139	1.016	1.001	1.001	1.000																				
2019	1.000	1.109	1.013	1.002	1.001																					
2020	1.000	1.150	1.011	1.002																						
2021	1.000	1.124	1.010																							
2022	1.000	1.148																								
2023	1.000																									

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Reported Claims
As of June 30, 2024
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.155	1.021	1.015	1.009	1.003	0.998	0.998	1.000	1.000	0.999	0.997	0.996	0.994	0.996	0.998	0.998	0.999	0.999	0.999	1.000	0.954	1.000	1.000	1.000	1.000
Average	1.000	1.147	1.006	0.997	0.997	0.996	0.994	0.998	1.000	1.000	0.999	0.998	0.997	0.996	0.996	0.998	0.999	0.999	0.999	0.999	1.000	0.931	1.000	1.000	1.000	1.000
Truncated	1.000	1.141	1.012	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.939	1.000	1.000	1.000	1.000
Inverted	1.000	1.140	1.004	0.996	0.997	0.996	0.992	0.998	1.000	1.000	1.000	0.999	0.997	0.997	0.996	0.996	0.998	0.999	0.999	0.999	1.000	0.918	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.138	1.013	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.136	1.014	1.003	1.001	1.001	1.001	1.000	1.000	1.000	0.999	0.999	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.122	1.012	1.002	1.001	1.001	1.001	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.135	1.013	1.002	1.001	1.001	1.001	1.001	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.136	1.011	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.134	1.011	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.134	1.011	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.133	1.012	1.003	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.112	1.008	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.140	1.011	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.166	1.012	1.001	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.997	0.996	0.995	0.996	0.998	0.999	0.999	0.999	0.999	1.000	0.925	1.000	1.000	1.000	1.000
Selected	1.000	1.134	1.011	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.133	1.014	1.003	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.136	1.015	1.003	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.137	1.015	1.003	1.001	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		1.152	1.016	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.156	1.020	1.006	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.161	1.022	1.008	1.005	1.003	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.162	1.022	1.007	1.004	1.003	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.868	0.984	0.995	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.134	1.012	1.002	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.138	1.014	1.003	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.112	1.008	1.001	1.001	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.512	1.042	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.587	1.050	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.630	0.953	0.992	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 20

Texas Municipal League Intergovernmental Risk Pool
General Liability

Summary of Losses and Reserves
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	5	0	5	0	5
1984	228	0	228	0	228
1985	179	0	179	0	179
1986	644	0	644	0	644
1987	664	0	664	0	664
1988	324	0	324	0	324
1989	461	0	461	0	461
1990	372	0	372	0	372
1991	441	0	441	0	441
1992	549	0	549	0	549
1993	742	0	742	0	742
1994	899	0	899	0	899
1995	784	0	784	0	784
1996	826	0	826	0	826
1997	883	0	883	0	883
1998	761	0	761	0	761
1999	741	0	741	0	741
2000	824	0	824	0	824
2001	787	0	787	0	787
2002	978	0	978	0	978
2003	841	0	841	0	841
2004	879	0	879	0	879
2005	903	0	903	0	903
2006	1,158	0	1,158	0	1,158
2007	1,184	0	1,184	0	1,184
2008	1,056	0	1,056	0	1,056
2009	927	0	927	0	927
2010	829	0	829	0	829
2011	1,077	0	1,077	0	1,077
2012	952	0	952	0	952
2013	1,144	2	1,146	0	1,146
2014	1,265	0	1,265	0	1,265
2015	941	0	941	0	941
2016	931	0	931	0	931
2017	862	0	862	0	862
2018	755	0	755	0	755
2019	1,076	10	1,086	-1	1,085
2020	769	52	820	-11	810
2021	914	70	985	-24	961
2022	938	113	1,051	35	1,086
2023	867	391	1,259	-3	1,256
2024	365	796	1,161	67	1,228
Total	32,724	1,435	34,159	64	34,224

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 21, Column (8)

Exhibit 21

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss Estimates
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1983	5	5					5	5
1984	228	228					228	228
1985	179	179					179	179
1986	644	644					644	644
1987	664	664					664	664
1988	324	324					324	324
1989	461	461					461	461
1990	372	372					372	372
1991	441	441					441	441
1992	549	549					549	549
1993	742	742					742	742
1994	899	899					899	899
1995	784	784					784	784
1996	826	826					826	826
1997	883	883					883	883
1998	761	761					761	761
1999	741	741					741	741
2000	824	824					824	824
2001	787	787			787	787	787	787
2002	978	978			978	978	978	978
2003	841	841			841	841	841	841
2004	879	879	879	879	879	879	879	879
2005	903	903	903	903	903	903	903	903
2006	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158
2007	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184
2008	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056
2009	927	927	927	927	927	927	927	927
2010	829	829	829	829	829	829	829	829
2011	1,077	1,077	1,077	1,077	1,077	1,077	1,077	1,077
2012	952	952	952	952	952	952	952	952
2013	1,144	1,146	1,144	1,146	1,144	1,146	1,145	1,146
2014	1,265	1,265	1,265	1,265	1,265	1,265	1,265	1,265
2015	941	941	941	941	941	941	941	941
2016	931	931	931	931	931	931	931	931
2017	862	862	862	862	862	862	862	862
2018	755	755	755	755	755	755	755	755
2019	1,077	1,085	1,077	1,085	1,077	1,085	1,081	1,085
2020	774	809	774	810	774	810	792	810
2021	961	935	961	933	961	933	947	961
2022	1,102	988	1,078	991	1,078	991	1,038	1,086
2023	1,314	1,219	1,188	1,228	1,201	1,226	1,229	1,256
2024	1,198	1,415	1,021	1,330	1,064	1,341	1,228	1,228
Total	34,221	34,248	20,962	21,241	23,623	23,857	34,112	34,224

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 22

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	5	5	0	0.00%
1984	228	228	0	0.00%
1985	179	179	0	0.00%
1986	644	644	0	0.00%
1987	664	664	0	0.00%
1988	324	324	0	0.00%
1989	461	461	0	0.00%
1990	372	372	0	0.00%
1991	441	441	0	0.00%
1992	549	549	0	0.00%
1993	742	742	0	0.00%
1994	899	899	0	0.00%
1995	784	784	0	0.00%
1996	826	826	0	0.00%
1997	883	883	0	0.00%
1998	761	761	0	0.00%
1999	741	741	0	0.00%
2000	824	824	0	0.00%
2001	787	787	0	0.00%
2002	978	978	0	0.00%
2003	841	841	0	0.00%
2004	879	879	0	0.00%
2005	903	903	0	0.00%
2006	1,158	1,158	0	0.00%
2007	1,184	1,184	0	0.00%
2008	1,056	1,056	0	0.00%
2009	927	927	0	0.00%
2010	829	829	0	0.00%
2011	1,077	1,077	0	0.00%
2012	952	952	0	-0.04%
2013	1,146	1,147	-1	-0.05%
2014	1,265	1,270	-4	-0.33%
2015	941	944	-3	-0.33%
2016	931	934	-3	-0.33%
2017	862	865	-3	-0.34%
2018	755	755	0	0.01%
2019	1,085	1,074	11	0.98%
2020	810	764	45	5.94%
2021	961	965	-5	-0.47%
2022	1,086	941	145	15.42%
2023	1,256	944	312	33.02%
2024	1,228			
Total	34,224	32,501	494	1.52%

(1) Selected Ultimate Loss from Exhibit 21, Column (8)
(2) Prior Ultimate Loss from Prior Report Exhibit 21, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 23

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Paid Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	5	1.000	1.000	5
1984	228	1.000	1.000	228
1985	179	1.000	1.000	179
1986	644	1.000	1.000	644
1987	664	1.000	1.000	664
1988	324	1.000	1.000	324
1989	461	1.000	1.000	461
1990	372	1.000	1.000	372
1991	441	1.000	1.000	441
1992	549	1.000	1.000	549
1993	742	1.000	1.000	742
1994	899	1.000	1.000	899
1995	784	1.000	1.000	784
1996	826	1.000	1.000	826
1997	883	1.000	1.000	883
1998	761	1.000	1.000	761
1999	741	1.000	1.000	741
2000	824	1.000	1.000	824
2001	787	1.000	1.000	787
2002	978	1.000	1.000	978
2003	841	1.000	1.000	841
2004	879	1.000	1.000	879
2005	903	1.000	1.000	903
2006	1,158	1.000	1.000	1,158
2007	1,184	1.000	1.000	1,184
2008	1,056	1.000	1.000	1,056
2009	927	1.000	1.000	927
2010	829	1.000	1.000	829
2011	1,077	1.000	1.000	1,077
2012	952	1.000	1.000	952
2013	1,144	1.000	1.000	1,144
2014	1,265	1.000	1.000	1,265
2015	941	1.000	1.000	941
2016	931	1.000	1.000	931
2017	862	1.000	1.000	862
2018	755	1.000	1.000	755
2019	1,076	1.001	1.001	1,077
2020	769	1.006	1.007	774
2021	914	1.043	1.051	961
2022	938	1.119	1.176	1,102
2023	867	1.288	1.514	1,314
2024	365	2.167	3.282	1,198
Total	32,724			34,221

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 29
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 24

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Incurred Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	5	1.000	1.000	5
1984	228	1.000	1.000	228
1985	179	1.000	1.000	179
1986	644	1.000	1.000	644
1987	664	1.000	1.000	664
1988	324	1.000	1.000	324
1989	461	1.000	1.000	461
1990	372	1.000	1.000	372
1991	441	1.000	1.000	441
1992	549	1.000	1.000	549
1993	742	1.000	1.000	742
1994	899	1.000	1.000	899
1995	784	1.000	1.000	784
1996	826	1.000	1.000	826
1997	883	1.000	1.000	883
1998	761	1.000	1.000	761
1999	741	1.000	1.000	741
2000	824	1.000	1.000	824
2001	787	1.000	1.000	787
2002	978	1.000	1.000	978
2003	841	1.000	1.000	841
2004	879	1.000	1.000	879
2005	903	1.000	1.000	903
2006	1,158	1.000	1.000	1,158
2007	1,184	1.000	1.000	1,184
2008	1,056	1.000	1.000	1,056
2009	927	1.000	1.000	927
2010	829	1.000	1.000	829
2011	1,077	1.000	1.000	1,077
2012	952	1.000	1.000	952
2013	1,146	1.000	1.000	1,146
2014	1,265	1.000	1.000	1,265
2015	941	1.000	1.000	941
2016	931	1.000	1.000	931
2017	862	1.000	1.000	862
2018	755	1.000	1.000	755
2019	1,086	0.999	0.999	1,085
2020	820	0.987	0.986	809
2021	985	0.963	0.949	935
2022	1,051	0.990	0.940	988
2023	1,259	1.030	0.968	1,219
2024	1,161	1.259	1.219	1,415
Total	34,159			34,248

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 30
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 25

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	1,370	0.641	879	1.000	1.000	1.000	0.000	-	879	879	0.641
2005	1,479	0.611	903	1.000	1.000	1.000	0.000	-	903	903	0.611
2006	1,550	0.747	1,158	1.000	1.000	1.000	0.000	-	1,158	1,158	0.747
2007	1,454	0.814	1,184	1.000	1.000	1.000	0.000	-	1,184	1,184	0.814
2008	1,361	0.776	1,056	1.000	1.000	1.000	0.000	-	1,056	1,056	0.776
2009	1,287	0.721	927	1.000	1.000	1.000	0.000	-	927	927	0.721
2010	1,172	0.707	829	1.000	1.000	1.000	0.000	-	829	829	0.707
2011	1,071	1.006	1,077	1.000	1.000	1.000	0.000	-	1,077	1,077	1.006
2012	981	0.971	952	1.000	1.000	1.000	0.000	-	952	952	0.970
2013	1,000	1.147	1,147	1.000	1.000	1.000	0.000	-	1,144	1,144	1.144
2014	1,064	1.194	1,270	1.000	1.000	1.000	0.000	-	1,265	1,265	1.190
2015	1,077	0.876	944	1.000	1.000	1.000	0.000	-	941	941	0.874
2016	970	0.962	934	1.000	1.000	1.000	0.000	-	931	931	0.959
2017	1,003	0.862	865	1.000	1.000	1.000	0.000	-	862	862	0.859
2018	1,018	0.741	755	1.000	1.000	1.000	0.000	0	755	755	0.742
2019	1,007	1.067	1,074	1.001	1.001	0.999	0.001	1	1,076	1,077	1.070
2020	879	0.869	764	1.006	1.007	0.993	0.007	5	769	774	0.880
2021	907	1.064	965	1.043	1.051	0.952	0.048	47	914	961	1.059
2022	916	1.027	941	1.119	1.176	0.851	0.149	141	938	1,078	1.177
2023	926	1.020	944	1.288	1.514	0.660	0.340	321	867	1,188	1.284
2024	935	1.009	944	2.167	3.282	0.305	0.695	656	365	1,021	1.092
Total	23,427		20,511					1,171	19,791	20,962	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 29
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 26

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	1,370	0.641	879	1.000	1.000	1.000	0.000	-	879	879	0.641
2005	1,479	0.611	903	1.000	1.000	1.000	0.000	-	903	903	0.611
2006	1,550	0.747	1,158	1.000	1.000	1.000	0.000	-	1,158	1,158	0.747
2007	1,454	0.814	1,184	1.000	1.000	1.000	0.000	-	1,184	1,184	0.814
2008	1,361	0.776	1,056	1.000	1.000	1.000	0.000	-	1,056	1,056	0.776
2009	1,287	0.721	927	1.000	1.000	1.000	0.000	-	927	927	0.721
2010	1,172	0.707	829	1.000	1.000	1.000	0.000	-	829	829	0.707
2011	1,071	1.006	1,077	1.000	1.000	1.000	0.000	-	1,077	1,077	1.006
2012	981	0.971	952	1.000	1.000	1.000	0.000	-	952	952	0.970
2013	1,000	1.147	1,147	1.000	1.000	1.000	0.000	-	1,146	1,146	1.147
2014	1,064	1.194	1,270	1.000	1.000	1.000	0.000	-	1,265	1,265	1.190
2015	1,077	0.876	944	1.000	1.000	1.000	0.000	-	941	941	0.874
2016	970	0.962	934	1.000	1.000	1.000	0.000	-	931	931	0.959
2017	1,003	0.862	865	1.000	1.000	1.000	0.000	-	862	862	0.859
2018	1,018	0.741	755	1.000	1.000	1.000	0.000	-	755	755	0.741
2019	1,007	1.067	1,074	0.999	0.999	1.001	-0.001	(1)	1,086	1,085	1.078
2020	879	0.869	764	0.987	0.986	1.014	-0.014	(11)	820	810	0.921
2021	907	1.064	965	0.963	0.949	1.053	-0.053	(51)	985	933	1.028
2022	916	1.027	941	0.990	0.940	1.064	-0.064	(60)	1,051	991	1.081
2023	926	1.020	944	1.030	0.968	1.033	-0.033	(31)	1,259	1,228	1.326
2024	935	1.009	944	1.259	1.219	0.821	0.179	169	1,161	1,330	1.423
Total	23,427		20,511					15	21,226	21,241	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 30
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 27

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	195.509	787	1.000	1.000	1.000	0.000	-	787	787	195.509
2002	4,471	218.789	978	1.000	1.000	1.000	0.000	-	978	978	218.789
2003	5,098	164.893	841	1.000	1.000	1.000	0.000	-	841	841	164.893
2004	5,455	161.092	879	1.000	1.000	1.000	0.000	-	879	879	161.092
2005	5,796	155.820	903	1.000	1.000	1.000	0.000	-	903	903	155.820
2006	6,091	190.151	1,158	1.000	1.000	1.000	0.000	-	1,158	1,158	190.151
2007	6,427	184.169	1,184	1.000	1.000	1.000	0.000	-	1,184	1,184	184.169
2008	6,652	158.704	1,056	1.000	1.000	1.000	0.000	-	1,056	1,056	158.704
2009	7,001	132.417	927	1.000	1.000	1.000	0.000	-	927	927	132.417
2010	7,318	113.234	829	1.000	1.000	1.000	0.000	-	829	829	113.234
2011	7,653	140.776	1,077	1.000	1.000	1.000	0.000	-	1,077	1,077	140.776
2012	8,020	118.756	952	1.000	1.000	1.000	0.000	-	952	952	118.707
2013	8,364	137.131	1,147	1.000	1.000	1.000	0.000	-	1,144	1,144	136.778
2014	8,355	151.960	1,270	1.000	1.000	1.000	0.000	-	1,265	1,265	151.465
2015	8,418	112.109	944	1.000	1.000	1.000	0.000	-	941	941	111.744
2016	8,653	107.915	934	1.000	1.000	1.000	0.000	-	931	931	107.563
2017	9,264	93.327	865	1.000	1.000	1.000	0.000	-	862	862	93.005
2018	9,079	83.108	755	1.000	1.000	1.000	0.000	0	755	755	83.129
2019	9,431	113.933	1,074	1.001	1.001	0.999	0.001	1	1,076	1,077	114.214
2020	9,119	83.799	764	1.006	1.007	0.993	0.007	5	769	774	84.882
2021	8,558	112.817	965	1.043	1.051	0.952	0.048	47	914	961	112.299
2022	8,643	108.892	941	1.119	1.176	0.851	0.149	141	938	1,078	124.756
2023	9,075	108.158	982	1.288	1.514	0.660	0.340	333	867	1,201	132.328
2024	9,528	105.520	1,005	2.167	3.282	0.305	0.695	699	365	1,064	111.669
Total	180,496		23,217					1,227	22,397	23,623	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 29
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 28

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	195.509	787	1.000	1.000	1.000	0.000	-	787	787	195.509
2002	4,471	218.789	978	1.000	1.000	1.000	0.000	-	978	978	218.789
2003	5,098	164.893	841	1.000	1.000	1.000	0.000	-	841	841	164.893
2004	5,455	161.092	879	1.000	1.000	1.000	0.000	-	879	879	161.092
2005	5,796	155.820	903	1.000	1.000	1.000	0.000	-	903	903	155.820
2006	6,091	190.151	1,158	1.000	1.000	1.000	0.000	-	1,158	1,158	190.151
2007	6,427	184.169	1,184	1.000	1.000	1.000	0.000	-	1,184	1,184	184.169
2008	6,652	158.704	1,056	1.000	1.000	1.000	0.000	-	1,056	1,056	158.704
2009	7,001	132.417	927	1.000	1.000	1.000	0.000	-	927	927	132.417
2010	7,318	113.234	829	1.000	1.000	1.000	0.000	-	829	829	113.234
2011	7,653	140.776	1,077	1.000	1.000	1.000	0.000	-	1,077	1,077	140.776
2012	8,020	118.756	952	1.000	1.000	1.000	0.000	-	952	952	118.707
2013	8,364	137.131	1,147	1.000	1.000	1.000	0.000	-	1,146	1,146	137.068
2014	8,355	151.960	1,270	1.000	1.000	1.000	0.000	-	1,265	1,265	151.465
2015	8,418	112.109	944	1.000	1.000	1.000	0.000	-	941	941	111.744
2016	8,653	107.915	934	1.000	1.000	1.000	0.000	-	931	931	107.563
2017	9,264	93.327	865	1.000	1.000	1.000	0.000	-	862	862	93.005
2018	9,079	83.108	755	1.000	1.000	1.000	0.000	-	755	755	83.108
2019	9,431	113.933	1,074	0.999	0.999	1.001	-0.001	(1)	1,086	1,085	115.048
2020	9,119	83.799	764	0.987	0.986	1.014	-0.014	(11)	820	810	88.797
2021	8,558	112.817	965	0.963	0.949	1.053	-0.053	(51)	985	933	109.043
2022	8,643	108.892	941	0.990	0.940	1.064	-0.064	(60)	1,051	991	114.668
2023	9,075	108.158	982	1.030	0.968	1.033	-0.033	(33)	1,259	1,226	135.142
2024	9,528	105.520	1,005	1.259	1.219	0.821	0.179	180	1,161	1,341	140.764
Total	180,496		23,217					25	23,832	23,857	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 30
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
1984	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	164	164	164	164	164	164	164	164	164	228
1985	0	0	0	0	0	0	0	0	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179
1986	0	0	0	0	0	0	0	606	612	632	643	644	644	644	644	644	644	644	644	644	644	644	644	644	644	644
1987	0	0	0	0	0	0	664	659	666	666	664	664	664	664	664	664	664	664	664	664	664	664	664	664	664	664
1988	0	0	0	0	0	316	311	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324	324
1989	0	0	0	0	379	398	457	457	457	457	459	459	460	460	461	461	461	461	461	461	461	461	461	461	461	461
1990	0	0	0	244	283	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372
1991	0	0	336	417	430	434	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441
1992	0	261	420	540	550	559	559	559	559	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549
1993	227	434	572	670	732	740	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742
1994	260	517	717	830	892	894	896	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899
1995	250	424	613	761	774	777	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784
1996	217	439	602	736	771	753	821	821	821	821	821	821	821	821	821	821	826	826	826	826	826	826	826	826	826	826
1997	280	478	716	815	874	882	883	883	883	883	883	883	883	883	883	883	883	883	883	883	883	883	883	883	883	883
1998	233	439	639	748	760	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761
1999	246	450	601	723	728	733	738	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741
2000	287	509	662	786	827	827	827	827	826	824	824	824	824	824	824	824	824	824	824	824	824	824	824	824	824	0
2001	292	471	654	782	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	0	0
2002	348	590	835	932	947	978	978	978	978	978	978	978	978	978	978	978	978	978	978	978	978	978	978	0	0	0
2003	364	572	672	830	844	841	841	841	841	841	841	841	841	841	841	841	841	841	841	841	841	841	0	0	0	0
2004	399	611	749	825	853	880	880	880	880	880	879	879	879	879	879	879	879	879	879	879	879	0	0	0	0	0
2005	429	710	825	879	880	880	880	880	880	880	880	895	901	903	903	903	903	903	903	903	0	0	0	0	0	0
2006	382	863	1,030	1,144	1,153	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	0	0	0	0	0	0	0
2007	582	895	1,037	1,166	1,197	1,189	1,189	1,184	1,184	1,189	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	0	0	0	0	0	0	0	0
2008	506	786	952	1,048	1,071	1,074	1,056	1,056	1,063	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	0	0	0	0	0	0	0	0	0
2009	548	816	904	955	950	927	927	939	927	927	927	927	927	927	927	927	0	0	0	0	0	0	0	0	0	0
2010	528	679	796	861	826	829	860	829	829	829	829	829	829	829	829	0	0	0	0	0	0	0	0	0	0	0
2011	474	785	972	1,066	1,072	1,093	1,077	1,077	1,077	1,077	1,077	1,077	1,077	1,077	0	0	0	0	0	0	0	0	0	0	0	0
2012	461	722	850	928	977	961	952	952	952	952	952	952	952	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	428	731	895	1,097	1,142	1,142	1,142	1,142	1,142	1,143	1,144	1,144	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	495	859	1,162	1,264	1,264	1,264	1,265	1,265	1,265	1,265	1,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	409	706	882	929	937	937	941	941	941	941	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	496	726	854	922	929	931	931	931	931	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	419	690	818	849	863	863	863	862	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	404	567	647	745	755	755	755	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	460	713	820	956	1,055	1,076	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	350	620	675	750	769	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	432	680	891	914	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	432	781	938	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	502	867	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Date Incurred	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000			1.000	1.000		1.000
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.389
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000
1986	1.000								1.010	1.033	1.017	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
1987	1.000							0.992	1.011	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000						0.984	1.042	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					1.050	1.148	1.000	1.000	1.000	1.004	1.000	1.002	1.000	1.002	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				1.160	1.314	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000			1.241	1.031	1.009	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		1.609	1.286	1.019	1.016	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.912	1.318	1.171	1.093	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.988	1.387	1.158	1.075	1.002	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.696	1.446	1.241	1.017	1.004	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	2.023	1.371	1.223	1.048	0.977	1.090	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.707	1.498	1.138	1.072	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.884	1.456	1.171	1.016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.829	1.336	1.203	1.007	1.007	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.774	1.301	1.187	1.052	1.000	1.000	0.999	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.613	1.389	1.196	1.006	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.695	1.415	1.116	1.016	1.033	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.571	1.175	1.235	1.017	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.531	1.226	1.101	1.034	1.032	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.655	1.163	1.065	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.017	1.006	1.002	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.259	1.194	1.110	1.008	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.537	1.159	1.124	1.027	0.993	1.000	0.996	1.000	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.553	1.211	1.102	1.022	1.002	0.983	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.491	1.107	1.056	0.995	0.976	1.000	1.012	0.988	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.286	1.173	1.082	0.959	1.003	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.655	1.237	1.098	1.006	1.020	0.985	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.566	1.178	1.092	1.053	0.984	0.991	1.000	1.000	1.000	1.000	1.000														
2013	1.000	1.706	1.225	1.226	1.040	1.000	1.000	1.000	1.000	1.002	1.000															
2014	1.000	1.735	1.353	1.088	1.000	1.000	1.001	1.000	1.000	1.000																
2015	1.000	1.726	1.249	1.053	1.008	1.000	1.004	1.000	1.000																	
2016	1.000	1.464	1.177	1.080	1.007	1.002	1.000	1.000																		
2017	1.000	1.648	1.186	1.038	1.016	1.000	1.000																			
2018	1.000	1.404	1.142	1.151	1.013	1.000																				
2019	1.000	1.550	1.151	1.165	1.104																					
2020	1.000	1.770	1.088	1.111																						
2021	1.000	1.574	1.310																							
2022	1.000	1.806																								
2023	1.000																									

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.680	1.267	1.139	1.041	1.019	1.031	1.023	1.007	1.007	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007
Average	1.000	1.687	1.274	1.144	1.031	1.015	1.009	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.024
Truncated	1.000	1.681	1.269	1.142	1.029	1.006	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.666	1.262	1.140	1.029	1.012	1.008	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018
Trunc Last 8	1.000	1.622	1.202	1.108	1.023	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.618	1.207	1.114	1.030	1.001	1.002	0.997	0.999	1.000	0.999	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.615	1.190	1.086	1.027	1.001	0.998	0.996	0.999	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.602	1.186	1.098	1.027	0.998	0.997	0.995	0.998	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.635	1.164	1.099	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.625	1.176	1.100	1.025	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.621	1.176	1.109	1.030	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.675	1.173	1.116	1.035	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.717	1.190	1.109	1.043	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.723	1.217	1.130	1.062	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.786	1.347	1.176	1.039	1.024	1.013	1.002	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.021
Selected	1.000	1.625	1.176	1.100	1.025	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.559	1.166	1.096	1.014	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.597	1.210	1.093	1.021	1.001	1.003	1.000	1.000	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.597	1.222	1.078	1.019	1.001	1.000	1.000	1.000	1.000	0.999	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	0	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97
Selected		2.156	1.326	1.128	1.026	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.008	1.288	1.105	1.008	0.995	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.171	1.359	1.124	1.028	1.007	1.006	1.003	1.003	1.003	1.003	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.151	1.347	1.102	1.023	1.004	1.002	1.002	1.002	1.002	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.464	0.754	0.887	0.975	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.622	1.186	1.108	1.027	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.717	1.207	1.116	1.043	1.006	1.002	1.000	1.000	1.000	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.602	1.164	1.086	1.011	0.998	0.997	0.995	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.167	1.288	1.119	1.043	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	3.282	1.514	1.176	1.051	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.305	0.660	0.851	0.952	0.993	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5
1984	0	0	0	0	0	0	0	0	0	164	164	164	164	164	164	164	164	164	164	164	164	164	164	164	164	228
1985	0	0	0	0	0	0	0	0	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179	179
1986	0	0	0	0	0	0	0	749	731	709	647	645	645	645	645	645	645	644	644	644	644	644	644	644	644	644
1987	0	0	0	0	0	0	666	661	667	667	667	667	667	667	667	667	664	664	664	664	664	664	664	664	664	664
1988	0	0	0	0	0	321	316	329	329	329	329	329	329	329	329	324	324	324	324	324	324	324	324	324	324	324
1989	0	0	0	0	418	416	473	473	478	478	478	478	461	461	461	461	461	461	461	461	461	461	461	461	461	461
1990	0	0	0	423	421	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372	372
1991	0	0	561	475	446	444	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441	441
1992	0	601	581	568	565	570	559	559	559	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549
1993	850	795	787	832	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742	742
1994	1,253	966	1,103	957	893	895	900	900	900	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899	899
1995	987	673	772	804	796	796	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784	784
1996	1,087	746	954	867	837	860	846	821	821	821	821	821	821	821	821	821	826	826	826	826	826	826	826	826	826	826
1997	1,056	758	984	927	896	888	887	887	887	887	887	887	887	887	887	887	887	887	883	883	883	883	883	883	883	883
1998	958	664	789	792	762	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761	761
1999	846	622	775	751	733	743	743	743	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741	741
2000	780	695	914	837	827	827	827	827	826	824	824	824	824	824	824	824	824	824	824	824	824	824	824	824	824	0
2001	959	768	810	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	787	0	0
2002	1,022	1,043	1,089	1,008	984	985	985	985	978	978	978	978	978	978	978	978	978	978	978	978	978	978	978	0	0	0
2003	1,183	821	898	936	845	841	841	841	841	841	841	841	841	841	841	841	841	841	841	841	841	841	0	0	0	0
2004	1,097	795	918	917	893	882	885	882	882	882	881	879	879	879	879	879	879	879	879	879	879	0	0	0	0	0
2005	1,147	842	922	881	881	880	880	880	880	880	880	905	905	903	903	903	903	903	903	903	0	0	0	0	0	0
2006	1,126	1,188	1,317	1,200	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	1,158	0	0	0	0	0	0	0
2007	1,442	1,017	1,299	1,203	1,213	1,189	1,189	1,184	1,184	1,189	1,184	1,184	1,184	1,184	1,184	1,184	1,184	1,184	0	0	0	0	0	0	0	0
2008	1,156	950	1,195	1,084	1,075	1,074	1,056	1,056	1,063	1,056	1,056	1,056	1,056	1,056	1,056	1,056	1,056	0	0	0	0	0	0	0	0	0
2009	1,105	967	975	958	950	927	927	939	927	927	927	927	927	927	927	927	0	0	0	0	0	0	0	0	0	0
2010	1,127	788	873	861	829	829	860	829	829	829	829	829	829	829	829	0	0	0	0	0	0	0	0	0	0	0
2011	1,249	982	1,170	1,076	1,077	1,093	1,077	1,077	1,077	1,077	1,077	1,077	1,077	1,077	0	0	0	0	0	0	0	0	0	0	0	0
2012	1,363	885	971	983	1,002	961	952	952	952	952	952	952	952	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	1,151	1,085	1,183	1,182	1,143	1,142	1,142	1,142	1,147	1,147	1,146	1,146	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,074	1,188	1,323	1,317	1,300	1,264	1,265	1,265	1,265	1,265	1,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	1,147	932	984	935	937	941	941	941	941	941	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	1,144	1,090	969	985	929	931	931	931	931	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	1,010	854	954	917	863	863	863	862	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	890	811	776	773	755	755	755	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	989	1,133	1,348	1,180	1,081	1,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	956	760	795	799	820	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	994	880	964	985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	902	977	1,051	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	1,271	1,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,161	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000			1.000	1.000		1.000
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.389
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000
1986	1.000								0.976	0.970	0.913	0.997	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000
1987	1.000							0.992	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000						0.984	1.041	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.985	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					0.995	1.137	1.000	1.011	1.000	1.000	1.000	0.964	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				0.995	0.884	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000			0.847	0.939	0.996	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		0.967	0.978	0.995	1.009	0.981	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	0.935	0.990	1.057	0.892	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	0.771	1.142	0.868	0.933	1.002	1.006	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	0.682	1.147	1.041	0.990	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	0.686	1.279	0.909	0.965	1.027	0.984	0.970	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	0.718	1.298	0.942	0.967	0.991	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.693	1.188	1.004	0.962	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	0.735	1.246	0.969	0.976	1.014	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	0.891	1.315	0.916	0.988	1.000	1.000	0.999	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	0.801	1.055	0.972	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.021	1.044	0.926	0.976	1.001	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	0.694	1.094	1.042	0.903	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	0.725	1.155	0.999	0.973	0.988	1.003	0.997	1.000	1.000	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	0.734	1.095	0.956	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.028	1.000	0.998	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.055	1.108	0.911	0.965	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	0.705	1.277	0.926	1.008	0.980	1.000	0.996	1.000	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	0.822	1.258	0.907	0.992	0.999	0.983	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	0.875	1.009	0.983	0.991	0.976	1.000	1.012	0.988	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	0.699	1.108	0.987	0.962	1.000	1.038	0.963	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	0.786	1.191	0.920	1.001	1.015	0.985	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	0.650	1.097	1.012	1.019	0.959	0.990	1.000	1.000	1.000	1.000	1.000														
2013	1.000	0.943	1.091	0.999	0.967	0.998	1.000	1.000	1.004	1.000	1.000															
2014	1.000	1.106	1.114	0.995	0.987	0.973	1.001	1.000	1.000	1.000																
2015	1.000	0.812	1.056	0.950	1.001	1.004	1.000	1.000	1.000																	
2016	1.000	0.953	0.888	1.017	0.943	1.002	1.000	1.000																		
2017	1.000	0.846	1.117	0.962	0.940	1.000	1.001																			
2018	1.000	0.911	0.956	0.996	0.976	1.000																				
2019	1.000	1.146	1.190	0.875	0.916																					
2020	1.000	0.795	1.047	1.006																						
2021	1.000	0.885	1.096																							
2022	1.000	1.083																								
2023	1.000																									

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	0.856	1.137	0.975	0.987	1.007	1.026	1.027	1.006	1.005	0.997	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007
Average	1.000	0.839	1.121	0.962	0.971	0.993	1.002	0.999	0.999	0.998	0.997	1.001	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.024
Truncated	1.000	0.834	1.122	0.963	0.972	0.996	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	0.818	1.111	0.959	0.970	0.993	1.002	0.999	0.999	0.998	0.997	1.001	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018
Trunc Last 8	1.000	0.915	1.064	0.985	0.969	0.996	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	0.929	1.058	0.975	0.969	0.994	1.002	0.997	1.000	1.000	0.999	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	0.952	1.054	0.973	0.968	0.992	0.997	0.996	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	0.945	1.050	0.972	0.962	0.991	0.997	0.995	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	0.931	1.054	0.978	0.962	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	0.944	1.049	0.968	0.961	0.996	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	0.964	1.081	0.971	0.956	0.996	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	0.977	1.072	0.960	0.944	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	0.940	1.109	0.962	0.959	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	0.987	1.089	0.964	0.938	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	0.787	1.137	0.957	0.965	0.994	1.003	1.000	0.999	0.998	0.996	1.001	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.021
Selected	1.000	0.944	1.058	0.968	0.961	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		0.923	1.053	0.966	0.969	0.989	0.996	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		0.910	1.064	0.987	0.976	0.992	1.002	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		0.954	1.064	0.989	0.987	0.992	1.000	1.000	0.999	1.000	0.999	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	6	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97
Selected		0.925	0.980	0.926	0.957	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		0.899	0.974	0.926	0.958	0.989	0.999	1.003	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		0.931	1.022	0.961	0.974	0.998	1.006	1.003	1.003	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		0.984	1.031	0.969	0.980	0.993	1.002	1.002	1.002	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		1.081	1.021	1.080	1.045	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		0.944	1.058	0.972	0.962	0.996	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		0.977	1.109	0.985	0.969	1.002	1.002	1.000	1.001	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		0.915	1.049	0.960	0.944	0.991	0.997	0.995	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.259	1.030	0.990	0.963	0.987	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.219	0.968	0.940	0.949	0.986	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.821	1.033	1.064	1.053	1.014	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 31

Texas Municipal League Intergovernmental Risk Pool
General Liability

Summary of Losses and Reserves
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	619	0	619	0	619
1984	2,448	0	2,448	0	2,448
1985	2,371	0	2,371	0	2,371
1986	5,915	0	5,915	0	5,915
1987	4,658	0	4,658	0	4,658
1988	6,225	0	6,225	0	6,225
1989	4,957	0	4,957	0	4,957
1990	4,104	0	4,104	0	4,104
1991	4,045	0	4,045	0	4,045
1992	3,448	0	3,448	0	3,448
1993	6,775	0	6,775	0	6,775
1994	6,324	0	6,324	0	6,324
1995	5,496	0	5,496	0	5,496
1996	5,317	0	5,317	0	5,317
1997	6,768	0	6,768	0	6,768
1998	5,669	0	5,669	0	5,669
1999	3,583	0	3,583	0	3,583
2000	6,509	0	6,509	0	6,509
2001	6,688	0	6,688	0	6,688
2002	5,616	0	5,616	0	5,616
2003	5,068	0	5,068	0	5,068
2004	5,605	0	5,605	0	5,605
2005	4,964	0	4,964	0	4,964
2006	4,855	0	4,855	0	4,855
2007	6,460	0	6,460	0	6,460
2008	7,245	0	7,245	0	7,245
2009	5,119	0	5,119	0	5,119
2010	5,024	0	5,024	0	5,024
2011	7,307	185	7,492	0	7,492
2012	5,813	38	5,851	0	5,851
2013	4,751	32	4,784	0	4,784
2014	7,086	0	7,086	0	7,086
2015	7,282	134	7,416	1	7,417
2016	6,977	308	7,285	8	7,294
2017	5,704	399	6,103	24	6,126
2018	5,692	454	6,146	23	6,170
2019	6,705	827	7,532	-64	7,468
2020	5,107	1,398	6,505	-306	6,199
2021	6,022	3,828	9,850	-1,185	8,665
2022	4,592	6,280	10,872	-587	10,284
2023	3,847	4,662	8,508	1,057	9,566
2024	1,470	5,183	6,654	3,463	10,116
Total	220,232	23,730	243,961	2,434	246,395

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)

Exhibit 32

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss Estimates
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1983	619	619					619	619
1984	2,448	2,448	2,448	2,448			2,448	2,448
1985	2,371	2,371	2,371	2,371			2,371	2,371
1986	5,915	5,915	5,915	5,915			5,915	5,915
1987	4,658	4,658	4,658	4,658			4,658	4,658
1988	6,225	6,225	6,225	6,225			6,225	6,225
1989	4,957	4,957	4,957	4,957			4,957	4,957
1990	4,104	4,104	4,104	4,104			4,104	4,104
1991	4,045	4,045	4,045	4,045			4,045	4,045
1992	3,448	3,448	3,448	3,448			3,448	3,448
1993	6,775	6,775	6,775	6,775			6,775	6,775
1994	6,324	6,324	6,324	6,324			6,324	6,324
1995	5,496	5,496	5,496	5,496			5,496	5,496
1996	5,317	5,317	5,317	5,317			5,317	5,317
1997	6,768	6,768	6,768	6,768			6,768	6,768
1998	5,669	5,669	5,669	5,669			5,669	5,669
1999	3,583	3,583	3,583	3,583			3,583	3,583
2000	6,509	6,509	6,509	6,509			6,509	6,509
2001	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688
2002	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616
2003	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068
2004	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605
2005	4,964	4,964	4,964	4,964	4,964	4,964	4,964	4,964
2006	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855
2007	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460
2008	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245
2009	5,119	5,119	5,119	5,119	5,119	5,119	5,119	5,119
2010	5,024	5,024	5,024	5,024	5,024	5,024	5,024	5,024
2011	7,307	7,492	7,307	7,492	7,307	7,492	7,399	7,492
2012	5,813	5,851	5,813	5,851	5,813	5,851	5,832	5,851
2013	4,751	4,784	4,751	4,784	4,751	4,784	4,767	4,784
2014	7,086	7,086	7,086	7,086	7,086	7,086	7,086	7,086
2015	7,282	7,417	7,282	7,417	7,282	7,417	7,349	7,417
2016	6,979	7,294	6,979	7,294	6,979	7,294	7,136	7,294
2017	5,739	6,124	5,746	6,127	5,746	6,127	5,935	6,126
2018	5,836	6,170	5,846	6,170	5,846	6,170	6,006	6,170
2019	7,012	7,471	7,053	7,467	7,053	7,467	7,254	7,468
2020	5,642	6,169	5,614	6,214	5,612	6,215	5,911	6,199
2021	7,628	8,691	7,914	8,652	7,914	8,652	8,242	8,665
2022	7,553	10,182	7,693	10,336	7,693	10,336	8,965	10,284
2023	9,168	10,470	8,682	10,069	8,874	10,131	9,566	9,566
2024	8,325	12,971	9,197	11,224	8,292	10,689	10,116	10,116
Total	237,998	250,048	238,222	247,439	152,895	162,355	243,443	246,395

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 33

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	619	619	0	0.00%
1984	2,448	2,448	0	0.00%
1985	2,371	2,371	0	0.00%
1986	5,915	5,915	0	0.00%
1987	4,658	4,658	0	0.00%
1988	6,225	6,225	0	0.00%
1989	4,957	4,957	0	0.00%
1990	4,104	4,104	0	0.00%
1991	4,045	4,045	0	0.00%
1992	3,448	3,448	0	0.00%
1993	6,775	6,775	0	0.00%
1994	6,324	6,324	0	0.00%
1995	5,496	5,496	0	0.00%
1996	5,317	5,317	0	0.00%
1997	6,768	6,768	0	0.00%
1998	5,669	5,669	0	0.00%
1999	3,583	3,583	0	0.00%
2000	6,509	6,509	0	0.00%
2001	6,688	6,688	0	0.00%
2002	5,616	5,616	0	0.00%
2003	5,068	5,068	0	0.00%
2004	5,605	5,605	0	0.00%
2005	4,964	4,964	0	0.00%
2006	4,855	4,855	0	0.00%
2007	6,460	6,460	0	0.00%
2008	7,245	7,245	0	0.00%
2009	5,119	5,119	0	0.00%
2010	5,024	5,024	0	0.00%
2011	7,492	7,492	0	0.00%
2012	5,851	5,851	0	0.00%
2013	4,784	4,784	0	0.00%
2014	7,086	7,086	0	0.00%
2015	7,417	7,326	91	1.24%
2016	7,294	7,167	127	1.77%
2017	6,126	6,886	-760	-11.03%
2018	6,170	6,270	-100	-1.60%
2019	7,468	7,953	-485	-6.10%
2020	6,199	5,331	868	16.28%
2021	8,665	8,987	-322	-3.58%
2022	10,284	7,909	2,376	30.04%
2023	9,566	8,331	1,234	14.82%
2024	10,116			
Total	246,395	233,250	3,028	1.30%

(1) Selected Ultimate Loss from Exhibit 32, Column (8)
(2) Prior Ultimate Loss from Prior Report Exhibit 32, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 34

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Paid Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	619	1.000	1.000	619
1984	2,448	1.000	1.000	2,448
1985	2,371	1.000	1.000	2,371
1986	5,915	1.000	1.000	5,915
1987	4,658	1.000	1.000	4,658
1988	6,225	1.000	1.000	6,225
1989	4,957	1.000	1.000	4,957
1990	4,104	1.000	1.000	4,104
1991	4,045	1.000	1.000	4,045
1992	3,448	1.000	1.000	3,448
1993	6,775	1.000	1.000	6,775
1994	6,324	1.000	1.000	6,324
1995	5,496	1.000	1.000	5,496
1996	5,317	1.000	1.000	5,317
1997	6,768	1.000	1.000	6,768
1998	5,669	1.000	1.000	5,669
1999	3,583	1.000	1.000	3,583
2000	6,509	1.000	1.000	6,509
2001	6,688	1.000	1.000	6,688
2002	5,616	1.000	1.000	5,616
2003	5,068	1.000	1.000	5,068
2004	5,605	1.000	1.000	5,605
2005	4,964	1.000	1.000	4,964
2006	4,855	1.000	1.000	4,855
2007	6,460	1.000	1.000	6,460
2008	7,245	1.000	1.000	7,245
2009	5,119	1.000	1.000	5,119
2010	5,024	1.000	1.000	5,024
2011	7,307	1.000	1.000	7,307
2012	5,813	1.000	1.000	5,813
2013	4,751	1.000	1.000	4,751
2014	7,086	1.000	1.000	7,086
2015	7,282	1.000	1.000	7,282
2016	6,977	1.000	1.000	6,979
2017	5,704	1.006	1.006	5,739
2018	5,692	1.019	1.025	5,836
2019	6,705	1.020	1.046	7,012
2020	5,107	1.056	1.105	5,642
2021	6,022	1.147	1.267	7,628
2022	4,592	1.299	1.645	7,553
2023	3,847	1.449	2.383	9,168
2024	1,470	2.375	5.661	8,325
Total	220,232			237,998

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 40
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 35

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	619	1.000	1.000	619
1984	2,448	1.000	1.000	2,448
1985	2,371	1.000	1.000	2,371
1986	5,915	1.000	1.000	5,915
1987	4,658	1.000	1.000	4,658
1988	6,225	1.000	1.000	6,225
1989	4,957	1.000	1.000	4,957
1990	4,104	1.000	1.000	4,104
1991	4,045	1.000	1.000	4,045
1992	3,448	1.000	1.000	3,448
1993	6,775	1.000	1.000	6,775
1994	6,324	1.000	1.000	6,324
1995	5,496	1.000	1.000	5,496
1996	5,317	1.000	1.000	5,317
1997	6,768	1.000	1.000	6,768
1998	5,669	1.000	1.000	5,669
1999	3,583	1.000	1.000	3,583
2000	6,509	1.000	1.000	6,509
2001	6,688	1.000	1.000	6,688
2002	5,616	1.000	1.000	5,616
2003	5,068	1.000	1.000	5,068
2004	5,605	1.000	1.000	5,605
2005	4,964	1.000	1.000	4,964
2006	4,855	1.000	1.000	4,855
2007	6,460	1.000	1.000	6,460
2008	7,245	1.000	1.000	7,245
2009	5,119	1.000	1.000	5,119
2010	5,024	1.000	1.000	5,024
2011	7,492	1.000	1.000	7,492
2012	5,851	1.000	1.000	5,851
2013	4,784	1.000	1.000	4,784
2014	7,086	1.000	1.000	7,086
2015	7,416	1.000	1.000	7,417
2016	7,285	1.001	1.001	7,294
2017	6,103	1.002	1.004	6,124
2018	6,146	1.000	1.004	6,170
2019	7,532	0.988	0.992	7,471
2020	6,505	0.956	0.948	6,169
2021	9,850	0.930	0.882	8,691
2022	10,872	1.061	0.937	10,182
2023	8,508	1.314	1.231	10,470
2024	6,654	1.584	1.949	12,971
Total	243,961			250,048

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 41
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 36

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	7,413	0.902	6,688	1.000	1.000	1.000	0.000	-	6,688	6,688	0.902
2002	7,290	0.770	5,616	1.000	1.000	1.000	0.000	-	5,616	5,616	0.770
2003	9,605	0.528	5,068	1.000	1.000	1.000	0.000	-	5,068	5,068	0.528
2004	10,751	0.521	5,605	1.000	1.000	1.000	0.000	-	5,605	5,605	0.521
2005	12,071	0.411	4,964	1.000	1.000	1.000	0.000	-	4,964	4,964	0.411
2006	12,517	0.388	4,855	1.000	1.000	1.000	0.000	-	4,855	4,855	0.388
2007	11,683	0.553	6,460	1.000	1.000	1.000	0.000	-	6,460	6,460	0.553
2008	11,735	0.617	7,245	1.000	1.000	1.000	0.000	-	7,245	7,245	0.617
2009	11,102	0.461	5,119	1.000	1.000	1.000	0.000	-	5,119	5,119	0.461
2010	9,977	0.504	5,024	1.000	1.000	1.000	0.000	-	5,024	5,024	0.504
2011	8,939	0.838	7,492	1.000	1.000	1.000	0.000	-	7,307	7,307	0.817
2012	8,127	0.720	5,851	1.000	1.000	1.000	0.000	-	5,813	5,813	0.715
2013	8,244	0.580	4,784	1.000	1.000	1.000	0.000	-	4,751	4,751	0.576
2014	8,566	0.827	7,086	1.000	1.000	1.000	0.000	-	7,086	7,086	0.827
2015	8,435	0.869	7,326	1.000	1.000	1.000	0.000	-	7,282	7,282	0.863
2016	7,991	0.897	7,167	1.000	1.000	1.000	0.000	2	6,977	6,979	0.873
2017	8,507	0.809	6,886	1.006	1.006	0.994	0.006	43	5,704	5,746	0.675
2018	8,810	0.712	6,270	1.019	1.025	0.975	0.025	154	5,692	5,846	0.664
2019	8,809	0.903	7,953	1.020	1.046	0.956	0.044	349	6,705	7,053	0.801
2020	8,388	0.638	5,353	1.056	1.105	0.905	0.095	507	5,107	5,614	0.669
2021	8,570	1.049	8,987	1.147	1.267	0.789	0.211	1,892	6,022	7,914	0.924
2022	9,080	0.871	7,909	1.299	1.645	0.608	0.392	3,101	4,592	7,693	0.847
2023	9,755	0.854	8,331	1.449	2.383	0.420	0.580	4,836	3,847	8,682	0.890
2024	10,874	0.863	9,384	2.375	5.661	0.177	0.823	7,726	1,470	9,197	0.846
Total	227,238		157,425					18,610	135,000	153,610	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 40
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 37

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	7,413	0.902	6,688	1.000	1.000	1.000	0.000	-	6,688	6,688	0.902
2002	7,290	0.770	5,616	1.000	1.000	1.000	0.000	-	5,616	5,616	0.770
2003	9,605	0.528	5,068	1.000	1.000	1.000	0.000	-	5,068	5,068	0.528
2004	10,751	0.521	5,605	1.000	1.000	1.000	0.000	-	5,605	5,605	0.521
2005	12,071	0.411	4,964	1.000	1.000	1.000	0.000	-	4,964	4,964	0.411
2006	12,517	0.388	4,855	1.000	1.000	1.000	0.000	-	4,855	4,855	0.388
2007	11,683	0.553	6,460	1.000	1.000	1.000	0.000	-	6,460	6,460	0.553
2008	11,735	0.617	7,245	1.000	1.000	1.000	0.000	-	7,245	7,245	0.617
2009	11,102	0.461	5,119	1.000	1.000	1.000	0.000	-	5,119	5,119	0.461
2010	9,977	0.504	5,024	1.000	1.000	1.000	0.000	-	5,024	5,024	0.504
2011	8,939	0.838	7,492	1.000	1.000	1.000	0.000	-	7,492	7,492	0.838
2012	8,127	0.720	5,851	1.000	1.000	1.000	0.000	-	5,851	5,851	0.720
2013	8,244	0.580	4,784	1.000	1.000	1.000	0.000	-	4,784	4,784	0.580
2014	8,566	0.827	7,086	1.000	1.000	1.000	0.000	-	7,086	7,086	0.827
2015	8,435	0.869	7,326	1.000	1.000	1.000	0.000	1	7,416	7,417	0.879
2016	7,991	0.897	7,167	1.001	1.001	0.999	0.001	8	7,285	7,294	0.913
2017	8,507	0.809	6,886	1.002	1.004	0.996	0.004	25	6,103	6,127	0.720
2018	8,810	0.712	6,270	1.000	1.004	0.996	0.004	24	6,146	6,170	0.700
2019	8,809	0.903	7,953	0.988	0.992	1.008	-0.008	(65)	7,532	7,467	0.848
2020	8,388	0.638	5,353	0.956	0.948	1.054	-0.054	(292)	6,505	6,214	0.741
2021	8,570	1.049	8,987	0.930	0.882	1.133	-0.133	(1,199)	9,850	8,652	1.010
2022	9,080	0.871	7,909	1.061	0.937	1.068	-0.068	(536)	10,872	10,336	1.138
2023	9,755	0.854	8,331	1.314	1.231	0.813	0.187	1,561	8,508	10,069	1.032
2024	10,874	0.863	9,384	1.584	1.949	0.513	0.487	4,570	6,654	11,224	1.032
Total	227,238		157,425					4,097	158,730	162,827	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 41
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 38

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	1660.627	6,688	1.000	1.000	1.000	0.000	0	6,688	6,688	1,660.627
2002	4,471	1256.185	5,616	1.000	1.000	1.000	0.000	0	5,616	5,616	1,256.185
2003	5,098	994.250	5,068	1.000	1.000	1.000	0.000	0	5,068	5,068	994.250
2004	5,455	1027.478	5,605	1.000	1.000	1.000	0.000	0	5,605	5,605	1,027.478
2005	5,796	856.430	4,964	1.000	1.000	1.000	0.000	0	4,964	4,964	856.430
2006	6,091	797.071	4,855	1.000	1.000	1.000	0.000	0	4,855	4,855	797.071
2007	6,427	1005.168	6,460	1.000	1.000	1.000	0.000	0	6,460	6,460	1,005.168
2008	6,652	1089.106	7,245	1.000	1.000	1.000	0.000	0	7,245	7,245	1,089.106
2009	7,001	731.227	5,119	1.000	1.000	1.000	0.000	0	5,119	5,119	731.227
2010	7,318	686.464	5,024	1.000	1.000	1.000	0.000	0	5,024	5,024	686.464
2011	7,653	978.902	7,492	1.000	1.000	1.000	0.000	0	7,307	7,307	954.763
2012	8,020	729.584	5,851	1.000	1.000	1.000	0.000	0	5,813	5,813	724.795
2013	8,364	571.906	4,784	1.000	1.000	1.000	0.000	0	4,751	4,751	568.028
2014	8,355	848.171	7,086	1.000	1.000	1.000	0.000	0	7,086	7,086	848.171
2015	8,418	870.361	7,326	1.000	1.000	1.000	0.000	0	7,282	7,282	865.034
2016	8,653	828.258	7,167	1.000	1.000	1.000	0.000	2	6,977	6,979	806.519
2017	9,264	743.295	6,886	1.006	1.006	0.994	0.006	43	5,704	5,746	620.285
2018	9,079	690.661	6,270	1.019	1.025	0.975	0.025	154	5,692	5,846	643.963
2019	9,431	843.309	7,953	1.020	1.046	0.956	0.044	349	6,705	7,053	747.901
2020	9,119	584.633	5,331	1.056	1.105	0.905	0.095	505	5,107	5,612	615.478
2021	8,558	1050.136	8,987	1.147	1.267	0.789	0.211	1,892	6,022	7,914	924.813
2022	8,643	915.065	7,909	1.299	1.645	0.608	0.392	3,101	4,592	7,693	890.089
2023	9,075	954.439	8,661	1.449	2.383	0.420	0.580	5,027	3,847	8,874	977.869
2024	9,528	869.516	8,285	2.375	5.661	0.177	0.823	6,822	1,470	8,292	870.246
Total	180,496		156,634					17,895	135,000	152,895	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 40
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 39

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	1660.627	6,688	1.000	1.000	1.000	0.000	0	6,688	6,688	1660.627
2002	4,471	1256.185	5,616	1.000	1.000	1.000	0.000	0	5,616	5,616	1256.185
2003	5,098	994.250	5,068	1.000	1.000	1.000	0.000	0	5,068	5,068	994.250
2004	5,455	1027.478	5,605	1.000	1.000	1.000	0.000	0	5,605	5,605	1027.478
2005	5,796	856.430	4,964	1.000	1.000	1.000	0.000	0	4,964	4,964	856.430
2006	6,091	797.071	4,855	1.000	1.000	1.000	0.000	0	4,855	4,855	797.071
2007	6,427	1005.168	6,460	1.000	1.000	1.000	0.000	0	6,460	6,460	1005.168
2008	6,652	1089.106	7,245	1.000	1.000	1.000	0.000	0	7,245	7,245	1089.106
2009	7,001	731.227	5,119	1.000	1.000	1.000	0.000	0	5,119	5,119	731.227
2010	7,318	686.464	5,024	1.000	1.000	1.000	0.000	0	5,024	5,024	686.464
2011	7,653	978.902	7,492	1.000	1.000	1.000	0.000	0	7,492	7,492	978.902
2012	8,020	729.584	5,851	1.000	1.000	1.000	0.000	0	5,851	5,851	729.584
2013	8,364	571.906	4,784	1.000	1.000	1.000	0.000	0	4,784	4,784	571.906
2014	8,355	848.171	7,086	1.000	1.000	1.000	0.000	0	7,086	7,086	848.171
2015	8,418	870.361	7,326	1.000	1.000	1.000	0.000	1	7,416	7,417	881.124
2016	8,653	828.258	7,167	1.001	1.001	0.999	0.001	8	7,285	7,294	842.900
2017	9,264	743.295	6,886	1.002	1.004	0.996	0.004	25	6,103	6,127	661.379
2018	9,079	690.661	6,270	1.000	1.004	0.996	0.004	24	6,146	6,170	679.607
2019	9,431	843.309	7,953	0.988	0.992	1.008	-0.008	-65	7,532	7,467	791.746
2020	9,119	584.633	5,331	0.956	0.948	1.054	-0.054	-290	6,505	6,215	681.528
2021	8,558	1050.136	8,987	0.930	0.882	1.133	-0.133	-1,199	9,850	8,652	1010.980
2022	8,643	915.065	7,909	1.061	0.937	1.068	-0.068	-536	10,872	10,336	1195.906
2023	9,075	954.439	8,661	1.314	1.231	0.813	0.187	1,623	8,508	10,131	1116.413
2024	9,528	869.516	8,285	1.584	1.949	0.513	0.487	4,035	6,654	10,689	1121.773
Total	180,496		156,634					3,625	158,730	162,355	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 41
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	34	217	329	416	568	559	594	620	620	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619
1984	239	957	1,185	1,807	1,905	2,017	2,087	2,091	2,116	2,123	2,450	2,451	2,451	2,450	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448
1985	191	653	1,185	1,635	1,929	2,207	2,258	2,321	2,324	2,323	2,323	2,331	2,336	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371
1986	299	720	1,544	2,984	4,097	4,656	5,442	5,533	5,893	5,903	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,915
1987	309	896	1,568	2,600	3,563	4,355	4,526	4,584	4,592	4,595	4,593	4,593	4,593	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658
1988	351	1,130	2,831	4,258	4,501	4,702	4,740	5,000	5,015	6,211	6,220	6,220	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225
1989	236	794	2,001	2,880	3,423	3,611	3,855	4,478	4,954	4,954	4,955	4,956	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957
1990	233	698	1,216	1,982	2,318	2,827	3,955	3,968	3,977	3,983	4,066	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104
1991	264	724	1,456	2,556	3,501	3,764	3,831	3,988	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045
1992	408	1,054	2,388	3,034	3,181	3,429	3,475	3,493	3,519	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448
1993	703	1,959	3,275	4,740	5,478	5,954	6,630	6,640	6,665	6,676	6,688	6,769	6,773	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,775	6,775	6,775	6,775
1994	680	1,468	3,450	4,500	5,407	6,034	6,064	6,219	6,219	6,219	6,225	6,226	6,228	6,231	6,231	6,240	6,260	6,288	6,316	6,324	6,324	6,324	6,324	6,324	6,324	6,324
1995	738	2,240	3,267	4,200	4,800	5,311	5,391	5,493	5,493	5,493	5,495	5,495	5,495	5,495	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496
1996	738	1,965	2,691	3,927	4,537	5,179	5,303	5,305	5,314	5,314	5,308	5,308	5,308	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317
1997	740	2,822	3,839	5,586	6,394	6,534	6,763	6,765	6,770	6,770	6,770	6,770	6,770	6,770	6,770	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768
1998	708	1,638	3,039	4,235	5,179	5,627	5,663	5,666	5,666	5,667	5,667	5,668	5,668	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669
1999	794	1,641	2,319	3,197	3,419	3,536	3,580	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583
2000	829	1,697	5,014	6,052	6,304	6,456	6,470	6,512	6,511	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	0
2001	880	2,232	3,951	5,238	5,764	6,074	6,600	6,687	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	0	0
2002	973	2,194	3,527	5,055	5,396	5,486	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	0	0	0
2003	1,394	2,532	3,684	4,711	4,843	4,886	4,960	4,970	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	0	0	0	0
2004	1,441	2,524	3,353	4,352	4,959	5,188	5,311	5,604	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	0	0	0	0	0
2005	1,119	2,499	3,813	4,439	4,670	4,740	4,784	4,783	4,785	4,941	4,941	4,956	4,962	4,964	4,964	4,964	4,964	4,964	4,964	4,964	0	0	0	0	0	0
2006	1,168	2,510	3,838	4,655	4,772	4,817	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	0	0	0	0	0	0	0
2007	1,693	3,581	5,207	5,778	6,261	6,440	6,456	6,451	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	0	0	0	0	0	0	0	0
2008	1,780	3,213	4,889	5,822	6,678	7,259	7,244	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	0	0	0	0	0	0	0	0	0
2009	1,384	2,802	3,709	4,808	5,124	5,106	5,107	5,115	5,119	5,119	5,119	5,119	5,119	5,119	5,119	5,119	0	0	0	0	0	0	0	0	0	0
2010	1,517	2,529	3,288	4,131	4,306	4,455	4,906	5,024	5,024	5,024	5,024	5,024	5,024	5,024	5,024	0	0	0	0	0	0	0	0	0	0	0
2011	1,908	3,272	5,235	6,441	6,800	7,117	7,239	7,491	7,492	7,492	7,492	7,492	7,492	7,307	0	0	0	0	0	0	0	0	0	0	0	0
2012	1,790	3,097	4,182	5,239	5,638	5,712	5,763	5,784	5,796	5,802	5,807	5,807	5,813	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	1,246	2,431	3,205	4,094	4,339	4,483	4,508	4,749	4,749	4,751	4,751	4,751	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,937	3,485	4,973	6,221	6,851	7,071	7,078	7,086	7,086	7,086	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	1,561	3,273	4,877	6,117	6,893	7,148	7,205	7,242	7,274	7,282	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	1,431	2,697	3,752	4,693	5,087	5,322	6,723	6,898	6,977	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	1,316	2,641	3,724	4,832	5,190	5,529	5,692	5,704	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	1,668	2,700	3,578	4,871	5,392	5,585	5,692	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	1,849	3,244	4,304	5,740	6,364	6,705	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	1,653	3,018	3,685	4,482	5,107	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	2,038	3,713	5,025	6,022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	1,950	3,236	4,592	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	2,152	3,847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,470	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	6.382	1.516	1.264	1.365	0.984	1.063	1.044	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	4.004	1.238	1.525	1.054	1.059	1.035	1.002	1.012	1.003	1.154	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000	3.419	1.815	1.380	1.180	1.144	1.023	1.028	1.001	1.000	1.000	1.003	1.002	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000	2.408	2.144	1.933	1.373	1.136	1.169	1.017	1.065	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000	2.900	1.750	1.658	1.370	1.222	1.039	1.013	1.002	1.001	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000	3.219	2.505	1.504	1.057	1.045	1.008	1.055	1.003	1.238	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	3.364	2.520	1.439	1.189	1.055	1.068	1.162	1.106	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000	2.996	1.742	1.630	1.170	1.220	1.399	1.003	1.002	1.002	1.021	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000	2.742	2.011	1.755	1.370	1.075	1.018	1.041	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000	2.583	2.266	1.271	1.048	1.078	1.013	1.005	1.007	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	2.787	1.672	1.447	1.156	1.087	1.114	1.002	1.004	1.002	1.002	1.012	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	2.159	2.350	1.304	1.202	1.116	1.005	1.026	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.003	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	3.035	1.458	1.286	1.143	1.106	1.015	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	2.663	1.369	1.459	1.155	1.142	1.024	1.000	1.002	1.000	0.999	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	3.814	1.360	1.455	1.145	1.022	1.035	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.314	1.855	1.394	1.223	1.087	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	2.067	1.413	1.379	1.069	1.034	1.012	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	2.047	2.955	1.207	1.042	1.024	1.002	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	2.536	1.770	1.326	1.100	1.054	1.087	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	2.255	1.608	1.433	1.067	1.017	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.816	1.455	1.279	1.028	1.009	1.015	1.002	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.752	1.328	1.298	1.139	1.046	1.024	1.055	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	2.233	1.526	1.164	1.052	1.015	1.009	1.000	1.000	1.033	1.000	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.149	1.529	1.213	1.025	1.009	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	2.115	1.454	1.109	1.084	1.029	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.806	1.522	1.191	1.147	1.087	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	2.024	1.323	1.297	1.066	0.996	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.667	1.300	1.257	1.042	1.035	1.101	1.024	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.715	1.600	1.230	1.056	1.047	1.017	1.035	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.730	1.350	1.253	1.076	1.013	1.009	1.004	1.002	1.001	1.001	1.000														
2013	1.000	1.952	1.318	1.277	1.060	1.033	1.005	1.053	1.000	1.000	1.000															
2014	1.000	1.800	1.427	1.251	1.101	1.032	1.001	1.001	1.000	1.000																
2015	1.000	2.097	1.490	1.254	1.127	1.037	1.008	1.005	1.004																	
2016	1.000	1.885	1.391	1.251	1.084	1.046	1.263	1.026																		
2017	1.000	2.007	1.410	1.297	1.074	1.065	1.030																			
2018	1.000	1.619	1.325	1.361	1.107	1.036																				
2019	1.000	1.754	1.327	1.334	1.109																					
2020	1.000	1.826	1.221	1.216																						
2021	1.000	1.822	1.353																							
2022	1.000	1.660																								
2023	1.000																									

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	2.042	1.534	1.311	1.115	1.057	1.040	1.016	1.007	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	2.428	1.640	1.357	1.131	1.062	1.047	1.019	1.008	1.008	1.006	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Truncated	1.000	2.345	1.616	1.348	1.127	1.060	1.038	1.015	1.005	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	2.227	1.565	1.340	1.124	1.060	1.042	1.018	1.007	1.007	1.005	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.826	1.372	1.277	1.092	1.038	1.028	1.016	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.834	1.368	1.280	1.092	1.039	1.054	1.019	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.785	1.368	1.267	1.102	1.039	1.040	1.018	1.003	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.796	1.360	1.281	1.095	1.038	1.048	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.766	1.349	1.284	1.100	1.038	1.013	1.017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.781	1.338	1.286	1.100	1.042	1.053	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.736	1.327	1.292	1.100	1.043	1.061	1.018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.766	1.306	1.302	1.093	1.046	1.075	1.021	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.773	1.333	1.273	1.107	1.050	1.073	1.009	1.004	1.001	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.734	1.309	1.274	1.103	1.046	1.096	1.017	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	2.698	1.750	1.406	1.150	1.073	1.048	1.020	1.010	1.010	1.007	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.781	1.338	1.286	1.100	1.042	1.013	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.819	1.361	1.291	1.092	1.038	1.010	1.020	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.865	1.395	1.282	1.087	1.035	1.010	1.020	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.860	1.394	1.264	1.084	1.033	1.008	1.020	1.001	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	9	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96
Selected		3.635	2.041	1.525	1.186	1.078	1.035	1.022	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		3.735	2.053	1.509	1.169	1.070	1.031	1.021	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		3.881	2.081	1.492	1.164	1.071	1.035	1.025	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		3.791	2.038	1.462	1.157	1.067	1.033	1.025	1.005	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.275	0.490	0.656	0.843	0.927	0.966	0.979	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.781	1.349	1.281	1.100	1.039	1.053	1.018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.834	1.372	1.302	1.107	1.050	1.075	1.021	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.736	1.306	1.267	1.092	1.038	1.013	1.009	1.001	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.375	1.449	1.299	1.147	1.056	1.020	1.019	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	5.661	2.383	1.645	1.267	1.105	1.046	1.025	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.177	0.420	0.608	0.789	0.905	0.956	0.975	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	345	610	458	545	600	610	659	620	620	620	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619	619
1984	1,766	2,181	2,409	2,284	2,110	2,129	2,346	2,127	2,203	2,204	2,476	2,477	2,477	2,477	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448	2,448
1985	2,432	2,660	3,283	2,935	3,017	2,693	2,643	2,453	2,324	2,323	2,383	2,383	2,393	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371	2,371
1986	6,490	6,906	7,144	5,162	6,506	6,728	5,720	5,785	6,010	5,979	5,917	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,914	5,915
1987	6,395	4,700	5,876	5,632	6,001	5,700	4,701	4,653	4,600	4,595	4,593	4,593	4,593	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658	4,658
1988	5,675	7,195	6,256	6,354	5,297	6,609	6,637	6,642	6,756	6,264	6,277	6,277	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225	6,225
1989	4,993	4,602	5,876	5,301	5,015	4,922	4,680	4,650	4,973	4,973	4,976	4,973	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957	4,957
1990	3,280	3,216	4,674	3,850	3,318	3,684	4,277	4,239	4,239	4,227	4,284	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104	4,104
1991	4,201	3,999	4,864	3,957	4,385	4,201	4,125	4,107	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045	4,045
1992	4,534	5,007	5,487	5,214	4,880	3,986	3,835	3,522	3,519	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448	3,448
1993	6,447	6,196	7,880	8,453	7,508	7,126	7,040	6,905	6,863	6,873	6,873	6,776	6,773	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,774	6,775	6,775	6,775	6,775
1994	6,067	6,924	8,282	7,519	6,642	6,451	6,398	6,228	6,222	6,227	6,247	6,247	6,247	6,247	6,247	6,282	6,293	6,335	6,368	6,324	6,324	6,324	6,324	6,324	6,324	6,324
1995	6,621	6,068	7,031	7,301	6,308	5,859	5,530	5,515	5,515	5,519	5,517	5,517	5,517	5,517	5,517	5,501	5,501	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496	5,496
1996	4,417	4,203	6,488	5,956	6,459	5,930	5,899	5,853	5,314	5,314	5,308	5,308	5,308	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317	5,317
1997	5,833	6,438	7,850	7,712	7,134	7,123	6,788	6,765	6,770	6,770	6,770	6,770	6,770	6,770	6,770	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768	6,768
1998	5,032	5,331	6,955	5,792	5,921	5,777	5,710	5,684	5,684	5,684	5,684	5,684	5,684	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669	5,669
1999	4,037	3,563	4,254	3,995	3,705	3,644	3,605	3,600	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583
2000	3,595	6,829	8,274	7,039	6,839	6,772	6,552	6,527	6,527	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	6,509	0
2001	5,636	7,179	7,343	7,797	6,994	6,498	6,751	6,693	6,693	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	6,688	0	0
2002	5,503	6,787	7,338	6,452	5,813	5,684	5,678	5,678	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	5,616	0	0	0
2003	5,612	5,589	6,721	5,873	5,486	5,301	5,034	5,030	5,073	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	5,068	0	0	0	0
2004	4,912	5,420	6,846	6,072	5,627	5,583	5,526	5,622	5,605	5,605	5,606	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	5,605	0	0	0	0	0
2005	5,145	4,497	5,877	5,284	4,927	4,810	4,807	4,806	4,856	4,941	4,941	5,055	4,978	4,964	4,964	4,964	4,964	4,964	4,964	4,964	0	0	0	0	0	0
2006	5,482	5,659	6,075	5,356	5,066	4,877	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	4,855	0	0	0	0	0	0	0
2007	1,693	6,709	7,673	7,878	6,772	6,718	6,528	6,495	6,466	6,466	6,460	6,460	6,460	6,460	6,460	6,460	6,460	6,460	0	0	0	0	0	0	0	0
2008	6,329	6,012	6,856	7,119	7,792	7,352	7,292	7,265	7,266	7,245	7,245	7,245	7,245	7,245	7,245	7,245	7,245	0	0	0	0	0	0	0	0	0
2009	3,484	4,769	5,754	5,488	5,163	5,106	5,150	5,150	5,119	5,119	5,119	5,119	5,119	5,119	5,119	5,119	0	0	0	0	0	0	0	0	0	0
2010	4,211	4,622	6,070	5,382	5,409	5,347	5,139	5,024	5,024	5,024	5,024	5,024	5,024	5,024	5,024	0	0	0	0	0	0	0	0	0	0	0
2011	5,892	6,472	9,003	7,996	7,808	7,521	7,593	7,544	7,492	7,492	7,492	7,492	7,492	7,492	0	0	0	0	0	0	0	0	0	0	0	0
2012	5,448	6,358	6,517	6,142	5,800	5,892	5,811	5,814	5,851	5,851	5,851	5,851	5,851	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	3,989	4,316	5,443	5,021	4,744	4,670	4,671	4,749	4,769	4,784	4,784	4,784	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	5,392	6,571	7,768	8,312	7,583	7,168	7,120	7,086	7,086	7,086	7,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	5,352	6,876	8,959	8,801	7,631	7,466	7,444	7,331	7,416	7,416	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	5,479	5,537	7,551	6,054	5,963	7,191	7,102	7,252	7,285	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	5,260	5,576	7,629	7,530	7,146	6,896	6,926	6,103	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	4,305	4,681	7,745	7,980	7,033	6,227	6,146	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	5,013	6,709	9,763	8,877	8,187	7,532	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	4,637	5,176	5,964	5,811	6,505	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	6,683	8,092	10,005	9,850	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	5,067	7,410	10,872	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	7,442	8,508	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	6,654	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																									
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	1.768	0.751	1.190	1.101	1.017	1.080	0.941	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	1.235	1.105	0.948	0.924	1.009	1.102	0.907	1.036	1.000	1.123	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000	1.094	1.234	0.894	1.028	0.893	0.981	0.928	0.947	1.000	1.026	1.000	1.004	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000	1.064	1.034	0.723	1.260	1.034	0.850	1.011	1.039	0.995	0.990	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000	0.735	1.250	0.958	1.066	0.950	0.825	0.990	0.989	0.999	1.000	1.000	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000	1.268	0.869	1.016	0.834	1.248	1.004	1.001	1.017	0.927	1.002	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	0.922	1.277	0.902	0.946	0.981	0.951	0.994	1.069	1.000	1.001	0.999	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000	0.980	1.453	0.824	0.862	1.110	1.161	0.991	1.000	0.997	1.013	0.958	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000	0.952	1.216	0.814	1.108	0.958	0.982	0.996	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000	1.104	1.096	0.950	0.936	0.817	0.962	0.918	0.999	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	0.961	1.272	1.073	0.888	0.949	0.988	0.981	0.994	1.001	1.000	0.986	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.141	1.196	0.908	0.883	0.971	0.992	0.973	0.999	1.001	1.003	1.000	1.000	1.000	1.000	1.006	1.002	1.007	1.005	0.993	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	0.916	1.159	1.038	0.864	0.929	0.944	0.997	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	0.952	1.544	0.918	1.084	0.918	0.995	0.992	0.908	1.000	0.999	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.104	1.219	0.982	0.925	0.998	0.953	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.059	1.305	0.833	1.022	0.976	0.988	0.995	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	0.883	1.194	0.939	0.927	0.984	0.989	0.999	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.900	1.212	0.851	0.972	0.990	0.968	0.996	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.274	1.023	1.062	0.897	0.929	1.039	0.991	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.233	1.081	0.879	0.901	0.978	0.999	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	0.996	1.203	0.874	0.934	0.966	0.950	0.999	1.009	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.103	1.263	0.887	0.927	0.992	0.990	1.017	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005	1.000	0.874	1.307	0.899	0.932	0.976	0.999	1.000	1.010	1.017	1.000	1.023	0.985	0.997	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.032	1.074	0.882	0.946	0.963	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	3.962	1.144	1.027	0.860	0.992	0.972	0.995	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	0.950	1.140	1.038	1.095	0.944	0.992	0.996	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.369	1.207	0.954	0.941	0.989	1.009	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.098	1.313	0.887	1.005	0.989	0.961	0.977	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.098	1.391	0.888	0.976	0.963	1.010	0.993	0.993	1.000	1.000	1.000	1.000													
2012	1.000	1.167	1.025	0.942	0.944	1.016	0.986	1.001	1.006	1.000	1.000	1.000														
2013	1.000	1.082	1.261	0.922	0.945	0.984	1.000	1.017	1.004	1.003	1.000															
2014	1.000	1.219	1.182	1.070	0.912	0.945	0.993	0.995	1.000	1.000																
2015	1.000	1.285	1.303	0.982	0.867	0.978	0.997	0.985	1.012																	
2016	1.000	1.011	1.364	0.802	0.985	1.206	0.988	1.021																		
2017	1.000	1.060	1.368	0.987	0.949	0.965	1.004																			
2018	1.000	1.087	1.655	1.030	0.881	0.885																				
2019	1.000	1.338	1.455	0.909	0.922																					
2020	1.000	1.116	1.152	0.974																						
2021	1.000	1.211	1.236																							
2022	1.000	1.463																								
2023	1.000																									

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
General Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.130	1.227	0.937	0.952	0.977	0.982	0.988	1.000	0.997	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	1.202	1.219	0.938	0.958	0.983	0.989	0.988	1.000	0.997	1.005	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Truncated	1.000	1.141	1.220	0.937	0.953	0.980	0.988	0.990	1.000	0.999	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.115	1.194	0.930	0.951	0.978	0.985	0.987	0.999	0.997	1.005	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.183	1.318	0.968	0.926	0.975	0.995	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.196	1.339	0.960	0.926	0.993	0.992	0.999	1.001	1.000	1.000	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.178	1.368	0.967	0.938	0.981	0.996	0.983	1.002	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.184	1.362	0.965	0.923	0.997	0.997	0.999	1.001	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.188	1.356	0.963	0.916	0.968	0.994	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.213	1.372	0.948	0.919	0.994	0.995	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.243	1.373	0.941	0.921	0.996	0.996	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.282	1.375	0.975	0.934	1.009	0.996	1.004	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.225	1.337	0.971	0.956	0.983	0.994	0.971	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.337	1.254	0.963	0.916	0.955	0.998	1.007	1.007	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.082	1.169	0.922	0.961	0.978	0.985	0.984	0.999	0.996	1.006	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.188	1.356	0.963	0.919	0.968	0.995	1.002	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.137	1.373	0.977	0.923	0.986	0.996	0.995	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.150	1.373	0.981	0.934	0.985	0.991	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.167	1.324	0.951	0.938	0.979	0.993	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	9	9	10	9	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96
Selected		1.381	1.163	0.857	0.890	0.968	1.000	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.376	1.210	0.882	0.902	0.977	0.991	0.995	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.407	1.224	0.892	0.910	0.974	0.988	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.335	1.144	0.864	0.909	0.968	0.989	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.724	0.860	1.166	1.123	1.033	1.000	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.196	1.362	0.965	0.926	0.993	0.995	0.999	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.282	1.375	0.975	0.956	1.009	0.997	1.004	1.006	1.001	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.178	1.318	0.941	0.916	0.968	0.992	0.971	1.001	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.584	1.314	1.061	0.930	0.956	0.988	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.949	1.231	0.937	0.882	0.948	0.992	1.004	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.513	0.813	1.068	1.133	1.054	1.008	0.996	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 42

Texas Municipal League Intergovernmental Risk Pool
General Liability

Excess Claims
Gross of Deductibles As of June 30, 2024

Fund Year Ending 9/30	*Accident Date*	*Claim Number*	*Paid Losses & ALAE*	*Incurred Losses & ALAE*	*Effective Retention (4) - (9)*	*Excess Paid Loss & ALAE (3) - (5)*	*Recoverable Excess Paid Loss & ALAE*	*Excess Incd Loss & ALAE (4) - (5)*	*Recoverable Excess Incd Loss & ALAE*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1984	10/12/83	83-33-C183	1,026,186	1,026,186	300,000	726,186	726,186	726,186	726,186
1986	10/16/85	3470851939/A	553,417	553,417	500,000	53,417	53,417	53,417	53,417
	7/03/86	3470739060/A-D	608,147	608,147	500,000	108,147	108,147	108,147	108,147
			1,161,565	1,161,565	1,000,000	161,565	161,565	161,565	161,565
1988	4/16/88	34401-75509	1,492,014	1,492,014	310,611	1,181,402	1,181,402	1,181,402	1,181,402
	7/15/88	3470219394/A	1,523,034	1,523,034	394,653	1,128,381	1,128,381	1,128,381	1,128,381
			3,015,047	3,015,047	705,264	2,309,783	2,309,783	2,309,783	2,309,783
1989	5/12/89	Salinas - Laredo	1,320,572	1,320,572	500,000	820,572	804,452	820,572	804,452
1990	4/9/90	TML/9100002849	993,237	993,237	590,198	403,039	403,039	403,039	403,039
1991	12/27/90	TML/9100003644	681,054	681,054	544,843	136,211	136,211	136,211	136,211
1997	02/21/97	TML9700039163	1,228,476	1,228,476	1,228,476	-	-	-	-
Total			9,426,136	9,426,136	4,868,781	4,557,355	4,541,235	4,557,355	4,541,235

(1), (2), (3), (4), (7), (9) provided by TMLIRP
(5) Effective Retention is based on the Per Occurrence Retention and reflects special circumstances = Column (4) - Column (9)
(6) Excess Paid Loss = Column(3) - Column(5)
(8) Excess Incurred Loss = Column(4) - Column(5)

Exhibit 43

Texas Municipal League Intergovernmental Risk Pool
General Liability

Excess Incurred Loss Development
Gross of Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Gross Incurred Loss Ex 42*	*Gross Incurred Development Factors*	*Ultimate Incurred Loss (1) × (2)*	*Effective Retention Ex 44*	*Excess Ultimate Loss (3) - (4)*
	(1)	(2)	(3)	(4)	(5)
1983	-	1.000	-	-	-
1984	1,026	1.000	1,026	300	726
1985	-	1.000	-	-	-
1986	1,162	1.000	1,162	1,000	162
1987	-	1.000	-	-	-
1988	3,015	1.000	3,015	705	2,310
1989	1,321	1.000	1,321	500	821
1990	993	1.000	993	590	403
1991	681	1.000	681	545	136
1992	-	1.000	-	-	-
1993	-	1.000	-	-	-
1994	-	1.000	-	-	-
1995	-	1.000	-	-	-
1996	-	1.000	-	-	-
1997	1,228	1.000	1,228	1,228	-
1998	-	1.000	-	-	-
1999	-	1.000	-	-	-
2000	-	1.000	-	-	-
2001	-	1.000	-	-	-
2002	-	1.000	-	-	-
2003	-	1.000	-	-	-
2004	-	1.000	-	-	-
2005	-	1.000	-	-	-
2006	-	1.000	-	-	-
2007	-	1.000	-	-	-
2008	-	1.000	-	-	-
2009	-	1.000	-	-	-
2010	-	1.000	-	-	-
2011	-	1.000	-	-	-
2012	-	1.000	-	-	-
2013	-	1.000	-	-	-
2014	-	1.000	-	-	-
2015	-	1.000	-	-	-
2016	-	1.001	-	-	-
2017	-	1.004	-	-	-
2018	-	1.004	-	-	-
2019	-	0.992	-	-	-
2020	-	0.948	-	-	-
2021	-	0.882	-	-	-
2022	-	0.937	-	-	-
2023	-	1.231	-	-	-
2024	-	1.949	-	-	-
Total	9,426		9,426	4,869	4,557

(1) Excess Incurred Loss from Exhibit 42, Column (4)
(2) Gross Incurred Development Factors from Exhibit 41
(3) Ultimate Incurred Loss = Gross Incd Loss x Dev Factor = Column (1) x Column (2)
(4) Effective Retention from Exhibit 42, Column (5)
(5) Excess Ultimate Loss = Ult Incd Loss - Retention = Column (3) - Column (4)

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1983	619	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1984	2,448	0.00%	0	1.000	1.000	0.000	0	726	726	29.66%
1985	2,371	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1986	5,915	0.00%	0	1.000	1.000	0.000	0	162	162	2.73%
1987	4,658	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1988	6,225	14.05%	874	1.000	1.000	0.000	0	2,310	2,310	37.10%
1989	4,957	0.00%	0	1.000	1.000	0.000	0	804	804	16.23%
1990	4,104	0.00%	0	1.000	1.000	0.000	0	403	403	9.82%
1991	4,045	0.00%	0	1.000	1.000	0.000	0	136	136	3.37%
1992	3,448	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1993	6,775	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1994	6,324	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1995	5,496	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1996	5,317	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1997	6,768	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1998	5,669	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1999	3,583	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2000	6,509	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2001	6,688	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2002	5,616	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2003	5,068	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2004	5,605	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2005	4,964	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2006	4,855	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2007	6,460	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2008	7,245	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2009	5,119	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2010	5,024	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2011	7,492	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2012	5,851	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
General Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2013	4,784	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2014	7,086	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2015	7,417	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2016	7,294	0.00%	0	1.001	0.999	0.001	0	0	0	0.00%
2017	6,126	0.00%	0	1.004	0.996	0.004	0	0	0	0.00%
2018	6,170	0.00%	0	1.004	0.996	0.004	0	0	0	0.00%
2019	7,468	0.00%	0	0.992	1.008	-0.008	0	0	0	0.00%
2020	6,199	0.00%	0	0.948	1.054	-0.054	0	0	0	0.00%
2021	8,665	0.00%	0	0.882	1.133	-0.133	0	0	0	0.00%
2022	10,284	0.00%	0	0.937	1.068	-0.068	0	0	0	0.00%
2023	9,566	0.00%	0	1.231	0.813	0.187	0	0	0	0.00%
2024	10,116	0.00%	0	1.949	0.513	0.487	0	0	0	0.00%
Total	246,395		874				0	4,541	4,541	

(1) Unlimited Ultimate Losses from Exhibit 32, Column (8)
(2) Selected Loss Ratio determined from prior year results, Exhibit 44
(3) Expected Ultimate Losses = Column (1) x Column (2)
(4) Cumulative Development Factors from Exhibit 41
(5) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (4)
(6) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (5)
(7) Undeveloped Loss = Column (3) x Column (6)
(8) Cumulative Excess Incurred Loss from Exhibit 44, Column (9)
(9) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(7) + Column (8)
(10) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (9) / Column (1).

Exhibit 45

Texas Municipal League Intergovernmental Risk Pool
General Liability

Comparison of Ultimate Loss Estimates
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Incurred Loss Development Ex 43*	*Bornhuetter-Ferguson Using Incurred Loss Ex 44*	*Average of Results*	*Selected Ultimate Excess Loss*
	(1)	(2)	(3)	(4)
1983	-	-	-	-
1984	726	726	726	726
1985	-	-	-	-
1986	162	162	162	162
1987	-	-	-	-
1988	2,310	2,310	2,310	2,310
1989	821	804	813	813
1990	403	403	403	403
1991	136	136	136	136
1992	-	-	-	-
1993	-	-	-	-
1994	-	-	-	-
1995	-	-	-	-
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	-	-	-
2001	-	-	-	-
2002	-	-	-	-
2003	-	-	-	-
2004	-	-	-	-
2005	-	-	-	-
2006	-	-	-	-
2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	-	-	-
2015	-	-	-	-
2016	-	-	-	-
2017	-	-	-	-
2018	-	-	-	-
2019	-	-	-	-
2020	-	-	-	-
2021	-	-	-	-
2022	-	-	-	-
2023	-	-	-	-
2024	-	-	-	-
Total	4,557	4,541	4,549	4,549

Generally, the Selected Ultimate Loss is the average of the results of the two methods. Prior to 1995, actual results have been used when no excess losses have been incurred.

Exhibit 46

Texas Municipal League Intergovernmental Risk Pool
General Liability

Reinsurance Fund Losses
Total Limits - Gross As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Reported Excess Losses Ex 42*	*Ultimate Excess Losses Layer 1 Ex 45*	*Retention*	*Reinsurance Funds Parameters*	*Reinsurance Fund Losses*			*Ultimate Reinsurance Funds Losses (5)+(6)+(7)*
					Layer 1	*Layer 2*	*Layer 3*	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1998	0	0	1 Mil	20% 4M x 1M	0	0	0	0
1999	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2000	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2001	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2002	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2003	0	0	1 Mil	25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2004	0	0	1 Mil	30% 1M x 1M; 25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2005	0	0	2 Mil	18.33% 3M x s2M; 45% 5M x 5M	0	0	0	0
2006	0	0	2 Mil	22.5% 3M x 2M; 45% 5M x 5M	0	0	0	0
2007	0	0	3 Mil	22.5% 2M x 3M / 45% 5M x 5M	0	0	0	0
2008	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2009	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2010	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2011	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2012	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2013	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2014	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2015	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2016	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2017	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2018	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2019	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2020	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2021	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2022	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2023	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2024	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
Total	0	0			0	0	0	0

(1) Reported Excess Losses from Exhibit 42, Column (9)
(2) Ultimate Excess Losses from Exhibit 45, Column (4)
(3) Retention provided by TMLIRP
(4) Reinsurance Funds Parameters provided by TMLIRP

(5), (6), & (7) based on Funds Parameters in Column (4)
(8) = Column (5) + Column (6) + Column (7)

Exhibit 1A

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Summary of Liability for Retained Unpaid Claims
Net of Aggregate and Deductibles As of June 30, 2024
(In Thousands)

	Low Value	*Indicated Value*	*High Value*
Retained Ultimate Incurred Claims	260,890	282,498	294,238
Provision for Deductible Claims	-33,838	-33,838	-33,838
Retained Ultimate Incurred Claims Net of Deductible Losses	227,052	248,660	260,400
Retained Payments Net of Deductible	-190,789	-190,789	-190,789
Retained Liability Net of Deductible	36,263	57,872	69,611

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

Law Enforcement Liability

Determination of Future Claim Payments Based onLiability for Unpaid Claims as of 9/30/2024

Undiscounted Claim Payments

Claim Year Ending 9/30	*Liability For Unpaid Claims*	*Fiscal Year During Which Claims Are Paid*													
		2025	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*
2012 & Prior	32	16	16												
2013	19	6	6	6											
2014	167	42	42	42	42										
2015	2,540	508	508	508	508	508									
2016	72	12	12	12	12	12	12								
2017	573	292	47	47	47	47	47	47							
2018	2,298	600	865	139	139	139	139	139	139						
2019	4,212	1,946	592	853	137	137	137	137	137	137					
2020	4,786	2,295	1,151	350	504	81	81	81	81	81	81				
2021	9,136	3,846	2,537	1,272	387	558	89	89	89	89	89	89			
2022	11,880	4,695	3,025	1,995	1,000	304	438	70	70	70	70	70	70		
2023	11,807	2,445	3,700	2,383	1,572	788	240	346	55	55	55	55	55	55	
2024	13,362	790	2,604	3,939	2,538	1,674	840	255	368	59	59	59	59	59	59
Total Undiscounted Payments	60,882	17,493	15,103	11,546	6,886	4,248	2,022	1,164	940	492	355	274	185	114	59
Discount Factor:		0.9853	0.9566	0.9288	0.9017	0.8755	0.8500	0.8252	0.8012	0.7778	0.7552	0.7332	0.7118	0.6911	0.6710
Payout Pattern:															
Marginal %	1.06%	5.85%	19.28%	29.17%	18.79%	12.39%	6.22%	1.89%	2.72%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%
Cumulative %	1.06%	6.91%	26.19%	55.36%	74.15%	86.55%	92.8%	94.65%	97.38%	97.82%	98.25%	98.69%	99.13%	99.56%	100%
Ult LDF	94.016	14.463	3.818	1.806	1.349	1.155	1.078	1.056	1.027	1.009	1.006	1.004	1.003	1.001	1.000

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

Law Enforcement Liability

Claim Year Ending 9/30	*Discounted Unpaid Claims*	*Claim Payments Discounted at 3%*													
		Fiscal Year During Which Claims Are Paid													
		2025	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*	*2036*	*2037*	*2038*
2012 & Prior	31	16	15	0	0										
2013	18	6	6	6	0	0									
2014	157	41	40	39	38	0									
2015	2,361	501	486	472	458	445	0								
2016	66	12	11	11	11	10	10	0							
2017	538	288	45	43	42	41	40	39	0						
2018	2,138	592	827	129	125	121	118	114	111	0					
2019	3,965	1,918	567	792	123	120	116	113	110	106	0				
2020	4,538	2,261	1,101	325	455	71	69	67	65	63	61	0			
2021	8,659	3,789	2,427	1,181	349	488	76	74	72	70	68	66	0		
2022	11,237	4,626	2,893	1,853	902	267	373	58	56	55	53	52	50	0	
2023	11,007	2,409	3,539	2,214	1,418	690	204	285	44	43	42	41	39	38	0
2024	12,158	779	2,491	3,659	2,289	1,466	714	211	295	46	45	43	42	41	40
Discounted Payments	56,871	17,237	14,448	10,724	6,209	3,719	1,719	961	753	383	268	201	132	79	40

	Duration t														
t	Total	1	2	3	4	5	6	7	8	9	10	11	12	13	14
PV(t)	56,871	17,237	14,448	10,724	6,209	3,719	1,719	961	753	383	268	201	132	79	40

Macaulay Duration: t x PV(t) / Tot PV

2.748	0.303	0.508	0.566	0.437	0.327	0.181	0.118	0.106	0.061	0.047	0.039	0.028	0.018	0.010

Modified Macaulay Duration

Mac Dur / (1+int) 2.668

Exhibit 2A

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Summary of Ultimate Losses
Net of Aggregate and Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	Gross of Deductible *Low Ex 4*	*Point Ex 4*	*High Ex 4*	*Deductible Ex 21*	Net of Deductible *Low (1) - (4)*	*Point (2) - (4)*	*High (3) - (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1983	922	922	922	2	920	920	920
1984	899	899	899	44	855	855	855
1985	1,565	1,565	1,565	100	1,465	1,465	1,465
1986	1,222	1,222	1,222	255	967	967	967
1987	1,329	1,329	1,329	181	1,148	1,148	1,148
1988	1,855	1,855	1,855	382	1,473	1,473	1,473
1989	2,206	2,206	2,206	321	1,885	1,885	1,885
1990	2,622	2,622	2,622	241	2,381	2,381	2,381
1991	1,963	1,963	1,963	244	1,719	1,719	1,719
1992	3,439	3,439	3,439	507	2,932	2,932	2,932
1993	4,730	4,730	4,730	468	4,262	4,262	4,262
1994	3,869	3,869	3,869	922	2,947	2,947	2,947
1995	7,055	7,055	7,055	1,087	5,968	5,968	5,968
1996	5,755	5,755	5,755	1,006	4,748	4,748	4,748
1997	4,706	4,706	4,706	844	3,862	3,862	3,862
1998	4,753	4,753	4,753	625	4,128	4,128	4,128
1999	4,069	4,069	4,069	695	3,374	3,374	3,374
2000	6,974	6,974	6,974	839	6,135	6,135	6,135
2001	7,308	7,308	7,308	787	6,522	6,522	6,522
2002	5,474	5,474	5,474	786	4,688	4,688	4,688
2003	6,439	6,439	6,439	799	5,640	5,640	5,640
2004	4,675	4,675	4,675	1,241	3,434	3,434	3,434
2005	6,706	6,706	6,706	682	6,024	6,024	6,024
2006	7,531	7,531	7,531	1,003	6,528	6,528	6,528
2007	7,164	7,174	7,174	1,421	5,743	5,752	5,752
2008	6,696	6,717	6,717	885	5,811	5,833	5,833
2009	8,298	8,298	8,298	1,007	7,291	7,291	7,291
2010	7,368	7,369	7,369	950	6,418	6,418	6,419
2011	8,860	8,860	8,871	945	7,915	7,915	7,926
2012	5,794	5,794	5,810	829	4,965	4,965	4,981
2013	9,264	9,286	9,310	1,322	7,943	7,964	7,988
2014	8,625	8,743	8,743	851	7,775	7,892	7,892
2015	8,931	11,387	11,387	1,126	7,804	10,260	10,261
2016	6,565	6,567	6,673	792	5,774	5,775	5,882
2017	11,887	11,954	12,024	1,081	10,805	10,873	10,943
2018	8,520	10,201	10,215	969	7,551	9,232	9,245
2019	13,922	16,261	16,290	1,482	12,440	14,780	14,808
2020	7,447	10,308	10,323	1,049	6,397	9,258	9,274
2021	8,498	13,840	13,903	1,019	7,480	12,822	12,885
2022	13,049	15,298	16,790	1,455	11,594	13,842	15,334
2023	9,766	12,792	15,615	1,153	8,613	11,638	14,462
2024	12,168	13,582	20,657	1,441	10,728	12,141	19,216
Total	260,890	282,498	294,238	33,838	227,052	248,660	260,400

(1), (3) for 2000 and later are the minimum and maximum values produced by the six methods as summarized in Exhibit 4.
(2) = Selected Ultimate Loss from Exhibit 4
(4) = Selected Ultimate Deductible Loss from Exhibit 21
(5) Net of Deductible Low Estimate = Column (1) - Column (4)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(7) Net of Deductible High Estimate = Column (3) - Column (4)

Exhibit 2B

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Statistical Summary
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Loss*	*Ultimate Claim Counts*	*Ultimate Average Loss (1) / (2)*	*Exposure*	*Loss Per 100 Units Exposure (1) / (4)*	*Ultimate Premium*	*Loss Ratio (1) / (6)*	*Frequency Per 100 Units Exposure (2) / (4)*	*Avg Prem Per Exposure (6) / (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1983	922	38	24,260						
1984	899	60	14,982			384	234.10%		
1985	1,565	105	14,903			815	192.00%		
1986	1,222	124	9,859			1,827	66.91%		
1987	1,329	132	10,071			2,756	48.23%		
1988	1,855	154	12,047			3,469	53.48%		
1989	2,206	191	11,549			3,746	58.89%		
1990	2,622	186	14,099			4,599	57.02%		
1991	1,963	194	10,120			4,612	42.57%		
1992	3,439	289	11,900			5,131	67.03%		
1993	4,730	360	13,139			5,701	82.97%		
1994	3,869	359	10,776			7,202	53.72%		
1995	7,055	360	19,598			7,671	91.97%		
1996	5,755	360	15,985			8,026	71.70%		
1997	4,706	380	12,384			7,892	59.63%		
1998	4,753	312	15,233			6,880	69.08%		
1999	4,069	343	11,864			6,863	59.29%		
2000	6,974	331	21,069			7,002	99.60%		
2001	7,308	327	22,350	8,434	86.656	6,149	118.86%	3.877	729.084
2002	5,474	351	15,594	8,738	62.641	6,413	85.35%	4.017	733.930
2003	6,439	340	18,939	8,885	72.478	6,821	94.41%	3.827	767.733
2004	4,675	371	12,601	9,150	51.095	7,181	65.11%	4.055	784.797
2005	6,706	320	20,956	9,626	69.668	8,072	83.08%	3.324	838.613
2006	7,531	382	19,715	9,880	76.228	8,059	93.45%	3.866	815.689
2007	7,174	347	20,673	10,087	71.117	8,227	87.19%	3.440	815.636
2008	6,717	334	20,112	10,324	65.065	8,334	80.61%	3.235	807.192
2009	8,298	326	25,454	10,644	77.958	8,491	97.73%	3.063	797.683
2010	7,369	349	21,114	10,735	68.640	8,909	82.71%	3.251	829.886
2011	8,860	339	26,135	11,081	79.956	9,135	96.99%	3.059	824.380
2012	5,794	340	17,041	11,202	51.724	9,372	61.82%	3.035	836.682
2013	9,286	379	24,502	11,450	81.102	9,969	93.15%	3.310	870.645
2014	8,743	334	26,177	11,611	75.301	10,350	84.48%	2.877	891.352
2015	11,387	437	26,057	11,816	96.366	10,454	108.92%	3.698	884.725
2016	6,567	394	16,662	11,822	55.547	10,364	63.36%	3.334	876.680
2017	11,954	384	31,171	12,015	99.493	10,867	110.01%	3.192	904.397
2018	10,201	389	26,218	12,182	83.734	11,113	91.79%	3.194	912.187
2019	16,261	443	36,696	12,240	132.850	11,120	146.24%	3.620	908.449
2020	10,308	370	27,825	12,871	80.083	10,601	97.24%	2.878	823.591
2021	13,840	385	35,965	12,470	110.989	11,811	117.19%	3.086	947.127
2022	15,298	408	37,508	12,060	126.840	14,694	104.11%	3.382	1,218.359
2023	12,792	481	26,584	12,664	101.011	15,200	84.16%	3.800	1,200.267
2024	13,582	715	18,989	13,297	102.146	17,776	76.41%	5.379	1,336.900
Total	282,498	13,523		265,284	106.489			5.098	

(1) = Selected Ultimate Loss from Exhibit 4
(2) = Selected Claim Count from Exhibit 13
(3) = Ultimate Average Loss = Column (1) / Column (2)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(5) Loss Per Exposure = 100 x Column (1) / Column (4)
(6) Ultimate Premium provided by TMLIRP.
(7) Loss Ratio = Ult Loss / Ult Prem = Column (1) / Column (6).
(8) Frequency = Ult Claim Count / Exposure = 100 x Col (2) / Col (4).
(9) Avg Prem = Ult Prem / Exposure = 1000 x Column (6) / Column (4)

Exhibit 3

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Summary of Losses and Reserves
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*	*Total Reserves*
	(1)	(2)	(3)	(4)	(5)	*(2) + (4)*
1983	922	0	922	0	922	0
1984	899	0	899	0	899	0
1985	1,565	0	1,565	0	1,565	0
1986	1,222	0	1,222	0	1,222	0
1987	1,329	0	1,329	0	1,329	0
1988	1,855	0	1,855	0	1,855	0
1989	2,206	0	2,206	0	2,206	0
1990	2,622	0	2,622	0	2,622	0
1991	1,963	0	1,963	0	1,963	0
1992	3,439	0	3,439	0	3,439	0
1993	4,730	0	4,730	0	4,730	0
1994	3,869	0	3,869	0	3,869	0
1995	7,055	0	7,055	0	7,055	0
1996	5,755	0	5,755	0	5,755	0
1997	4,706	0	4,706	0	4,706	0
1998	4,753	0	4,753	0	4,753	0
1999	4,069	0	4,069	0	4,069	0
2000	6,974	0	6,974	0	6,974	0
2001	7,308	0	7,308	0	7,308	0
2002	5,474	0	5,474	0	5,474	0
2003	6,439	0	6,439	0	6,439	0
2004	4,675	0	4,675	0	4,675	0
2005	6,706	0	6,706	0	6,706	0
2006	7,531	0	7,531	0	7,531	0
2007	7,164	10	7,174	0	7,174	10
2008	6,696	22	6,717	0	6,717	22
2009	8,298	0	8,298	0	8,298	0
2010	7,368	0	7,368	1	7,369	1
2011	8,860	0	8,860	0	8,860	0
2012	5,794	0	5,794	0	5,794	0
2013	9,267	0	9,267	19	9,286	19
2014	8,577	172	8,749	-5	8,743	167
2015	8,847	2,512	11,359	28	11,387	2,540
2016	6,495	0	6,495	72	6,567	72
2017	11,382	222	11,603	351	11,954	573
2018	7,903	1,978	9,881	320	10,201	2,298
2019	12,049	3,640	15,690	572	16,261	4,212
2020	5,522	4,461	9,983	324	10,308	4,786
2021	4,705	8,368	13,073	767	13,840	9,136
2022	3,418	9,156	12,574	2,723	15,298	11,880
2023	985	3,146	4,131	8,661	12,792	11,807
2024	220	2,189	2,409	11,173	13,582	13,362
Total	221,616	35,876	257,493	25,005	282,498	60,882

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)

Exhibit 4

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss Estimates
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1983	922	922					922	922
1984	899	899	899	899			899	899
1985	1,565	1,565	1,565	1,565			1,565	1,565
1986	1,222	1,222	1,222	1,222			1,222	1,222
1987	1,329	1,329	1,329	1,329			1,329	1,329
1988	1,855	1,855	1,855	1,855			1,855	1,855
1989	2,206	2,206	2,206	2,206			2,206	2,206
1990	2,622	2,622	2,622	2,622			2,622	2,622
1991	1,963	1,963	1,963	1,963			1,963	1,963
1992	3,439	3,439	3,439	3,439			3,439	3,439
1993	4,730	4,730	4,730	4,730			4,730	4,730
1994	3,869	3,869	3,869	3,869			3,869	3,869
1995	7,055	7,055	7,055	7,055			7,055	7,055
1996	5,755	5,755	5,755	5,755			5,755	5,755
1997	4,706	4,706	4,706	4,706			4,706	4,706
1998	4,753	4,753	4,753	4,753			4,753	4,753
1999	4,069	4,069	4,069	4,069			4,069	4,069
2000	6,974	6,974	6,974	6,974			6,974	6,974
2001	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308
2002	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474
2003	6,439	6,439	6,439	6,439	6,439	6,439	6,439	6,439
2004	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675
2005	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706
2006	7,531	7,531	7,531	7,531	7,531	7,531	7,531	7,531
2007	7,164	7,174	7,164	7,174	7,164	7,174	7,169	7,174
2008	6,696	6,717	6,696	6,717	6,696	6,717	6,707	6,717
2009	8,298	8,298	8,298	8,298	8,298	8,298	8,298	8,298
2010	7,369	7,368	7,369	7,368	7,369	7,368	7,369	7,369
2011	8,871	8,860	8,871	8,860	8,871	8,860	8,865	8,860
2012	5,810	5,794	5,810	5,794	5,810	5,794	5,802	5,794
2013	9,307	9,265	9,310	9,264	9,307	9,265	9,286	9,286
2014	8,625	8,743	8,626	8,743	8,627	8,743	8,685	8,743
2015	8,931	11,386	8,954	11,387	8,957	11,387	10,167	11,387
2016	6,670	6,565	6,673	6,567	6,673	6,568	6,619	6,567
2017	12,024	11,907	11,975	11,887	12,024	11,910	11,954	11,954
2018	8,520	10,215	8,562	10,178	8,631	10,209	9,386	10,201
2019	13,922	16,290	13,936	16,206	14,232	16,288	15,146	16,261
2020	7,447	10,292	8,451	10,323	8,328	10,309	9,192	10,308
2021	8,498	13,903	9,922	13,771	10,487	13,847	11,738	13,840
2022	13,049	16,790	14,610	16,382	14,583	16,372	15,298	15,298
2023	14,245	9,766	15,615	13,200	12,595	11,328	12,792	12,792
2024	20,657	12,168	19,163	17,766	14,551	14,027	16,389	13,582
Total	274,172	279,569	277,151	287,031	211,337	222,596	278,928	282,498

Generally, the Selected Ultimate Loss is the average of the results of all six methods. For 2007, 2008, 2012, 2014, 2015, 2017 through 2021, and 2024, the selected amount is focused on the incurred methods.

Exhibit 5A

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	922	922	0	0.00%
1984	899	899	0	0.00%
1985	1,565	1,565	0	0.00%
1986	1,222	1,222	0	0.00%
1987	1,329	1,329	0	0.00%
1988	1,855	1,855	0	0.00%
1989	2,206	2,206	0	0.00%
1990	2,622	2,622	0	0.00%
1991	1,963	1,963	0	0.00%
1992	3,439	3,439	0	0.00%
1993	4,730	4,730	0	0.00%
1994	3,869	3,869	0	0.00%
1995	7,055	7,055	0	0.00%
1996	5,755	5,755	0	0.00%
1997	4,706	4,706	0	0.00%
1998	4,753	4,753	0	0.00%
1999	4,069	4,069	0	0.00%
2000	6,974	6,987	-13	-0.19%
2001	7,308	7,308	0	0.00%
2002	5,474	5,474	0	0.00%
2003	6,439	6,439	0	0.00%
2004	4,675	4,675	0	0.00%
2005	6,706	6,706	0	0.00%
2006	7,531	7,531	0	0.00%
2007	7,174	7,160	13	0.19%
2008	6,717	6,717	0	0.00%
2009	8,298	8,298	0	0.00%
2010	7,369	7,368	1	0.01%
2011	8,860	8,872	-12	-0.14%
2012	5,794	5,855	-61	-1.04%
2013	9,286	9,304	-18	-0.19%
2014	8,743	8,837	-94	-1.07%
2015	11,387	11,728	-341	-2.91%
2016	6,567	6,802	-236	-3.47%
2017	11,954	12,013	-59	-0.49%
2018	10,201	10,056	145	1.44%
2019	16,261	16,224	37	0.23%
2020	10,308	10,858	-550	-5.07%
2021	13,840	12,954	886	6.84%
2022	15,298	15,127	171	1.13%
2023	12,792	12,086	705	5.84%
2024	13,582			
Total	282,498	268,343	573	0.21%

(1) Selected Ultimate Loss from Exhibit 4, Column (8)
(2) Prior Ultimate Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)

Exhibit 5B

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Paid Loss to Prior Paid Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Paid Loss*	*Prior Paid Loss*	*Change in Paid Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	922	922	0	0.00%
1984	899	899	0	0.00%
1985	1,565	1,565	0	0.00%
1986	1,222	1,222	0	0.00%
1987	1,329	1,329	0	0.00%
1988	1,855	1,855	0	0.00%
1989	2,206	2,206	0	0.00%
1990	2,622	2,622	0	0.00%
1991	1,963	1,963	0	0.00%
1992	3,439	3,439	0	0.00%
1993	4,730	4,730	0	0.00%
1994	3,869	3,869	0	0.00%
1995	7,055	7,055	0	0.00%
1996	5,755	5,755	0	0.00%
1997	4,706	4,706	0	0.00%
1998	4,753	4,753	0	0.00%
1999	4,069	4,069	0	0.00%
2000	6,974	6,959	15	0.22%
2001	7,308	7,308	0	0.00%
2002	5,474	5,474	0	0.00%
2003	6,439	6,439	0	0.00%
2004	4,675	4,675	0	0.00%
2005	6,706	6,706	0	0.00%
2006	7,531	7,531	0	0.00%
2007	7,164	7,148	16	0.22%
2008	6,696	6,695	1	0.02%
2009	8,298	8,298	0	0.00%
2010	7,368	7,368	0	0.00%
2011	8,860	8,860	0	0.00%
2012	5,794	5,789	5	0.08%
2013	9,267	9,267	0	0.00%
2014	8,577	8,566	11	0.13%
2015	8,847	8,591	256	2.98%
2016	6,495	6,495	0	0.00%
2017	11,382	11,199	183	1.63%
2018	7,903	7,407	496	6.70%
2019	12,049	10,381	1,668	16.07%
2020	5,522	4,374	1,148	26.24%
2021	4,705	2,550	2,155	84.50%
2022	3,418	1,701	1,717	100.93%
2023	985	116	869	750.06%
2024	220			
Total	221,616	212,857	8,539	4.01%

(1) Paid Loss from Exhibit 4, Column (8)
(2) Prior Paid Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Paid Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)
(5) Selected Paid Loss from Exhibit 4, Column (8)

Exhibit 5C

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Case Incurred Loss to Prior Case Incd Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Case Incd Loss*	*Prior Case Incd Loss*	*Change in Case Incd Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	922	922	0	0.00%
1984	899	899	0	0.00%
1985	1,565	1,565	0	0.00%
1986	1,222	1,222	0	0.00%
1987	1,329	1,329	0	0.00%
1988	1,855	1,855	0	0.00%
1989	2,206	2,206	0	0.00%
1990	2,622	2,622	0	0.00%
1991	1,963	1,963	0	0.00%
1992	3,439	3,439	0	0.00%
1993	4,730	4,730	0	0.00%
1994	3,869	3,869	0	0.00%
1995	7,055	7,055	0	0.00%
1996	5,755	5,755	0	0.00%
1997	4,706	4,706	0	0.00%
1998	4,753	4,753	0	0.00%
1999	4,069	4,069	0	0.00%
2000	6,974	6,987	-13	-0.19%
2001	7,308	7,308	0	0.00%
2002	5,474	5,474	0	0.00%
2003	6,439	6,439	0	0.00%
2004	4,675	4,675	0	0.00%
2005	6,706	6,706	0	0.00%
2006	7,531	7,531	0	0.00%
2007	7,174	7,160	13	0.19%
2008	6,717	6,717	0	0.00%
2009	8,298	8,298	0	0.00%
2010	7,368	7,368	0	0.00%
2011	8,860	8,860	0	0.00%
2012	5,794	5,858	-64	-1.09%
2013	9,267	9,267	0	0.00%
2014	8,749	8,797	-48	-0.55%
2015	11,359	11,574	-215	-1.86%
2016	6,495	6,512	-17	-0.26%
2017	11,603	11,653	-50	-0.43%
2018	9,881	9,754	127	1.30%
2019	15,690	16,020	-331	-2.06%
2020	9,983	10,517	-534	-5.08%
2021	13,073	12,419	654	5.27%
2022	12,574	6,772	5,802	85.68%
2023	4,131	1,742	2,389	137.18%
2024	2,409			
Total	257,493	247,369	7,714	3.12%

(1) Case Incurred Loss from Exhibit 4, Column (8)
(2) Prior Case Incurred Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Case Incurred Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)
(5) Selected Case Incurred Loss from Exhibit 4, Column (8)

Exhibit 6

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Paid Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	922	1.000	1.000	922
1984	899	1.000	1.000	899
1985	1,565	1.000	1.000	1,565
1986	1,222	1.000	1.000	1,222
1987	1,329	1.000	1.000	1,329
1988	1,855	1.000	1.000	1,855
1989	2,206	1.000	1.000	2,206
1990	2,622	1.000	1.000	2,622
1991	1,963	1.000	1.000	1,963
1992	3,439	1.000	1.000	3,439
1993	4,730	1.000	1.000	4,730
1994	3,869	1.000	1.000	3,869
1995	7,055	1.000	1.000	7,055
1996	5,755	1.000	1.000	5,755
1997	4,706	1.000	1.000	4,706
1998	4,753	1.000	1.000	4,753
1999	4,069	1.000	1.000	4,069
2000	6,974	1.000	1.000	6,974
2001	7,308	1.000	1.000	7,308
2002	5,474	1.000	1.000	5,474
2003	6,439	1.000	1.000	6,439
2004	4,675	1.000	1.000	4,675
2005	6,706	1.000	1.000	6,706
2006	7,531	1.000	1.000	7,531
2007	7,164	1.000	1.000	7,164
2008	6,696	1.000	1.000	6,696
2009	8,298	1.000	1.000	8,298
2010	7,368	1.000	1.000	7,369
2011	8,860	1.001	1.001	8,871
2012	5,794	1.001	1.003	5,810
2013	9,267	1.002	1.004	9,307
2014	8,577	1.001	1.006	8,625
2015	8,847	1.004	1.009	8,931
2016	6,495	1.017	1.027	6,670
2017	11,382	1.029	1.056	12,024
2018	7,903	1.020	1.078	8,520
2019	12,049	1.072	1.155	13,922
2020	5,522	1.167	1.349	7,447
2021	4,705	1.339	1.806	8,498
2022	3,418	2.114	3.818	13,049
2023	985	3.788	14.463	14,245
2024	220	6.500	94.016	20,657
Total	221,616			274,172

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 16
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 7

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	922	1.000	1.000	922
1984	899	1.000	1.000	899
1985	1,565	1.000	1.000	1,565
1986	1,222	1.000	1.000	1,222
1987	1,329	1.000	1.000	1,329
1988	1,855	1.000	1.000	1,855
1989	2,206	1.000	1.000	2,206
1990	2,622	1.000	1.000	2,622
1991	1,963	1.000	1.000	1,963
1992	3,439	1.000	1.000	3,439
1993	4,730	1.000	1.000	4,730
1994	3,869	1.000	1.000	3,869
1995	7,055	1.000	1.000	7,055
1996	5,755	1.000	1.000	5,755
1997	4,706	1.000	1.000	4,706
1998	4,753	1.000	1.000	4,753
1999	4,069	1.000	1.000	4,069
2000	6,974	1.000	1.000	6,974
2001	7,308	1.000	1.000	7,308
2002	5,474	1.000	1.000	5,474
2003	6,439	1.000	1.000	6,439
2004	4,675	1.000	1.000	4,675
2005	6,706	1.000	1.000	6,706
2006	7,531	1.000	1.000	7,531
2007	7,174	1.000	1.000	7,174
2008	6,717	1.000	1.000	6,717
2009	8,298	1.000	1.000	8,298
2010	7,368	1.000	1.000	7,368
2011	8,860	1.000	1.000	8,860
2012	5,794	1.000	1.000	5,794
2013	9,267	1.000	1.000	9,265
2014	8,749	1.000	0.999	8,743
2015	11,359	1.003	1.002	11,386
2016	6,495	1.008	1.011	6,565
2017	11,603	1.015	1.026	11,907
2018	9,881	1.007	1.034	10,215
2019	15,690	1.004	1.038	16,290
2020	9,983	0.993	1.031	10,292
2021	13,073	1.032	1.064	13,903
2022	12,574	1.256	1.335	16,790
2023	4,131	1.771	2.364	9,766
2024	2,409	2.137	5.051	12,168
Total	257,493			279,569

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 17
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 8

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	6,149	1.189	7,308	1.000	1.000	1.000	0.000	-	7,308	7,308	1.189
2002	6,413	0.854	5,474	1.000	1.000	1.000	0.000	-	5,474	5,474	0.854
2003	6,821	0.944	6,439	1.000	1.000	1.000	0.000	-	6,439	6,439	0.944
2004	7,181	0.651	4,675	1.000	1.000	1.000	0.000	-	4,675	4,675	0.651
2005	8,072	0.831	6,706	1.000	1.000	1.000	0.000	-	6,706	6,706	0.831
2006	8,059	0.935	7,531	1.000	1.000	1.000	0.000	-	7,531	7,531	0.935
2007	8,227	0.866	7,126	1.000	1.000	1.000	0.000	-	7,164	7,164	0.871
2008	8,334	0.806	6,717	1.000	1.000	1.000	0.000	-	6,696	6,696	0.803
2009	8,491	0.977	8,298	1.000	1.000	1.000	0.000	-	8,298	8,298	0.977
2010	8,909	0.828	7,379	1.000	1.000	1.000	0.000	2	7,368	7,369	0.827
2011	9,135	0.972	8,876	1.001	1.001	0.999	0.001	11	8,860	8,871	0.971
2012	9,372	0.624	5,850	1.001	1.003	0.997	0.003	16	5,794	5,810	0.620
2013	9,969	0.992	9,889	1.002	1.004	0.996	0.004	42	9,267	9,310	0.934
2014	10,350	0.841	8,702	1.001	1.006	0.994	0.006	49	8,577	8,626	0.833
2015	10,454	1.095	11,442	1.004	1.009	0.991	0.009	108	8,847	8,954	0.857
2016	10,364	0.653	6,769	1.017	1.027	0.974	0.026	177	6,495	6,673	0.644
2017	10,867	1.022	11,104	1.029	1.056	0.947	0.053	594	11,382	11,975	1.102
2018	11,113	0.819	9,098	1.020	1.078	0.928	0.072	658	7,903	8,562	0.770
2019	11,120	1.261	14,022	1.072	1.155	0.865	0.135	1,886	12,049	13,936	1.253
2020	10,601	1.069	11,332	1.167	1.349	0.742	0.258	2,929	5,522	8,451	0.797
2021	11,811	0.990	11,687	1.339	1.806	0.554	0.446	5,217	4,705	9,922	0.840
2022	14,694	1.032	15,164	2.114	3.818	0.262	0.738	11,192	3,418	14,610	0.994
2023	15,200	1.034	15,717	3.788	14.463	0.069	0.931	14,630	985	15,615	1.027
2024	17,776	1.077	19,147	6.500	94.016	0.011	0.989	18,944	220	19,163	1.078
Total	239,480		226,455					56,456	161,682	218,138	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid Loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 9

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	6,149	1.189	7,308	1.000	1.000	1.000	0.000	-	7,308	7,308	1.189
2002	6,413	0.854	5,474	1.000	1.000	1.000	0.000	-	5,474	5,474	0.854
2003	6,821	0.944	6,439	1.000	1.000	1.000	0.000	-	6,439	6,439	0.944
2004	7,181	0.651	4,675	1.000	1.000	1.000	0.000	-	4,675	4,675	0.651
2005	8,072	0.831	6,706	1.000	1.000	1.000	0.000	-	6,706	6,706	0.831
2006	8,059	0.935	7,531	1.000	1.000	1.000	0.000	-	7,531	7,531	0.935
2007	8,227	0.866	7,126	1.000	1.000	1.000	0.000	-	7,174	7,174	0.872
2008	8,334	0.806	6,717	1.000	1.000	1.000	0.000	-	6,717	6,717	0.806
2009	8,491	0.977	8,298	1.000	1.000	1.000	0.000	-	8,298	8,298	0.977
2010	8,909	0.828	7,379	1.000	1.000	1.000	0.000	-	7,368	7,368	0.827
2011	9,135	0.972	8,876	1.000	1.000	1.000	0.000	-	8,860	8,860	0.970
2012	9,372	0.624	5,850	1.000	1.000	1.000	0.000	-	5,794	5,794	0.618
2013	9,969	0.992	9,889	1.000	1.000	1.000	0.000	(3)	9,267	9,264	0.929
2014	10,350	0.841	8,702	1.000	0.999	1.001	-0.001	(5)	8,749	8,743	0.845
2015	10,454	1.095	11,442	1.003	1.002	0.998	0.002	28	11,359	11,387	1.089
2016	10,364	0.653	6,769	1.008	1.011	0.989	0.011	72	6,495	6,567	0.634
2017	10,867	1.022	11,104	1.015	1.026	0.974	0.026	283	11,603	11,887	1.094
2018	11,113	0.819	9,098	1.007	1.034	0.967	0.033	297	9,881	10,178	0.916
2019	11,120	1.261	14,022	1.004	1.038	0.963	0.037	517	15,690	16,206	1.457
2020	10,601	1.069	11,332	0.993	1.031	0.970	0.030	340	9,983	10,323	0.974
2021	11,811	0.990	11,687	1.032	1.064	0.940	0.060	698	13,073	13,771	1.166
2022	14,694	1.032	15,164	1.256	1.335	0.749	0.251	3,807	12,574	16,382	1.115
2023	15,200	1.034	15,717	1.771	2.364	0.423	0.577	9,069	4,131	13,200	0.868
2024	17,776	1.077	19,147	2.137	5.051	0.198	0.802	15,357	2,409	17,766	0.999
Total	239,480		226,455					30,460	197,559	228,018	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 10

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	8,434	866.564	7,308	1.000	1.000	1.000	0.000	-	7,308	7,308	866.564
2002	8,738	626.413	5,474	1.000	1.000	1.000	0.000	-	5,474	5,474	626.413
2003	8,885	724.782	6,439	1.000	1.000	1.000	0.000	-	6,439	6,439	724.782
2004	9,150	510.945	4,675	1.000	1.000	1.000	0.000	-	4,675	4,675	510.945
2005	9,626	696.681	6,706	1.000	1.000	1.000	0.000	-	6,706	6,706	696.681
2006	9,880	762.284	7,531	1.000	1.000	1.000	0.000	-	7,531	7,531	762.284
2007	10,087	709.846	7,160	1.000	1.000	1.000	0.000	-	7,164	7,164	710.212
2008	10,324	650.647	6,717	1.000	1.000	1.000	0.000	-	6,696	6,696	648.539
2009	10,644	779.581	8,298	1.000	1.000	1.000	0.000	-	8,298	8,298	779.581
2010	10,735	686.310	7,368	1.000	1.000	1.000	0.000	2	7,368	7,369	686.474
2011	11,081	800.681	8,872	1.001	1.001	0.999	0.001	11	8,860	8,871	800.552
2012	11,202	522.657	5,855	1.001	1.003	0.997	0.003	16	5,794	5,810	518.670
2013	11,450	812.582	9,304	1.002	1.004	0.996	0.004	40	9,267	9,307	812.847
2014	11,611	761.116	8,837	1.001	1.006	0.994	0.006	50	8,577	8,627	742.955
2015	11,816	992.560	11,728	1.004	1.009	0.991	0.009	110	8,847	8,957	758.038
2016	11,822	575.414	6,802	1.017	1.027	0.974	0.026	178	6,495	6,673	564.502
2017	12,015	999.834	12,013	1.029	1.056	0.947	0.053	642	11,382	12,024	1,000.699
2018	12,182	825.468	10,056	1.020	1.078	0.928	0.072	728	7,903	8,631	708.476
2019	12,240	1,325.485	16,224	1.072	1.155	0.865	0.135	2,183	12,049	14,232	1,162.703
2020	12,871	843.583	10,858	1.167	1.349	0.742	0.258	2,807	5,522	8,328	647.056
2021	12,470	1,038.837	12,954	1.339	1.806	0.554	0.446	5,783	4,705	10,487	841.013
2022	12,060	1,254.239	15,127	2.114	3.818	0.262	0.738	11,165	3,418	14,583	1,209.114
2023	12,664	984.888	12,472	3.788	14.463	0.069	0.931	11,610	985	12,595	994.569
2024	13,297	1,089.406	14,486	6.500	94.016	0.011	0.989	14,331	220	14,551	1,094.343
Total	265,284		223,267					49,655	161,682	211,337	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 11

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	8,434	866.564	7,308	1.000	1.000	1.000	0.000	-	7,308	7,308	866.564
2002	8,738	626.413	5,474	1.000	1.000	1.000	0.000	-	5,474	5,474	626.413
2003	8,885	724.782	6,439	1.000	1.000	1.000	0.000	-	6,439	6,439	724.782
2004	9,150	510.945	4,675	1.000	1.000	1.000	0.000	-	4,675	4,675	510.945
2005	9,626	696.681	6,706	1.000	1.000	1.000	0.000	-	6,706	6,706	696.681
2006	9,880	762.284	7,531	1.000	1.000	1.000	0.000	-	7,531	7,531	762.284
2007	10,087	709.846	7,160	1.000	1.000	1.000	0.000	-	7,174	7,174	711.169
2008	10,324	650.647	6,717	1.000	1.000	1.000	0.000	-	6,717	6,717	650.647
2009	10,644	779.581	8,298	1.000	1.000	1.000	0.000	-	8,298	8,298	779.581
2010	10,735	686.310	7,368	1.000	1.000	1.000	0.000	-	7,368	7,368	686.325
2011	11,081	800.681	8,872	1.000	1.000	1.000	0.000	-	8,860	8,860	799.562
2012	11,202	522.657	5,855	1.000	1.000	1.000	0.000	-	5,794	5,794	517.244
2013	11,450	812.582	9,304	1.000	1.000	1.000	0.000	(3)	9,267	9,265	809.131
2014	11,611	761.116	8,837	1.000	0.999	1.001	-0.001	(5)	8,749	8,743	753.004
2015	11,816	992.560	11,728	1.003	1.002	0.998	0.002	28	11,359	11,387	963.703
2016	11,822	575.414	6,802	1.008	1.011	0.989	0.011	73	6,495	6,568	555.553
2017	12,015	999.834	12,013	1.015	1.026	0.974	0.026	307	11,603	11,910	991.210
2018	12,182	825.468	10,056	1.007	1.034	0.967	0.033	328	9,881	10,209	838.050
2019	12,240	1,325.485	16,224	1.004	1.038	0.963	0.037	598	15,690	16,288	1,330.641
2020	12,871	843.583	10,858	0.993	1.031	0.970	0.030	325	9,983	10,309	800.900
2021	12,470	1,038.837	12,954	1.032	1.064	0.940	0.060	774	13,073	13,847	1,110.401
2022	12,060	1,254.239	15,127	1.256	1.335	0.749	0.251	3,798	12,574	16,372	1,357.497
2023	12,664	984.888	12,472	1.771	2.364	0.423	0.577	7,197	4,131	11,328	894.504
2024	13,297	1,089.406	14,486	2.137	5.051	0.198	0.802	11,618	2,409	14,027	1,054.907
Total	265,284		223,267					25,037	197,559	222,596	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 12

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Summary of Claim Counts
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claims*	*Open Claims*	*Reported Claims (1) + (2)*	*IBNR Claims*	*Ultimate Claims (3) + (4)*
	(1)	(2)	(3)	(4)	(5)
1983	38	-	38	-	38
1984	60	-	60	-	60
1985	105	-	105	-	105
1986	124	-	124	-	124
1987	132	-	132	-	132
1988	154	-	154	-	154
1989	191	-	191	-	191
1990	186	-	186	-	186
1991	194	-	194	-	194
1992	289	-	289	-	289
1993	360	-	360	-	360
1994	359	-	359	-	359
1995	360	-	360	-	360
1996	360	-	360	-	360
1997	380	-	380	-	380
1998	312	-	312	-	312
1999	343	-	343	-	343
2000	331	-	331	-	331
2001	327	-	327	-	327
2002	351	-	351	-	351
2003	340	-	340	-	340
2004	371	-	371	-	371
2005	320	-	320	-	320
2006	382	-	382	-	382
2007	346	1	347	-	347
2008	333	1	334	-	334
2009	326	-	326	-	326
2010	349	-	349	-	349
2011	339	-	339	-	339
2012	340	-	340	-	340
2013	379	-	379	-	379
2014	333	1	334	-	334
2015	434	3	437	-	437
2016	394	-	394	0	394
2017	377	6	383	1	384
2018	376	12	388	1	389
2019	415	25	440	3	443
2020	337	28	365	5	370
2021	316	59	375	10	385
2022	303	75	378	30	408
2023	292	61	353	128	481
2024	180	62	242	473	715
Total	12,538	334	12,872	651	13,523

(1), (2) Open and Closed Claim Counts provided by TMLIRP.
(3) Reported Claims = Open Claims + Closed Claims = Col (1) + Col (2)
(4) IBNR Claims = Ultimate Claims - Reported Claims = Col (5) - Col (3)
(5) Ultimate Claims from Exhibit 13, Column (3)

Exhibit 13

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Claims Estimates
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claim Development*	*Reported Claim Development*	*Ultimate Claim Counts*
	(1)	(2)	(3)
1983	38	38	38
1984	60	60	60
1985	105	105	105
1986	124	124	124
1987	132	132	132
1988	154	154	154
1989	191	191	191
1990	186	186	186
1991	194	194	194
1992	289	289	289
1993	360	360	360
1994	359	359	359
1995	360	360	360
1996	360	360	360
1997	380	380	380
1998	312	312	312
1999	343	343	343
2000	331	331	331
2001	327	327	327
2002	351	351	351
2003	340	340	340
2004	371	371	371
2005	320	320	320
2006	382	382	382
2007	346	347	347
2008	333	334	334
2009	326	326	326
2010	349	349	349
2011	339	339	339
2012	340	340	340
2013	379	379	379
2014	334	334	334
2015	436	437	437
2016	397	394	394
2017	382	384	384
2018	383	389	389
2019	432	443	443
2020	366	370	370
2021	370	385	385
2022	397	408	408
2023	462	481	481
2024	557	715	715
Total	13,296	13,523	13,523

(1) From Closed Claim Development, Exhibit 14, Column (4)
(2) From Reported Claim Development, Exhibit 15, Column (4)
(3) Ultimate Claim Counts = Reported Claim Development

Exhibit 14

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Claim Counts Based on Closed Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Closed Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	38	1.000	1.000	38
1984	60	1.000	1.000	60
1985	105	1.000	1.000	105
1986	124	1.000	1.000	124
1987	132	1.000	1.000	132
1988	154	1.000	1.000	154
1989	191	1.000	1.000	191
1990	186	1.000	1.000	186
1991	194	1.000	1.000	194
1992	289	1.000	1.000	289
1993	360	1.000	1.000	360
1994	359	1.000	1.000	359
1995	360	1.000	1.000	360
1996	360	1.000	1.000	360
1997	380	1.000	1.000	380
1998	312	1.000	1.000	312
1999	343	1.000	1.000	343
2000	331	1.000	1.000	331
2001	327	1.000	1.000	327
2002	351	1.000	1.000	351
2003	340	1.000	1.000	340
2004	371	1.000	1.000	371
2005	320	1.000	1.000	320
2006	382	1.000	1.000	382
2007	346	1.000	1.000	346
2008	333	1.000	1.000	333
2009	326	1.000	1.000	326
2010	349	1.000	1.000	349
2011	339	1.000	1.000	339
2012	340	1.000	1.000	340
2013	379	1.000	1.000	379
2014	333	1.001	1.002	334
2015	434	1.003	1.005	436
2016	394	1.004	1.009	397
2017	377	1.003	1.012	382
2018	376	1.006	1.019	383
2019	415	1.023	1.042	432
2020	337	1.044	1.087	366
2021	316	1.075	1.169	370
2022	303	1.119	1.309	397
2023	292	1.208	1.581	462
2024	180	1.959	3.097	557
Total	12,538			13,296

(1) Closed claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 18
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 15

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Claim Counts Based on Reported Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Reported Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	38	1.000	1.000	38
1984	60	1.000	1.000	60
1985	105	1.000	1.000	105
1986	124	1.000	1.000	124
1987	132	1.000	1.000	132
1988	154	1.000	1.000	154
1989	191	1.000	1.000	191
1990	186	1.000	1.000	186
1991	194	1.000	1.000	194
1992	289	1.000	1.000	289
1993	360	1.000	1.000	360
1994	359	1.000	1.000	359
1995	360	1.000	1.000	360
1996	360	1.000	1.000	360
1997	380	1.000	1.000	380
1998	312	1.000	1.000	312
1999	343	1.000	1.000	343
2000	331	1.000	1.000	331
2001	327	1.000	1.000	327
2002	351	1.000	1.000	351
2003	340	1.000	1.000	340
2004	371	1.000	1.000	371
2005	320	1.000	1.000	320
2006	382	1.000	1.000	382
2007	347	1.000	1.000	347
2008	334	1.000	1.000	334
2009	326	1.000	1.000	326
2010	349	1.000	1.000	349
2011	339	1.000	1.000	339
2012	340	1.000	1.000	340
2013	379	1.000	1.000	379
2014	334	1.000	1.000	334
2015	437	1.000	1.000	437
2016	394	1.000	1.000	394
2017	383	1.001	1.001	384
2018	388	1.001	1.003	389
2019	440	1.004	1.007	443
2020	365	1.008	1.015	370
2021	375	1.011	1.026	385
2022	378	1.051	1.079	408
2023	353	1.263	1.363	481
2024	242	2.168	2.956	715
Total	12,872			13,523

(1) Reported claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 19
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922
1984	0	0	0	0	0	0	0	0	0	0	883	888	889	889	900	900	900	900	900	900	900	900	900	900	899	899
1985	0	0	0	0	0	0	0	0	0	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,565
1986	0	0	0	0	0	0	0	0	1,221	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,221	1,221	1,221	1,222
1987	0	0	0	0	0	0	0	1,311	1,327	1,329	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,329
1988	0	0	0	0	0	0	1,844	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855
1989	0	0	0	0	0	2,039	2,083	2,130	2,147	2,184	2,204	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1990	0	0	0	0	2,135	2,553	2,601	2,616	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,622	2,622	2,622	2,622
1991	0	0	0	1,198	1,423	1,655	1,703	1,729	1,895	1,913	1,937	1,959	1,961	1,962	1,962	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963
1992	0	0	1,860	2,585	2,961	3,236	3,256	3,335	3,361	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439
1993	0	929	2,599	3,780	4,410	4,620	4,629	4,634	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730
1994	64	477	1,341	3,045	3,522	3,768	3,821	3,843	3,851	3,866	3,867	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869
1995	86	800	2,540	3,989	4,963	6,305	7,051	7,059	7,059	7,059	7,059	7,059	7,059	7,058	7,057	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055
1996	169	1,477	3,356	4,324	5,116	5,273	5,513	5,720	5,754	5,763	5,763	5,763	5,763	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755
1997	92	974	2,547	3,614	4,183	4,660	4,684	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706
1998	108	676	1,355	2,121	2,909	3,263	3,751	4,754	4,743	4,743	4,751	4,752	4,752	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753
1999	83	582	2,033	3,170	3,706	4,025	4,049	4,068	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069
2000	134	999	2,658	4,977	5,694	6,104	6,439	6,448	6,451	6,458	6,469	6,472	6,613	6,614	6,844	6,844	6,845	6,846	6,895	6,913	6,924	6,924	6,949	6,971	6,974	0
2001	122	1,116	2,903	5,554	6,690	6,991	7,146	7,671	7,678	7,678	7,678	7,538	7,538	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	0	0
2002	99	1,455	2,380	4,244	4,914	5,123	5,245	5,442	5,471	5,471	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	0	0	0
2003	134	1,063	3,627	5,202	5,671	5,811	6,403	6,404	6,423	6,435	6,436	6,438	6,438	6,439	6,439	6,439	6,439	6,439	6,439	6,439	6,439	6,439	0	0	0	0
2004	104	779	2,070	3,628	4,469	4,648	4,668	4,672	4,672	4,672	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	0	0	0	0	0
2005	173	1,094	3,139	4,625	6,247	6,624	6,671	6,688	6,689	6,689	6,689	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	0	0	0	0	0	0
2006	701	1,555	3,178	5,189	5,977	6,328	6,823	6,987	7,127	7,273	7,300	7,434	7,504	7,531	7,531	7,531	7,531	7,531	7,531	0	0	0	0	0	0	0
2007	153	937	3,162	5,206	5,865	6,058	6,421	6,547	6,571	6,760	7,003	7,056	7,057	7,089	7,126	7,136	7,149	7,164	0	0	0	0	0	0	0	0
2008	118	1,493	3,682	5,620	6,128	6,344	6,424	6,440	6,506	6,690	6,690	6,690	6,690	6,694	6,694	6,695	6,696	0	0	0	0	0	0	0	0	0
2009	236	1,082	3,107	5,445	6,436	7,372	7,993	8,116	8,239	8,298	8,298	8,298	8,298	8,298	8,298	8,298	0	0	0	0	0	0	0	0	0	0
2010	138	1,227	4,192	5,917	6,565	6,751	6,825	6,862	7,363	7,368	7,368	7,368	7,368	7,368	7,368	0	0	0	0	0	0	0	0	0	0	0
2011	369	1,033	2,605	5,049	5,787	6,037	6,220	6,233	6,389	6,635	8,860	8,860	8,860	8,860	0	0	0	0	0	0	0	0	0	0	0	0
2012	185	1,263	2,840	4,719	5,285	5,370	5,635	5,659	5,670	5,729	5,757	5,789	5,794	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	194	1,675	4,471	6,897	8,148	8,921	9,111	9,154	9,267	9,267	9,267	9,267	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	228	1,188	3,245	5,396	6,353	6,764	7,202	7,603	8,460	8,567	8,577	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	236	1,276	3,296	5,179	6,511	7,952	8,176	8,412	8,644	8,847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	137	832	3,610	5,444	5,897	6,081	6,440	6,495	6,495	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	264	1,046	4,165	6,933	8,785	10,610	11,223	11,382	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	199	1,065	3,250	4,858	6,030	7,497	7,903	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	349	1,103	4,088	8,056	10,769	12,049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	201	1,321	2,410	4,725	5,522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	198	1,083	3,212	4,705	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	439	2,070	3,418	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	202	985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.006	1.001	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
1985	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026
1986	1.000									0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001
1987	1.000								1.012	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
1988	1.000							1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000						1.022	1.023	1.008	1.017	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000					1.196	1.019	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1991	1.000				1.188	1.163	1.029	1.015	1.096	1.009	1.013	1.011	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000			1.390	1.145	1.093	1.006	1.024	1.008	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000		2.798	1.454	1.167	1.048	1.002	1.001	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	7.453	2.811	2.271	1.157	1.070	1.014	1.006	1.002	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	9.302	3.175	1.570	1.244	1.270	1.118	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	8.740	2.272	1.288	1.183	1.031	1.046	1.038	1.006	1.002	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	10.587	2.615	1.419	1.157	1.114	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	6.259	2.004	1.565	1.372	1.122	1.150	1.267	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	7.012	3.493	1.559	1.169	1.086	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	7.455	2.661	1.872	1.144	1.072	1.055	1.001	1.001	1.001	1.002	1.001	1.022	1.000	1.035	1.000	1.000	1.000	1.007	1.003	1.002	1.000	1.004	1.003		
2001	1.000	9.148	2.601	1.913	1.205	1.045	1.022	1.074	1.001	1.000	1.000	0.982	1.000	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	14.697	1.636	1.783	1.158	1.043	1.024	1.038	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	7.933	3.412	1.434	1.090	1.025	1.102	1.000	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	7.490	2.657	1.753	1.232	1.040	1.004	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	6.324	2.870	1.473	1.351	1.060	1.007	1.003	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.218	2.044	1.633	1.152	1.059	1.078	1.024	1.020	1.020	1.004	1.018	1.009	1.004	1.000	1.000	1.000	1.000								
2007	1.000	6.108	3.375	1.646	1.127	1.033	1.060	1.020	1.004	1.029	1.036	1.008	1.000	1.004	1.005	1.001	1.002									
2008	1.000	12.704	2.466	1.526	1.090	1.035	1.013	1.003	1.010	1.028	1.000	1.000	1.000	1.001	1.000	1.000										
2009	1.000	4.580	2.873	1.753	1.182	1.145	1.084	1.015	1.015	1.007	1.000	1.000	1.000	1.000	1.000											
2010	1.000	8.889	3.417	1.412	1.109	1.028	1.011	1.005	1.073	1.001	1.000	1.000	1.000	1.000												
2011	1.000	2.799	2.521	1.938	1.146	1.043	1.030	1.002	1.025	1.038	1.335	1.000	1.000													
2012	1.000	6.827	2.248	1.662	1.120	1.016	1.049	1.004	1.002	1.010	1.005	1.006														
2013	1.000	8.622	2.670	1.543	1.181	1.095	1.021	1.005	1.012	1.000	1.000															
2014	1.000	5.210	2.733	1.663	1.177	1.065	1.065	1.056	1.113	1.013																
2015	1.000	5.396	2.584	1.571	1.257	1.221	1.028	1.029	1.027																	
2016	1.000	6.073	4.337	1.508	1.083	1.031	1.059	1.009																		
2017	1.000	3.968	3.982	1.664	1.267	1.208	1.058																			
2018	1.000	5.360	3.051	1.495	1.241	1.243																				
2019	1.000	3.164	3.706	1.971	1.337																					
2020	1.000	6.572	1.824	1.961																						
2021	1.000	5.477	2.966																							
2022	1.000	4.711																								
2023	1.000																									

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	5.858	2.742	1.635	1.202	1.106	1.054	1.029	1.024	1.018	1.022	1.007	1.002	0.999	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Average	1.000	6.934	2.821	1.645	1.187	1.093	1.041	1.024	1.016	1.007	1.014	1.001	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Truncated	1.000	6.821	2.808	1.635	1.184	1.089	1.038	1.015	1.013	1.006	1.003	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	5.835	2.687	1.619	1.183	1.089	1.040	1.022	1.015	1.007	1.011	1.001	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Trunc Last 8	1.000	5.164	3.170	1.652	1.207	1.110	1.041	1.011	1.027	1.015	1.007	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	5.090	3.148	1.672	1.208	1.115	1.040	1.016	1.035	1.016	1.047	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	4.780	2.802	1.661	1.222	1.129	1.045	1.016	1.034	1.014	1.042	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Last 7	1.000	5.046	3.207	1.690	1.221	1.126	1.044	1.016	1.038	1.014	1.054	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Trunc Last 6	1.000	4.879	3.426	1.676	1.236	1.147	1.049	1.012	1.035	1.008	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	4.875	3.311	1.695	1.227	1.144	1.047	1.017	1.042	1.012	1.057	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000
Last 5	1.000	5.057	3.106	1.720	1.237	1.154	1.046	1.020	1.036	1.012	1.068	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000
Last 4	1.000	4.981	2.887	1.773	1.232	1.176	1.052	1.024	1.039	1.015	1.085	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000
Agg Last 4	1.000	5.247	2.354	1.724	1.266	1.151	1.050	1.026	1.038	1.012	1.075	1.001	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000
Wtd Avg	1.000	5.138	2.725	1.892	1.290	1.204	1.054	1.021	1.050	1.009	1.046	1.003	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.002	1.000	1.000
Geometric	1.000	7.494	2.594	1.608	1.192	1.089	1.039	1.027	1.009	1.004	1.001	1.001	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Selected	1.000	4.875	3.426	1.676	1.227	1.147	1.047	1.012	1.035	1.012	1.001	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		5.102	3.330	1.602	1.201	1.100	1.042	1.011	1.031	1.014	1.010	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		5.089	3.368	1.574	1.181	1.059	1.034	1.007	1.016	1.019	1.010	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		4.862	3.109	1.602	1.161	1.058	1.043	1.006	1.014	1.021	1.001	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	9	9	10	9	10	9	9	10	9	9	10	10	10	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97
Selected		43.957	9.016	2.632	1.570	1.279	1.115	1.066	1.053	1.018	1.007	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		40.253	7.889	2.369	1.479	1.231	1.120	1.074	1.063	1.030	1.016	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		36.928	7.257	2.155	1.369	1.159	1.095	1.059	1.051	1.035	1.016	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		32.483	6.681	2.149	1.342	1.156	1.093	1.047	1.041	1.027	1.006	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.023	0.111	0.380	0.637	0.782	0.897	0.938	0.949	0.982	0.993	0.995	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		5.046	3.148	1.690	1.227	1.144	1.046	1.016	1.036	1.014	1.054	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
High Value:		5.247	3.426	1.773	1.266	1.176	1.052	1.026	1.042	1.016	1.085	1.005	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.000	1.000
Low Value:		4.780	2.354	1.652	1.207	1.110	1.040	1.011	1.027	1.008	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	6.500	3.788	2.114	1.339	1.167	1.072	1.020	1.029	1.017	1.004	1.001	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	94.02	14.463	3.818	1.806	1.349	1.155	1.078	1.056	1.027	1.009	1.006	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.011	0.069	0.262	0.554	0.742	0.865	0.928	0.947	0.974	0.991	0.994	0.996	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922
1984	0	0	0	0	0	0	0	0	0	0	888	896	896	896	910	900	900	900	900	900	900	900	900	900	899	899
1985	0	0	0	0	0	0	0	0	0	1,553	1,553	1,553	1,553	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,565
1986	0	0	0	0	0	0	0	0	1,234	1,233	1,233	1,233	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,221	1,221	1,221	1,222
1987	0	0	0	0	0	0	0	1,321	1,360	1,360	1,360	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,329
1988	0	0	0	0	0	0	1,893	1,855	1,856	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855
1989	0	0	0	0	0	2,684	2,604	2,231	2,245	2,250	2,267	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1990	0	0	0	0	2,998	2,769	2,765	2,643	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,622	2,622	2,622	2,622
1991	0	0	0	1,966	1,894	1,906	1,875	1,762	1,931	1,935	2,005	1,968	1,968	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,963
1992	0	0	4,277	4,019	4,314	3,827	3,443	3,421	3,430	3,471	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439
1993	0	4,360	5,990	5,022	5,043	4,929	4,749	4,761	4,747	4,730	4,765	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730
1994	2,567	3,829	5,202	4,984	4,805	4,482	4,506	4,356	4,370	4,370	3,890	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869
1995	2,788	4,228	6,601	7,597	6,957	6,836	7,201	7,059	7,059	7,059	7,059	7,059	7,059	7,058	7,057	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055	7,055
1996	3,141	5,001	7,014	6,629	6,374	6,128	5,814	5,775	5,773	5,767	5,763	5,763	5,763	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755
1997	3,240	4,031	5,755	5,561	5,109	4,787	4,781	4,729	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706
1998	3,426	2,947	4,100	3,836	4,425	4,783	4,827	4,819	4,743	4,743	4,771	4,772	4,772	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753	4,753
1999	2,454	3,524	5,176	4,407	4,254	4,091	4,063	4,071	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069
2000	2,783	4,711	6,463	7,235	7,229	6,690	6,535	6,464	6,474	6,474	6,495	6,495	6,628	6,637	6,867	6,867	6,867	6,867	6,926	6,951	6,987	6,987	6,987	6,984	6,974	0
2001	2,710	4,375	7,514	7,822	7,445	7,986	8,006	7,720	7,678	7,678	7,678	7,538	7,538	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	7,308	0	0
2002	3,680	4,492	5,707	6,817	6,214	6,240	6,384	5,613	5,585	5,501	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	0	0	0
2003	4,750	5,592	7,075	6,104	6,294	6,375	6,403	6,404	6,446	6,493	6,493	6,493	6,493	6,493	6,493	6,439	6,439	6,439	6,439	6,439	6,439	6,439	0	0	0	0
2004	1,822	3,001	5,372	5,359	5,065	4,919	4,707	4,686	4,672	4,727	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	0	0	0	0	0
2005	2,946	4,878	6,737	7,148	7,378	7,143	6,709	6,739	6,739	6,738	6,738	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	0	0	0	0	0	0
2006	3,720	5,301	6,677	7,439	7,052	7,178	7,720	7,790	7,985	8,041	8,076	7,958	7,936	7,531	7,531	7,531	7,531	7,531	7,531	0	0	0	0	0	0	0
2007	3,620	4,711	6,381	7,176	6,929	6,773	6,576	6,659	6,678	6,938	7,048	7,058	7,081	7,120	7,126	7,160	7,160	7,174	0	0	0	0	0	0	0	0
2008	2,652	4,102	6,154	7,247	7,210	6,613	6,503	6,594	6,584	6,690	6,690	6,690	6,690	6,717	6,717	6,717	6,717	0	0	0	0	0	0	0	0	0
2009	3,478	4,825	7,009	8,346	8,392	9,577	8,082	8,260	8,324	8,298	8,298	8,298	8,298	8,298	8,298	8,298	0	0	0	0	0	0	0	0	0	0
2010	3,522	5,907	8,177	7,544	7,305	7,275	7,340	7,314	7,425	7,368	7,368	7,368	7,368	7,368	7,368	0	0	0	0	0	0	0	0	0	0	0
2011	3,285	4,386	7,071	6,840	6,767	6,773	6,732	6,752	6,945	8,736	8,860	8,860	8,860	8,860	0	0	0	0	0	0	0	0	0	0	0	0
2012	2,849	4,011	5,938	6,004	5,867	5,681	5,760	5,800	5,776	5,908	5,908	5,858	5,794	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	4,738	5,880	9,002	10,067	9,862	9,423	9,341	9,487	9,676	9,267	9,267	9,267	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	3,009	4,661	7,441	8,470	7,496	7,664	8,150	8,571	8,680	8,749	8,749	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	3,325	5,152	10,493	10,824	11,393	11,052	11,077	11,064	11,481	11,359	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	2,362	3,989	6,898	6,954	6,868	6,497	6,665	6,495	6,495	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	2,543	4,456	9,632	11,438	11,507	11,585	11,619	11,603	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	2,795	4,915	9,818	9,422	9,758	9,783	9,881	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	4,450	7,374	14,565	15,483	16,496	15,690	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	5,142	6,363	9,445	10,936	9,983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	5,821	8,208	13,230	13,073	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	3,968	7,138	12,574	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	2,215	4,131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	2,409	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.009	1.000	1.000	1.016	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
1985	1.000										1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026
1986	1.000									0.999	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001
1987	1.000								1.030	1.000	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
1988	1.000							0.980	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000						0.970	0.857	1.006	1.002	1.008	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000					0.924	0.999	0.956	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1991	1.000				0.963	1.006	0.984	0.940	1.096	1.002	1.036	0.982	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993
1992	1.000			0.940	1.073	0.887	0.900	0.994	1.003	1.012	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000		1.374	0.838	1.004	0.977	0.963	1.003	0.997	0.996	1.007	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.492	1.359	0.958	0.964	0.933	1.005	0.967	1.003	1.000	0.890	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.516	1.561	1.151	0.916	0.983	1.053	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.592	1.403	0.945	0.962	0.961	0.949	0.993	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.244	1.428	0.966	0.919	0.937	0.999	0.989	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.860	1.391	0.936	1.154	1.081	1.009	0.998	0.984	1.000	1.006	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.436	1.469	0.851	0.965	0.962	0.993	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.693	1.372	1.119	0.999	0.925	0.977	0.989	1.002	1.000	1.003	1.000	1.020	1.001	1.035	1.000	1.000	1.000	1.009	1.004	1.005	1.000	1.000	1.000		
2001	1.000	1.614	1.717	1.041	0.952	1.073	1.002	0.964	0.995	1.000	1.000	0.982	1.000	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.221	1.270	1.194	0.912	1.004	1.023	0.879	0.995	0.985	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.177	1.265	0.863	1.031	1.013	1.004	1.000	1.007	1.007	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.647	1.790	0.998	0.945	0.971	0.957	0.995	0.997	1.012	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.656	1.381	1.061	1.032	0.968	0.939	1.004	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.425	1.259	1.114	0.948	1.018	1.075	1.009	1.025	1.007	1.004	0.985	0.997	0.949	1.000	1.000	1.000	1.000								
2007	1.000	1.301	1.354	1.125	0.966	0.977	0.971	1.013	1.003	1.039	1.016	1.001	1.003	1.006	1.001	1.005	1.000									
2008	1.000	1.546	1.500	1.178	0.995	0.917	0.983	1.014	0.998	1.016	1.000	1.000	1.000	1.004	1.000	1.000										
2009	1.000	1.388	1.452	1.191	1.006	1.141	0.844	1.022	1.008	0.997	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.677	1.384	0.923	0.968	0.996	1.009	0.996	1.015	0.992	1.000	1.000	1.000	1.000												
2011	1.000	1.335	1.612	0.967	0.989	1.001	0.994	1.003	1.028	1.258	1.014	1.000	1.000													
2012	1.000	1.408	1.480	1.011	0.977	0.968	1.014	1.007	0.996	1.023	1.000	0.991														
2013	1.000	1.241	1.531	1.118	0.980	0.955	0.991	1.016	1.020	0.958	1.000															
2014	1.000	1.549	1.596	1.138	0.885	1.022	1.063	1.052	1.013	1.008																
2015	1.000	1.550	2.037	1.032	1.053	0.970	1.002	0.999	1.038																	
2016	1.000	1.689	1.729	1.008	0.988	0.946	1.026	0.975																		
2017	1.000	1.753	2.161	1.187	1.006	1.007	1.003																			
2018	1.000	1.759	1.997	0.960	1.036	1.003																				
2019	1.000	1.657	1.975	1.063	1.065																					
2020	1.000	1.238	1.484	1.158																						
2021	1.000	1.410	1.612																							
2022	1.000	1.799																								
2023	1.000																									

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.508	1.595	1.049	1.000	0.997	1.001	1.000	1.015	1.020	1.005	1.003	1.000	0.996	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	1.478	1.550	1.036	0.988	0.984	0.990	0.986	1.008	1.011	0.999	0.996	1.000	0.997	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Truncated	1.000	1.489	1.538	1.037	0.986	0.981	0.992	0.988	1.006	1.004	1.001	0.996	1.000	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.442	1.518	1.025	0.985	0.981	0.988	0.984	1.008	1.009	0.998	0.996	1.000	0.997	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Trunc Last 8	1.000	1.636	1.824	1.086	1.006	0.984	1.008	1.007	1.014	1.013	1.003	0.998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.607	1.824	1.083	0.999	0.984	1.013	1.009	1.015	1.036	1.004	0.997	1.000	0.995	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	0.999
Agg Last 8	1.000	1.590	1.821	1.062	0.997	0.976	1.011	1.006	1.017	1.023	1.004	0.997	0.999	0.994	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.615	1.857	1.078	1.002	0.982	1.013	1.007	1.017	1.036	1.004	0.997	1.000	0.994	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.645	1.828	1.065	1.020	0.984	1.011	1.006	1.019	1.005	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.602	1.827	1.068	1.005	0.984	1.017	1.008	1.018	1.039	1.002	0.999	1.000	0.993	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.572	1.846	1.075	1.029	0.990	1.017	1.010	1.019	1.048	1.003	0.998	1.001	0.992	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.526	1.767	1.092	1.024	0.981	1.024	1.010	1.017	1.062	1.004	0.998	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.507	1.713	1.039	1.010	0.976	1.008	1.006	1.020	0.991	1.004	0.998	0.998	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.603	1.635	1.104	1.046	0.995	1.012	0.993	1.026	1.003	1.002	0.995	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.407	1.424	0.993	0.982	0.977	0.988	0.973	1.006	1.001	0.996	0.995	1.000	0.996	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	1.000	1.602	1.827	1.065	1.020	0.984	1.011	1.006	1.018	1.005	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.584	1.897	1.060	1.002	0.975	1.009	1.006	1.013	1.007	1.005	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.607	1.916	1.074	0.988	0.974	1.005	1.012	1.011	1.019	1.006	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.659	1.842	1.075	0.983	0.984	1.002	1.010	1.008	1.015	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	9	9	9	9	9	10	9	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97
Selected		3.263	2.036	1.115	1.046	1.025	1.042	1.031	1.025	1.006	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		3.236	2.042	1.076	1.015	1.013	1.039	1.030	1.023	1.010	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		3.340	2.078	1.084	1.010	1.022	1.050	1.045	1.033	1.021	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		3.291	1.983	1.077	1.002	1.019	1.035	1.033	1.023	1.015	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.307	0.491	0.897	0.956	0.975	0.959	0.970	0.976	0.994	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.602	1.824	1.075	1.006	0.984	1.013	1.007	1.017	1.036	1.004	0.998	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
High Value:		1.645	1.857	1.092	1.029	0.990	1.024	1.010	1.020	1.062	1.004	1.000	1.001	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Low Value:		1.507	1.713	1.039	0.997	0.976	1.008	1.006	1.014	0.991	1.000	0.997	0.998	0.992	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.137	1.771	1.256	1.032	0.993	1.004	1.007	1.015	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	5.051	2.364	1.335	1.064	1.031	1.038	1.034	1.026	1.011	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.198	0.423	0.749	0.940	0.970	0.963	0.967	0.974	0.989	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Closed Claims
As of June 30, 2024

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38	38	38	38	38	38	38	38	38
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66	66	66	66	66	60	60	60	60	60
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	113	113	113	113	113	113	105	105	105	105	105
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	130	130	130	130	130	130	130	124	124	124	124	124
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	140	140	140	140	140	140	140	140	132	132	132	132	132
1988	0	0	0	0	0	0	0	0	0	0	0	0	160	160	160	160	160	160	160	160	160	154	154	154	154	154
1989	0	0	0	0	0	0	0	0	0	0	0	195	195	195	195	195	195	195	195	195	195	191	191	191	191	191
1990	0	0	0	0	0	0	0	0	0	0	185	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186
1991	0	0	0	0	0	0	0	0	0	193	193	197	197	197	197	197	197	197	197	197	197	193	193	193	193	194
1992	0	0	0	0	0	0	0	0	289	293	294	294	294	294	294	294	294	294	294	294	294	289	289	289	289	289
1993	0	0	0	0	0	0	0	279	281	282	282	283	283	283	283	283	283	283	283	282	383	360	360	360	360	360
1994	0	0	0	0	0	0	355	360	360	360	360	361	361	361	361	361	361	361	361	361	359	359	359	359	359	359
1995	0	0	0	0	0	352	359	364	364	364	364	364	364	363	363	363	363	363	363	360	360	360	360	360	360	360
1996	0	0	0	0	339	349	360	362	363	364	365	365	365	364	364	364	364	364	360	360	360	360	360	360	360	360
1997	0	0	0	329	359	373	377	382	383	383	383	384	384	384	384	384	384	380	380	380	380	380	380	380	380	380
1998	0	0	246	283	293	307	310	311	314	313	315	315	315	316	316	316	312	312	312	312	312	312	312	312	312	312
1999	0	231	264	312	326	341	344	345	346	346	346	346	346	346	346	343	343	343	343	343	343	343	343	343	343	343
2000	115	227	262	301	314	323	334	337	337	337	337	337	338	337	330	330	330	330	330	330	330	330	330	330	331	0
2001	109	215	249	298	312	330	334	337	341	341	341	341	341	327	327	327	327	327	327	327	327	327	327	327	0	0
2002	131	248	277	306	347	354	358	359	361	362	363	363	350	350	350	350	350	350	350	350	350	351	351	0	0	0
2003	134	229	247	316	334	338	344	344	344	345	345	338	338	338	338	339	339	340	340	340	340	340	0	0	0	0
2004	127	247	299	324	351	361	370	371	373	374	371	371	371	371	371	371	371	371	371	371	371	0	0	0	0	0
2005	129	216	254	291	311	324	330	329	329	319	319	320	320	320	320	320	320	320	320	320	0	0	0	0	0	0
2006	158	249	299	343	361	371	383	384	377	377	380	380	381	381	382	382	382	382	382	0	0	0	0	0	0	0
2007	140	250	280	303	338	350	359	341	342	342	345	346	346	346	346	346	346	346	0	0	0	0	0	0	0	0
2008	154	233	274	319	351	354	329	330	331	333	333	333	333	333	333	333	333	0	0	0	0	0	0	0	0	0
2009	134	232	267	314	335	311	317	322	323	326	326	326	326	326	326	326	0	0	0	0	0	0	0	0	0	0
2010	146	262	292	323	330	340	342	346	346	349	349	349	349	349	349	0	0	0	0	0	0	0	0	0	0	0
2011	120	256	274	304	324	334	338	337	338	338	339	339	339	339	0	0	0	0	0	0	0	0	0	0	0	0
2012	153	236	261	299	317	330	336	336	337	337	337	338	340	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	183	241	287	327	351	370	376	377	377	379	379	379	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	125	223	261	286	309	316	327	329	331	332	333	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	195	308	343	385	409	425	428	428	432	434	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	172	269	309	349	368	385	390	394	394	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	163	258	302	337	356	368	374	377	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	189	280	306	347	362	374	376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	210	300	332	373	399	415	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	187	274	293	318	337	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	189	256	291	316	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	187	281	303	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	208	292	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Closed Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000																	1.000	1.000	1.000	1.000	0.909	1.000	1.000	1.000	1.000
1985	1.000																1.000	1.000	1.000	1.000	1.000	0.929	1.000	1.000	1.000	1.000
1986	1.000															1.000	1.000	1.000	1.000	1.000	1.000	0.954	1.000	1.000	1.000	1.000
1987	1.000														1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.943	1.000	1.000	1.000	1.000
1988	1.000													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.963	1.000	1.000	1.000	1.000
1989	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000	1.000	1.000
1990	1.000											1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000										1.000	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.000	1.000	1.005
1992	1.000									1.014	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	1.000	1.000	1.000	1.000
1993	1.000								1.007	1.004	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.358	0.940	1.000	1.000	1.000	1.000
1994	1.000							1.014	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000
1995	1.000						1.020	1.014	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000					1.029	1.032	1.006	1.003	1.003	1.003	1.000	1.000	0.997	1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000				1.091	1.039	1.011	1.013	1.003	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000			1.150	1.035	1.048	1.010	1.003	1.010	0.997	1.006	1.000	1.000	1.003	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000		1.143	1.182	1.045	1.046	1.009	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.974	1.154	1.149	1.043	1.029	1.034	1.009	1.000	1.000	1.000	1.000	1.003	0.997	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.972	1.158	1.197	1.047	1.058	1.012	1.009	1.012	1.000	1.000	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.893	1.117	1.105	1.134	1.020	1.011	1.003	1.006	1.003	1.003	1.000	0.964	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003				
2003	1.000	1.709	1.079	1.279	1.057	1.012	1.018	1.000	1.000	1.003	1.000	0.980	1.000	1.000	1.000	1.003	1.000	1.003	1.000	1.000	1.000					
2004	1.000	1.945	1.211	1.084	1.083	1.028	1.025	1.003	1.005	1.003	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.674	1.176	1.146	1.069	1.042	1.019	0.997	1.000	0.970	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.576	1.201	1.147	1.052	1.028	1.032	1.003	0.982	1.000	1.008	1.000	1.003	1.000	1.003	1.000	1.000	1.000								
2007	1.000	1.786	1.120	1.082	1.116	1.036	1.026	0.950	1.003	1.000	1.009	1.003	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.513	1.176	1.164	1.100	1.009	0.929	1.003	1.003	1.006	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.731	1.151	1.176	1.067	0.928	1.019	1.016	1.003	1.009	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.795	1.115	1.106	1.022	1.030	1.006	1.012	1.000	1.009	1.000	1.000	1.000	1.000												
2011	1.000	2.133	1.070	1.109	1.066	1.031	1.012	0.997	1.003	1.000	1.003	1.000	1.000													
2012	1.000	1.542	1.106	1.146	1.060	1.041	1.018	1.000	1.003	1.000	1.000	1.003														
2013	1.000	1.317	1.191	1.139	1.073	1.054	1.016	1.003	1.000	1.005	1.000															
2014	1.000	1.784	1.170	1.096	1.080	1.023	1.035	1.006	1.006	1.003																
2015	1.000	1.579	1.114	1.122	1.062	1.039	1.007	1.000	1.009																	
2016	1.000	1.564	1.149	1.129	1.054	1.046	1.013	1.010																		
2017	1.000	1.583	1.171	1.116	1.056	1.034	1.016																			
2018	1.000	1.481	1.093	1.134	1.043	1.033																				
2019	1.000	1.429	1.107	1.123	1.070																					
2020	1.000	1.465	1.069	1.085																						
2021	1.000	1.354	1.137																							
2022	1.000	1.503																								
2023	1.000																									

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Closed Claims
As of June 30, 2024

Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.680	1.175	1.182	1.110	1.073	1.056	1.036	1.037	1.025	1.024	1.025	1.019	1.016	1.017	1.016	1.009	1.005	0.999	0.999	1.018	0.987	1.000	1.000	1.000	1.000
Average	1.000	1.665	1.138	1.138	1.066	1.030	1.014	1.003	1.003	1.001	1.001	1.001	0.999	0.998	0.999	1.000	0.999	1.000	1.000	0.999	1.017	0.979	1.000	1.000	1.000	1.000
Truncated	1.000	1.660	1.138	1.134	1.065	1.033	1.017	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000
Inverted	1.000	1.639	1.137	1.136	1.066	1.029	1.014	1.003	1.003	1.001	1.001	1.001	0.999	0.998	0.999	1.000	0.999	1.000	1.000	0.999	1.012	0.978	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.504	1.128	1.120	1.063	1.037	1.014	1.005	1.003	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.495	1.126	1.118	1.063	1.038	1.015	1.005	1.003	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Agg Last 8	1.000	1.468	1.114	1.112	1.062	1.039	1.015	1.004	1.003	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.483	1.120	1.115	1.063	1.039	1.017	1.004	1.003	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.469	1.121	1.123	1.061	1.038	1.016	1.002	1.003	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.469	1.121	1.118	1.061	1.038	1.018	1.003	1.004	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.446	1.115	1.118	1.057	1.035	1.017	1.004	1.004	1.003	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Last 4	1.000	1.438	1.101	1.115	1.056	1.038	1.018	1.005	1.005	1.002	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.431	1.097	1.108	1.057	1.038	1.010	1.006	1.004	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000
Wtd Avg	1.000	1.451	1.111	1.104	1.059	1.035	1.015	1.006	1.007	1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000
Geometric	1.000	1.814	1.154	1.159	1.065	1.034	1.019	1.006	1.002	1.000	1.001	1.001	0.998	0.998	0.999	1.000	0.999	1.000	1.000	0.999	1.014	0.979	1.000	1.000	1.000	1.000
Selected	1.000	1.469	1.121	1.118	1.061	1.038	1.018	1.003	1.004	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.479	1.117	1.120	1.062	1.039	1.017	1.003	1.003	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.517	1.134	1.123	1.065	1.039	1.016	1.006	1.002	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.570	1.148	1.125	1.066	1.036	1.018	1.005	1.003	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	10	10	6	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/24	9/23	9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00
Selected		2.094	1.425	1.271	1.137	1.071	1.032	1.014	1.011	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.104	1.422	1.273	1.137	1.071	1.030	1.013	1.010	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.204	1.453	1.281	1.141	1.072	1.032	1.016	1.010	1.008	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.314	1.474	1.284	1.142	1.071	1.033	1.015	1.010	1.008	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.478	0.702	0.787	0.880	0.933	0.969	0.986	0.989	0.992	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.469	1.120	1.118	1.061	1.038	1.016	1.004	1.003	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.504	1.128	1.123	1.063	1.039	1.018	1.006	1.005	1.005	1.002	1.001	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001
Low Value:		1.431	1.097	1.108	1.056	1.035	1.010	1.002	1.003	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.959	1.208	1.119	1.075	1.044	1.023	1.006	1.003	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	3.097	1.581	1.309	1.169	1.087	1.042	1.019	1.012	1.009	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.323	0.633	0.764	0.855	0.920	0.960	0.982	0.988	0.991	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Reported Claims
As of June 30, 2024

Fund Year	*Annual Lag Periods*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
1984	0	0	0	0	0	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	60	60	60	60	60
1985	0	0	0	0	113	113	113	113	113	113	113	113	113	113	113	114	113	113	113	113	113	105	105	105	105	105
1986	0	0	0	130	129	130	130	131	130	130	130	130	130	130	130	130	130	130	130	130	130	124	124	124	124	124
1987	0	0	137	139	140	139	140	140	140	140	140	140	140	150	140	140	140	140	140	140	140	132	132	132	132	132
1988	0	144	156	158	159	159	159	160	160	160	160	160	184	160	160	160	160	160	160	160	160	154	154	154	154	154
1989	108	162	186	189	192	193	195	195	195	195	195	209	195	195	195	195	195	195	195	195	195	191	191	191	191	191
1990	113	153	176	184	185	185	185	185	185	185	187	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186
1991	103	173	186	193	194	195	195	195	195	201	198	198	198	198	198	198	198	198	198	198	198	194	194	194	194	194
1992	180	253	280	286	290	291	291	291	291	294	294	294	294	294	294	294	294	294	294	294	294	289	289	289	289	289
1993	161	236	270	279	280	281	281	286	282	282	283	283	283	283	283	283	283	283	283	283	383	360	360	360	360	360
1994	206	311	345	355	360	360	361	361	361	361	361	361	361	361	361	361	361	361	361	361	359	359	359	359	359	359
1995	223	319	351	363	363	363	364	364	364	364	364	364	364	363	363	363	363	363	363	360	360	360	360	360	360	360
1996	215	314	350	364	366	365	365	365	365	365	365	365	365	364	364	364	364	364	360	360	360	360	360	360	360	360
1997	230	321	367	379	381	381	382	383	383	383	383	384	384	384	384	384	384	380	380	380	380	380	380	380	380	380
1998	215	274	299	308	312	314	314	314	314	314	316	316	316	316	316	316	312	312	312	312	312	312	312	312	312	312
1999	224	303	326	341	346	346	346	346	346	346	346	346	346	346	346	343	343	343	343	343	343	343	343	343	343	343
2000	204	295	324	332	333	337	338	338	338	338	338	338	338	338	331	331	331	331	331	331	331	331	331	331	331	0
2001	142	282	324	332	334	338	339	339	341	341	341	341	341	327	327	327	327	327	327	327	327	327	327	327	0	0
2002	228	314	346	358	359	360	360	361	362	363	363	363	350	350	350	350	350	350	350	350	350	351	351	0	0	0
2003	224	293	337	341	343	344	344	344	345	346	346	339	339	339	339	339	339	340	340	340	340	340	0	0	0	0
2004	219	316	352	363	370	370	372	372	373	374	371	371	371	371	371	371	371	371	371	371	371	0	0	0	0	0
2005	199	274	320	327	326	330	331	330	330	320	320	320	320	320	320	320	320	320	320	320	0	0	0	0	0	0
2006	244	330	370	384	386	389	390	390	381	382	382	382	382	382	382	382	382	382	382	0	0	0	0	0	0	0
2007	230	309	341	356	358	363	364	346	346	346	347	347	347	347	347	347	347	347	0	0	0	0	0	0	0	0
2008	229	308	350	365	366	367	332	333	333	333	333	333	333	334	334	334	334	0	0	0	0	0	0	0	0	0
2009	228	303	335	347	350	323	324	325	326	326	326	326	326	326	326	326	0	0	0	0	0	0	0	0	0	0
2010	245	315	356	368	346	347	348	349	349	349	349	349	349	349	349	0	0	0	0	0	0	0	0	0	0	0
2011	243	308	357	338	338	339	339	339	339	339	339	339	339	339	0	0	0	0	0	0	0	0	0	0	0	0
2012	228	300	328	335	336	339	340	340	340	340	340	340	340	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	273	319	366	374	375	377	378	379	379	379	379	379	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	210	278	318	329	331	332	334	334	334	334	334	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	282	371	419	428	430	434	434	434	437	437	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	172	332	378	383	390	393	394	394	394	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	163	322	363	373	377	382	384	383	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	189	335	381	384	385	388	388	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	210	360	423	436	438	440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	187	321	355	364	365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	256	311	364	375	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	253	345	378	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	271	353	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	242	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Reported Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.909	1.000	1.000	1.000	1.000
1985	1.000					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.009	0.991	1.000	1.000	1.000	1.000	0.929	1.000	1.000	1.000	1.000
1986	1.000				0.992	1.008	1.000	1.008	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.954	1.000	1.000	1.000	1.000
1987	1.000			1.015	1.007	0.993	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.071	0.933	1.000	1.000	1.000	1.000	1.000	1.000	0.943	1.000	1.000	1.000	1.000
1988	1.000		1.083	1.013	1.006	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.150	0.870	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.963	1.000	1.000	1.000	1.000
1989	1.000	1.500	1.148	1.016	1.016	1.005	1.010	1.000	1.000	1.000	1.000	1.072	0.933	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000	1.000	1.000
1990	1.000	1.354	1.150	1.045	1.005	1.000	1.000	1.000	1.000	1.000	1.011	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000	1.680	1.075	1.038	1.005	1.005	1.000	1.000	1.000	1.031	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.000	1.000	1.000
1992	1.000	1.406	1.107	1.021	1.014	1.003	1.000	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983	1.000	1.000	1.000	1.000
1993	1.000	1.466	1.144	1.033	1.004	1.004	1.000	1.018	0.986	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.353	0.940	1.000	1.000	1.000	1.000
1994	1.000	1.510	1.109	1.029	1.014	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.430	1.100	1.034	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.460	1.115	1.040	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.396	1.143	1.033	1.005	1.000	1.003	1.003	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.274	1.091	1.030	1.013	1.006	1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.353	1.076	1.046	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.446	1.098	1.025	1.003	1.012	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.986	1.149	1.025	1.006	1.012	1.003	1.000	1.006	1.000	1.000	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.377	1.102	1.035	1.003	1.003	1.000	1.003	1.003	1.003	1.000	1.000	0.964	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003				
2003	1.000	1.308	1.150	1.012	1.006	1.003	1.000	1.000	1.003	1.003	1.000	0.980	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000					
2004	1.000	1.443	1.114	1.031	1.019	1.000	1.005	1.000	1.003	1.003	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.377	1.168	1.022	0.997	1.012	1.003	0.997	1.000	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.352	1.121	1.038	1.005	1.008	1.003	1.000	0.977	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.343	1.104	1.044	1.006	1.014	1.003	0.951	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.345	1.136	1.043	1.003	1.003	0.905	1.003	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000										
2009	1.000	1.329	1.106	1.036	1.009	0.923	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.286	1.130	1.034	0.940	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.267	1.159	0.947	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.316	1.093	1.021	1.003	1.009	1.003	1.000	1.000	1.000	1.000	1.000														
2013	1.000	1.168	1.147	1.022	1.003	1.005	1.003	1.003	1.000	1.000	1.000															
2014	1.000	1.324	1.144	1.035	1.006	1.003	1.006	1.000	1.000	1.000																
2015	1.000	1.316	1.129	1.021	1.005	1.009	1.000	1.000	1.007																	
2016	1.000	1.930	1.139	1.013	1.018	1.008	1.003	1.000																		
2017	1.000	1.975	1.127	1.028	1.011	1.013	1.005																			
2018	1.000	1.772	1.137	1.008	1.003	1.008																				
2019	1.000	1.714	1.175	1.031	1.005																					
2020	1.000	1.717	1.106	1.025																						
2021	1.000	1.215	1.170																							
2022	1.000	1.364																								
2023	1.000																									

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Reported Claims
As of June 30, 2024
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.445	1.138	1.038	1.014	1.008	1.002	0.999	0.999	1.000	1.000	1.001	1.000	0.996	0.998	1.000	0.999	1.000	0.999	0.999	1.017	0.987	1.000	1.000	1.000	1.000
Average	1.000	1.456	1.125	1.026	1.004	1.002	0.999	1.000	0.999	1.001	1.000	1.002	1.002	0.996	0.997	1.000	0.999	1.000	1.000	1.000	1.017	0.979	1.000	1.000	1.000	1.000
Truncated	1.000	1.448	1.125	1.028	1.006	1.004	1.002	1.001	1.000	1.001	1.000	1.000	0.999	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000
Inverted	1.000	1.430	1.124	1.026	1.004	1.002	0.999	1.000	0.999	1.001	1.000	1.001	1.001	0.995	0.997	1.000	0.999	1.000	1.000	1.000	1.012	0.978	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.635	1.141	1.023	1.005	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.625	1.141	1.023	1.007	1.007	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.575	1.135	1.024	1.007	1.008	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.670	1.141	1.023	1.007	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.642	1.143	1.022	1.007	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.626	1.142	1.021	1.008	1.008	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.556	1.143	1.021	1.008	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Last 4	1.000	1.502	1.147	1.023	1.009	1.010	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.375	1.137	1.024	1.005	1.008	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.378	1.151	1.025	1.005	1.009	1.004	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000
Geometric	1.000	1.444	1.118	1.029	1.007	1.003	1.002	1.001	0.999	1.001	1.000	1.002	1.001	0.995	0.996	1.000	0.999	1.000	1.000	1.000	1.014	0.979	1.000	1.000	1.000	1.000
Selected	1.000	1.626	1.142	1.021	1.008	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.721	1.136	1.023	1.008	1.008	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.737	1.142	1.021	1.008	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.672	1.137	1.023	1.006	1.005	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	8	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/24	9/23	9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00
Selected		1.937	1.191	1.042	1.021	1.013	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.036	1.183	1.042	1.019	1.011	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.062	1.187	1.039	1.018	1.010	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.977	1.183	1.040	1.016	1.010	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.516	0.840	0.959	0.980	0.987	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.625	1.141	1.023	1.007	1.008	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.670	1.147	1.024	1.009	1.010	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Low Value:		1.375	1.135	1.021	1.005	1.007	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.168	1.263	1.051	1.011	1.008	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.956	1.363	1.079	1.026	1.015	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.338	0.734	0.927	0.974	0.985	0.993	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 20

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Summary of Losses and Reserves
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	2	0	2	0	2
1984	44	0	44	0	44
1985	100	0	100	0	100
1986	255	0	255	0	255
1987	181	0	181	0	181
1988	382	0	382	0	382
1989	321	0	321	0	321
1990	241	0	241	0	241
1991	244	0	244	0	244
1992	507	0	507	0	507
1993	468	0	468	0	468
1994	922	0	922	0	922
1995	1,087	0	1,087	0	1,087
1996	1,006	0	1,006	0	1,006
1997	844	0	844	0	844
1998	625	0	625	0	625
1999	695	0	695	0	695
2000	839	0	839	0	839
2001	787	0	787	0	787
2002	786	0	786	0	786
2003	799	0	799	0	799
2004	1,241	0	1,241	0	1,241
2005	682	0	682	0	682
2006	1,003	0	1,003	0	1,003
2007	1,421	0	1,421	0	1,421
2008	881	4	885	0	885
2009	1,007	0	1,007	0	1,007
2010	950	0	950	0	950
2011	945	0	945	0	945
2012	829	0	829	0	829
2013	1,322	0	1,322	0	1,322
2014	851	0	851	0	851
2015	1,126	0	1,126	0	1,126
2016	791	0	791	0	792
2017	1,059	30	1,089	-8	1,081
2018	969	0	969	0	969
2019	1,467	0	1,468	14	1,482
2020	1,010	20	1,030	19	1,049
2021	886	75	960	58	1,019
2022	794	546	1,340	115	1,455
2023	320	307	627	526	1,153
2024	138	374	512	928	1,441
Total	30,828	1,356	32,184	1,654	33,838

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 21, Column (9)

Exhibit 21

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss Estimates
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	2	2					2	2
1984	44	44					44	44
1985	100	100					100	100
1986	255	255					255	255
1987	181	181					181	181
1988	382	382					382	382
1989	321	321					321	321
1990	241	241					241	241
1991	244	244					244	244
1992	507	507					507	507
1993	468	468					468	468
1994	922	922					922	922
1995	1,087	1,087					1,087	1,087
1996	1,006	1,006					1,006	1,006
1997	844	844					844	844
1998	625	625					625	625
1999	695	695					695	695
2000	839	839					839	839
2001	787	787			787	787	787	787
2002	786	786			786	786	786	786
2003	799	799			799	799	799	799
2004	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241
2005	682	682	682	682	682	682	682	682
2006	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003
2007	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421
2008	881	885	881	885	881	885	883	885
2009	1,007	1,007	1,007	1,007	1,007	1,007	1,007	1,007
2010	950	950	950	950	950	950	950	950
2011	945	945	945	945	945	945	945	945
2012	829	829	829	829	829	829	829	829
2013	1,322	1,322	1,322	1,322	1,322	1,322	1,322	1,322
2014	851	851	851	851	851	851	851	851
2015	1,127	1,126	1,127	1,126	1,127	1,126	1,126	1,126
2016	793	790	793	790	793	790	792	792
2017	1,063	1,081	1,063	1,081	1,063	1,081	1,072	1,081
2018	975	964	975	964	975	964	969	969
2019	1,494	1,470	1,494	1,470	1,494	1,470	1,482	1,482
2020	1,061	1,034	1,065	1,035	1,065	1,035	1,049	1,049
2021	1,076	944	1,108	938	1,108	938	1,019	1,019
2022	1,517	1,450	1,467	1,447	1,467	1,447	1,466	1,455
2023	1,285	1,082	1,200	1,120	1,228	1,136	1,175	1,153
2024	1,841	1,512	1,402	1,416	1,435	1,439	1,507	1,441
Total	34,498	33,723	22,826	22,522	25,257	24,931	33,926	33,838

Exhibit 22

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	2	2	0	0.00%
1984	44	44	0	0.00%
1985	100	100	0	0.00%
1986	255	255	0	0.00%
1987	181	181	0	0.00%
1988	382	382	0	0.00%
1989	321	321	0	0.00%
1990	241	241	0	0.00%
1991	244	244	0	0.00%
1992	507	507	0	0.00%
1993	468	468	0	0.00%
1994	922	922	0	0.00%
1995	1,087	1,087	0	0.00%
1996	1,006	1,006	0	0.00%
1997	844	844	0	0.00%
1998	625	625	0	0.00%
1999	695	695	0	0.00%
2000	839	839	0	0.00%
2001	787	787	0	0.00%
2002	786	786	0	0.00%
2003	799	799	0	0.00%
2004	1,241	1,241	0	0.00%
2005	682	682	0	0.00%
2006	1,003	1,003	0	0.00%
2007	1,421	1,421	0	0.00%
2008	885	885	0	0.00%
2009	1,007	1,007	0	0.00%
2010	950	950	0	0.02%
2011	945	945	0	0.00%
2012	829	829	0	0.00%
2013	1,322	1,322	0	0.00%
2014	851	851	0	-0.02%
2015	1,126	1,127	0	-0.03%
2016	792	790	1	0.13%
2017	1,081	1,082	0	-0.03%
2018	969	978	-9	-0.94%
2019	1,482	1,517	-36	-2.35%
2020	1,049	1,151	-102	-8.86%
2021	1,019	1,261	-243	-19.24%
2022	1,455	1,411	44	3.14%
2023	1,153	1,171	-18	-1.56%
2024	1,441			
Total	33,838	32,760	-363	-1.11%

(1) Selected Ultimate Loss from Exhibit 21, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 21, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 23

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Paid Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	2	1.000	1.000	2
1984	44	1.000	1.000	44
1985	100	1.000	1.000	100
1986	255	1.000	1.000	255
1987	181	1.000	1.000	181
1988	382	1.000	1.000	382
1989	321	1.000	1.000	321
1990	241	1.000	1.000	241
1991	244	1.000	1.000	244
1992	507	1.000	1.000	507
1993	468	1.000	1.000	468
1994	922	1.000	1.000	922
1995	1,087	1.000	1.000	1,087
1996	1,006	1.000	1.000	1,006
1997	844	1.000	1.000	844
1998	625	1.000	1.000	625
1999	695	1.000	1.000	695
2000	839	1.000	1.000	839
2001	787	1.000	1.000	787
2002	786	1.000	1.000	786
2003	799	1.000	1.000	799
2004	1,241	1.000	1.000	1,241
2005	682	1.000	1.000	682
2006	1,003	1.000	1.000	1,003
2007	1,421	1.000	1.000	1,421
2008	881	1.000	1.000	881
2009	1,007	1.000	1.000	1,007
2010	950	1.000	1.000	950
2011	945	1.000	1.000	945
2012	829	1.000	1.000	829
2013	1,322	1.000	1.000	1,322
2014	851	1.000	1.000	851
2015	1,126	1.000	1.000	1,127
2016	791	1.002	1.002	793
2017	1,059	1.001	1.004	1,063
2018	969	1.002	1.006	975
2019	1,467	1.012	1.018	1,494
2020	1,010	1.032	1.051	1,061
2021	886	1.156	1.214	1,076
2022	794	1.574	1.911	1,517
2023	320	2.099	4.011	1,285
2024	138	3.317	13.307	1,841
Total	30,828			34,498

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 29
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 24

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Incurred Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	2	1.000	1.000	2
1984	44	1.000	1.000	44
1985	100	1.000	1.000	100
1986	255	1.000	1.000	255
1987	181	1.000	1.000	181
1988	382	1.000	1.000	382
1989	321	1.000	1.000	321
1990	241	1.000	1.000	241
1991	244	1.000	1.000	244
1992	507	1.000	1.000	507
1993	468	1.000	1.000	468
1994	922	1.000	1.000	922
1995	1,087	1.000	1.000	1,087
1996	1,006	1.000	1.000	1,006
1997	844	1.000	1.000	844
1998	625	1.000	1.000	625
1999	695	1.000	1.000	695
2000	839	1.000	1.000	839
2001	787	1.000	1.000	787
2002	786	1.000	1.000	786
2003	799	1.000	1.000	799
2004	1,241	1.000	1.000	1,241
2005	682	1.000	1.000	682
2006	1,003	1.000	1.000	1,003
2007	1,421	1.000	1.000	1,421
2008	885	1.000	1.000	885
2009	1,007	1.000	1.000	1,007
2010	950	1.000	1.000	950
2011	945	1.000	1.000	945
2012	829	1.000	1.000	829
2013	1,322	1.000	1.000	1,322
2014	851	1.000	1.000	851
2015	1,126	1.000	1.000	1,126
2016	791	0.998	0.998	790
2017	1,089	0.995	0.993	1,081
2018	969	1.002	0.994	964
2019	1,468	1.007	1.001	1,470
2020	1,030	1.002	1.004	1,034
2021	960	0.979	0.982	944
2022	1,340	1.101	1.082	1,450
2023	627	1.596	1.727	1,082
2024	512	1.709	2.951	1,512
Total	32,184			33,723

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 30
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 25

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	1,120	1.108	1,241	1.000	1.000	1.000	0.000	-	1,241	1,241	1.108
2005	1,190	0.573	682	1.000	1.000	1.000	0.000	-	682	682	0.573
2006	1,197	0.838	1,003	1.000	1.000	1.000	0.000	-	1,003	1,003	0.838
2007	1,210	1.175	1,421	1.000	1.000	1.000	0.000	-	1,421	1,421	1.175
2008	1,214	0.729	885	1.000	1.000	1.000	0.000	-	881	881	0.725
2009	1,231	0.818	1,007	1.000	1.000	1.000	0.000	-	1,007	1,007	0.818
2010	1,255	0.757	950	1.000	1.000	1.000	0.000	-	950	950	0.757
2011	1,296	0.729	945	1.000	1.000	1.000	0.000	-	945	945	0.729
2012	1,349	0.614	829	1.000	1.000	1.000	0.000	-	829	829	0.614
2013	1,396	0.947	1,322	1.000	1.000	1.000	0.000	-	1,322	1,322	0.947
2014	1,440	0.591	851	1.000	1.000	1.000	0.000	-	851	851	0.591
2015	1,496	0.753	1,127	1.000	1.000	1.000	0.000	1	1,126	1,127	0.753
2016	1,432	0.552	790	1.002	1.002	0.998	0.002	2	791	793	0.554
2017	1,492	0.725	1,082	1.001	1.004	0.996	0.004	4	1,059	1,063	0.712
2018	1,514	0.646	978	1.002	1.006	0.994	0.006	6	969	975	0.644
2019	1,538	0.987	1,517	1.012	1.018	0.983	0.017	27	1,467	1,494	0.971
2020	1,402	0.821	1,151	1.032	1.051	0.952	0.048	55	1,010	1,065	0.760
2021	1,564	0.806	1,261	1.156	1.214	0.824	0.176	222	886	1,108	0.709
2022	1,580	0.893	1,411	1.574	1.911	0.523	0.477	673	794	1,467	0.929
2023	1,595	0.734	1,171	2.099	4.011	0.249	0.751	879	320	1,200	0.752
2024	1,611	0.848	1,367	3.317	13.307	0.075	0.925	1,264	138	1,402	0.870
Total	29,125		22,992					3,133	19,693	22,826	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 26

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	1,120	1.108	1,241	1.000	1.000	1.000	0.000	-	1,241	1,241	1.108
2005	1,190	0.573	682	1.000	1.000	1.000	0.000	-	682	682	0.573
2006	1,197	0.838	1,003	1.000	1.000	1.000	0.000	-	1,003	1,003	0.838
2007	1,210	1.175	1,421	1.000	1.000	1.000	0.000	-	1,421	1,421	1.175
2008	1,214	0.729	885	1.000	1.000	1.000	0.000	-	885	885	0.729
2009	1,231	0.818	1,007	1.000	1.000	1.000	0.000	-	1,007	1,007	0.818
2010	1,255	0.757	950	1.000	1.000	1.000	0.000	-	950	950	0.757
2011	1,296	0.729	945	1.000	1.000	1.000	0.000	-	945	945	0.729
2012	1,349	0.614	829	1.000	1.000	1.000	0.000	-	829	829	0.614
2013	1,396	0.947	1,322	1.000	1.000	1.000	0.000	-	1,322	1,322	0.947
2014	1,440	0.591	851	1.000	1.000	1.000	0.000	-	851	851	0.591
2015	1,496	0.753	1,127	1.000	1.000	1.000	0.000	-	1,126	1,126	0.753
2016	1,432	0.552	790	0.998	0.998	1.002	-0.002	(1)	791	790	0.551
2017	1,492	0.725	1,082	0.995	0.993	1.007	-0.007	(8)	1,089	1,081	0.724
2018	1,514	0.646	978	1.002	0.994	1.006	-0.006	(5)	969	964	0.636
2019	1,538	0.987	1,517	1.007	1.001	0.999	0.001	2	1,468	1,470	0.956
2020	1,402	0.821	1,151	1.002	1.004	0.996	0.004	4	1,030	1,035	0.738
2021	1,564	0.806	1,261	0.979	0.982	1.018	-0.018	(23)	960	938	0.600
2022	1,580	0.893	1,411	1.101	1.082	0.924	0.076	107	1,340	1,447	0.916
2023	1,595	0.734	1,171	1.596	1.727	0.579	0.421	493	627	1,120	0.702
2024	1,611	0.848	1,367	1.709	2.951	0.339	0.661	904	512	1,416	0.879
Total	29,125		22,992					1,473	21,049	22,522	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 27

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	8,434	93.260	787	1.000	1.000	1.000	0.000	-	787	787	93.260
2002	8,738	89.896	786	1.000	1.000	1.000	0.000	-	786	786	89.896
2003	8,885	89.921	799	1.000	1.000	1.000	0.000	-	799	799	89.921
2004	9,150	135.664	1,241	1.000	1.000	1.000	0.000	-	1,241	1,241	135.664
2005	9,626	70.839	682	1.000	1.000	1.000	0.000	-	682	682	70.839
2006	9,880	101.501	1,003	1.000	1.000	1.000	0.000	-	1,003	1,003	101.501
2007	10,087	140.916	1,421	1.000	1.000	1.000	0.000	-	1,421	1,421	140.916
2008	10,324	85.707	885	1.000	1.000	1.000	0.000	-	881	881	85.294
2009	10,644	94.622	1,007	1.000	1.000	1.000	0.000	-	1,007	1,007	94.622
2010	10,735	88.505	950	1.000	1.000	1.000	0.000	-	950	950	88.520
2011	11,081	85.265	945	1.000	1.000	1.000	0.000	-	945	945	85.265
2012	11,202	73.996	829	1.000	1.000	1.000	0.000	-	829	829	73.996
2013	11,450	115.436	1,322	1.000	1.000	1.000	0.000	-	1,322	1,322	115.436
2014	11,611	73.293	851	1.000	1.000	1.000	0.000	-	851	851	73.275
2015	11,816	95.345	1,127	1.000	1.000	1.000	0.000	1	1,126	1,127	95.342
2016	11,822	66.867	790	1.002	1.002	0.998	0.002	2	791	793	67.092
2017	12,015	90.011	1,082	1.001	1.004	0.996	0.004	4	1,059	1,063	88.466
2018	12,182	80.306	978	1.002	1.006	0.994	0.006	6	969	975	80.011
2019	12,240	123.972	1,517	1.012	1.018	0.983	0.017	27	1,467	1,494	122.049
2020	12,871	89.446	1,151	1.032	1.051	0.952	0.048	55	1,010	1,065	82.778
2021	12,470	101.146	1,261	1.156	1.214	0.824	0.176	222	886	1,108	88.877
2022	12,060	116.992	1,411	1.574	1.911	0.523	0.477	673	794	1,467	121.611
2023	12,664	95.447	1,209	2.099	4.011	0.249	0.751	907	320	1,228	96.949
2024	13,297	105.401	1,401	3.317	13.307	0.075	0.925	1,296	138	1,435	107.885
Total	265,284		25,435					3,193	22,064	25,257	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 28

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	8,434	93.260	787	1.000	1.000	1.000	0.000	-	787	787	93.260
2002	8,738	89.896	786	1.000	1.000	1.000	0.000	-	786	786	89.896
2003	8,885	89.921	799	1.000	1.000	1.000	0.000	-	799	799	89.921
2004	9,150	135.664	1,241	1.000	1.000	1.000	0.000	-	1,241	1,241	135.664
2005	9,626	70.839	682	1.000	1.000	1.000	0.000	-	682	682	70.839
2006	9,880	101.501	1,003	1.000	1.000	1.000	0.000	-	1,003	1,003	101.501
2007	10,087	140.916	1,421	1.000	1.000	1.000	0.000	-	1,421	1,421	140.916
2008	10,324	85.707	885	1.000	1.000	1.000	0.000	-	885	885	85.707
2009	10,644	94.622	1,007	1.000	1.000	1.000	0.000	-	1,007	1,007	94.622
2010	10,735	88.505	950	1.000	1.000	1.000	0.000	-	950	950	88.520
2011	11,081	85.265	945	1.000	1.000	1.000	0.000	-	945	945	85.265
2012	11,202	73.996	829	1.000	1.000	1.000	0.000	-	829	829	73.996
2013	11,450	115.436	1,322	1.000	1.000	1.000	0.000	-	1,322	1,322	115.436
2014	11,611	73.293	851	1.000	1.000	1.000	0.000	-	851	851	73.275
2015	11,816	95.345	1,127	1.000	1.000	1.000	0.000	-	1,126	1,126	95.296
2016	11,822	66.867	790	0.998	0.998	1.002	-0.002	(1)	791	790	66.817
2017	12,015	90.011	1,082	0.995	0.993	1.007	-0.007	(8)	1,089	1,081	89.980
2018	12,182	80.306	978	1.002	0.994	1.006	-0.006	(5)	969	964	79.094
2019	12,240	123.972	1,517	1.007	1.001	0.999	0.001	2	1,468	1,470	120.081
2020	12,871	89.446	1,151	1.002	1.004	0.996	0.004	4	1,030	1,035	80.396
2021	12,470	101.146	1,261	0.979	0.982	1.018	-0.018	(23)	960	938	75.214
2022	12,060	116.992	1,411	1.101	1.082	0.924	0.076	107	1,340	1,447	119.951
2023	12,664	95.447	1,209	1.596	1.727	0.579	0.421	509	627	1,136	89.674
2024	13,297	105.401	1,401	1.709	2.951	0.339	0.661	927	512	1,439	108.217
Total	265,284		25,435					1,511	23,420	24,931	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
1984	0	0	0	0	0	0	0	0	0	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	41	44
1985	0	0	0	0	0	0	0	0	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	100
1986	0	0	0	0	0	0	0	258	253	253	253	253	253	253	253	253	253	253	253	253	253	253	254	254	254	255
1987	0	0	0	0	0	0	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181	181
1988	0	0	0	0	0	323	374	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382
1989	0	0	0	0	215	256	261	274	275	309	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321
1990	0	0	0	146	240	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241
1991	0	0	129	200	230	234	240	241	241	241	242	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244
1992	0	166	329	439	480	491	494	496	497	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507
1993	40	124	346	411	448	457	458	459	459	459	459	459	459	459	459	459	459	459	459	468	468	468	468	468	468	468
1994	26	174	476	784	884	909	917	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922
1995	57	388	704	1,001	1,082	1,087	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,087	1,087	1,087	1,087	1,087	1,087
1996	124	463	760	886	958	996	1,007	1,011	1,011	1,011	1,011	1,011	1,011	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006
1997	62	309	578	758	833	838	842	843	843	843	843	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844
1998	71	191	371	520	574	594	614	619	619	619	624	625	625	625	625	625	625	625	625	625	625	625	625	625	625	625
1999	70	214	433	576	657	677	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695
2000	72	262	526	704	777	818	839	846	846	846	846	846	839	839	839	839	839	839	839	839	839	839	839	839	839	0
2001	88	334	580	747	799	807	810	810	812	812	812	812	812	787	787	787	787	787	787	787	787	787	787	787	0	0
2002	90	333	500	755	783	784	784	785	785	785	786	786	786	786	786	786	786	786	786	786	786	786	786	0	0	0
2003	101	383	634	778	787	791	792	792	792	799	799	799	799	799	799	799	799	799	799	799	799	799	0	0	0	0
2004	74	293	583	938	1,218	1,238	1,243	1,247	1,247	1,247	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	0	0	0	0	0
2005	73	243	500	632	676	679	682	682	682	682	682	682	682	682	682	682	682	682	682	682	0	0	0	0	0	0
2006	132	377	708	925	964	969	1,000	1,000	1,000	1,002	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	0	0	0	0	0	0	0
2007	113	343	1,102	1,338	1,380	1,402	1,411	1,412	1,414	1,419	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	0	0	0	0	0	0	0	0
2008	81	318	582	768	823	854	875	875	875	875	875	875	875	879	879	880	881	0	0	0	0	0	0	0	0	0
2009	131	325	642	911	987	989	989	1,002	1,004	1,007	1,007	1,007	1,007	1,007	1,007	1,007	0	0	0	0	0	0	0	0	0	0
2010	77	336	642	845	936	939	949	950	950	950	950	950	950	950	950	0	0	0	0	0	0	0	0	0	0	0
2011	144	382	640	902	942	945	945	945	945	945	945	945	945	945	0	0	0	0	0	0	0	0	0	0	0	0
2012	109	327	606	779	801	818	821	821	821	828	829	829	829	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	93	399	743	973	1,170	1,320	1,321	1,322	1,322	1,322	1,322	1,322	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	89	353	586	699	806	838	851	851	851	851	851	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	93	342	791	1,018	1,072	1,106	1,112	1,113	1,126	1,126	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	89	252	492	755	774	781	791	791	791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	252	318	620	949	1,031	1,042	1,054	1,059	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	125	401	712	919	965	969	969	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	200	434	983	1,389	1,459	1,467	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	108	248	528	987	1,010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	128	439	766	886	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	219	500	794	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	119	320	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	138	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Date Incurred	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																									1.000
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.970	1.073
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010
1986	1.000								0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.004
1987	1.000							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000
1988	1.000						1.158	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					1.191	1.020	1.050	1.004	1.124	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				1.644	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000			1.550	1.150	1.017	1.026	1.004	1.000	1.000	1.004	1.008	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		1.982	1.334	1.093	1.023	1.006	1.004	1.002	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	3.100	2.790	1.188	1.090	1.020	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	6.692	2.736	1.647	1.128	1.028	1.009	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	6.807	1.814	1.422	1.081	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
1996	1.000	3.734	1.641	1.166	1.081	1.040	1.011	1.004	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	4.984	1.871	1.311	1.099	1.006	1.005	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.690	1.942	1.402	1.104	1.035	1.034	1.008	1.000	1.000	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	3.057	2.023	1.330	1.141	1.030	1.027	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	3.639	2.008	1.338	1.104	1.053	1.026	1.009	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	3.795	1.737	1.288	1.070	1.010	1.003	1.001	1.002	1.000	1.000	1.000	1.000	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	3.700	1.502	1.510	1.037	1.001	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	3.792	1.655	1.227	1.012	1.005	1.000	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	3.959	1.990	1.610	1.298	1.016	1.004	1.003	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	3.329	2.057	1.265	1.069	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.854	1.880	1.306	1.042	1.005	1.033	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	3.032	3.216	1.213	1.031	1.016	1.006	1.000	1.002	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	3.930	1.831	1.319	1.071	1.038	1.024	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.001										
2009	1.000	2.480	1.977	1.420	1.083	1.001	1.000	1.014	1.002	1.003	1.000	1.000	1.000	1.000	1.000											
2010	1.000	4.344	1.911	1.316	1.107	1.003	1.010	1.001	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	2.644	1.677	1.410	1.044	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	3.009	1.852	1.286	1.029	1.021	1.004	1.000	1.000	1.008	1.001	1.000														
2013	1.000	4.303	1.861	1.309	1.203	1.128	1.000	1.001	1.000	1.000	1.000															
2014	1.000	3.968	1.659	1.193	1.153	1.041	1.015	1.000	1.000	1.000																
2015	1.000	3.667	2.310	1.288	1.053	1.031	1.006	1.002	1.011																	
2016	1.000	2.832	1.948	1.535	1.026	1.009	1.013	1.000																		
2017	1.000	1.260	1.948	1.531	1.087	1.011	1.011																			
2018	1.000	3.202	1.778	1.290	1.051	1.004																				
2019	1.000	2.171	2.267	1.414	1.050																					
2020	1.000	2.297	2.131	1.868																						
2021	1.000	3.420	1.744																							
2022	1.000	2.282																								
2023	1.000																									

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	3.166	1.944	1.362	1.095	1.035	1.018	1.014	1.005	1.005	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001
Average	1.000	3.499	1.991	1.376	1.108	1.027	1.015	1.004	1.000	1.006	1.002	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.999	0.998	1.005
Truncated	1.000	3.461	1.965	1.366	1.092	1.022	1.011	1.003	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Inverted	1.000	3.147	1.940	1.361	1.099	1.025	1.015	1.004	1.000	1.005	1.002	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.999	0.998	1.005
Trunc Last 8	1.000	2.701	1.969	1.394	1.070	1.020	1.007	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	2.641	1.973	1.428	1.081	1.031	1.007	1.002	1.002	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	2.348	1.937	1.388	1.078	1.033	1.006	1.001	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	2.495	2.018	1.446	1.089	1.035	1.007	1.001	1.002	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	2.488	1.951	1.442	1.060	1.023	1.008	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	2.439	1.969	1.488	1.070	1.037	1.008	1.000	1.002	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	2.674	1.973	1.528	1.053	1.019	1.009	1.000	1.002	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	2.542	1.980	1.526	1.053	1.014	1.011	1.001	1.003	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	2.626	1.895	1.399	1.052	1.007	1.007	1.002	1.003	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	2.622	1.931	1.644	1.054	1.008	1.011	1.000	1.006	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	3.851	1.948	1.361	1.125	1.027	1.019	1.006	0.999	1.007	1.002	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.999	0.998	1.005
Selected	1.000	2.488	1.969	1.442	1.060	1.023	1.008	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.625	2.014	1.375	1.086	1.026	1.006	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.625	1.985	1.357	1.080	1.025	1.006	1.003	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.968	1.884	1.357	1.069	1.024	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	10	9	9	9	10	0	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91
Selected		7.755	3.117	1.583	1.097	1.035	1.012	1.004	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		8.171	3.112	1.545	1.124	1.035	1.009	1.003	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		7.921	3.017	1.520	1.120	1.037	1.011	1.005	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		8.387	2.826	1.500	1.106	1.034	1.010	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.129	0.321	0.632	0.911	0.966	0.988	0.996	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		2.542	1.969	1.442	1.070	1.023	1.007	1.001	1.002	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		2.701	2.018	1.528	1.089	1.037	1.011	1.002	1.003	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		2.348	1.895	1.388	1.052	1.007	1.006	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	3.317	2.099	1.574	1.156	1.032	1.012	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	13.307	4.011	1.911	1.214	1.051	1.018	1.006	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.075	0.249	0.523	0.824	0.952	0.983	0.994	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
1984	0	0	0	0	0	0	0	0	0	43	43	43	43	43	43	43	43	43	43	43	43	43	43	43	41	44
1985	0	0	0	0	0	0	0	0	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	100
1986	0	0	0	0	0	0	0	258	253	253	253	253	253	253	253	253	253	253	253	253	253	253	254	254	254	255
1987	0	0	0	0	0	0	181	181	182	182	182	182	182	182	182	182	181	181	181	181	181	181	181	181	181	181
1988	0	0	0	0	0	729	395	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382	382
1989	0	0	0	0	286	289	323	296	296	340	355	326	326	326	321	321	321	321	321	321	321	321	321	321	321	321
1990	0	0	0	209	240	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241	241
1991	0	0	213	236	236	242	251	251	241	241	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244	244
1992	0	358	573	570	537	526	526	526	499	509	509	507	507	507	507	507	507	507	507	507	507	507	507	507	507	507
1993	359	413	477	500	474	459	458	459	459	459	494	459	459	459	459	459	459	459	459	468	468	468	468	468	468	468
1994	483	624	1,009	992	983	951	957	923	923	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922
1995	545	802	1,066	1,142	1,104	1,089	1,089	1,089	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,088	1,087	1,087	1,087	1,087	1,087	1,087
1996	680	754	962	1,046	1,032	1,023	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006	1,006
1997	496	676	912	931	894	839	842	843	843	843	843	844	844	844	844	844	844	844	844	844	844	844	844	844	844	844
1998	668	505	582	591	628	623	623	620	620	620	626	626	626	626	626	626	626	625	625	625	625	625	625	625	625	625
1999	454	512	605	703	706	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695	695
2000	485	731	775	804	810	839	864	846	846	846	846	846	839	839	839	839	839	839	839	839	839	839	839	839	839	0
2001	557	710	911	859	810	810	811	811	812	812	812	812	812	787	787	787	787	787	787	787	787	787	787	787	0	0
2002	556	619	836	815	783	784	784	785	785	786	786	786	786	786	786	786	786	786	786	786	786	786	786	0	0	0
2003	605	602	927	801	788	792	792	792	792	799	799	799	799	799	799	799	799	799	799	799	799	799	0	0	0	0
2004	385	588	949	1,291	1,247	1,242	1,252	1,251	1,247	1,252	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	1,241	0	0	0	0	0
2005	383	546	702	826	727	683	682	682	682	682	682	682	682	682	682	682	682	682	682	682	0	0	0	0	0	0
2006	562	766	1,011	1,019	984	999	1,000	1,000	1,000	1,007	1,007	1,003	1,003	1,003	1,003	1,003	1,003	1,003	1,003	0	0	0	0	0	0	0
2007	761	1,206	1,412	1,423	1,404	1,431	1,415	1,415	1,415	1,419	1,421	1,421	1,421	1,421	1,421	1,421	1,421	1,421	0	0	0	0	0	0	0	0
2008	465	635	716	880	859	884	877	875	875	875	875	875	875	885	885	885	885	0	0	0	0	0	0	0	0	0
2009	574	918	1,090	1,073	989	990	990	1,002	1,007	1,007	1,007	1,007	1,007	1,007	1,007	1,007	0	0	0	0	0	0	0	0	0	0
2010	573	688	941	1,056	938	947	952	950	950	950	950	950	950	950	950	0	0	0	0	0	0	0	0	0	0	0
2011	790	767	987	965	948	945	945	945	945	945	945	945	945	945	0	0	0	0	0	0	0	0	0	0	0	0
2012	678	703	892	874	821	836	857	857	834	834	834	829	829	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	588	1,042	1,418	1,193	1,308	1,321	1,322	1,322	1,322	1,322	1,322	1,322	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	458	573	861	831	915	856	851	851	851	851	851	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	575	749	1,317	1,197	1,100	1,165	1,160	1,158	1,126	1,126	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	749	654	890	774	786	784	794	791	791	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	382	522	1,120	1,074	1,065	1,050	1,089	1,089	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	496	783	1,464	991	965	971	969	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	537	748	1,461	1,589	1,483	1,468	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	791	753	1,187	1,029	1,030	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	607	788	1,024	960	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	670	925	1,340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	432	627	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	512	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																									1.000
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	0.970	1.073
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010
1986	1.000								0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.004
1987	1.000							1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000
1988	1.000						0.542	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					1.010	1.118	0.916	1.000	1.149	1.044	0.918	1.000	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				1.148	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000			1.108	1.000	1.025	1.037	1.000	0.960	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		1.601	0.995	0.942	0.980	1.000	1.000	0.949	1.020	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.150	1.155	1.048	0.948	0.968	0.998	1.002	1.000	1.000	1.076	0.929	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.018	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.292	1.617	0.983	0.991	0.967	1.006	0.964	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.472	1.329	1.071	0.967	0.986	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.109	1.276	1.087	0.987	0.991	0.988	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.363	1.349	1.021	0.960	0.938	1.004	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.756	1.152	1.015	1.063	0.992	1.000	0.995	1.000	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.128	1.182	1.162	1.004	0.984	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.507	1.060	1.037	1.007	1.036	1.030	0.979	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.275	1.283	0.943	0.943	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	0.969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.113	1.351	0.975	0.961	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	0.995	1.540	0.864	0.983	1.005	1.000	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.527	1.614	1.360	0.966	0.996	1.008	0.999	0.997	1.004	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.426	1.286	1.176	0.881	0.938	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.363	1.319	1.008	0.966	1.016	1.001	1.000	1.000	1.006	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.586	1.170	1.008	0.986	1.019	0.989	1.000	1.000	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.365	1.127	1.229	0.976	1.029	0.992	0.998	1.000	1.000	1.000	1.000	1.000	1.011	1.000	1.000										
2009	1.000	1.600	1.187	0.985	0.921	1.001	1.000	1.013	1.005	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.200	1.369	1.122	0.888	1.010	1.005	0.998	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	0.971	1.286	0.978	0.982	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.037	1.269	0.980	0.939	1.019	1.025	1.000	0.973	1.000	1.000	0.994														
2013	1.000	1.772	1.360	0.841	1.097	1.010	1.001	1.000	1.000	1.000	1.000															
2014	1.000	1.252	1.502	0.966	1.101	0.936	0.994	1.000	1.000	1.000																
2015	1.000	1.302	1.758	0.909	0.920	1.058	0.996	0.998	0.973																	
2016	1.000	0.873	1.361	0.870	1.016	0.997	1.013	0.997																		
2017	1.000	1.366	2.146	0.959	0.992	0.986	1.037																			
2018	1.000	1.580	1.869	0.677	0.974	1.006																				
2019	1.000	1.393	1.954	1.088	0.933																					
2020	1.000	0.952	1.576	0.867																						
2021	1.000	1.297	1.299																							
2022	1.000	1.381																								
2023	1.000																									

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.285	1.414	0.999	0.986	1.024	0.999	1.007	1.000	1.005	1.002	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001
Average	1.000	1.280	1.412	1.011	0.981	0.997	0.993	0.994	0.995	1.006	1.005	0.994	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.999	0.998	1.005
Truncated	1.000	1.281	1.398	1.011	0.979	0.997	1.004	0.996	0.996	1.002	1.002	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Inverted	1.000	1.233	1.372	0.995	0.978	0.996	0.980	0.994	0.995	1.006	1.004	0.994	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.999	0.998	1.005
Trunc Last 8	1.000	1.282	1.670	0.902	0.992	1.002	1.007	0.999	0.995	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.268	1.683	0.897	0.996	1.001	1.009	1.001	0.994	1.000	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.243	1.655	0.906	0.997	1.001	1.007	0.999	0.994	1.000	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.263	1.709	0.905	1.005	1.002	1.009	0.999	0.993	1.000	1.000	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.359	1.690	0.901	0.979	1.000	1.009	0.999	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.328	1.701	0.895	0.989	0.999	1.011	0.999	0.991	1.000	1.000	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.320	1.769	0.892	0.967	0.997	1.008	0.999	0.989	1.000	1.000	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.256	1.674	0.898	0.979	1.012	1.010	0.999	0.986	1.000	1.000	0.998	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.237	1.559	0.890	0.970	0.994	1.011	0.999	0.992	1.000	1.000	0.999	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.299	1.488	0.911	0.956	1.001	1.023	0.998	0.985	1.000	1.000	0.997	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.228	1.330	1.048	0.982	0.991	0.978	0.991	0.995	1.008	1.006	0.993	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.999	0.998	1.005
Selected	1.000	1.282	1.701	0.901	1.005	1.002	1.009	0.999	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.252	1.777	0.926	1.017	1.003	1.005	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.253	1.765	0.895	1.011	1.005	1.004	1.002	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.328	1.622	0.921	1.009	1.009	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		5	10	9	8	8	9	10	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91
Selected		1.979	1.544	0.908	1.007	1.003	1.001	0.992	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.100	1.677	0.944	1.020	1.003	1.000	0.995	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.014	1.607	0.910	1.018	1.007	1.002	0.998	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.031	1.529	0.943	1.024	1.014	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.505	0.648	1.102	0.993	0.997	0.999	1.008	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.268	1.683	0.898	0.989	1.001	1.009	0.999	0.993	1.000	1.000	0.999	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.359	1.769	0.906	1.005	1.012	1.011	1.001	0.995	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.237	1.559	0.890	0.967	0.994	1.007	0.999	0.986	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.709	1.596	1.101	0.979	1.002	1.007	1.002	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.951	1.727	1.082	0.982	1.004	1.001	0.994	0.993	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.339	0.579	0.924	1.018	0.996	0.999	1.006	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 31

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Summary of Losses and Reserves
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	922	0	922	0	922
1984	899	0	899	0	899
1985	1,565	0	1,565	0	1,565
1986	1,222	0	1,222	0	1,222
1987	1,329	0	1,329	0	1,329
1988	2,093	0	2,093	0	2,093
1989	2,206	0	2,206	0	2,206
1990	2,622	0	2,622	0	2,622
1991	1,963	0	1,963	0	1,963
1992	3,439	0	3,439	0	3,439
1993	4,730	0	4,730	0	4,730
1994	3,869	0	3,869	0	3,869
1995	8,373	0	8,373	0	8,373
1996	5,755	0	5,755	0	5,755
1997	4,706	0	4,706	0	4,706
1998	4,840	0	4,840	0	4,840
1999	4,069	0	4,069	0	4,069
2000	6,974	0	6,974	0	6,974
2001	7,419	0	7,419	0	7,419
2002	5,474	0	5,474	0	5,474
2003	6,439	0	6,439	0	6,439
2004	4,675	0	4,675	0	4,675
2005	6,706	0	6,706	0	6,706
2006	7,531	0	7,531	0	7,531
2007	7,164	10	7,174	0	7,174
2008	6,696	22	6,717	0	6,717
2009	8,298	0	8,298	0	8,298
2010	7,368	0	7,368	1	7,369
2011	8,860	0	8,860	5	8,865
2012	5,794	0	5,794	0	5,794
2013	9,267	0	9,267	19	9,287
2014	8,577	172	8,749	-5	8,743
2015	8,847	2,512	11,359	28	11,387
2016	6,495	0	6,495	144	6,639
2017	11,382	222	11,603	384	11,987
2018	7,903	1,978	9,881	285	10,166
2019	12,049	3,640	15,690	490	16,180
2020	5,522	4,461	9,983	249	10,232
2021	4,705	8,368	13,073	796	13,869
2022	3,418	9,156	12,574	2,775	15,349
2023	985	3,146	4,131	7,094	11,225
2024	220	2,189	2,409	11,605	14,014
Total	223,371	35,876	259,247	23,871	283,118

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (9)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)

Exhibit 32

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss Estimates
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	922	922					922	922
1984	899	899					899	899
1985	1,565	1,565					1,565	1,565
1986	1,222	1,222					1,222	1,222
1987	1,329	1,329	1,329	1,329			1,329	1,329
1988	2,093	2,093	2,093	2,093			2,093	2,093
1989	2,206	2,206	2,206	2,206			2,206	2,206
1990	2,622	2,622	2,622	2,622			2,622	2,622
1991	1,963	1,963	1,963	1,963			1,963	1,963
1992	3,439	3,439	3,439	3,439			3,439	3,439
1993	4,730	4,730	4,730	4,730			4,730	4,730
1994	3,869	3,869	3,869	3,869			3,869	3,869
1995	8,373	8,373	8,373	8,373			8,373	8,373
1996	5,755	5,755	5,755	5,755			5,755	5,755
1997	4,706	4,706	4,706	4,706			4,706	4,706
1998	4,840	4,840	4,840	4,840			4,840	4,840
1999	4,069	4,069	4,069	4,069			4,069	4,069
2000	6,974	6,974	6,974	6,974			6,974	6,974
2001	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419
2002	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474
2003	6,439	6,439	6,439	6,439	6,439	6,439	6,439	6,439
2004	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675
2005	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706
2006	7,531	7,531	7,531	7,531	7,531	7,531	7,531	7,531
2007	7,164	7,174	7,164	7,174	7,164	7,174	7,169	7,174
2008	6,696	6,717	6,696	6,717	6,696	6,717	6,707	6,717
2009	8,298	8,298	8,298	8,298	8,298	8,298	8,298	8,298
2010	7,369	7,368	7,369	7,368	7,369	7,368	7,369	7,369
2011	8,871	8,860	8,871	8,860	8,871	8,860	8,865	8,865
2012	5,810	5,794	5,810	5,794	5,810	5,794	5,802	5,794
2013	9,309	9,265	9,309	9,265	9,309	9,265	9,287	9,287
2014	8,645	8,743	8,647	8,743	8,647	8,743	8,695	8,743
2015	8,993	11,386	9,037	11,387	9,037	11,387	10,205	11,387
2016	6,716	6,559	6,719	6,561	6,719	6,561	6,639	6,639
2017	12,108	11,863	12,108	11,868	12,108	11,868	11,987	11,987
2018	8,579	10,168	8,696	10,165	8,696	10,165	9,412	10,166
2019	14,019	16,178	14,337	16,181	14,337	16,181	15,206	16,180
2020	7,512	10,222	8,405	10,237	8,405	10,237	9,170	10,232
2021	8,645	13,809	7,066	13,899	11,770	13,899	11,515	13,869
2022	13,182	16,676	11,009	16,230	14,427	16,230	14,626	15,349
2023	14,062	9,758	11,276	11,123	12,621	11,346	11,698	11,225
2024	20,392	12,477	19,739	18,511	15,055	14,510	16,781	14,014
Total	276,194	281,136	265,771	283,595	213,585	222,849	279,250	283,118

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 33

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	922	922	0	0.00%
1984	899	899	0	0.00%
1985	1,565	1,565	0	0.00%
1986	1,222	1,222	0	0.00%
1987	1,329	1,329	0	0.00%
1988	2,093	2,093	0	0.00%
1989	2,206	2,206	0	0.00%
1990	2,622	2,622	0	0.00%
1991	1,963	1,963	0	0.00%
1992	3,439	3,439	0	0.00%
1993	4,730	4,730	0	0.00%
1994	3,869	3,869	0	0.00%
1995	8,373	8,373	0	0.00%
1996	5,755	5,755	0	0.00%
1997	4,706	4,706	0	0.00%
1998	4,840	4,840	0	0.00%
1999	4,069	4,069	0	0.00%
2000	6,974	6,987	-13	-0.19%
2001	7,419	7,419	0	0.00%
2002	5,474	5,474	0	0.00%
2003	6,439	6,439	0	0.00%
2004	4,675	4,675	0	0.00%
2005	6,706	6,706	0	0.00%
2006	7,531	7,531	0	0.00%
2007	7,174	7,160	13	0.19%
2008	6,717	6,717	0	0.00%
2009	8,298	8,298	0	0.00%
2010	7,369	7,369	0	-0.01%
2011	8,865	8,868	-3	-0.03%
2012	5,794	5,855	-61	-1.04%
2013	9,287	9,309	-22	-0.24%
2014	8,743	8,837	-94	-1.06%
2015	11,387	11,724	-338	-2.88%
2016	6,639	6,809	-170	-2.49%
2017	11,987	12,098	-111	-0.92%
2018	10,166	10,067	100	0.99%
2019	16,180	16,284	-104	-0.64%
2020	10,232	10,881	-648	-5.96%
2021	13,869	15,502	-1,633	-10.53%
2022	15,349	14,863	486	3.27%
2023	11,225	12,125	-900	-7.43%
2024	14,014			
Total	283,118	272,602	-3,498	-1.28%

(1) Selected Ultimate Loss from Exhibit 32, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 32, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)

Exhibit 34

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Paid Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	922	1.000	1.000	922
1984	899	1.000	1.000	899
1985	1,565	1.000	1.000	1,565
1986	1,222	1.000	1.000	1,222
1987	1,329	1.000	1.000	1,329
1988	2,093	1.000	1.000	2,093
1989	2,206	1.000	1.000	2,206
1990	2,622	1.000	1.000	2,622
1991	1,963	1.000	1.000	1,963
1992	3,439	1.000	1.000	3,439
1993	4,730	1.000	1.000	4,730
1994	3,869	1.000	1.000	3,869
1995	8,373	1.000	1.000	8,373
1996	5,755	1.000	1.000	5,755
1997	4,706	1.000	1.000	4,706
1998	4,840	1.000	1.000	4,840
1999	4,069	1.000	1.000	4,069
2000	6,974	1.000	1.000	6,974
2001	7,419	1.000	1.000	7,419
2002	5,474	1.000	1.000	5,474
2003	6,439	1.000	1.000	6,439
2004	4,675	1.000	1.000	4,675
2005	6,706	1.000	1.000	6,706
2006	7,531	1.000	1.000	7,531
2007	7,164	1.000	1.000	7,164
2008	6,696	1.000	1.000	6,696
2009	8,298	1.000	1.000	8,298
2010	7,368	1.000	1.000	7,369
2011	8,860	1.001	1.001	8,871
2012	5,794	1.001	1.003	5,810
2013	9,267	1.002	1.004	9,309
2014	8,577	1.004	1.008	8,645
2015	8,847	1.008	1.017	8,993
2016	6,495	1.017	1.034	6,716
2017	11,382	1.029	1.064	12,108
2018	7,903	1.020	1.086	8,579
2019	12,049	1.072	1.164	14,019
2020	5,522	1.169	1.360	7,512
2021	4,705	1.351	1.837	8,645
2022	3,418	2.099	3.857	13,182
2023	985	3.702	14.277	14,062
2024	220	6.500	92.807	20,392
Total	223,371			276,194

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 40
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 35

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	922	1.000	1.000	922
1984	899	1.000	1.000	899
1985	1,565	1.000	1.000	1,565
1986	1,222	1.000	1.000	1,222
1987	1,329	1.000	1.000	1,329
1988	2,093	1.000	1.000	2,093
1989	2,206	1.000	1.000	2,206
1990	2,622	1.000	1.000	2,622
1991	1,963	1.000	1.000	1,963
1992	3,439	1.000	1.000	3,439
1993	4,730	1.000	1.000	4,730
1994	3,869	1.000	1.000	3,869
1995	8,373	1.000	1.000	8,373
1996	5,755	1.000	1.000	5,755
1997	4,706	1.000	1.000	4,706
1998	4,840	1.000	1.000	4,840
1999	4,069	1.000	1.000	4,069
2000	6,974	1.000	1.000	6,974
2001	7,419	1.000	1.000	7,419
2002	5,474	1.000	1.000	5,474
2003	6,439	1.000	1.000	6,439
2004	4,675	1.000	1.000	4,675
2005	6,706	1.000	1.000	6,706
2006	7,531	1.000	1.000	7,531
2007	7,174	1.000	1.000	7,174
2008	6,717	1.000	1.000	6,717
2009	8,298	1.000	1.000	8,298
2010	7,368	1.000	1.000	7,368
2011	8,860	1.000	1.000	8,860
2012	5,794	1.000	1.000	5,794
2013	9,267	1.000	1.000	9,265
2014	8,749	1.000	0.999	8,743
2015	11,359	1.003	1.002	11,386
2016	6,495	1.007	1.010	6,559
2017	11,603	1.012	1.022	11,863
2018	9,881	1.007	1.029	10,168
2019	15,690	1.002	1.031	16,178
2020	9,983	0.993	1.024	10,222
2021	13,073	1.032	1.056	13,809
2022	12,574	1.256	1.326	16,676
2023	4,131	1.781	2.362	9,758
2024	2,409	2.193	5.180	12,477
Total	259,247			281,136

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 41
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 36

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	6,149	1.207	7,419	1.000	1.000	1.000	0.000	0	7,419	7,419	1.207
2002	6,413	0.854	5,474	1.000	1.000	1.000	0.000	0	5,474	5,474	0.854
2003	6,821	0.944	6,439	1.000	1.000	1.000	0.000	0	6,439	6,439	0.944
2004	7,181	0.651	4,675	1.000	1.000	1.000	0.000	0	4,675	4,675	0.651
2005	8,072	0.831	6,706	1.000	1.000	1.000	0.000	0	6,706	6,706	0.831
2006	8,059	0.935	7,531	1.000	1.000	1.000	0.000	0	7,531	7,531	0.935
2007	8,227	0.870	7,160	1.000	1.000	1.000	0.000	0	7,164	7,164	0.871
2008	8,334	0.806	6,717	1.000	1.000	1.000	0.000	0	6,696	6,696	0.803
2009	8,491	0.977	8,298	1.000	1.000	1.000	0.000	0	8,298	8,298	0.977
2010	8,909	0.827	7,369	1.000	1.000	1.000	0.000	2	7,368	7,369	0.827
2011	9,135	0.971	8,868	1.001	1.001	0.999	0.001	11	8,860	8,871	0.971
2012	9,372	0.625	5,855	1.001	1.003	0.997	0.003	16	5,794	5,810	0.620
2013	9,969	0.934	9,309	1.002	1.004	0.996	0.004	42	9,267	9,309	0.934
2014	10,350	0.854	8,837	1.004	1.008	0.992	0.008	70	8,577	8,647	0.835
2015	10,454	1.122	11,724	1.008	1.017	0.984	0.016	191	8,847	9,037	0.864
2016	10,364	0.657	6,809	1.017	1.034	0.967	0.033	224	6,495	6,719	0.648
2017	10,867	1.113	12,098	1.029	1.064	0.940	0.060	726	11,382	12,108	1.114
2018	11,113	0.906	10,067	1.020	1.086	0.921	0.079	793	7,903	8,696	0.783
2019	11,120	1.464	16,284	1.072	1.164	0.859	0.141	2,288	12,049	14,337	1.289
2020	10,601	1.026	10,881	1.169	1.360	0.735	0.265	2,883	5,522	8,405	0.793
2021	11,811	1.313	15,502	1.351	1.837	0.544	0.456	7,066	4,705	7,066	0.598
2022	14,694	1.011	14,863	2.099	3.857	0.259	0.741	11,009	3,418	11,009	0.749
2023	15,200	0.798	12,125	3.702	14.277	0.070	0.930	11,276	985	11,276	0.742
2024	17,776	1.123	19,954	6.500	92.807	0.011	0.989	19,739	220	19,739	1.110
Total	239,480		230,965					56,336	161,793	208,801	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 37

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	6,149	1.207	7,419	1.000	1.000	1.000	0.000	0	7,419	7,419	1.207
2002	6,413	0.854	5,474	1.000	1.000	1.000	0.000	0	5,474	5,474	0.854
2003	6,821	0.944	6,439	1.000	1.000	1.000	0.000	0	6,439	6,439	0.944
2004	7,181	0.651	4,675	1.000	1.000	1.000	0.000	0	4,675	4,675	0.651
2005	8,072	0.831	6,706	1.000	1.000	1.000	0.000	0	6,706	6,706	0.831
2006	8,059	0.935	7,531	1.000	1.000	1.000	0.000	0	7,531	7,531	0.935
2007	8,227	0.870	7,160	1.000	1.000	1.000	0.000	0	7,174	7,174	0.872
2008	8,334	0.806	6,717	1.000	1.000	1.000	0.000	0	6,717	6,717	0.806
2009	8,491	0.977	8,298	1.000	1.000	1.000	0.000	0	8,298	8,298	0.977
2010	8,909	0.827	7,369	1.000	1.000	1.000	0.000	0	7,368	7,368	0.827
2011	9,135	0.971	8,868	1.000	1.000	1.000	0.000	0	8,860	8,860	0.970
2012	9,372	0.625	5,855	1.000	1.000	1.000	0.000	0	5,794	5,794	0.618
2013	9,969	0.934	9,309	1.000	1.000	1.000	0.000	-3	9,267	9,265	0.929
2014	10,350	0.854	8,837	1.000	0.999	1.001	-0.001	-5	8,749	8,743	0.845
2015	10,454	1.122	11,724	1.003	1.002	0.998	0.002	28	11,359	11,387	1.089
2016	10,364	0.657	6,809	1.007	1.010	0.990	0.010	66	6,495	6,561	0.633
2017	10,867	1.113	12,098	1.012	1.022	0.978	0.022	264	11,603	11,868	1.092
2018	11,113	0.906	10,067	1.007	1.029	0.972	0.028	284	9,881	10,165	0.915
2019	11,120	1.464	16,284	1.002	1.031	0.970	0.030	491	15,690	16,181	1.455
2020	10,601	1.026	10,881	0.993	1.024	0.977	0.023	254	9,983	10,237	0.966
2021	11,811	1.313	15,502	1.032	1.056	0.947	0.053	826	13,073	13,899	1.177
2022	14,694	1.011	14,863	1.256	1.326	0.754	0.246	3,656	12,574	16,230	1.105
2023	15,200	0.798	12,125	1.781	2.362	0.423	0.577	6,992	4,131	11,123	0.732
2024	17,776	1.123	19,954	2.193	5.180	0.193	0.807	16,102	2,409	18,511	1.041
Total	239,480		230,965					28,956	197,670	226,626	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 38

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	8,434	879.720	7,419	1.000	1.000	1.000	0.000	0	7,419	7,419	879.720
2002	8,738	626.413	5,474	1.000	1.000	1.000	0.000	0	5,474	5,474	626.413
2003	8,885	724.782	6,439	1.000	1.000	1.000	0.000	0	6,439	6,439	724.782
2004	9,150	510.945	4,675	1.000	1.000	1.000	0.000	0	4,675	4,675	510.945
2005	9,626	696.681	6,706	1.000	1.000	1.000	0.000	0	6,706	6,706	696.681
2006	9,880	762.284	7,531	1.000	1.000	1.000	0.000	0	7,531	7,531	762.284
2007	10,087	709.846	7,160	1.000	1.000	1.000	0.000	0	7,164	7,164	710.212
2008	10,324	650.647	6,717	1.000	1.000	1.000	0.000	0	6,696	6,696	648.539
2009	10,644	779.581	8,298	1.000	1.000	1.000	0.000	0	8,298	8,298	779.581
2010	10,735	686.435	7,369	1.000	1.000	1.000	0.000	2	7,368	7,369	686.475
2011	11,081	800.305	8,868	1.001	1.001	0.999	0.001	11	8,860	8,871	800.551
2012	11,202	522.663	5,855	1.001	1.003	0.997	0.003	16	5,794	5,810	518.670
2013	11,450	813.000	9,309	1.002	1.004	0.996	0.004	42	9,267	9,309	813.008
2014	11,611	761.108	8,837	1.004	1.008	0.992	0.008	70	8,577	8,647	744.718
2015	11,816	992.243	11,724	1.008	1.017	0.984	0.016	191	8,847	9,037	764.840
2016	11,822	575.995	6,809	1.017	1.034	0.967	0.033	224	6,495	6,719	568.401
2017	12,015	1006.872	12,098	1.029	1.064	0.940	0.060	726	11,382	12,108	1,007.675
2018	12,182	826.335	10,067	1.020	1.086	0.921	0.079	793	7,903	8,696	713.846
2019	12,240	1330.308	16,284	1.072	1.164	0.859	0.141	2,288	12,049	14,337	1,171.324
2020	12,871	845.340	10,881	1.169	1.360	0.735	0.265	2,883	5,522	8,405	652.996
2021	12,470	1243.161	15,502	1.351	1.837	0.544	0.456	7,066	4,705	11,770	943.893
2022	12,060	1232.355	14,863	2.099	3.857	0.259	0.741	11,009	3,418	14,427	1,196.221
2023	12,664	988.053	12,512	3.702	14.277	0.070	0.930	11,636	985	12,621	996.626
2024	13,297	1127.843	14,997	6.500	92.807	0.011	0.989	14,835	220	15,055	1,132.215
Total	265,284		226,395					51,792	161,793	213,585	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 39

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	8,434	879.720	7,419	1.000	1.000	1.000	0.000	0	7,419	7,419	879.720
2002	8,738	626.413	5,474	1.000	1.000	1.000	0.000	0	5,474	5,474	626.413
2003	8,885	724.782	6,439	1.000	1.000	1.000	0.000	0	6,439	6,439	724.782
2004	9,150	510.945	4,675	1.000	1.000	1.000	0.000	0	4,675	4,675	510.945
2005	9,626	696.681	6,706	1.000	1.000	1.000	0.000	0	6,706	6,706	696.681
2006	9,880	762.284	7,531	1.000	1.000	1.000	0.000	0	7,531	7,531	762.284
2007	10,087	709.846	7,160	1.000	1.000	1.000	0.000	0	7,174	7,174	711.169
2008	10,324	650.647	6,717	1.000	1.000	1.000	0.000	0	6,717	6,717	650.647
2009	10,644	779.581	8,298	1.000	1.000	1.000	0.000	0	8,298	8,298	779.581
2010	10,735	686.435	7,369	1.000	1.000	1.000	0.000	0	7,368	7,368	686.325
2011	11,081	800.305	8,868	1.000	1.000	1.000	0.000	0	8,860	8,860	799.562
2012	11,202	522.663	5,855	1.000	1.000	1.000	0.000	0	5,794	5,794	517.244
2013	11,450	813.000	9,309	1.000	1.000	1.000	0.000	-3	9,267	9,265	809.131
2014	11,611	761.108	8,837	1.000	0.999	1.001	-0.001	-5	8,749	8,743	753.004
2015	11,816	992.243	11,724	1.003	1.002	0.998	0.002	28	11,359	11,387	963.702
2016	11,822	575.995	6,809	1.007	1.010	0.990	0.010	66	6,495	6,561	555.023
2017	12,015	1006.872	12,098	1.012	1.022	0.978	0.022	264	11,603	11,868	987.706
2018	12,182	826.335	10,067	1.007	1.029	0.972	0.028	284	9,881	10,165	834.433
2019	12,240	1330.308	16,284	1.002	1.031	0.970	0.030	491	15,690	16,181	1321.912
2020	12,871	845.340	10,881	0.993	1.024	0.977	0.023	254	9,983	10,237	795.356
2021	12,470	1243.161	15,502	1.032	1.056	0.947	0.053	826	13,073	13,899	1114.625
2022	12,060	1232.355	14,863	1.256	1.326	0.754	0.246	3,656	12,574	16,230	1345.703
2023	12,664	988.053	12,512	1.781	2.362	0.423	0.577	7,215	4,131	11,346	895.966
2024	13,297	1127.843	14,997	2.193	5.180	0.193	0.807	12,101	2,409	14,510	1091.266
Total	265,284		226,395					25,179	197,670	222,849	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	74	76	499	641	716	744	913	926	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922
1984	12	301	501	592	787	754	881	882	882	883	883	888	889	889	900	900	900	900	900	900	900	900	900	900	899	899
1985	34	217	724	1,005	1,195	1,373	1,409	1,527	1,527	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,565
1986	44	288	562	856	1,026	1,201	1,248	1,255	1,221	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,221	1,221	1,221	1,222
1987	57	281	651	926	1,122	1,250	1,296	1,311	1,327	1,329	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,329
1988	501	784	1,193	1,654	1,941	2,021	2,082	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093
1989	40	217	544	1,140	1,470	2,039	2,083	2,130	2,147	2,184	2,204	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1990	30	377	1,040	1,638	2,135	2,553	2,601	2,616	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,622	2,622	2,622	2,622
1991	27	182	834	1,198	1,423	1,655	1,703	1,729	1,895	1,913	1,937	1,959	1,961	1,962	1,962	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963	1,963
1992	247	876	1,860	2,585	2,961	3,236	3,256	3,335	3,361	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439
1993	547	929	2,599	3,780	4,410	4,620	4,629	4,634	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730
1994	64	477	1,341	3,045	3,522	3,768	3,821	3,843	3,851	3,866	3,867	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869
1995	86	800	2,540	3,989	4,963	7,624	8,370	8,377	8,377	8,377	8,377	8,377	8,377	8,376	8,375	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373
1996	169	1,477	3,356	4,324	5,116	5,273	5,513	5,720	5,754	5,763	5,763	5,763	5,763	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755
1997	92	974	2,547	3,614	4,183	4,660	4,684	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706
1998	108	676	1,355	2,121	2,909	3,263	3,751	4,809	4,831	4,831	4,839	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840
1999	83	582	2,033	3,170	3,706	4,025	4,049	4,068	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069
2000	134	999	2,658	4,977	5,694	6,104	6,439	6,448	6,451	6,458	6,469	6,472	6,613	6,614	6,844	6,844	6,845	6,846	6,895	6,913	6,924	6,924	6,949	6,971	6,974	0
2001	122	1,116	2,903	5,664	6,690	6,991	7,257	7,782	7,789	7,789	7,789	7,649	7,649	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	0	0
2002	99	1,455	2,380	4,244	4,914	5,123	5,245	5,442	5,471	5,471	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	0	0	0
2003	134	1,063	3,627	5,202	5,671	5,811	6,403	6,404	6,423	6,435	6,436	6,438	6,438	6,439	6,439	6,439	6,439	6,439	6,439	6,439	6,439	6,439	0	0	0	0
2004	104	779	2,070	3,628	4,469	4,648	4,668	4,672	4,672	4,672	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	0	0	0	0	0
2005	173	1,094	3,139	4,625	6,247	6,624	6,671	6,688	6,689	6,689	6,689	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	0	0	0	0	0	0
2006	701	1,555	3,178	5,189	5,977	6,328	6,823	6,987	7,127	7,273	7,300	7,434	7,504	7,531	7,531	7,531	7,531	7,531	7,531	0	0	0	0	0	0	0
2007	153	937	3,162	5,206	5,865	6,058	6,421	6,547	6,571	6,760	7,003	7,056	7,057	7,089	7,126	7,136	7,149	7,164	0	0	0	0	0	0	0	0
2008	118	1,493	3,682	5,620	6,128	6,344	6,424	6,440	6,506	6,690	6,690	6,690	6,690	6,694	6,694	6,695	6,696	0	0	0	0	0	0	0	0	0
2009	236	1,082	3,107	5,445	6,436	7,372	7,993	8,116	8,239	8,298	8,298	8,298	8,298	8,298	8,298	8,298	0	0	0	0	0	0	0	0	0	0
2010	138	1,227	4,192	5,917	6,565	6,751	6,825	6,862	7,363	7,368	7,368	7,368	7,368	7,368	7,368	0	0	0	0	0	0	0	0	0	0	0
2011	369	1,033	2,605	5,049	5,787	6,037	6,220	6,233	6,389	6,635	8,860	8,860	8,860	8,860	0	0	0	0	0	0	0	0	0	0	0	0
2012	185	1,263	2,840	4,719	5,285	5,370	5,635	5,659	5,670	5,729	5,757	5,789	5,794	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	194	1,675	4,471	6,897	8,148	8,921	9,111	9,154	9,267	9,267	9,267	9,267	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	228	1,188	3,245	5,396	6,353	6,764	7,202	7,603	8,460	8,567	8,577	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	236	1,276	3,296	5,179	6,511	7,952	8,176	8,412	8,644	8,847	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	137	832	3,610	5,444	5,897	6,081	6,440	6,495	6,495	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	264	1,046	4,165	6,933	8,785	10,610	11,223	11,382	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	199	1,065	3,250	4,858	6,030	7,497	7,903	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	349	1,103	4,088	8,056	10,769	12,049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	201	1,321	2,410	4,725	5,522	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	198	1,083	3,212	4,705	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	439	2,070	3,418	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	202	985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	220	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	1.027	6.566	1.285	1.117	1.039	1.227	1.014	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	25.083	1.664	1.182	1.329	0.958	1.168	1.001	1.000	1.001	1.000	1.006	1.001	1.000	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
1985	1.000	6.382	3.336	1.388	1.189	1.149	1.026	1.084	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026
1986	1.000	6.545	1.951	1.523	1.199	1.171	1.039	1.006	0.973	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001
1987	1.000	4.930	2.317	1.422	1.212	1.114	1.037	1.012	1.012	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
1988	1.000	1.565	1.522	1.386	1.174	1.041	1.030	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	5.425	2.507	2.096	1.289	1.387	1.022	1.023	1.008	1.017	1.009	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000	12.567	2.759	1.575	1.303	1.196	1.019	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1991	1.000	6.741	4.582	1.436	1.188	1.163	1.029	1.015	1.096	1.009	1.013	1.011	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000	3.547	2.123	1.390	1.145	1.093	1.006	1.024	1.008	1.023	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.698	2.798	1.454	1.167	1.048	1.002	1.001	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	7.453	2.811	2.271	1.157	1.070	1.014	1.006	1.002	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	9.302	3.175	1.570	1.244	1.536	1.098	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	8.740	2.272	1.288	1.183	1.031	1.046	1.038	1.006	1.002	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	10.587	2.615	1.419	1.157	1.114	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	6.259	2.004	1.565	1.372	1.122	1.150	1.282	1.005	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	7.012	3.493	1.559	1.169	1.086	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	7.455	2.661	1.872	1.144	1.072	1.055	1.001	1.001	1.001	1.002	1.001	1.022	1.000	1.035	1.000	1.000	1.000	1.007	1.003	1.002	1.000	1.004	1.003		
2001	1.000	9.148	2.601	1.951	1.181	1.045	1.038	1.072	1.001	1.000	1.000	0.982	1.000	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	14.697	1.636	1.783	1.158	1.043	1.024	1.038	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	7.933	3.412	1.434	1.090	1.025	1.102	1.000	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	7.490	2.657	1.753	1.232	1.040	1.004	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	6.324	2.870	1.473	1.351	1.060	1.007	1.003	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.218	2.044	1.633	1.152	1.059	1.078	1.024	1.020	1.020	1.004	1.018	1.009	1.004	1.000	1.000	1.000	1.000								
2007	1.000	6.108	3.375	1.646	1.127	1.033	1.060	1.020	1.004	1.029	1.036	1.008	1.000	1.004	1.005	1.001	1.002									
2008	1.000	12.704	2.466	1.526	1.090	1.035	1.013	1.003	1.010	1.028	1.000	1.000	1.000	1.001	1.000	1.000										
2009	1.000	4.580	2.873	1.753	1.182	1.145	1.084	1.015	1.015	1.007	1.000	1.000	1.000	1.000	1.000											
2010	1.000	8.889	3.417	1.412	1.109	1.028	1.011	1.005	1.073	1.001	1.000	1.000	1.000	1.000												
2011	1.000	2.799	2.521	1.938	1.146	1.043	1.030	1.002	1.025	1.038	1.335	1.000	1.000													
2012	1.000	6.827	2.248	1.662	1.120	1.016	1.049	1.004	1.002	1.010	1.005	1.006														
2013	1.000	8.622	2.670	1.543	1.181	1.095	1.021	1.005	1.012	1.000	1.000															
2014	1.000	5.210	2.733	1.663	1.177	1.065	1.065	1.056	1.113	1.013																
2015	1.000	5.396	2.584	1.571	1.257	1.221	1.028	1.029	1.027																	
2016	1.000	6.073	4.337	1.508	1.083	1.031	1.059	1.009																		
2017	1.000	3.968	3.982	1.664	1.267	1.208	1.058																			
2018	1.000	5.360	3.051	1.495	1.241	1.243																				
2019	1.000	3.164	3.706	1.971	1.337																					
2020	1.000	6.572	1.824	1.961																						
2021	1.000	5.477	2.966																							
2022	1.000	4.711																								
2023	1.000																									

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	5.081	2.653	1.613	1.188	1.103	1.045	1.022	1.016	1.008	1.016	1.001	1.002	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Average	1.000	6.915	2.849	1.606	1.195	1.106	1.049	1.024	1.013	1.006	1.013	1.001	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Truncated	1.000	6.592	2.785	1.599	1.193	1.098	1.045	1.017	1.011	1.006	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	4.752	2.618	1.574	1.191	1.097	1.047	1.022	1.013	1.006	1.010	1.001	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Trunc Last 8	1.000	5.164	3.170	1.652	1.207	1.110	1.041	1.011	1.027	1.015	1.007	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	5.090	3.148	1.672	1.208	1.115	1.040	1.016	1.035	1.016	1.047	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	4.780	2.802	1.661	1.222	1.129	1.045	1.016	1.034	1.014	1.042	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Last 7	1.000	5.046	3.207	1.690	1.221	1.126	1.044	1.016	1.038	1.014	1.054	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000
Trunc Last 6	1.000	4.879	3.426	1.676	1.236	1.147	1.049	1.012	1.035	1.008	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	4.875	3.311	1.695	1.227	1.144	1.047	1.017	1.042	1.012	1.057	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000
Last 5	1.000	5.057	3.106	1.720	1.237	1.154	1.046	1.020	1.036	1.012	1.068	1.001	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.001	1.000	1.000
Last 4	1.000	4.981	2.887	1.773	1.232	1.176	1.052	1.024	1.039	1.015	1.085	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000
Agg Last 4	1.000	5.247	2.354	1.724	1.266	1.151	1.050	1.026	1.038	1.012	1.075	1.001	1.000	1.000	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.001	1.000	1.000
Wtd Avg	1.000	5.138	2.725	1.892	1.290	1.204	1.054	1.021	1.050	1.009	1.046	1.003	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.002	1.000	1.000
Geometric	1.000	6.033	2.616	1.552	1.202	1.105	1.050	1.026	1.006	1.003	1.001	1.001	1.001	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
Selected	1.000	4.875	3.311	1.695	1.236	1.147	1.047	1.012	1.035	1.012	1.007	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		5.102	3.330	1.645	1.201	1.100	1.042	1.011	1.031	1.014	1.010	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		5.089	3.368	1.574	1.181	1.059	1.034	1.007	1.016	1.019	1.010	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		4.862	3.109	1.602	1.161	1.058	1.043	1.006	1.014	1.021	1.001	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	9	9	10	9	9	10	5	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/24	9/23	9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00
Selected		43.560	8.935	2.699	1.592	1.288	1.123	1.073	1.061	1.025	1.014	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		41.415	8.117	2.437	1.481	1.233	1.121	1.076	1.065	1.032	1.018	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		37.010	7.273	2.160	1.372	1.162	1.097	1.061	1.053	1.037	1.018	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		32.555	6.696	2.154	1.345	1.158	1.095	1.049	1.043	1.029	1.009	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.023	0.112	0.371	0.628	0.776	0.890	0.932	0.943	0.975	0.987	0.994	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		5.046	3.148	1.690	1.227	1.144	1.046	1.016	1.036	1.014	1.054	1.002	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
High Value:		5.247	3.426	1.773	1.266	1.176	1.052	1.026	1.042	1.016	1.085	1.005	1.002	1.002	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.001	1.001	1.000	1.000
Low Value:		4.780	2.354	1.652	1.207	1.110	1.040	1.011	1.027	1.008	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	6.500	3.702	2.099	1.351	1.169	1.072	1.020	1.029	1.017	1.008	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	92.807	14.277	3.857	1.837	1.360	1.164	1.086	1.064	1.034	1.017	1.008	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.011	0.070	0.259	0.544	0.735	0.859	0.921	0.940	0.967	0.984	0.992	0.996	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	159	214	613	678	739	773	937	926	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922	922
1984	3,124	889	847	983	1,009	858	940	882	895	888	888	896	896	896	910	900	900	900	900	900	900	900	900	900	899	899
1985	1,390	1,115	1,573	1,615	1,613	1,740	1,541	1,576	1,556	1,553	1,553	1,553	1,553	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,525	1,565
1986	1,080	1,368	1,531	1,562	1,457	1,597	1,310	1,281	1,234	1,233	1,233	1,233	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,220	1,221	1,221	1,221	1,222
1987	1,494	1,013	1,393	1,494	1,520	1,497	1,545	1,321	1,360	1,360	1,360	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,331	1,329
1988	1,858	2,232	2,535	2,839	2,646	2,610	2,131	2,093	2,094	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093	2,093
1989	1,685	1,937	2,801	2,824	2,847	2,684	2,604	2,231	2,245	2,250	2,267	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206	2,206
1990	1,466	1,880	2,697	2,825	2,998	2,769	2,765	2,643	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,620	2,622	2,622	2,622	2,622
1991	1,564	1,545	2,221	1,966	1,894	1,906	1,875	1,762	1,931	1,935	2,005	1,968	1,968	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,978	1,963
1992	3,100	4,048	4,277	4,019	4,314	3,827	3,443	3,421	3,430	3,471	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439	3,439
1993	3,305	4,360	5,990	5,022	5,043	4,929	4,749	4,761	4,747	4,730	4,765	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730	4,730
1994	2,567	3,829	5,202	4,984	4,805	4,482	4,506	4,356	4,370	4,370	3,890	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869	3,869
1995	2,788	4,228	6,601	7,597	8,032	8,155	8,520	8,377	8,377	8,377	8,377	8,377	8,377	8,376	8,375	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373	8,373
1996	3,141	5,001	7,014	6,629	6,374	6,128	5,814	5,775	5,773	5,767	5,763	5,763	5,763	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755	5,755
1997	3,240	4,031	5,755	5,561	5,109	4,787	4,781	4,729	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706	4,706
1998	3,426	2,947	4,100	3,836	5,794	4,883	4,894	4,886	4,831	4,831	4,859	4,859	4,859	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840	4,840
1999	2,454	3,524	5,176	4,407	4,254	4,091	4,063	4,071	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069	4,069
2000	2,783	4,711	6,463	7,235	7,229	6,690	6,535	6,464	6,474	6,474	6,495	6,495	6,628	6,637	6,867	6,867	6,867	6,867	6,926	6,951	6,987	6,987	6,987	6,984	6,974	0
2001	2,710	4,375	7,514	7,933	7,445	7,986	8,117	7,831	7,789	7,789	7,789	7,649	7,649	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	7,419	0	0
2002	3,680	4,492	5,707	6,817	6,214	6,240	6,384	5,613	5,585	5,501	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	5,474	0	0	0
2003	4,750	5,592	7,075	6,104	6,294	6,375	6,403	6,404	6,446	6,493	6,493	6,493	6,493	6,493	6,493	6,439	6,439	6,439	6,439	6,439	6,439	6,439	0	0	0	0
2004	1,822	3,001	5,372	5,359	5,065	4,919	4,707	4,686	4,672	4,727	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	4,675	0	0	0	0	0
2005	2,946	4,878	6,737	7,148	7,378	7,143	6,709	6,739	6,739	6,738	6,738	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	6,706	0	0	0	0	0	0
2006	3,720	5,301	6,677	7,439	7,052	7,178	7,720	7,790	7,985	8,041	8,076	7,958	7,936	7,531	7,531	7,531	7,531	7,531	7,531	0	0	0	0	0	0	0
2007	3,620	4,711	6,381	7,176	6,929	6,773	6,576	6,659	6,678	6,938	7,048	7,058	7,081	7,120	7,126	7,160	7,160	7,174	0	0	0	0	0	0	0	0
2008	2,652	4,102	6,154	7,247	7,210	6,613	6,503	6,594	6,584	6,690	6,690	6,690	6,690	6,717	6,717	6,717	6,717	0	0	0	0	0	0	0	0	0
2009	3,478	4,825	7,009	8,346	8,392	9,577	8,082	8,260	8,324	8,298	8,298	8,298	8,298	8,298	8,298	8,298	0	0	0	0	0	0	0	0	0	0
2010	3,522	5,907	8,177	7,544	7,305	7,275	7,340	7,314	7,425	7,368	7,368	7,368	7,368	7,368	7,368	0	0	0	0	0	0	0	0	0	0	0
2011	3,285	4,386	7,071	6,840	6,767	6,773	6,732	6,752	6,945	8,736	8,860	8,860	8,860	8,860	0	0	0	0	0	0	0	0	0	0	0	0
2012	2,849	4,011	5,938	6,004	5,867	5,681	5,760	5,800	5,776	5,908	5,908	5,858	5,794	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	4,738	5,880	9,002	10,067	9,862	9,423	9,341	9,487	9,676	9,267	9,267	9,267	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	3,009	4,661	7,441	8,470	7,496	7,664	8,150	8,571	8,680	8,749	8,749	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	3,325	5,152	10,493	10,824	11,393	11,052	11,077	11,064	11,481	11,359	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	2,362	3,989	6,898	6,954	6,868	6,497	6,665	6,495	6,495	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	2,543	4,456	9,632	11,438	11,507	11,585	11,619	11,603	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	2,795	4,915	9,818	9,422	9,758	9,783	9,881	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	4,450	7,374	14,565	15,483	16,496	15,690	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	5,142	6,363	9,445	10,936	9,983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	5,821	8,208	13,230	13,073	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	3,968	7,138	12,574	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	2,215	4,131	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	2,409	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	1.346	2.864	1.106	1.090	1.046	1.212	0.988	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	0.285	0.953	1.161	1.026	0.850	1.096	0.938	1.015	0.992	1.000	1.009	1.000	1.000	1.016	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000
1985	1.000	0.802	1.411	1.027	0.999	1.079	0.886	1.023	0.987	0.998	1.000	1.000	1.000	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.026
1986	1.000	1.267	1.119	1.020	0.933	1.096	0.820	0.978	0.963	0.999	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001
1987	1.000	0.678	1.375	1.073	1.017	0.985	1.032	0.855	1.030	1.000	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
1988	1.000	1.201	1.136	1.120	0.932	0.986	0.816	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	1.150	1.446	1.008	1.008	0.943	0.970	0.857	1.006	1.002	1.008	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000	1.282	1.435	1.047	1.061	0.924	0.999	0.956	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1991	1.000	0.988	1.438	0.885	0.963	1.006	0.984	0.940	1.096	1.002	1.036	0.982	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993
1992	1.000	1.306	1.057	0.940	1.073	0.887	0.900	0.994	1.003	1.012	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.319	1.374	0.838	1.004	0.977	0.963	1.003	0.997	0.996	1.007	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.492	1.359	0.958	0.964	0.933	1.005	0.967	1.003	1.000	0.890	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.516	1.561	1.151	1.057	1.015	1.045	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.592	1.403	0.945	0.962	0.961	0.949	0.993	1.000	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.244	1.428	0.966	0.919	0.937	0.999	0.989	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.860	1.391	0.936	1.510	0.843	1.002	0.998	0.989	1.000	1.006	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.436	1.469	0.851	0.965	0.962	0.993	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.693	1.372	1.119	0.999	0.925	0.977	0.989	1.002	1.000	1.003	1.000	1.020	1.001	1.035	1.000	1.000	1.000	1.009	1.004	1.005	1.000	1.000	1.000		
2001	1.000	1.614	1.717	1.056	0.938	1.073	1.016	0.965	0.995	1.000	1.000	0.982	1.000	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.221	1.270	1.194	0.912	1.004	1.023	0.879	0.995	0.985	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.177	1.265	0.863	1.031	1.013	1.004	1.000	1.007	1.007	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.647	1.790	0.998	0.945	0.971	0.957	0.995	0.997	1.012	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.656	1.381	1.061	1.032	0.968	0.939	1.004	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.425	1.259	1.114	0.948	1.018	1.075	1.009	1.025	1.007	1.004	0.985	0.997	0.949	1.000	1.000	1.000	1.000								
2007	1.000	1.301	1.354	1.125	0.966	0.977	0.971	1.013	1.003	1.039	1.016	1.001	1.003	1.006	1.001	1.005	1.000									
2008	1.000	1.546	1.500	1.178	0.995	0.917	0.983	1.014	0.998	1.016	1.000	1.000	1.000	1.004	1.000	1.000										
2009	1.000	1.388	1.452	1.191	1.006	1.141	0.844	1.022	1.008	0.997	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.677	1.384	0.923	0.968	0.996	1.009	0.996	1.015	0.992	1.000	1.000	1.000	1.000												
2011	1.000	1.335	1.612	0.967	0.989	1.001	0.994	1.003	1.028	1.258	1.014	1.000	1.000													
2012	1.000	1.408	1.480	1.011	0.977	0.968	1.014	1.007	0.996	1.023	1.000	0.991														
2013	1.000	1.241	1.531	1.118	0.980	0.955	0.991	1.016	1.020	0.958	1.000															
2014	1.000	1.549	1.596	1.138	0.885	1.022	1.063	1.052	1.013	1.008																
2015	1.000	1.550	2.037	1.032	1.053	0.970	1.002	0.999	1.038																	
2016	1.000	1.689	1.729	1.008	0.988	0.946	1.026	0.975																		
2017	1.000	1.753	2.161	1.187	1.006	1.007	1.003																			
2018	1.000	1.759	1.997	0.960	1.036	1.003																				
2019	1.000	1.657	1.975	1.063	1.065																					
2020	1.000	1.238	1.484	1.158																						
2021	1.000	1.410	1.612																							
2022	1.000	1.799																								
2023	1.000																									

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.389	1.536	1.040	0.997	0.981	0.989	0.992	1.007	1.011	0.999	0.997	1.000	0.996	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	1.362	1.517	1.039	1.006	0.981	0.988	0.982	1.006	1.009	0.999	0.996	1.000	0.997	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Truncated	1.000	1.379	1.496	1.041	0.995	0.980	0.986	0.984	1.005	1.003	1.001	0.997	1.000	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.216	1.458	1.029	0.998	0.977	0.982	0.980	1.006	1.008	0.998	0.996	1.000	0.997	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Trunc Last 8	1.000	1.636	1.824	1.086	1.006	0.984	1.008	1.007	1.014	1.013	1.003	0.998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.607	1.824	1.083	0.999	0.984	1.013	1.009	1.015	1.036	1.004	0.997	1.000	0.995	1.000	1.000	1.000	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	0.999
Agg Last 8	1.000	1.590	1.821	1.062	0.997	0.976	1.011	1.006	1.017	1.023	1.004	0.997	0.999	0.994	1.000	1.000	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.615	1.857	1.078	1.002	0.982	1.013	1.007	1.017	1.036	1.004	0.997	1.000	0.994	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.645	1.828	1.065	1.020	0.984	1.011	1.006	1.019	1.005	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.602	1.827	1.068	1.005	0.984	1.017	1.008	1.018	1.039	1.002	0.999	1.000	0.993	1.000	0.999	1.000	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.572	1.846	1.075	1.029	0.990	1.017	1.010	1.019	1.048	1.003	0.998	1.001	0.992	1.000	1.001	1.000	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.526	1.767	1.092	1.024	0.981	1.024	1.010	1.017	1.062	1.004	0.998	1.000	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.507	1.713	1.039	1.010	0.976	1.008	1.006	1.020	0.991	1.004	0.998	0.998	1.001	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.603	1.635	1.104	1.046	0.995	1.012	0.993	1.026	1.003	1.002	0.995	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.192	1.396	1.013	1.007	0.973	0.983	0.969	1.004	1.000	0.997	0.995	1.000	0.996	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001
Selected	1.000	1.645	1.827	1.065	1.020	0.984	1.008	1.006	1.015	1.005	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.627	1.897	1.060	1.002	0.978	1.009	1.006	1.013	1.007	1.005	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.662	1.916	1.074	0.988	0.977	1.005	1.012	1.011	1.019	1.006	0.997	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.659	1.842	1.083	0.983	0.985	1.002	1.010	1.008	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	10	9	9	10	5	9	6	9	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/24	9/23	9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00
Selected		3.326	2.022	1.107	1.039	1.019	1.035	1.027	1.021	1.006	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		3.334	2.049	1.080	1.018	1.016	1.039	1.030	1.023	1.010	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		3.442	2.071	1.081	1.006	1.019	1.043	1.038	1.026	1.014	0.996	0.990	0.993	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		3.319	2.000	1.086	1.003	1.020	1.035	1.033	1.023	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.301	0.495	0.903	0.962	0.982	0.966	0.974	0.980	0.994	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.602	1.824	1.075	1.006	0.984	1.013	1.007	1.017	1.036	1.004	0.998	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
High Value:		1.645	1.857	1.092	1.029	0.990	1.024	1.010	1.020	1.062	1.004	1.000	1.001	1.002	1.000	1.001	1.000	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000
Low Value:		1.507	1.713	1.039	0.997	0.976	1.008	1.006	1.014	0.991	1.000	0.997	0.998	0.992	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.193	1.781	1.256	1.032	0.993	1.002	1.007	1.012	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	5.180	2.362	1.326	1.056	1.024	1.031	1.029	1.022	1.010	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.193	0.423	0.754	0.947	0.977	0.970	0.972	0.978	0.990	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 42

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Excess Claims
Gross of Deductibles As of June 30, 2024

Fund Year Ending 9/30	*Accident Date*	*Claim Number*	*Paid Losses & ALAE*	*Incurred Losses & ALAE*	*Effective Retention (4) - (9)*	*Excess Paid Loss & ALAE (3) - (5)*	*Recoverable Excess Paid Loss & ALAE*	*Excess Incd Loss & ALAE (4) - (5)*	*Recoverable Excess Incd Loss & ALAE*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1988	12/25/87	34437-37848	640,032	640,032	402,399	237,633	237,633	237,633	237,633
1989	10/15/88	3440529587/A-E	353,996	353,996	353,996	-	-	-	-
1994	04/12/94	TML9600032191	955,851	1,244,144	1,244,144	(288,293)	-	-	-
1995	11/27/94	TML9500023233	2,373,020	2,373,020	1,055,027	1,317,993	1,317,993	1,317,993	1,317,993
1998	07/07/98	TML/9800050537/1A-6B	1,699,408	1,699,408	1,611,789	87,619	87,619	87,619	87,619
2001	06/05/01	TML/0100074274	1,590,286	1,590,286	1,479,336	110,950	110,950	110,950	110,950
Total			7,612,593	7,900,886		1,465,902	1,754,195	1,754,195	1,754,195

(1), (2), (3), (4), (7), (9) provided by TMLIRP
(5) Effective Retention is based on the Per Occurrence Retention and reflects special circumstances = (Column (4) - Column (9)
(6) Excess Paid Loss = Column(3) - Column(5)
(8) Excess Incurred Loss = Column(4) - Column(5)

Exhibit 43

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Excess Incurred Loss Development
Gross of Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Gross Incurred Loss Ex 42*	*Gross Incurred Development Factors*	*Ultimate Incurred Loss (1) × (2)*	*Effective Retention Ex 42*	*Excess Ultimate Loss (3) - (4)*
	(1)	(2)	(3)	(4)	(5)
1983	-	1.000	-	-	-
1984	-	1.000	-	-	-
1985	-	1.000	-	-	-
1986	-	1.000	-	-	-
1987	-	1.000	-	-	-
1988	640	1.000	640	402	238
1989	354	1.000	354	354	-
1990	-	1.000	-	-	-
1991	-	1.000	-	-	-
1992	-	1.000	-	-	-
1993	-	1.000	-	-	-
1994	1,244	1.000	1,244	1,244	-
1995	2,373	1.000	2,373	1,055	1,318
1996	-	1.000	-	-	-
1997	-	1.000	-	-	-
1998	1,699	1.000	1,699	1,612	88
1999	-	1.000	-	-	-
2000	-	1.000	-	-	-
2001	1,590	1.000	1,590	1,479	111
2002	-	1.000	-	-	-
2003	-	1.000	-	-	-
2004	-	1.000	-	-	-
2005	-	1.000	-	-	-
2006	-	1.000	-	-	-
2007	-	1.000	-	-	-
2008	-	1.000	-	-	-
2009	-	1.000	-	-	-
2010	-	1.000	-	-	-
2011	-	1.000	-	-	-
2012	-	1.000	-	-	-
2013	-	1.000	-	-	-
2014	-	0.999	-	-	-
2015	-	1.002	-	-	-
2016	-	1.010	-	-	-
2017	-	1.022	-	-	-
2018	-	1.029	-	-	-
2019	-	1.031	-	-	-
2020	-	1.024	-	-	-
2021	-	1.056	-	-	-
2022	-	1.326	-	-	-
2023	-	2.362	-	-	-
2024	-	5.180	-	-	-
Total	7,901		7,901	6,147	1,754

(1) Excess Incurred Loss from Exhibit 42, Column (4)
(2) Gross Incurred Development Factors from Exhibit 41
(3) Ultimate Incurred Loss = Gross Incd Loss x Dev Factor = Column (1) x Column (2)
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(5) Excess Ultimate Loss = Ult Incd Loss - Retention = Column (3) - Column (4)

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1983	922	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1984	899	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1985	1,565	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1986	1,222	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1987	1,329	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1988	2,093	11.35%	238	1.000	1.000	0.000	0	238	238	11.35%
1989	2,206	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1990	2,622	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1991	1,963	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1992	3,439	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1993	4,730	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1994	3,869	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1995	8,373	15.74%	1,318	1.000	1.000	0.000	0	1,318	1,318	15.74%
1996	5,755	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1997	4,706	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1998	4,840	1.81%	88	1.000	1.000	0.000	0	88	88	1.81%
1999	4,069	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2000	6,974	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2001	7,419	1.50%	111	1.000	1.000	0.000	0	111	111	1.50%
2002	5,474	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2003	6,439	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2004	4,675	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2005	6,706	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2006	7,531	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2007	7,174	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2008	6,717	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2009	8,298	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2010	7,369	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2011	8,865	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2012	5,794	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2013	9,287	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2014	8,743	0.00%	0	0.999	1.001	-0.001	0	0	0	0.00%
2015	11,387	0.00%	0	1.002	0.998	0.002	0	0	0	0.00%
2016	6,639	0.00%	0	1.010	0.990	0.010	0	0	0	0.00%
2017	11,987	0.00%	0	1.022	0.978	0.022	0	0	0	0.00%
2018	10,166	0.00%	0	1.029	0.972	0.028	0	0	0	0.00%
2019	16,180	0.00%	0	1.031	0.970	0.030	0	0	0	0.00%
2020	10,232	0.00%	0	1.024	0.977	0.023	0	0	0	0.00%
2021	13,869	0.00%	0	1.056	0.947	0.053	0	0	0	0.00%
2022	15,349	0.00%	0	1.326	0.754	0.246	0	0	0	0.00%
2023	11,225	0.00%	0	2.362	0.423	0.577	0	0	0	0.00%
2024	14,014	0.00%	0	5.180	0.193	0.807	0	0	0	0.00%
Total	283,118		1,754				0	1,754	1,754	

(1) Unlimited Ultimate Losses from Exhibit 32, Column (9)
(2) Selected Loss Ratio determined from prior year results, Exhibit 44
(5) Selected Ultimate Loss from Exhibit 4, Column (8)
(4) Cumulative Development Factors from Exhibit 41
(5) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (4)
(6) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (5)
(7) Undeveloped Loss = Column (3) x Column (6)
(8) Cumulative Excess Incurred Loss from Exhibit 44, Column (9)
(9) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(7) + Column (8)
(10) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (9) / Column (1).

Exhibit 45

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Comparison of Ultimate Loss Estimates
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Incurred Loss Development Ex 43*	*Bornhuetter-Ferguson Using Incurred Loss Ex 44*	*Average of Results*	*Selected Ultimate Excess Loss*
	(1)	(2)	(3)	(4)
1983	-	-	-	-
1984	-	-	-	-
1985	-	-	-	-
1986	-	-	-	-
1987	-	-	-	-
1988	238	238	238	238
1989	-	-	-	-
1990	-	-	-	-
1991	-	-	-	-
1992	-	-	-	-
1993	-	-	-	-
1994	-	-	-	-
1995	1,318	1,318	1,318	1,318
1996	-	-	-	-
1997	-	-	-	-
1998	88	88	88	88
1999	-	-	-	-
2000	-	-	-	-
2001	111	111	111	111
2002	-	-	-	-
2003	-	-	-	-
2004	-	-	-	-
2005	-	-	-	-
2006	-	-	-	-
2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	-	-	-
2015	-	-	-	-
2016	-	-	-	-
2017	-	-	-	-
2018	-	-	-	-
2019	-	-	-	-
2020	-	-	-	-
2021	-	-	-	-
2022	-	-	-	-
2023	-	-	-	-
2024	-	-	-	-
Total	1,754	1,755	1,755	1,754

Generally, the Selected Ultimate Loss is the average of the results of the two methods. Prior to 1995, actual results have been used when no excess losses have been incurred.

Exhibit 46

Texas Municipal League Intergovernmental Risk Pool
Law Enforcement Liability

Reinsurance Fund Losses
Total Limits - Gross As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Reported Excess Losses Ex 42*	*Ultimate Excess Losses Layer 1 Ex 45*	*Retention*	*Reinsurance Funds Parameters*	*Reinsurance Fund Losses*			*Ultimate Reinsurance Funds Losses*
					Layer 1	*Layer 2*	*Layer 3*	*(5)+(6)+(7)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1998	88	88	1 Mil	20% 4M x 1M	18	0	0	18
1999	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2000	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2001	111	111	1 Mil	25% 4M x 1M	28	0	0	28
2002	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2003	0	0	1 Mil	25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2004	0	0	1 Mil	30% 1M x 1M; 25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2005	0	0	2 Mil	18.33% 3M x s2M; 45% 5M x 5M	0	0	0	0
2006	0	0	2 Mil	22.5% 3M x 2M; 45% 5M x 5M	0	0	0	0
2007	0	0	3 Mil	22.5% 2M x 3M / 45% 5M x 5M	0	0	0	0
2008	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2009	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2010	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2011	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2012	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2013	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2014	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2015	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2016	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2017	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2018	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2019	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2020	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2021	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2022	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2023	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2024	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
Total	199	199			45	0	0	45

(1) Reported Excess Losses from Exhibit 42, Column (9)
(2) Ultimate Excess Losses from Exhibit 45, Column (4)
(3) Retention provided by TMLIRP
(4) Reinsurance Funds Parameters provided by TMLIRP

(5), (6), & (7) based on Funds Parameters in Column (4)
(8) = Column (5) + Column (6) + Column (7)

Exhibit 1A

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Summary of Liability for Retained Unpaid Claims
Net of Aggregate and Deductibles As of June 30, 2024
(In Thousands)

	Low Value	*Indicated Value*	*High Value*
Retained Ultimate Incurred Claims	324,443	340,463	349,098
Provision for Deductible Claims	-44,740	-44,740	-44,740
Retained Ultimate Incurred Claims Net of Deductible Losses	279,703	295,724	304,358
Retained Payments Net of Deductible	-250,640	-250,640	-250,640
Retained Liability Net of Deductible	29,063	45,083	53,718

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

Public Officials Liability

Determination of Future Claim Payments Based onLiability for Unpaid Claims as of 9/30/2024

Undiscounted Claim Payments

Claim Year Ending 9/30	Liability For Unpaid Claims	Fiscal Year During Which Claims Are Paid										
		2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
2010 & Prior	169	42	42	42	42							
2012	0	0	0	0	0							
2013	0	0	0	0	0							
2014	226	226										
2015	9	7	2									
2016	361	176	150	35								
2017	996	636	175	149	35							
2018	1,076	772	194	53	46	11						
2019	1,188	716	339	85	23	20	5					
2020	3,034	1,807	740	350	88	24	21	5				
2021	7,031	4,005	1,803	738	349	88	24	21	5			
2022	7,948	3,698	2,421	1,090	446	211	53	15	12	3		
2023	11,674	4,524	3,327	2,178	980	401	190	48	13	11	3	
2024	14,179	2,567	4,500	3,309	2,166	975	399	189	47	13	11	3
Total Undiscounted Payments	47,890	19,177	13,692	8,029	4,175	1,730	691	276	78	27	14	3
Discount Factor:		0.9853	0.9566	0.9288	0.9017	0.8755	0.8500	0.8252	0.8012	0.7778	0.7552	0.7332
Payout Pattern:												
Marginal %	3.07%	17.55%	30.76%	22.62%	14.81%	6.67%	2.73%	1.29%	0.32%	0.09%	0.08%	0.02%
Cumulative %	3.07%	20.62%	51.38%	74.00%	88.81%	95.48%	98.2%	99.49%	99.82%	99.9%	99.98%	100%
Ult LDF	32.545	4.850	1.946	1.351	1.126	1.047	1.018	1.005	1.002	1.001	1.000	1.000

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

Public Officials Liability

	Discounted	*Claim Payments Discounted at 3%*										
Claim Year	*Unpaid*	*Fiscal Year During Which Claims Are Paid*										
Ending 9/30	*Claims*	*2025*	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*	*2033*	*2034*	*2035*
2010 & Prior	159	42	40	39	38							
2012	0	0	0	0	0	0	0	0	0	0		
2013	0	0	0	0	0	0	0	0	0	0	0	
2014	223	223	0	0	0	0	0	0	0	0	0	0
2015	8	7	2	0	0	0	0	0	0	0	0	0
2016	349	173	143	32	0	0	0	0	0	0	0	0
2017	965	627	168	139	31	0	0	0	0	0	0	0
2018	1,046	761	186	50	41	9	0	0	0	0	0	0
2019	1,151	706	324	79	21	17	4	0	0	0	0	0
2020	2,935	1,781	707	325	79	21	18	4	0	0	0	0
2021	6,788	3,946	1,725	685	314	77	21	17	4	0	0	0
2022	7,628	3,644	2,316	1,012	402	185	45	12	10	2	0	0
2023	11,120	4,458	3,182	2,022	884	351	161	39	11	9	2	0
2024	13,267	2,529	4,305	3,073	1,953	854	339	156	38	10	8	2
Discounted Payments	45,639	18,895	13,098	7,457	3,764	1,514	587	228	62	21	10	2

		Duration t										
t	Total	1	2	3	4	5	6	7	8	9	10	11
PV(t)	45,639	18,895	13,098	7,457	3,764	1,514	587	228	62	21	10	2

Macaulay Duration: t x PV(t) / Tot PV

2.104	0.414	0.574	0.490	0.330	0.166	0.077	0.035	0.011	0.004	0.002	0.000

Modified Macaulay Duration

Mac Dur / (1+int) 2.043

Exhibit 2A

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Summary of Ultimate Losses
Net of Aggregate and Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	Gross of Deductible *Low Ex 4*	*Point Ex 4*	*High Ex 4*	*Deductible Ex 21*	Net of Deductible *Low (1) - (4)*	*Point (2) - (4)*	*High (3) - (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1983	683	683	683	0	683	683	683
1984	682	682	682	22	660	660	660
1985	1,688	1,688	1,688	90	1,598	1,598	1,598
1986	1,711	1,711	1,711	303	1,408	1,408	1,408
1987	2,917	2,917	2,917	417	2,500	2,500	2,500
1988	1,522	1,522	1,522	205	1,316	1,316	1,316
1989	2,446	2,446	2,446	428	2,018	2,018	2,018
1990	2,059	2,059	2,059	273	1,786	1,786	1,786
1991	2,981	2,981	2,981	493	2,488	2,488	2,488
1992	5,612	5,612	5,612	662	4,950	4,950	4,950
1993	4,950	4,950	4,950	770	4,180	4,180	4,180
1994	8,727	8,727	8,727	910	7,817	7,817	7,817
1995	5,420	5,420	5,420	868	4,552	4,552	4,552
1996	7,502	7,502	7,502	1,083	6,419	6,419	6,419
1997	7,202	7,202	7,202	1,141	6,061	6,061	6,061
1998	9,800	9,800	9,800	1,195	8,604	8,604	8,604
1999	8,345	8,345	8,345	1,417	6,928	6,928	6,928
2000	6,827	6,827	6,827	1,141	5,686	5,686	5,686
2001	9,356	9,356	9,356	1,330	8,027	8,027	8,027
2002	7,215	7,215	7,215	1,236	5,980	5,980	5,980
2003	8,523	8,523	8,523	1,630	6,893	6,893	6,893
2004	11,746	11,818	11,818	1,657	10,089	10,161	10,161
2005	8,321	8,321	8,321	1,273	7,048	7,048	7,048
2006	9,050	9,050	9,050	1,197	7,853	7,853	7,853
2007	8,575	8,575	8,575	1,565	7,010	7,010	7,010
2008	9,112	9,112	9,112	1,461	7,651	7,651	7,651
2009	10,105	10,105	10,105	1,438	8,667	8,667	8,667
2010	11,867	11,963	11,963	1,543	10,323	10,420	10,420
2011	10,019	10,019	10,019	1,386	8,633	8,633	8,633
2012	9,287	9,287	9,287	1,217	8,070	8,070	8,070
2013	8,597	8,599	8,599	1,257	7,340	7,343	7,343
2014	9,187	9,412	9,412	1,201	7,986	8,211	8,211
2015	9,092	9,131	9,131	1,294	7,798	7,837	7,837
2016	11,792	12,131	12,132	1,409	10,383	10,722	10,723
2017	10,327	11,270	11,270	1,595	8,731	9,674	9,675
2018	13,665	14,495	14,497	1,445	12,220	13,051	13,052
2019	11,838	12,490	12,490	1,299	10,539	11,191	11,192
2020	10,133	12,032	12,033	1,262	8,870	10,770	10,770
2021	10,441	14,758	14,789	1,234	9,207	13,524	13,555
2022	9,273	12,713	12,964	1,180	8,094	11,534	11,784
2023	13,501	14,458	17,712	1,726	11,775	12,732	15,986
2024	12,351	14,558	19,654	1,489	10,862	13,070	18,165
Total	324,443	340,463	349,098	44,740	279,703	295,724	304,358

(1), (3) for 2000 and later are the minimum and maximum values produced by the six methods as summarized in Exhibit 4.
(2) = Selected Ultimate Loss from Exhibit 4
(4) = Selected Ultimate Deductible Loss from Exhibit 21
(5) Net of Deductible Low Estimate = Column (1) - Column (4)
(6) Net of Deductible Point Estimate = Column (2) - Column (4)
(7) Net of Deductible High Estimate = Column (3) - Column (4)

Exhibit 2B

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Statistical Summary
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Loss*	*Ultimate Claim Counts*	*Ultimate Average Loss (1) / (2)*	*Exposure*	*Loss Per 100 Units Exposure (1) / (4)*	*Ultimate Premium*	*Loss Ratio (1) / (6)*	*Frequency Per 100 Units Exposure (2) / (4)*	*Avg Prem Per Exposure (6) / (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1983	683	31	22,036						
1984	682	33	20,656			236	288.84%		
1985	1,688	63	26,794			501	336.92%		
1986	1,711	79	21,655			1,185	144.37%		
1987	2,917	111	26,280			1,397	208.81%		
1988	1,522	73	20,843			2,005	75.89%		
1989	2,446	94	26,017			1,978	123.64%		
1990	2,059	76	27,096			2,470	83.37%		
1991	2,981	97	30,732			2,311	128.99%		
1992	5,612	157	35,742			3,192	175.80%		
1993	4,950	164	30,181			4,161	118.96%		
1994	8,727	212	41,164			5,704	152.99%		
1995	5,420	195	27,794			6,890	78.66%		
1996	7,502	232	32,334			8,662	86.60%		
1997	7,202	232	31,044			10,033	71.79%		
1998	9,800	276	35,506			9,981	98.18%		
1999	8,345	268	31,138			10,069	82.88%		
2000	6,827	267	25,568			9,501	71.85%		
2001	9,356	285	32,829	4,027	232.316	10,078	92.84%	7.076	2,502.324
2002	7,215	307	23,503	4,471	161.379	11,278	63.98%	6.866	2,522.435
2003	8,523	317	26,887	5,098	167.196	13,249	64.33%	6.218	2,598.988
2004	11,818	345	34,255	5,455	216.646	14,723	80.27%	6.325	2,698.950
2005	8,321	289	28,791	5,796	143.560	16,672	49.91%	4.986	2,876.508
2006	9,050	284	31,867	6,091	148.580	16,959	53.37%	4.663	2,784.187
2007	8,575	278	30,847	6,427	133.422	15,718	54.56%	4.325	2,445.602
2008	9,112	315	28,928	6,652	136.976	14,772	61.69%	4.735	2,220.531
2009	10,105	295	34,254	7,001	144.333	13,779	73.34%	4.214	1,968.076
2010	11,963	322	37,152	7,318	163.471	13,514	88.52%	4.400	1,846.715
2011	10,019	310	32,318	7,653	130.906	12,529	79.96%	4.051	1,637.048
2012	9,287	299	31,059	8,020	115.790	12,560	73.94%	3.728	1,566.017
2013	8,599	306	28,102	8,364	102.808	13,545	63.49%	3.658	1,619.405
2014	9,412	328	28,686	8,355	112.652	14,659	64.20%	3.927	1,754.620
2015	9,131	387	23,623	8,418	108.471	15,171	60.19%	4.592	1,802.241
2016	12,131	399	30,408	8,653	140.197	14,108	85.99%	4.611	1,630.444
2017	11,270	390	28,878	9,264	121.649	13,272	84.91%	4.213	1,432.648
2018	14,495	379	38,267	9,079	159.662	13,172	110.05%	4.172	1,450.862
2019	12,490	414	30,188	9,431	132.439	12,682	98.49%	4.387	1,344.745
2020	12,032	368	32,678	9,119	131.949	12,687	94.84%	4.038	1,391.266
2021	14,758	303	48,768	8,558	172.452	13,326	110.74%	3.536	1,557.239
2022	12,713	330	38,478	8,643	147.100	15,938	79.77%	3.823	1,844.085
2023	14,458	390	37,061	9,075	159.322	17,228	83.92%	4.299	1,898.409
2024	14,558	416	35,038	9,528	152.788	18,767	77.57%	4.361	1,969.609
Total	340,463	10,715		180,496	188.626			5.937	

(1) = Selected Ultimate Loss from Exhibit 4
(2) = Selected Claim Count from Exhibit 13
(3) = Ultimate Average Loss = Column (1) / Column (2)
(4) Exposure = Manual contributions in 1,000s provided by TMLIRP.
(5) Loss Per Exposure = 100 x Column (1) / Column (4)
(6) Ultimate Premium provided by TMLIRP.
(7) Loss Ratio = Ult Loss / Ult Prem = Column (1) / Column (6).
(8) Frequency = Ult Claim Count / Exposure = 100 x Col (2) / Col (4).
(9) Avg Prem = Ult Prem / Exposure = 1000 x Column (6) / Column (4)

Exhibit 3

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Summary of Losses and Reserves
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*	*Total Reserves*
	(1)	(2)	(3)	(4)	(5)	*(2) + (4)*
1983	683	0	683	0	683	0
1984	682	0	682	0	682	0
1985	1,688	0	1,688	0	1,688	0
1986	1,711	0	1,711	0	1,711	0
1987	2,917	0	2,917	0	2,917	0
1988	1,522	0	1,522	0	1,522	0
1989	2,446	0	2,446	0	2,446	0
1990	2,059	0	2,059	0	2,059	0
1991	2,981	0	2,981	0	2,981	0
1992	5,612	0	5,612	0	5,612	0
1993	4,950	0	4,950	0	4,950	0
1994	8,727	0	8,727	0	8,727	0
1995	5,420	0	5,420	0	5,420	0
1996	7,502	0	7,502	0	7,502	0
1997	7,202	0	7,202	0	7,202	0
1998	9,800	0	9,800	0	9,800	0
1999	8,345	0	8,345	0	8,345	0
2000	6,827	0	6,827	0	6,827	0
2001	9,356	0	9,356	0	9,356	0
2002	7,215	0	7,215	0	7,215	0
2003	8,523	0	8,523	0	8,523	0
2004	11,746	72	11,818	0	11,818	72
2005	8,321	0	8,321	0	8,321	0
2006	9,050	0	9,050	0	9,050	0
2007	8,575	0	8,575	0	8,575	0
2008	9,112	0	9,112	0	9,112	0
2009	10,105	0	10,105	0	10,105	0
2010	11,867	96	11,963	0	11,963	96
2011	10,019	0	10,019	0	10,019	0
2012	9,287	0	9,287	0	9,287	0
2013	8,599	0	8,599	0	8,599	0
2014	9,185	240	9,425	-13	9,412	226
2015	9,122	0	9,122	9	9,131	9
2016	11,771	436	12,206	-75	12,131	361
2017	10,274	1,061	11,335	-65	11,270	996
2018	13,420	1,144	14,564	-69	14,495	1,076
2019	11,302	1,203	12,505	-15	12,490	1,188
2020	8,999	3,025	12,024	8	12,032	3,034
2021	7,727	6,824	14,551	207	14,758	7,031
2022	4,765	6,321	11,086	1,627	12,713	7,948
2023	2,784	9,115	11,899	2,559	14,458	11,674
2024	380	4,904	5,283	9,275	14,558	14,179
Total	292,574	34,442	327,016	13,448	340,463	47,890

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (9)

Exhibit 4

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss Estimates
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	683	683					683	683
1984	682	682	682	682			682	682
1985	1,688	1,688	1,688	1,688			1,688	1,688
1986	1,711	1,711	1,711	1,711			1,711	1,711
1987	2,917	2,917	2,917	2,917			2,917	2,917
1988	1,522	1,522	1,522	1,522			1,522	1,522
1989	2,446	2,446	2,446	2,446			2,446	2,446
1990	2,059	2,059	2,059	2,059			2,059	2,059
1991	2,981	2,981	2,981	2,981			2,981	2,981
1992	5,612	5,612	5,612	5,612			5,612	5,612
1993	4,950	4,950	4,950	4,950			4,950	4,950
1994	8,727	8,727	8,727	8,727			8,727	8,727
1995	5,420	5,420	5,420	5,420			5,420	5,420
1996	7,502	7,502	7,502	7,502			7,502	7,502
1997	7,202	7,202	7,202	7,202			7,202	7,202
1998	9,800	9,800	9,800	9,800			9,800	9,800
1999	8,345	8,345	8,345	8,345			8,345	8,345
2000	6,827	6,827	6,827	6,827			6,827	6,827
2001	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356
2002	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215
2003	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523
2004	11,746	11,818	11,746	11,818	11,746	11,818	11,782	11,818
2005	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321
2006	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050
2007	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575
2008	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112
2009	10,105	10,105	10,105	10,105	10,105	10,105	10,105	10,105
2010	11,867	11,963	11,867	11,963	11,867	11,963	11,915	11,963
2011	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019
2012	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287
2013	8,599	8,597	8,599	8,597	8,599	8,597	8,598	8,599
2014	9,187	9,411	9,187	9,412	9,187	9,412	9,299	9,412
2015	9,131	9,092	9,131	9,092	9,131	9,092	9,111	9,131
2016	11,792	12,132	11,793	12,131	11,793	12,131	11,962	12,131
2017	10,327	11,269	10,330	11,270	10,330	11,270	10,799	11,270
2018	13,665	14,497	13,688	14,495	13,688	14,495	14,088	14,495
2019	11,838	12,490	11,845	12,490	11,845	12,490	12,166	12,490
2020	10,133	12,033	10,266	12,032	10,266	12,032	11,127	12,032
2021	10,441	14,789	10,823	14,742	10,823	14,742	12,727	14,758
2022	9,273	12,562	12,538	12,964	12,538	12,964	12,140	12,713
2023	13,501	17,712	14,701	16,826	15,173	17,021	15,822	14,458
2024	12,351	19,654	17,138	17,925	14,186	15,699	16,159	14,558
Total	324,484	348,652	333,603	345,709	250,735	263,290	338,330	340,463

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 5A

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	682	682	0	0.00%
1985	1,688	1,688	0	0.00%
1986	1,711	1,711	0	0.00%
1987	2,917	2,917	0	0.00%
1988	1,522	1,522	0	0.00%
1989	2,446	2,446	0	0.00%
1990	2,059	2,059	0	0.00%
1991	2,981	2,981	0	0.00%
1992	5,612	5,612	0	0.00%
1993	4,950	4,950	0	0.00%
1994	8,727	8,727	0	0.00%
1995	5,420	5,420	0	0.00%
1996	7,502	7,502	0	0.00%
1997	7,202	7,202	0	0.00%
1998	9,800	9,800	0	0.00%
1999	8,345	8,345	0	0.00%
2000	6,827	6,827	0	0.00%
2001	9,356	9,356	0	0.00%
2002	7,215	7,215	0	0.00%
2003	8,523	8,523	0	0.00%
2004	11,818	11,818	0	0.00%
2005	8,321	8,321	0	0.00%
2006	9,050	9,050	0	0.00%
2007	8,575	8,575	0	0.00%
2008	9,112	9,112	0	0.00%
2009	10,105	10,106	-1	-0.01%
2010	11,963	11,963	0	0.00%
2011	10,019	10,019	0	0.00%
2012	9,287	9,338	-51	-0.55%
2013	8,599	8,599	0	0.00%
2014	9,412	9,287	125	1.34%
2015	9,131	9,146	-15	-0.16%
2016	12,131	12,199	-67	-0.55%
2017	11,270	10,998	272	2.47%
2018	14,495	14,966	-470	-3.14%
2019	12,490	11,991	499	4.16%
2020	12,032	11,322	710	6.27%
2021	14,758	11,910	2,847	23.91%
2022	12,713	15,989	-3,276	-20.49%
2023	14,458	15,013	-555	-3.69%
2024	14,558			
Total	340,463	325,887	18	0.01%

(1) Selected Ultimate Loss from Exhibit 4, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 5B

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Paid Loss to Prior Paid Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Prior Paid Loss*	*Change in Paid Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	682	682	0	0.00%
1985	1,688	1,688	0	0.00%
1986	1,711	1,711	0	0.00%
1987	2,917	2,917	0	0.00%
1988	1,522	1,522	0	0.00%
1989	2,446	2,446	0	0.00%
1990	2,059	2,059	0	0.00%
1991	2,981	2,981	0	0.00%
1992	5,612	5,612	0	0.00%
1993	4,950	4,950	0	0.00%
1994	8,727	8,727	0	0.00%
1995	5,420	5,420	0	0.00%
1996	7,502	7,502	0	0.00%
1997	7,202	7,202	0	0.00%
1998	9,800	9,800	0	0.00%
1999	8,345	8,345	0	0.00%
2000	6,827	6,827	0	0.00%
2001	9,356	9,356	0	0.00%
2002	7,215	7,215	0	0.00%
2003	8,523	8,523	0	0.00%
2004	11,746	11,746	0	0.00%
2005	8,321	8,321	0	0.00%
2006	9,050	9,050	0	0.00%
2007	8,575	8,575	0	0.00%
2008	9,112	9,112	0	0.00%
2009	10,105	10,104	1	0.01%
2010	11,867	11,867	0	0.00%
2011	10,019	10,019	0	0.00%
2012	9,287	9,187	99	1.08%
2013	8,599	8,598	1	0.02%
2014	9,185	9,128	57	0.63%
2015	9,122	9,122	0	0.00%
2016	11,771	11,680	91	0.78%
2017	10,274	10,030	244	2.43%
2018	13,420	12,459	961	7.71%
2019	11,302	10,114	1,188	11.75%
2020	8,999	7,697	1,301	16.90%
2021	7,727	5,523	2,204	39.90%
2022	4,765	2,762	2,003	72.49%
2023	2,784	252	2,532	1006.64%
2024	380			
Total	292,574	281,512	10,683	3.79%

(1) Paid Loss from Exhibit 4, Column (9)
(2) Prior Paid Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Paid Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 5C

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Case Incurred Loss to Prior Case Incurred Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Case Incd Loss*	*Prior Case Incd Loss*	*Change in Case Incd Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	682	682	0	0.00%
1985	1,688	1,688	0	0.00%
1986	1,711	1,711	0	0.00%
1987	2,917	2,917	0	0.00%
1988	1,522	1,522	0	0.00%
1989	2,446	2,446	0	0.00%
1990	2,059	2,059	0	0.00%
1991	2,981	2,981	0	0.00%
1992	5,612	5,612	0	0.00%
1993	4,950	4,950	0	0.00%
1994	8,727	8,727	0	0.00%
1995	5,420	5,420	0	0.00%
1996	7,502	7,502	0	0.00%
1997	7,202	7,202	0	0.00%
1998	9,800	9,800	0	0.00%
1999	8,345	8,345	0	0.00%
2000	6,827	6,827	0	0.00%
2001	9,356	9,356	0	0.00%
2002	7,215	7,215	0	0.00%
2003	8,523	8,523	0	0.00%
2004	11,818	11,818	0	0.00%
2005	8,321	8,321	0	0.00%
2006	9,050	9,050	0	0.00%
2007	8,575	8,575	0	0.00%
2008	9,112	9,112	0	0.00%
2009	10,105	10,106	-1	-0.01%
2010	11,963	11,963	0	0.00%
2011	10,019	10,019	0	0.00%
2012	9,287	9,343	-56	-0.60%
2013	8,599	8,598	1	0.02%
2014	9,425	9,332	93	1.00%
2015	9,122	9,122	0	0.00%
2016	12,206	12,281	-75	-0.61%
2017	11,335	11,106	229	2.06%
2018	14,564	15,149	-586	-3.87%
2019	12,505	12,135	370	3.05%
2020	12,024	12,122	-98	-0.81%
2021	14,551	10,859	3,691	33.99%
2022	11,086	11,870	-783	-6.60%
2023	11,899	4,527	7,372	162.87%
2024	5,283			
Total	327,016	311,575	10,158	3.26%

(1) Case Incurred Loss from Exhibit 4, Column (9)
(2) Prior Case Incurred Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Case Incurred Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 6

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Paid Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	683	1.000	1.000	683
1984	682	1.000	1.000	682
1985	1,688	1.000	1.000	1,688
1986	1,711	1.000	1.000	1,711
1987	2,917	1.000	1.000	2,917
1988	1,522	1.000	1.000	1,522
1989	2,446	1.000	1.000	2,446
1990	2,059	1.000	1.000	2,059
1991	2,981	1.000	1.000	2,981
1992	5,612	1.000	1.000	5,612
1993	4,950	1.000	1.000	4,950
1994	8,727	1.000	1.000	8,727
1995	5,420	1.000	1.000	5,420
1996	7,502	1.000	1.000	7,502
1997	7,202	1.000	1.000	7,202
1998	9,800	1.000	1.000	9,800
1999	8,345	1.000	1.000	8,345
2000	6,827	1.000	1.000	6,827
2001	9,356	1.000	1.000	9,356
2002	7,215	1.000	1.000	7,215
2003	8,523	1.000	1.000	8,523
2004	11,746	1.000	1.000	11,746
2005	8,321	1.000	1.000	8,321
2006	9,050	1.000	1.000	9,050
2007	8,575	1.000	1.000	8,575
2008	9,112	1.000	1.000	9,112
2009	10,105	1.000	1.000	10,105
2010	11,867	1.000	1.000	11,867
2011	10,019	1.000	1.000	10,019
2012	9,287	1.000	1.000	9,287
2013	8,599	1.000	1.000	8,599
2014	9,185	1.000	1.000	9,187
2015	9,122	1.001	1.001	9,131
2016	11,771	1.001	1.002	11,792
2017	10,274	1.003	1.005	10,327
2018	13,420	1.013	1.018	13,665
2019	11,302	1.029	1.047	11,838
2020	8,999	1.075	1.126	10,133
2021	7,727	1.200	1.351	10,441
2022	4,765	1.440	1.946	9,273
2023	2,784	2.492	4.850	13,501
2024	380	6.711	32.545	12,351
Total	292,574			324,484

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 16
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 7

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	683	1.000	1.000	683
1984	682	1.000	1.000	682
1985	1,688	1.000	1.000	1,688
1986	1,711	1.000	1.000	1,711
1987	2,917	1.000	1.000	2,917
1988	1,522	1.000	1.000	1,522
1989	2,446	1.000	1.000	2,446
1990	2,059	1.000	1.000	2,059
1991	2,981	1.000	1.000	2,981
1992	5,612	1.000	1.000	5,612
1993	4,950	1.000	1.000	4,950
1994	8,727	1.000	1.000	8,727
1995	5,420	1.000	1.000	5,420
1996	7,502	1.000	1.000	7,502
1997	7,202	1.000	1.000	7,202
1998	9,800	1.000	1.000	9,800
1999	8,345	1.000	1.000	8,345
2000	6,827	1.000	1.000	6,827
2001	9,356	1.000	1.000	9,356
2002	7,215	1.000	1.000	7,215
2003	8,523	1.000	1.000	8,523
2004	11,818	1.000	1.000	11,818
2005	8,321	1.000	1.000	8,321
2006	9,050	1.000	1.000	9,050
2007	8,575	1.000	1.000	8,575
2008	9,112	1.000	1.000	9,112
2009	10,105	1.000	1.000	10,105
2010	11,963	1.000	1.000	11,963
2011	10,019	1.000	1.000	10,019
2012	9,287	1.000	1.000	9,287
2013	8,599	1.000	1.000	8,597
2014	9,425	0.999	0.999	9,411
2015	9,122	0.998	0.997	9,092
2016	12,206	0.997	0.994	12,132
2017	11,335	1.000	0.994	11,269
2018	14,564	1.001	0.995	14,497
2019	12,505	1.003	0.999	12,490
2020	12,024	1.002	1.001	12,033
2021	14,551	1.016	1.016	14,789
2022	11,086	1.115	1.133	12,562
2023	11,899	1.314	1.489	17,712
2024	5,283	2.499	3.720	19,654
Total	327,016			348,652

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 17
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 8

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	10,078	0.928	9,356	1.000	1.000	1.000	0.000	-	9,356	9,356	0.928
2002	11,278	0.640	7,215	1.000	1.000	1.000	0.000	-	7,215	7,215	0.640
2003	13,249	0.643	8,523	1.000	1.000	1.000	0.000	-	8,523	8,523	0.643
2004	14,723	0.803	11,818	1.000	1.000	1.000	0.000	-	11,746	11,746	0.798
2005	16,672	0.499	8,321	1.000	1.000	1.000	0.000	-	8,321	8,321	0.499
2006	16,959	0.534	9,050	1.000	1.000	1.000	0.000	-	9,050	9,050	0.534
2007	15,718	0.546	8,575	1.000	1.000	1.000	0.000	-	8,575	8,575	0.546
2008	14,772	0.617	9,112	1.000	1.000	1.000	0.000	-	9,112	9,112	0.617
2009	13,779	0.733	10,106	1.000	1.000	1.000	0.000	-	10,105	10,105	0.733
2010	13,514	0.885	11,963	1.000	1.000	1.000	0.000	-	11,867	11,867	0.878
2011	12,529	0.800	10,019	1.000	1.000	1.000	0.000	-	10,019	10,019	0.800
2012	12,560	0.743	9,338	1.000	1.000	1.000	0.000	-	9,287	9,287	0.739
2013	13,545	0.635	8,599	1.000	1.000	1.000	0.000	-	8,599	8,599	0.635
2014	14,659	0.634	9,287	1.000	1.000	1.000	0.000	2	9,185	9,187	0.627
2015	15,171	0.603	9,146	1.001	1.001	0.999	0.001	9	9,122	9,131	0.602
2016	14,108	0.865	12,199	1.001	1.002	0.998	0.002	22	11,771	11,793	0.836
2017	13,272	0.829	10,998	1.003	1.005	0.995	0.005	56	10,274	10,330	0.778
2018	13,172	1.136	14,966	1.013	1.018	0.982	0.018	269	13,420	13,688	1.039
2019	12,682	0.946	11,991	1.029	1.047	0.955	0.045	543	11,302	11,845	0.934
2020	12,687	0.892	11,322	1.075	1.126	0.888	0.112	1,267	8,999	10,266	0.809
2021	13,326	0.894	11,910	1.200	1.351	0.740	0.260	3,096	7,727	10,823	0.812
2022	15,938	1.003	15,989	1.440	1.946	0.514	0.486	7,773	4,765	12,538	0.787
2023	17,228	0.871	15,013	2.492	4.850	0.206	0.794	11,917	2,784	14,701	0.853
2024	18,767	0.921	17,290	6.711	32.545	0.031	0.969	16,758	380	17,138	0.913
Total	340,386		262,105					41,712	211,503	253,215	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 16
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid Loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 9

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	10,078	0.928	9,356	1.000	1.000	1.000	0.000	-	9,356	9,356	0.928
2002	11,278	0.640	7,215	1.000	1.000	1.000	0.000	-	7,215	7,215	0.640
2003	13,249	0.643	8,523	1.000	1.000	1.000	0.000	-	8,523	8,523	0.643
2004	14,723	0.803	11,818	1.000	1.000	1.000	0.000	-	11,818	11,818	0.803
2005	16,672	0.499	8,321	1.000	1.000	1.000	0.000	-	8,321	8,321	0.499
2006	16,959	0.534	9,050	1.000	1.000	1.000	0.000	-	9,050	9,050	0.534
2007	15,718	0.546	8,575	1.000	1.000	1.000	0.000	-	8,575	8,575	0.546
2008	14,772	0.617	9,112	1.000	1.000	1.000	0.000	-	9,112	9,112	0.617
2009	13,779	0.733	10,106	1.000	1.000	1.000	0.000	-	10,105	10,105	0.733
2010	13,514	0.885	11,963	1.000	1.000	1.000	0.000	-	11,963	11,963	0.885
2011	12,529	0.800	10,019	1.000	1.000	1.000	0.000	-	10,019	10,019	0.800
2012	12,560	0.743	9,338	1.000	1.000	1.000	0.000	-	9,287	9,287	0.739
2013	13,545	0.635	8,599	1.000	1.000	1.000	0.000	(2)	8,599	8,597	0.635
2014	14,659	0.634	9,287	0.999	0.999	1.001	-0.001	(13)	9,425	9,412	0.642
2015	15,171	0.603	9,146	0.998	0.997	1.003	-0.003	(30)	9,122	9,092	0.599
2016	14,108	0.865	12,199	0.997	0.994	1.006	-0.006	(75)	12,206	12,131	0.860
2017	13,272	0.829	10,998	1.000	0.994	1.006	-0.006	(65)	11,335	11,270	0.849
2018	13,172	1.136	14,966	1.001	0.995	1.005	-0.005	(69)	14,564	14,495	1.100
2019	12,682	0.946	11,991	1.003	0.999	1.001	-0.001	(15)	12,505	12,490	0.985
2020	12,687	0.892	11,322	1.002	1.001	0.999	0.001	8	12,024	12,032	0.948
2021	13,326	0.894	11,910	1.016	1.016	0.984	0.016	192	14,551	14,742	1.106
2022	15,938	1.003	15,989	1.115	1.133	0.883	0.117	1,878	11,086	12,964	0.813
2023	17,228	0.871	15,013	1.314	1.489	0.672	0.328	4,927	11,899	16,826	0.977
2024	18,767	0.921	17,290	2.499	3.720	0.269	0.731	12,642	5,283	17,925	0.955
Total	340,386		262,105					19,377	245,945	265,321	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 17
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 10

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	2,323.155	9,356	1.000	1.000	1.000	0.000	-	9,356	9,356	2,323.155
2002	4,471	1,613.790	7,215	1.000	1.000	1.000	0.000	-	7,215	7,215	1,613.790
2003	5,098	1,671.956	8,523	1.000	1.000	1.000	0.000	-	8,523	8,523	1,671.908
2004	5,455	2,166.460	11,818	1.000	1.000	1.000	0.000	-	11,746	11,746	2,153.238
2005	5,796	1,435.595	8,321	1.000	1.000	1.000	0.000	-	8,321	8,321	1,435.595
2006	6,091	1,485.797	9,050	1.000	1.000	1.000	0.000	-	9,050	9,050	1,485.797
2007	6,427	1,334.217	8,575	1.000	1.000	1.000	0.000	-	8,575	8,575	1,334.217
2008	6,652	1,369.762	9,112	1.000	1.000	1.000	0.000	-	9,112	9,112	1,369.762
2009	7,001	1,443.485	10,106	1.000	1.000	1.000	0.000	-	10,105	10,105	1,443.327
2010	7,318	1,634.711	11,963	1.000	1.000	1.000	0.000	-	11,867	11,867	1,621.546
2011	7,653	1,309.058	10,019	1.000	1.000	1.000	0.000	-	10,019	10,019	1,309.058
2012	8,020	1,164.273	9,338	1.000	1.000	1.000	0.000	-	9,287	9,287	1,157.902
2013	8,364	1,028.102	8,599	1.000	1.000	1.000	0.000	-	8,599	8,599	1,028.080
2014	8,355	1,111.567	9,287	1.000	1.000	1.000	0.000	2	9,185	9,187	1,099.632
2015	8,418	1,086.496	9,146	1.001	1.001	0.999	0.001	9	9,122	9,131	1,084.715
2016	8,653	1,409.750	12,199	1.001	1.002	0.998	0.002	22	11,771	11,793	1,362.880
2017	9,264	1,187.116	10,998	1.003	1.005	0.995	0.005	56	10,274	10,330	1,115.034
2018	9,079	1,648.435	14,966	1.013	1.018	0.982	0.018	269	13,420	13,688	1,507.746
2019	9,431	1,271.475	11,991	1.029	1.047	0.955	0.045	543	11,302	11,845	1,255.945
2020	9,119	1,241.603	11,322	1.075	1.126	0.888	0.112	1,267	8,999	10,266	1,125.766
2021	8,558	1,391.790	11,910	1.200	1.351	0.740	0.260	3,096	7,727	10,823	1,264.737
2022	8,643	1,850.006	15,989	1.440	1.946	0.514	0.486	7,773	4,765	12,538	1,450.753
2023	9,075	1,719.845	15,607	2.492	4.850	0.206	0.794	12,389	2,784	15,173	1,671.979
2024	9,528	1,494.944	14,245	6.711	32.545	0.031	0.969	13,807	380	14,186	1,488.837
Total	180,496		259,655					39,232	211,503	250,735	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 16
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 11

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	2,323.155	9,356	1.000	1.000	1.000	0.000	-	9,356	9,356	2,323.155
2002	4,471	1,613.790	7,215	1.000	1.000	1.000	0.000	-	7,215	7,215	1,613.790
2003	5,098	1,671.956	8,523	1.000	1.000	1.000	0.000	-	8,523	8,523	1,672.005
2004	5,455	2,166.460	11,818	1.000	1.000	1.000	0.000	-	11,818	11,818	2,166.460
2005	5,796	1,435.595	8,321	1.000	1.000	1.000	0.000	-	8,321	8,321	1,435.595
2006	6,091	1,485.797	9,050	1.000	1.000	1.000	0.000	-	9,050	9,050	1,485.797
2007	6,427	1,334.217	8,575	1.000	1.000	1.000	0.000	-	8,575	8,575	1,334.217
2008	6,652	1,369.762	9,112	1.000	1.000	1.000	0.000	-	9,112	9,112	1,369.762
2009	7,001	1,443.485	10,106	1.000	1.000	1.000	0.000	-	10,105	10,105	1,443.327
2010	7,318	1,634.711	11,963	1.000	1.000	1.000	0.000	-	11,963	11,963	1,634.711
2011	7,653	1,309.058	10,019	1.000	1.000	1.000	0.000	-	10,019	10,019	1,309.058
2012	8,020	1,164.273	9,338	1.000	1.000	1.000	0.000	-	9,287	9,287	1,157.902
2013	8,364	1,028.102	8,599	1.000	1.000	1.000	0.000	(2)	8,599	8,597	1,027.797
2014	8,355	1,111.567	9,287	0.999	0.999	1.001	-0.001	(13)	9,425	9,412	1,126.524
2015	8,418	1,086.496	9,146	0.998	0.997	1.003	-0.003	(30)	9,122	9,092	1,080.129
2016	8,653	1,409.750	12,199	0.997	0.994	1.006	-0.006	(75)	12,206	12,131	1,401.954
2017	9,264	1,187.116	10,998	1.000	0.994	1.006	-0.006	(65)	11,335	11,270	1,216.543
2018	9,079	1,648.435	14,966	1.001	0.995	1.005	-0.005	(69)	14,564	14,495	1,596.542
2019	9,431	1,271.475	11,991	1.003	0.999	1.001	-0.001	(15)	12,505	12,490	1,324.411
2020	9,119	1,241.603	11,322	1.002	1.001	0.999	0.001	8	12,024	12,032	1,319.473
2021	8,558	1,391.790	11,910	1.016	1.016	0.984	0.016	192	14,551	14,742	1,722.718
2022	8,643	1,850.006	15,989	1.115	1.133	0.883	0.117	1,878	11,086	12,964	1,500.026
2023	9,075	1,719.845	15,607	1.314	1.489	0.672	0.328	5,122	11,899	17,021	1,875.642
2024	9,528	1,494.944	14,245	2.499	3.720	0.269	0.731	10,415	5,283	15,699	1,647.556
Total	180,496		259,655					17,345	245,945	263,290	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 17
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 12

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Summary of Claim Counts
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claims*	*Open Claims*	*Reported Claims (1) + (2)*	*IBNR Claims*	*Ultimate Claims (3) + (4)*
	(1)	(2)	(3)	(4)	(5)
1983	2	29	31	-	31
1984	33	-	33	-	33
1985	63	-	63	-	63
1986	79	-	79	-	79
1987	111	-	111	-	111
1988	73	-	73	-	73
1989	94	-	94	-	94
1990	76	-	76	-	76
1991	97	-	97	-	97
1992	157	-	157	-	157
1993	164	-	164	-	164
1994	212	-	212	-	212
1995	195	-	195	-	195
1996	232	-	232	-	232
1997	232	-	232	-	232
1998	276	-	276	-	276
1999	268	-	268	-	268
2000	267	-	267	-	267
2001	285	-	285	-	285
2002	307	-	307	-	307
2003	317	-	317	-	317
2004	344	1	345	-	345
2005	289	-	289	-	289
2006	284	-	284	-	284
2007	278	-	278	-	278
2008	315	-	315	-	315
2009	295	-	295	-	295
2010	321	1	322	-	322
2011	310	-	310	-	310
2012	299	-	299	-	299
2013	305	1	306	-	306
2014	327	1	328	0	328
2015	386	-	386	1	387
2016	392	6	398	1	399
2017	378	11	389	1	390
2018	362	15	377	2	379
2019	396	14	410	4	414
2020	340	23	363	5	368
2021	253	42	295	8	303
2022	237	74	311	19	330
2023	176	132	308	82	390
2024	73	89	162	254	416
Total	9,900	439	10,339	376	10,715

(1), (2) Open and Closed Claim Counts provided by TMLIRP.
(3) Reported Claims = Open Claims + Closed Claims = Col (1) + Col (2)
(4) IBNR Claims = Ultimate Claims - Reported Claims = Col (5) - Col (3)
(5) Ultimate Claims from Exhibit 13, Column (3)

Exhibit 13

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Claims Estimates
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claim Development*	*Reported Claim Development*	*Ultimate Claim Counts*
	(1)	(2)	(3)
1983	2	31	31
1984	33	33	33
1985	63	63	63
1986	79	79	79
1987	111	111	111
1988	73	73	73
1989	94	94	94
1990	76	76	76
1991	97	97	97
1992	157	157	157
1993	164	164	164
1994	212	212	212
1995	195	195	195
1996	232	232	232
1997	232	232	232
1998	276	276	276
1999	268	268	268
2000	267	267	267
2001	285	285	285
2002	307	307	307
2003	317	317	317
2004	344	345	345
2005	289	289	289
2006	284	284	284
2007	278	278	278
2008	315	315	315
2009	295	295	295
2010	322	322	322
2011	310	310	310
2012	299	299	299
2013	306	306	306
2014	328	328	328
2015	388	387	387
2016	396	399	399
2017	384	390	390
2018	371	379	379
2019	414	414	414
2020	370	368	368
2021	298	303	303
2022	327	330	330
2023	364	390	390
2024	416	416	416
Total	10,638	10,715	10,715

(1) From Closed Claim Development, Exhibit 14, Column (4)
(2) From Reported Claim Development, Exhibit 15, Column (4)
(3) Ultimate Claim Counts = Reported Claim Development

Exhibit 14

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Claim Counts Based on Closed Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Closed Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	2	1.000	1.000	2
1984	33	1.000	1.000	33
1985	63	1.000	1.000	63
1986	79	1.000	1.000	79
1987	111	1.000	1.000	111
1988	73	1.000	1.000	73
1989	94	1.000	1.000	94
1990	76	1.000	1.000	76
1991	97	1.000	1.000	97
1992	157	1.000	1.000	157
1993	164	1.000	1.000	164
1994	212	1.000	1.000	212
1995	195	1.000	1.000	195
1996	232	1.000	1.000	232
1997	232	1.000	1.000	232
1998	276	1.000	1.000	276
1999	268	1.000	1.000	268
2000	267	1.000	1.000	267
2001	285	1.000	1.000	285
2002	307	1.000	1.000	307
2003	317	1.000	1.000	317
2004	344	1.000	1.000	344
2005	289	1.000	1.000	289
2006	284	1.000	1.000	284
2007	278	1.000	1.000	278
2008	315	1.000	1.000	315
2009	295	1.000	1.000	295
2010	321	1.001	1.002	322
2011	310	1.000	1.002	310
2012	299	1.000	1.002	299
2013	305	1.000	1.002	306
2014	327	1.001	1.003	328
2015	386	1.003	1.006	388
2016	392	1.004	1.010	396
2017	378	1.005	1.015	384
2018	362	1.008	1.024	371
2019	396	1.021	1.045	414
2020	340	1.041	1.087	370
2021	253	1.082	1.177	298
2022	237	1.174	1.382	327
2023	176	1.499	2.071	364
2024	73	2.753	5.700	416
Total	9,900			10,638

(1) Closed claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 18
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 15

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Claim Counts Based on Reported Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Reported Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	31	1.000	1.000	31
1984	33	1.000	1.000	33
1985	63	1.000	1.000	63
1986	79	1.000	1.000	79
1987	111	1.000	1.000	111
1988	73	1.000	1.000	73
1989	94	1.000	1.000	94
1990	76	1.000	1.000	76
1991	97	1.000	1.000	97
1992	157	1.000	1.000	157
1993	164	1.000	1.000	164
1994	212	1.000	1.000	212
1995	195	1.000	1.000	195
1996	232	1.000	1.000	232
1997	232	1.000	1.000	232
1998	276	1.000	1.000	276
1999	268	1.000	1.000	268
2000	267	1.000	1.000	267
2001	285	1.000	1.000	285
2002	307	1.000	1.000	307
2003	317	1.000	1.000	317
2004	345	1.000	1.000	345
2005	289	1.000	1.000	289
2006	284	1.000	1.000	284
2007	278	1.000	1.000	278
2008	315	1.000	1.000	315
2009	295	1.000	1.000	295
2010	322	1.000	1.000	322
2011	310	1.000	1.000	310
2012	299	1.000	1.000	299
2013	306	1.000	1.000	306
2014	328	1.000	1.000	328
2015	386	1.001	1.001	387
2016	398	1.001	1.002	399
2017	389	1.001	1.003	390
2018	377	1.001	1.005	379
2019	410	1.004	1.009	414
2020	363	1.005	1.014	368
2021	295	1.011	1.026	303
2022	311	1.036	1.062	330
2023	308	1.192	1.267	390
2024	162	2.025	2.565	416
Total	10,339			10,715

(1) Reported claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 19
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	0	0	0	0	0	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1984	0	0	0	0	0	0	0	0	0	0	850	850	850	850	850	850	850	850	850	850	850	850	850	682	682	682
1985	0	0	0	0	0	0	0	0	0	1,494	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,688	1,688	1,688	1,688	1,688	1,688
1986	0	0	0	0	0	0	0	0	1,366	1,667	1,667	1,693	1,708	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711
1987	0	0	0	0	0	0	0	2,872	2,917	2,917	2,928	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917
1988	0	0	0	0	0	0	1,489	1,484	1,484	1,484	1,484	1,484	1,484	1,501	1,521	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522
1989	0	0	0	0	0	2,291	2,412	2,427	2,438	2,438	2,438	2,438	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,446
1990	0	0	0	0	2,005	2,058	2,066	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,067	2,067	2,059	2,059
1991	0	0	0	2,314	2,556	2,813	2,876	2,912	2,955	2,963	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981
1992	0	0	2,651	3,522	4,941	5,404	5,551	5,559	5,609	5,610	5,610	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612
1993	0	1,139	2,869	3,827	4,194	4,396	4,913	4,935	4,939	4,951	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950
1994	407	2,025	3,877	5,693	7,050	7,421	7,770	8,626	8,681	8,724	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727
1995	313	1,638	3,430	4,440	4,924	5,084	5,290	5,345	5,406	5,416	5,418	5,418	5,418	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420
1996	203	1,831	4,216	5,660	6,294	6,473	6,677	6,733	7,449	7,476	7,476	7,488	7,492	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502
1997	343	2,087	3,516	4,684	5,195	6,814	7,052	7,162	7,161	7,181	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202
1998	370	1,927	4,246	6,146	7,958	8,386	8,751	8,908	9,707	9,763	9,770	9,778	9,791	9,791	9,799	9,799	9,799	9,799	9,799	9,800	9,800	9,800	9,800	9,800	9,800	9,800
1999	195	1,544	4,523	6,536	7,182	7,660	8,143	8,286	8,295	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345
2000	206	1,444	4,420	5,727	6,102	6,422	6,683	6,857	6,825	6,835	6,835	6,835	6,835	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	0
2001	218	2,260	4,893	6,956	7,824	8,336	8,809	8,848	9,163	9,172	9,172	9,172	9,185	9,186	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	0	0
2002	242	2,326	4,640	5,554	6,219	6,733	6,935	7,209	7,209	7,209	7,209	7,210	7,210	7,211	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	0	0	0
2003	395	2,875	5,930	7,487	7,897	8,410	8,491	8,511	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	0	0	0	0
2004	599	3,490	7,062	8,965	10,692	11,155	11,552	11,617	11,657	11,681	11,684	11,689	11,707	11,737	11,743	11,743	11,746	11,746	11,746	11,746	11,746	0	0	0	0	0
2005	351	2,962	4,974	6,323	7,386	7,607	8,299	8,319	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	0	0	0	0	0	0
2006	437	3,604	6,419	8,447	8,752	9,005	9,029	9,031	9,032	9,032	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	0	0	0	0	0	0	0
2007	376	2,963	5,812	7,261	7,719	8,174	8,257	8,558	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	0	0	0	0	0	0	0	0
2008	594	3,026	6,064	8,030	8,657	8,934	9,030	9,032	9,053	9,093	9,112	9,112	9,112	9,112	9,112	9,112	9,112	0	0	0	0	0	0	0	0	0
2009	419	3,180	6,245	8,351	9,533	10,006	10,054	10,073	10,080	10,097	10,104	10,104	10,104	10,104	10,105	10,105	0	0	0	0	0	0	0	0	0	0
2010	494	3,436	7,691	10,186	10,902	11,263	11,362	11,465	11,834	11,846	11,863	11,867	11,867	11,867	11,867	0	0	0	0	0	0	0	0	0	0	0
2011	628	3,468	6,142	8,765	9,570	9,890	9,977	10,017	10,019	10,019	10,019	10,019	10,019	10,019	0	0	0	0	0	0	0	0	0	0	0	0
2012	659	3,174	6,378	8,283	8,791	8,935	8,998	9,148	9,160	9,186	9,186	9,188	9,287	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	440	3,056	5,569	7,333	7,925	8,260	8,557	8,597	8,598	8,598	8,598	8,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	640	3,535	6,401	7,519	8,367	8,769	9,009	9,111	9,127	9,128	9,185	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	426	2,876	5,139	7,679	8,679	9,000	9,018	9,122	9,122	9,122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	780	4,094	6,754	9,156	10,803	11,372	11,569	11,748	11,771	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	655	3,966	6,282	8,597	9,379	9,784	10,115	10,274	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	882	4,611	7,530	10,287	11,773	12,854	13,420	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	873	4,004	6,299	8,724	10,456	11,302	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	898	3,619	6,352	8,017	8,999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	747	3,723	6,234	7,727	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	658	3,501	4,765	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	607	2,784	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	380	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.802	1.000	1.000
1985	1.000										1.017	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.111	1.000	1.000	1.000	1.000	1.000
1986	1.000									1.220	1.000	1.016	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000								1.016	1.000	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000							0.997	1.000	1.000	1.000	1.000	1.000	1.011	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000						1.053	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1990	1.000					1.026	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.996	1.000
1991	1.000				1.105	1.101	1.022	1.013	1.015	1.003	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000			1.329	1.403	1.094	1.027	1.001	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000		2.519	1.334	1.096	1.048	1.118	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	4.975	1.915	1.468	1.238	1.053	1.047	1.110	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	5.233	2.094	1.294	1.109	1.032	1.041	1.010	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	9.020	2.303	1.343	1.112	1.028	1.032	1.008	1.106	1.004	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	6.085	1.685	1.332	1.109	1.312	1.035	1.016	1.000	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	5.208	2.203	1.447	1.295	1.054	1.044	1.018	1.090	1.006	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	7.918	2.929	1.445	1.099	1.067	1.063	1.018	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	7.010	3.061	1.296	1.065	1.052	1.041	1.026	0.995	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	10.367	2.165	1.422	1.125	1.065	1.057	1.004	1.036	1.001	1.000	1.000	1.001	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	9.612	1.995	1.197	1.120	1.083	1.030	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	7.278	2.063	1.263	1.055	1.065	1.010	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	5.826	2.023	1.269	1.193	1.043	1.036	1.006	1.003	1.002	1.000	1.000	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	8.439	1.679	1.271	1.168	1.030	1.091	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	8.248	1.781	1.316	1.036	1.029	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	7.890	1.962	1.249	1.063	1.059	1.010	1.036	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	5.098	2.004	1.324	1.078	1.032	1.011	1.000	1.002	1.004	1.002	1.000	1.000	1.000	1.000	1.000										
2009	1.000	7.583	1.964	1.337	1.142	1.050	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000											
2010	1.000	6.952	2.239	1.324	1.070	1.033	1.009	1.009	1.032	1.001	1.001	1.000	1.000	1.000												
2011	1.000	5.524	1.771	1.427	1.092	1.033	1.009	1.004	1.000	1.000	1.000	1.000	1.000													
2012	1.000	4.814	2.009	1.299	1.061	1.016	1.007	1.017	1.001	1.003	1.000	1.000														
2013	1.000	6.947	1.822	1.317	1.081	1.042	1.036	1.005	1.000	1.000	1.000															
2014	1.000	5.522	1.811	1.175	1.113	1.048	1.027	1.011	1.002	1.000																
2015	1.000	6.748	1.787	1.494	1.130	1.037	1.002	1.012	1.000																	
2016	1.000	5.249	1.650	1.356	1.180	1.053	1.017	1.015																		
2017	1.000	6.051	1.584	1.369	1.091	1.043	1.034																			
2018	1.000	5.228	1.633	1.366	1.144	1.092																				
2019	1.000	4.587	1.573	1.385	1.199																					
2020	1.000	4.029	1.755	1.262																						
2021	1.000	4.983	1.674																							
2022	1.000	5.320																								
2023	1.000																									

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	5.989	1.915	1.342	1.134	1.067	1.036	1.027	1.018	1.010	1.005	1.004	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.998	1.000	1.000
Average	1.000	6.474	1.988	1.335	1.130	1.059	1.032	1.014	1.012	1.009	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	0.989	1.000	1.000
Truncated	1.000	6.420	1.964	1.335	1.123	1.052	1.030	1.011	1.009	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	6.118	1.935	1.331	1.125	1.057	1.031	1.013	1.011	1.008	1.001	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	0.986	1.000	1.000
Trunc Last 8	1.000	5.236	1.681	1.342	1.123	1.043	1.017	1.009	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	5.274	1.683	1.340	1.125	1.046	1.018	1.009	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	4.966	1.624	1.328	1.135	1.054	1.023	1.011	1.005	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	5.064	1.665	1.344	1.134	1.047	1.019	1.010	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	5.029	1.635	1.369	1.142	1.047	1.021	1.011	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	5.033	1.645	1.372	1.143	1.052	1.021	1.011	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	4.829	1.644	1.348	1.149	1.055	1.023	1.012	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	4.730	1.659	1.345	1.153	1.056	1.020	1.011	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	4.681	1.593	1.316	1.140	1.068	1.026	1.014	1.001	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	5.022	1.684	1.316	1.167	1.070	1.024	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	7.123	2.138	1.333	1.142	1.068	1.041	1.015	1.014	1.011	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	0.988	1.000	1.000
Selected	1.000	5.033	1.645	1.372	1.143	1.052	1.021	1.011	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		5.021	1.664	1.357	1.120	1.040	1.016	1.010	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		5.315	1.673	1.346	1.104	1.038	1.015	1.008	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		5.564	1.714	1.335	1.104	1.035	1.015	1.006	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	9	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91	9/90
Selected		14.126	2.807	1.706	1.244	1.088	1.034	1.013	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		13.592	2.707	1.627	1.199	1.071	1.030	1.013	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		14.085	2.650	1.584	1.177	1.066	1.027	1.012	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		14.921	2.681	1.564	1.172	1.061	1.026	1.010	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.071	0.356	0.586	0.804	0.919	0.967	0.987	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		5.029	1.645	1.344	1.140	1.052	1.021	1.011	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		5.274	1.683	1.372	1.153	1.068	1.026	1.014	1.006	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		4.681	1.593	1.316	1.123	1.043	1.017	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	6.711	2.492	1.440	1.200	1.075	1.029	1.013	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	32.54	4.850	1.946	1.351	1.126	1.047	1.018	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.031	0.206	0.514	0.740	0.888	0.955	0.982	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1984	0	0	0	0	0	0	0	0	0	0	850	850	850	850	850	850	850	850	850	850	850	850	850	682	682	682
1985	0	0	0	0	0	0	0	0	0	1,554	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,519	1,688	1,688	1,688	1,688	1,688	1,688
1986	0	0	0	0	0	0	0	0	1,692	1,687	1,687	1,718	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711
1987	0	0	0	0	0	0	0	2,919	2,917	2,917	2,967	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917
1988	0	0	0	0	0	0	1,525	1,520	1,520	1,520	1,616	1,616	1,616	1,636	1,636	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522
1989	0	0	0	0	0	2,579	2,523	2,523	2,438	2,438	2,438	2,438	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,437	2,446
1990	0	0	0	0	2,249	2,091	2,066	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,067	2,067	2,059	2,059
1991	0	0	0	3,050	3,203	3,256	3,276	3,087	3,031	2,994	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981
1992	0	0	5,074	5,126	5,954	5,843	5,898	5,840	5,783	5,663	5,652	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612
1993	0	3,612	4,543	4,955	4,706	4,850	5,009	5,033	5,014	5,054	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950
1994	2,794	5,626	7,431	7,607	8,231	8,315	8,640	8,832	8,917	8,782	8,751	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727
1995	2,506	4,701	5,701	5,671	5,376	5,366	5,705	5,429	5,470	5,460	5,418	5,418	5,418	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420
1996	2,242	5,451	7,194	7,333	7,353	7,320	7,299	7,405	7,466	7,524	7,524	7,539	7,508	7,503	7,503	7,503	7,503	7,503	7,503	7,503	7,503	7,502	7,502	7,502	7,502	7,502
1997	2,662	5,468	6,013	6,060	5,906	7,247	7,312	7,251	7,176	7,181	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202
1998	3,140	6,357	8,589	9,768	9,153	9,073	9,413	9,546	9,819	9,934	9,884	9,871	9,871	9,871	9,821	9,799	9,799	9,799	9,799	9,800	9,800	9,800	9,800	9,800	9,800	9,800
1999	3,391	6,887	8,663	9,196	9,093	8,756	8,384	8,297	8,298	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345
2000	3,854	6,694	7,778	7,172	7,203	7,053	7,116	7,059	7,013	6,835	6,835	6,835	6,835	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	0
2001	4,033	6,795	8,095	8,697	8,718	8,635	9,093	8,902	9,228	9,172	9,172	9,172	9,235	9,310	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	0	0
2002	4,297	7,401	7,766	6,982	7,115	7,365	7,490	7,556	7,540	7,540	7,526	7,526	7,526	7,526	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	0	0	0
2003	5,042	7,895	8,472	8,561	8,573	8,859	8,791	8,814	8,523	8,523	8,573	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	0	0	0	0
2004	4,628	7,814	10,825	11,035	11,527	11,376	11,661	11,782	11,811	11,777	11,756	11,767	11,868	11,866	11,815	11,815	11,818	11,818	11,818	11,818	11,818	0	0	0	0	0
2005	3,289	7,156	7,027	7,705	8,297	8,289	8,412	8,327	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	0	0	0	0	0	0
2006	4,017	8,511	9,231	9,274	9,191	9,382	9,101	9,075	9,075	9,075	9,107	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	0	0	0	0	0	0	0
2007	3,780	7,534	8,307	8,418	8,873	8,919	9,137	8,938	8,631	8,631	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	0	0	0	0	0	0	0	0
2008	3,874	7,972	9,477	9,203	9,244	9,280	9,126	9,032	9,087	9,203	9,155	9,112	9,112	9,112	9,112	9,112	9,112	0	0	0	0	0	0	0	0	0
2009	3,937	7,864	9,237	10,236	10,251	10,146	10,151	10,130	10,130	10,097	10,104	10,104	10,104	10,104	10,106	10,105	0	0	0	0	0	0	0	0	0	0
2010	4,439	8,705	11,681	12,141	11,969	11,891	11,980	11,905	12,090	12,020	11,988	11,963	11,963	11,963	11,963	0	0	0	0	0	0	0	0	0	0	0
2011	4,384	8,678	10,567	10,540	10,057	10,112	10,064	10,088	10,019	10,019	10,019	10,019	10,019	10,019	0	0	0	0	0	0	0	0	0	0	0	0
2012	5,013	8,621	10,221	9,999	9,560	9,374	9,400	9,449	9,473	9,343	9,343	9,343	9,287	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	5,221	7,550	8,626	8,607	8,741	8,963	8,796	8,668	8,598	8,598	8,598	8,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	4,426	8,158	9,175	8,927	9,039	9,238	9,362	9,357	9,332	9,332	9,425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	3,923	7,132	8,071	9,170	9,409	9,265	9,152	9,122	9,122	9,122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	4,397	8,642	10,065	12,329	12,077	12,115	12,075	12,281	12,206	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	4,133	9,024	9,633	11,214	10,944	10,928	11,246	11,335	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	4,666	11,389	13,755	15,682	15,172	15,386	14,564	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	6,089	11,307	13,117	12,741	11,996	12,505	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	7,101	11,034	12,294	12,332	12,024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	5,669	10,597	11,319	14,551	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	9,112	12,227	11,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	7,271	11,899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	5,283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.802	1.000	1.000
1985	1.000										0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.111	1.000	1.000	1.000	1.000	1.000
1986	1.000									0.997	1.000	1.018	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000								0.999	1.000	1.017	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000							0.997	1.000	1.000	1.063	1.000	1.000	1.012	1.000	0.930	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000						0.978	1.000	0.966	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1990	1.000					0.930	0.988	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.996	1.000
1991	1.000				1.050	1.017	1.006	0.942	0.982	0.988	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000			1.010	1.162	0.981	1.009	0.990	0.990	0.979	0.998	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000		1.258	1.091	0.950	1.031	1.033	1.005	0.996	1.008	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	2.014	1.321	1.024	1.082	1.010	1.039	1.022	1.010	0.985	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.876	1.213	0.995	0.948	0.998	1.063	0.952	1.008	0.998	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	2.431	1.320	1.019	1.003	0.996	0.997	1.015	1.008	1.008	1.000	1.002	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	2.054	1.100	1.008	0.975	1.227	1.009	0.992	0.990	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.025	1.351	1.137	0.937	0.991	1.037	1.014	1.029	1.012	0.995	0.999	1.000	1.000	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	2.031	1.258	1.062	0.989	0.963	0.958	0.990	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.737	1.162	0.922	1.004	0.979	1.009	0.992	0.994	0.975	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.685	1.191	1.074	1.002	0.990	1.053	0.979	1.037	0.994	1.000	1.000	1.007	1.008	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.722	1.049	0.899	1.019	1.035	1.017	1.009	0.998	1.000	0.998	1.000	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.566	1.073	1.011	1.001	1.033	0.992	1.003	0.967	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.688	1.385	1.019	1.045	0.987	1.025	1.010	1.002	0.997	0.998	1.001	1.009	1.000	0.996	1.000	1.000	1.000	1.000	1.000						
2005	1.000	2.176	0.982	1.096	1.077	0.999	1.015	0.990	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.119	1.085	1.005	0.991	1.021	0.970	0.997	1.000	1.000	1.004	0.994	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.993	1.103	1.013	1.054	1.005	1.024	0.978	0.966	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	2.058	1.189	0.971	1.004	1.004	0.983	0.990	1.006	1.013	0.995	0.995	1.000	1.000	1.000	1.000										
2009	1.000	1.998	1.175	1.108	1.001	0.990	1.001	0.998	1.000	0.997	1.001	1.000	1.000	1.000	1.000											
2010	1.000	1.961	1.342	1.039	0.986	0.993	1.007	0.994	1.016	0.994	0.997	0.998	1.000	1.000												
2011	1.000	1.979	1.218	0.997	0.954	1.006	0.995	1.002	0.993	1.000	1.000	1.000	1.000													
2012	1.000	1.720	1.186	0.978	0.956	0.981	1.003	1.005	1.003	0.986	1.000	1.000														
2013	1.000	1.446	1.143	0.998	1.015	1.025	0.981	0.985	0.992	1.000	1.000															
2014	1.000	1.843	1.125	0.973	1.013	1.022	1.013	0.999	0.997	1.000																
2015	1.000	1.818	1.132	1.136	1.026	0.985	0.988	0.997	1.000																	
2016	1.000	1.965	1.165	1.225	0.980	1.003	0.997	1.017																		
2017	1.000	2.184	1.067	1.164	0.976	0.999	1.029																			
2018	1.000	2.441	1.208	1.140	0.967	1.014																				
2019	1.000	1.857	1.160	0.971	0.942																					
2020	1.000	1.554	1.114	1.003																						
2021	1.000	1.869	1.068																							
2022	1.000	1.342																								
2023	1.000																									

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.865	1.178	1.061	1.005	1.018	1.010	1.010	1.007	1.005	1.004	1.002	1.000	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.001	1.000	1.000	0.998	1.000	1.000
Average	1.000	1.902	1.177	1.038	1.004	1.007	1.008	0.995	0.998	0.998	1.000	0.999	1.000	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.005	1.000	1.000	0.989	1.000	1.000
Truncated	1.000	1.903	1.177	1.036	1.000	1.002	1.007	0.996	0.998	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.867	1.169	1.033	1.002	1.005	1.007	0.995	0.998	0.998	1.000	0.999	1.000	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.005	1.000	1.000	0.986	1.000	1.000
Trunc Last 8	1.000	1.874	1.127	1.069	0.985	1.005	1.001	0.999	1.000	0.998	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.879	1.130	1.076	0.984	1.004	1.002	1.000	1.001	0.999	0.999	0.998	1.001	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.778	1.098	1.109	0.982	1.010	0.992	1.002	1.000	0.998	1.000	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.887	1.131	1.088	0.988	1.004	1.001	1.000	1.000	0.999	0.998	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.866	1.127	1.111	0.984	1.009	1.000	1.001	0.998	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.874	1.130	1.107	0.984	1.008	1.002	1.001	1.000	0.996	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.813	1.124	1.101	0.978	1.004	1.002	1.001	0.997	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.655	1.138	1.070	0.966	1.000	1.007	1.000	0.998	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.570	1.059	1.095	0.965	1.015	0.986	1.006	0.996	0.996	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.546	1.099	1.017	0.955	1.007	1.013	1.008	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.918	1.190	1.023	1.013	1.009	1.011	0.995	0.999	0.997	1.001	0.999	1.000	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.005	1.000	1.000	0.988	1.000	1.000
Selected	1.000	1.874	1.127	1.111	0.984	1.008	1.002	1.001	1.000	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.978	1.143	1.103	0.996	1.002	0.996	0.997	1.000	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.970	1.145	1.110	0.994	1.004	0.998	0.997	1.002	0.998	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.018	1.141	1.069	0.991	1.002	1.002	0.996	1.003	1.001	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	9	9	10	10	10	10	0	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91	9/90
Selected		2.319	1.237	1.098	0.989	1.005	0.997	0.995	0.994	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.459	1.243	1.088	0.986	0.990	0.987	0.991	0.994	0.994	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.480	1.259	1.099	0.991	0.996	0.993	0.995	0.997	0.996	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.442	1.210	1.061	0.992	1.001	0.999	0.998	1.002	0.999	0.998	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.431	0.808	0.911	1.012	0.995	1.003	1.005	1.006	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.866	1.127	1.095	0.984	1.005	1.001	1.001	1.000	0.998	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.887	1.138	1.111	0.988	1.015	1.007	1.006	1.001	0.999	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.570	1.059	1.069	0.965	1.000	0.986	0.999	0.996	0.996	0.998	0.998	0.999	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.499	1.314	1.115	1.016	1.002	1.003	1.001	1.000	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	3.720	1.489	1.133	1.016	1.001	0.999	0.995	0.994	0.994	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.269	0.672	0.883	0.984	0.999	1.001	1.005	1.006	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Closed Claims
As of June 30, 2024

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	31	31	31	31	2	2	2	2	2
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	34	34	34	34	34	33	33	33	33	33
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	68	68	68	68	68	68	63	63	63	63	63
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	82	82	82	82	82	82	82	79	79	79	79	79
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	116	116	116	116	116	116	116	116	111	111	111	111	111
1988	0	0	0	0	0	0	0	0	0	0	0	0	74	74	74	76	76	76	76	76	76	73	73	73	73	73
1989	0	0	0	0	0	0	0	0	0	0	0	97	97	97	97	97	97	97	97	97	97	94	94	94	94	94
1990	0	0	0	0	0	0	0	0	0	0	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
1991	0	0	0	0	0	0	0	0	0	97	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97
1992	0	0	0	0	0	0	0	0	151	155	156	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157
1993	0	0	0	0	0	0	0	166	167	167	168	168	168	168	168	168	168	168	168	168	168	164	164	164	164	164
1994	0	0	0	0	0	0	206	213	214	218	219	220	220	220	220	220	220	220	220	220	212	212	212	212	212	212
1995	0	0	0	0	0	186	193	195	196	196	198	198	198	199	199	199	199	199	199	195	195	195	195	195	195	195
1996	0	0	0	0	208	224	229	233	234	233	235	235	236	236	236	236	236	236	231	231	231	232	232	232	232	232
1997	0	0	0	183	213	228	235	238	239	242	242	242	242	242	242	242	242	232	232	232	232	232	232	232	232	232
1998	0	0	170	220	243	259	266	269	273	273	273	274	274	274	274	275	276	276	276	276	276	276	276	276	276	276
1999	0	83	149	205	236	255	262	269	270	272	272	272	272	272	272	268	268	268	268	268	268	268	268	268	268	268
2000	15	85	168	226	249	256	267	268	269	271	271	271	271	270	267	267	267	267	267	267	267	267	267	267	267	0
2001	15	125	186	237	268	280	286	288	288	289	289	289	289	284	285	285	285	285	285	285	285	285	285	285	0	0
2002	21	133	222	237	285	296	299	302	304	304	305	305	305	305	307	307	307	307	307	307	307	307	307	0	0	0
2003	29	102	217	286	299	311	314	314	318	318	320	317	317	317	314	317	317	317	317	317	317	317	0	0	0	0
2004	52	67	262	302	325	338	340	341	342	344	342	342	341	345	344	344	344	344	344	344	344	0	0	0	0	0
2005	13	147	225	257	269	278	281	288	289	289	289	289	289	289	289	289	289	289	289	289	0	0	0	0	0	0
2006	38	129	206	238	259	266	277	278	279	279	283	284	284	284	284	284	284	284	284	0	0	0	0	0	0	0
2007	41	143	192	233	252	269	253	272	276	277	278	278	278	278	278	278	278	278	0	0	0	0	0	0	0	0
2008	40	126	225	276	303	314	307	309	312	312	314	315	315	315	315	315	315	0	0	0	0	0	0	0	0	0
2009	8	127	205	255	274	282	287	289	291	293	294	294	294	294	294	295	0	0	0	0	0	0	0	0	0	0
2010	26	132	230	267	293	306	311	315	318	319	320	321	321	321	321	0	0	0	0	0	0	0	0	0	0	0
2011	44	154	221	270	298	305	307	308	309	310	310	310	310	310	0	0	0	0	0	0	0	0	0	0	0	0
2012	46	145	205	253	276	289	290	293	295	297	297	297	299	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	81	123	210	260	281	289	300	304	306	306	306	305	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	31	168	240	284	305	319	324	325	326	327	327	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	97	247	304	350	367	378	384	385	386	386	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	109	240	313	351	373	384	390	390	392	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	105	238	313	350	365	373	377	378	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	103	207	280	315	341	354	362	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	126	267	324	355	386	396	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	118	213	275	320	340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	91	164	227	253	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	86	205	237	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	99	176	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	73	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Closed Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000	1.000	0.065	1.000	1.000	1.000	1.000
1984	1.000																	1.000	1.000	1.000	1.000	0.971	1.000	1.000	1.000	1.000
1985	1.000																1.000	1.000	1.000	1.000	1.000	0.926	1.000	1.000	1.000	1.000
1986	1.000															1.000	1.000	1.000	1.000	1.000	1.000	0.963	1.000	1.000	1.000	1.000
1987	1.000														1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.957	1.000	1.000	1.000	1.000
1988	1.000													1.000	1.000	1.027	1.000	1.000	1.000	1.000	1.000	0.961	1.000	1.000	1.000	1.000
1989	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969	1.000	1.000	1.000	1.000
1990	1.000											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000										1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000
1992	1.000									1.026	1.006	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000								1.006	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976	1.000	1.000	1.000	1.000
1994	1.000							1.034	1.005	1.019	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964	1.000	1.000	1.000	1.000	1.000
1995	1.000						1.038	1.010	1.005	1.000	1.010	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000					1.077	1.022	1.017	1.004	0.996	1.009	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000	1.004	1.000	1.000	1.000	1.000
1997	1.000				1.164	1.070	1.031	1.013	1.004	1.013	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000			1.294	1.105	1.066	1.027	1.011	1.015	1.000	1.000	1.004	1.000	1.000	1.000	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000		1.795	1.376	1.151	1.081	1.027	1.027	1.004	1.007	1.000	1.000	1.000	1.000	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	5.667	1.976	1.345	1.102	1.028	1.043	1.004	1.004	1.007	1.000	1.000	1.000	0.996	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	8.333	1.488	1.274	1.131	1.045	1.021	1.007	1.000	1.003	1.000	1.000	1.000	0.983	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	6.333	1.669	1.068	1.203	1.039	1.010	1.010	1.007	1.000	1.003	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	3.517	2.127	1.318	1.045	1.040	1.010	1.000	1.013	1.000	1.006	0.991	1.000	1.000	0.991	1.010	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.288	3.910	1.153	1.076	1.040	1.006	1.003	1.003	1.006	0.994	1.000	0.997	1.012	0.997	1.000	1.000	1.000	1.000	1.000						
2005	1.000	11.308	1.531	1.142	1.047	1.033	1.011	1.025	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	3.395	1.597	1.155	1.088	1.027	1.041	1.004	1.004	1.000	1.014	1.004	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	3.488	1.343	1.214	1.082	1.067	0.941	1.075	1.015	1.004	1.004	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	3.150	1.786	1.227	1.098	1.036	0.978	1.007	1.010	1.000	1.006	1.003	1.000	1.000	1.000	1.000										
2009	1.000	15.875	1.614	1.244	1.075	1.029	1.018	1.007	1.007	1.007	1.003	1.000	1.000	1.000	1.000											
2010	1.000	5.077	1.742	1.161	1.097	1.044	1.016	1.013	1.010	1.003	1.003	1.003	1.000	1.000												
2011	1.000	3.500	1.435	1.222	1.104	1.023	1.007	1.003	1.003	1.003	1.000	1.000	1.000													
2012	1.000	3.152	1.414	1.234	1.091	1.047	1.003	1.010	1.007	1.007	1.000	1.000														
2013	1.000	1.519	1.707	1.238	1.081	1.028	1.038	1.013	1.007	1.000	1.000															
2014	1.000	5.419	1.429	1.183	1.074	1.046	1.016	1.003	1.003	1.003																
2015	1.000	2.546	1.231	1.151	1.049	1.030	1.016	1.003	1.003																	
2016	1.000	2.202	1.304	1.121	1.063	1.029	1.016	1.000																		
2017	1.000	2.267	1.315	1.118	1.043	1.022	1.011																			
2018	1.000	2.010	1.353	1.125	1.083	1.038																				
2019	1.000	2.119	1.213	1.096	1.087																					
2020	1.000	1.805	1.291	1.164																						
2021	1.000	1.802	1.384																							
2022	1.000	2.384																								
2023	1.000																									

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Closed Claims
As of June 30, 2024

Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	2.752	1.540	1.218	1.119	1.067	1.044	1.035	1.028	1.018	1.015	1.016	1.013	1.020	1.014	1.013	1.007	1.004	0.999	0.999	0.998	0.985	1.000	1.000	1.000	1.000
Average	1.000	4.268	1.637	1.201	1.093	1.043	1.015	1.013	1.006	1.005	1.004	1.001	1.000	1.000	0.999	1.001	1.000	0.998	0.999	0.999	0.998	0.939	1.000	1.000	1.000	1.000
Truncated	1.000	3.857	1.549	1.199	1.090	1.042	1.017	1.011	1.006	1.004	1.003	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.984	1.000	1.000	1.000	1.000
Inverted	1.000	2.877	1.541	1.196	1.092	1.043	1.015	1.013	1.006	1.004	1.003	1.001	1.000	1.000	0.999	1.001	1.000	0.998	0.999	0.999	0.998	0.575	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	2.131	1.313	1.144	1.073	1.033	1.013	1.007	1.006	1.003	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	2.142	1.315	1.150	1.071	1.033	1.015	1.007	1.006	1.003	1.004	1.001	1.000	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Agg Last 8	1.000	2.043	1.276	1.133	1.067	1.033	1.016	1.006	1.005	1.003	1.002	1.001	1.001	1.002	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	2.084	1.299	1.137	1.068	1.034	1.015	1.006	1.006	1.003	1.002	1.001	1.000	1.002	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	2.050	1.316	1.129	1.067	1.032	1.014	1.005	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	2.064	1.310	1.129	1.066	1.032	1.017	1.005	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	2.024	1.311	1.125	1.065	1.033	1.019	1.006	1.004	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	2.028	1.310	1.126	1.069	1.030	1.014	1.005	1.005	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.924	1.252	1.124	1.069	1.029	1.016	1.002	1.004	1.002	1.000	1.000	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	2.123	1.332	1.137	1.079	1.032	1.013	1.002	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	4.718	1.913	1.232	1.110	1.049	1.024	1.013	1.005	1.005	1.004	1.001	1.000	1.000	0.999	1.001	1.000	0.998	0.999	0.999	0.998	0.859	1.000	1.000	1.000	1.000
Selected	1.000	2.064	1.310	1.129	1.066	1.032	1.017	1.005	1.005	1.004	1.002	1.001	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.034	1.285	1.132	1.065	1.034	1.016	1.008	1.006	1.003	1.003	1.002	1.000	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.158	1.307	1.156	1.067	1.034	1.016	1.008	1.007	1.004	1.005	1.002	1.000	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.283	1.390	1.174	1.077	1.037	1.016	1.009	1.008	1.003	1.005	1.001	1.000	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	10	10	10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91	9/90
Selected		3.484	1.688	1.288	1.141	1.070	1.036	1.020	1.014	1.009	1.005	1.003	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		3.394	1.668	1.299	1.147	1.077	1.041	1.025	1.017	1.011	1.008	1.005	1.004	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		3.766	1.745	1.335	1.154	1.082	1.047	1.030	1.022	1.014	1.010	1.005	1.004	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		4.356	1.908	1.373	1.169	1.085	1.047	1.030	1.021	1.013	1.010	1.005	1.004	1.004	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.287	0.592	0.776	0.877	0.935	0.965	0.981	0.986	0.991	0.995	0.997	0.998	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		2.050	1.310	1.129	1.068	1.033	1.015	1.006	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		2.142	1.316	1.150	1.073	1.034	1.019	1.007	1.006	1.004	1.004	1.001	1.002	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000
Low Value:		1.924	1.252	1.124	1.065	1.029	1.013	1.002	1.004	1.002	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.753	1.499	1.174	1.082	1.041	1.021	1.008	1.005	1.004	1.003	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	5.700	2.071	1.382	1.177	1.087	1.045	1.024	1.015	1.010	1.006	1.003	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.175	0.483	0.724	0.850	0.920	0.957	0.977	0.985	0.990	0.994	0.997	0.998	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Reported Claims
As of June 30, 2024

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31	31
1984	0	0	0	0	0	34	34	35	35	34	34	34	34	34	34	34	34	34	34	34	34	33	33	33	33	33
1985	0	0	0	0	57	63	66	66	66	66	67	68	68	68	68	68	68	68	68	68	68	63	63	63	63	63
1986	0	0	0	77	79	80	80	81	82	82	82	82	82	82	82	82	82	82	82	82	82	79	79	79	79	79
1987	0	0	108	112	113	114	116	116	116	116	117	116	116	123	116	116	116	116	116	116	116	111	111	111	111	111
1988	0	65	75	79	78	78	78	76	76	76	76	76	78	76	76	76	76	76	76	76	76	73	73	73	73	73
1989	56	84	88	90	94	97	97	97	97	97	97	100	97	97	97	97	97	97	97	97	97	94	94	94	94	94
1990	41	66	71	76	77	77	77	76	76	76	78	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
1991	42	79	93	96	97	97	97	97	98	99	98	98	98	98	98	98	98	98	98	98	98	97	97	97	97	97
1992	94	130	143	150	154	155	157	157	158	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157	157
1993	82	140	155	164	166	168	168	169	168	169	168	168	168	168	168	168	168	168	168	168	168	164	164	164	164	164
1994	104	184	211	216	219	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	212	212	212	212	212	212
1995	99	165	187	194	195	195	198	198	198	198	198	198	198	199	199	199	199	199	199	195	195	195	195	195	195	195
1996	110	190	225	230	234	236	236	236	236	237	237	237	237	237	237	237	237	237	232	232	232	232	232	232	232	232
1997	113	206	234	235	238	241	242	242	242	242	242	242	242	242	242	242	242	232	232	232	232	232	232	232	232	232
1998	141	232	259	264	270	272	274	275	275	275	275	275	275	275	275	275	276	276	276	276	276	276	276	276	276	276
1999	134	232	257	266	271	271	272	271	271	272	272	272	272	272	272	268	268	268	268	268	268	268	268	268	268	268
2000	133	211	252	263	269	271	271	271	271	271	271	271	271	270	267	267	267	267	267	267	267	267	267	267	267	0
2001	74	243	278	287	290	290	290	289	289	289	289	289	290	285	285	285	285	285	285	285	285	285	285	285	0	0
2002	155	263	294	301	306	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	307	0	0	0
2003	172	293	308	316	316	318	318	318	318	318	321	317	317	317	317	317	317	317	317	317	317	317	0	0	0	0
2004	191	315	336	341	346	346	346	346	346	346	344	344	345	345	345	345	345	345	345	345	345	0	0	0	0	0
2005	140	255	271	282	287	289	289	289	289	289	289	289	289	289	289	289	289	289	289	289	0	0	0	0	0	0
2006	152	244	266	270	275	279	279	279	280	280	284	284	284	284	284	284	284	284	284	0	0	0	0	0	0	0
2007	148	250	276	278	280	279	280	276	276	278	278	278	278	278	278	278	278	278	0	0	0	0	0	0	0	0
2008	169	278	306	312	322	324	311	311	313	314	315	315	315	315	315	315	315	0	0	0	0	0	0	0	0	0
2009	148	262	290	294	296	289	292	292	293	293	294	294	294	294	295	295	0	0	0	0	0	0	0	0	0	0
2010	166	287	313	321	313	316	321	321	322	322	322	322	322	322	322	0	0	0	0	0	0	0	0	0	0	0
2011	194	283	308	304	309	310	310	310	310	310	310	310	310	310	0	0	0	0	0	0	0	0	0	0	0	0
2012	180	280	283	290	293	298	298	298	298	299	299	299	299	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	169	246	280	296	301	302	306	306	306	306	306	306	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	150	277	304	317	325	326	327	327	327	328	328	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	209	351	375	381	381	383	385	385	386	386	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	221	354	379	390	393	396	397	398	398	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	231	356	380	385	387	388	389	389	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	216	331	361	374	376	377	377	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	254	364	403	406	409	410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	220	326	353	359	363	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	166	270	292	295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	201	301	311	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	208	308	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	162	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Reported Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000						1.000	1.029	1.000	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.971	1.000	1.000	1.000	1.000
1985	1.000					1.105	1.048	1.000	1.000	1.000	1.015	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.926	1.000	1.000	1.000	1.000
1986	1.000				1.026	1.013	1.000	1.013	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.963	1.000	1.000	1.000	1.000
1987	1.000			1.037	1.009	1.009	1.018	1.000	1.000	1.000	1.009	0.991	1.000	1.060	0.943	1.000	1.000	1.000	1.000	1.000	1.000	0.957	1.000	1.000	1.000	1.000
1988	1.000		1.154	1.053	0.987	1.000	1.000	0.974	1.000	1.000	1.000	1.000	1.026	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.961	1.000	1.000	1.000	1.000
1989	1.000	1.500	1.048	1.023	1.044	1.032	1.000	1.000	1.000	1.000	1.000	1.031	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969	1.000	1.000	1.000	1.000
1990	1.000	1.610	1.076	1.070	1.013	1.000	1.000	0.987	1.000	1.000	1.026	0.974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000	1.881	1.177	1.032	1.010	1.000	1.000	1.000	1.010	1.010	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000
1992	1.000	1.383	1.100	1.049	1.027	1.006	1.013	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.707	1.107	1.058	1.012	1.012	1.000	1.006	0.994	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.976	1.000	1.000	1.000	1.000
1994	1.000	1.769	1.147	1.024	1.014	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.667	1.133	1.037	1.005	1.000	1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.727	1.184	1.022	1.017	1.009	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.823	1.136	1.004	1.013	1.013	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.645	1.116	1.019	1.023	1.007	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.731	1.108	1.035	1.019	1.000	1.004	0.996	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.586	1.194	1.044	1.023	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	3.284	1.144	1.032	1.010	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.003	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.697	1.118	1.024	1.017	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.703	1.051	1.026	1.000	1.006	1.000	1.000	1.000	1.000	1.009	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.649	1.067	1.015	1.015	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.821	1.063	1.041	1.018	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.605	1.090	1.015	1.019	1.015	1.000	1.000	1.004	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.689	1.104	1.007	1.007	0.996	1.004	0.986	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.645	1.101	1.020	1.032	1.006	0.960	1.000	1.006	1.003	1.003	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.770	1.107	1.014	1.007	0.976	1.010	1.000	1.003	1.000	1.003	1.000	1.000	1.000	1.003											
2010	1.000	1.729	1.091	1.026	0.975	1.010	1.016	1.000	1.003	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.459	1.088	0.987	1.016	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.556	1.011	1.025	1.010	1.017	1.000	1.000	1.000	1.003	1.000	1.000														
2013	1.000	1.456	1.138	1.057	1.017	1.003	1.013	1.000	1.000	1.000	1.000															
2014	1.000	1.847	1.097	1.043	1.025	1.003	1.003	1.000	1.000	1.003																
2015	1.000	1.679	1.068	1.016	1.000	1.005	1.005	1.000	1.003																	
2016	1.000	1.602	1.071	1.029	1.008	1.008	1.003	1.003																		
2017	1.000	1.541	1.067	1.013	1.005	1.003	1.003																			
2018	1.000	1.532	1.091	1.036	1.005	1.003																				
2019	1.000	1.433	1.107	1.007	1.007																					
2020	1.000	1.482	1.083	1.017																						
2021	1.000	1.627	1.081																							
2022	1.000	1.498																								
2023	1.000																									

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Reported Claims
As of June 30, 2024

Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.651	1.108	1.033	1.018	1.009	1.006	1.000	1.001	1.001	1.001	1.000	1.000	1.000	0.998	0.999	1.000	0.998	0.999	0.999	0.998	0.993	1.000	1.000	1.000	1.000
Average	1.000	1.686	1.103	1.028	1.013	1.008	1.004	1.000	1.001	1.000	1.002	1.000	1.000	1.001	0.998	0.999	1.000	0.998	0.999	0.999	0.998	0.986	1.000	1.000	1.000	1.000
Truncated	1.000	1.646	1.104	1.028	1.013	1.006	1.004	1.000	1.001	1.001	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000
Inverted	1.000	1.653	1.102	1.028	1.013	1.008	1.004	1.000	1.001	1.000	1.002	1.000	1.000	1.001	0.997	0.999	1.000	0.998	0.999	0.999	0.998	0.985	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.547	1.082	1.026	1.009	1.004	1.004	1.000	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.549	1.083	1.027	1.010	1.006	1.005	1.000	1.002	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.520	1.076	1.021	1.009	1.005	1.003	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.531	1.081	1.023	1.010	1.006	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.513	1.081	1.019	1.006	1.004	1.003	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.519	1.083	1.020	1.008	1.004	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.514	1.086	1.021	1.005	1.004	1.005	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.510	1.091	1.018	1.006	1.005	1.003	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.516	1.078	1.018	1.007	1.004	1.003	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.532	1.086	1.017	1.006	1.003	1.003	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.736	1.116	1.033	1.015	1.011	1.005	1.000	1.001	1.000	1.002	1.000	1.000	1.001	0.997	0.999	1.000	0.998	0.999	0.999	0.998	0.985	1.000	1.000	1.000	1.000
Selected	1.000	1.519	1.083	1.020	1.008	1.004	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.536	1.081	1.024	1.010	1.006	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.545	1.084	1.032	1.011	1.007	1.006	1.000	1.002	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.589	1.082	1.030	1.013	1.007	1.007	1.000	1.002	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	11	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91	9/90
Selected		1.713	1.128	1.041	1.021	1.012	1.008	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.742	1.134	1.049	1.024	1.014	1.007	1.003	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.784	1.155	1.065	1.032	1.021	1.014	1.008	1.008	1.006	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.832	1.153	1.066	1.035	1.022	1.015	1.007	1.007	1.005	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.584	0.887	0.961	0.980	0.988	0.992	0.996	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.519	1.082	1.021	1.008	1.004	1.004	1.000	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.549	1.091	1.027	1.010	1.006	1.005	1.001	1.002	1.002	1.003	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.510	1.076	1.018	1.005	1.004	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.025	1.192	1.036	1.011	1.005	1.004	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.565	1.267	1.062	1.026	1.014	1.009	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.390	0.790	0.941	0.975	0.986	0.991	0.995	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 20

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Summary of Losses and Reserves
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	0	0	0	0	0
1984	22	0	22	0	22
1985	90	0	90	0	90
1986	303	0	303	0	303
1987	417	0	417	0	417
1988	205	0	205	0	205
1989	428	0	428	0	428
1990	273	0	273	0	273
1991	493	0	493	0	493
1992	662	0	662	0	662
1993	770	0	770	0	770
1994	910	0	910	0	910
1995	868	0	868	0	868
1996	1,083	0	1,083	0	1,083
1997	1,141	0	1,141	0	1,141
1998	1,195	0	1,195	0	1,195
1999	1,417	0	1,417	0	1,417
2000	1,141	0	1,141	0	1,141
2001	1,330	0	1,330	0	1,330
2002	1,236	0	1,236	0	1,236
2003	1,630	0	1,630	0	1,630
2004	1,657	0	1,657	0	1,657
2005	1,273	0	1,273	0	1,273
2006	1,197	0	1,197	0	1,197
2007	1,565	0	1,565	0	1,565
2008	1,461	0	1,461	0	1,461
2009	1,438	0	1,438	0	1,438
2010	1,543	0	1,543	0	1,543
2011	1,386	0	1,386	0	1,386
2012	1,217	0	1,217	0	1,217
2013	1,257	0	1,257	0	1,257
2014	1,201	0	1,201	0	1,201
2015	1,292	0	1,292	2	1,294
2016	1,405	0	1,405	4	1,409
2017	1,584	11	1,596	0	1,595
2018	1,440	0	1,440	5	1,445
2019	1,294	0	1,294	5	1,299
2020	1,210	71	1,281	-18	1,262
2021	1,135	130	1,265	-30	1,234
2022	876	288	1,164	16	1,180
2023	763	665	1,427	299	1,726
2024	128	506	634	854	1,489
Total	41,934	1,670	43,604	1,136	44,740

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 21, Column (9)

Exhibit 21

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss Estimates
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	0	0					0	0
1984	22	22					22	22
1985	90	90					90	90
1986	303	303					303	303
1987	417	417					417	417
1988	205	205					205	205
1989	428	428					428	428
1990	273	273					273	273
1991	493	493					493	493
1992	662	662					662	662
1993	770	770					770	770
1994	910	910					910	910
1995	868	868					868	868
1996	1,083	1,083					1,083	1,083
1997	1,141	1,141					1,141	1,141
1998	1,195	1,195					1,195	1,195
1999	1,417	1,417					1,417	1,417
2000	1,141	1,141					1,141	1,141
2001	1,330	1,330			1,330	1,330	1,330	1,330
2002	1,236	1,236			1,236	1,236	1,236	1,236
2003	1,630	1,630			1,630	1,630	1,630	1,630
2004	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657
2005	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273
2006	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197
2007	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565
2008	1,461	1,461	1,461	1,461	1,461	1,461	1,461	1,461
2009	1,438	1,438	1,438	1,438	1,438	1,438	1,438	1,438
2010	1,543	1,543	1,543	1,543	1,543	1,543	1,543	1,543
2011	1,386	1,386	1,386	1,386	1,386	1,386	1,386	1,386
2012	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217
2013	1,257	1,257	1,257	1,257	1,257	1,257	1,257	1,257
2014	1,201	1,201	1,201	1,201	1,201	1,201	1,201	1,201
2015	1,295	1,293	1,295	1,293	1,295	1,293	1,294	1,294
2016	1,409	1,409	1,409	1,409	1,409	1,409	1,409	1,409
2017	1,590	1,595	1,590	1,595	1,590	1,595	1,593	1,595
2018	1,450	1,439	1,450	1,439	1,450	1,439	1,445	1,445
2019	1,311	1,286	1,311	1,286	1,311	1,286	1,299	1,299
2020	1,247	1,263	1,249	1,262	1,249	1,262	1,255	1,262
2021	1,241	1,227	1,244	1,225	1,244	1,225	1,234	1,234
2022	1,144	1,117	1,197	1,106	1,197	1,106	1,145	1,180
2023	1,918	1,584	1,805	1,598	1,846	1,605	1,726	1,726
2024	1,541	1,470	1,465	1,463	1,507	1,489	1,489	1,489
Total	44,952	44,490	29,209	28,871	33,489	33,100	44,695	44,740

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average. For 2010, 2012, 2016, and 2018, the selection has focused on the incurred methods.

Exhibit 22

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	0	0	0	
1984	22	22	0	0.00%
1985	90	90	0	0.00%
1986	303	303	0	0.00%
1987	417	417	0	0.00%
1988	205	205	0	0.00%
1989	428	428	0	0.00%
1990	273	273	0	0.00%
1991	493	493	0	0.00%
1992	662	662	0	0.00%
1993	770	770	0	0.00%
1994	910	910	0	0.00%
1995	868	868	0	0.00%
1996	1,083	1,083	0	0.00%
1997	1,141	1,141	0	0.00%
1998	1,195	1,195	0	0.00%
1999	1,417	1,417	0	0.00%
2000	1,141	1,141	0	0.00%
2001	1,330	1,330	0	0.00%
2002	1,236	1,236	0	0.00%
2003	1,630	1,630	0	0.00%
2004	1,657	1,657	0	0.00%
2005	1,273	1,273	0	0.00%
2006	1,197	1,197	0	0.00%
2007	1,565	1,565	0	0.00%
2008	1,461	1,461	0	0.00%
2009	1,438	1,437	0	0.01%
2010	1,543	1,543	0	0.00%
2011	1,386	1,386	0	0.00%
2012	1,217	1,217	0	0.00%
2013	1,257	1,257	0	-0.02%
2014	1,201	1,202	-1	-0.09%
2015	1,294	1,296	-2	-0.18%
2016	1,409	1,438	-29	-2.01%
2017	1,595	1,594	1	0.09%
2018	1,445	1,454	-9	-0.63%
2019	1,299	1,299	0	0.00%
2020	1,262	1,320	-58	-4.40%
2021	1,234	1,282	-48	-3.71%
2022	1,180	1,370	-190	-13.89%
2023	1,726	1,731	-5	-0.28%
2024	1,489			
Total	44,740	43,592	-341	-0.78%

(1) Selected Ultimate Loss from Exhibit 21, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 21, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 23

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Paid Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	0	1.000	1.000	0
1984	22	1.000	1.000	22
1985	90	1.000	1.000	90
1986	303	1.000	1.000	303
1987	417	1.000	1.000	417
1988	205	1.000	1.000	205
1989	428	1.000	1.000	428
1990	273	1.000	1.000	273
1991	493	1.000	1.000	493
1992	662	1.000	1.000	662
1993	770	1.000	1.000	770
1994	910	1.000	1.000	910
1995	868	1.000	1.000	868
1996	1,083	1.000	1.000	1,083
1997	1,141	1.000	1.000	1,141
1998	1,195	1.000	1.000	1,195
1999	1,417	1.000	1.000	1,417
2000	1,141	1.000	1.000	1,141
2001	1,330	1.000	1.000	1,330
2002	1,236	1.000	1.000	1,236
2003	1,630	1.000	1.000	1,630
2004	1,657	1.000	1.000	1,657
2005	1,273	1.000	1.000	1,273
2006	1,197	1.000	1.000	1,197
2007	1,565	1.000	1.000	1,565
2008	1,461	1.000	1.000	1,461
2009	1,438	1.000	1.000	1,438
2010	1,543	1.000	1.000	1,543
2011	1,386	1.000	1.000	1,386
2012	1,217	1.000	1.000	1,217
2013	1,257	1.000	1.000	1,257
2014	1,201	1.000	1.000	1,201
2015	1,292	1.002	1.002	1,295
2016	1,405	1.001	1.003	1,409
2017	1,584	1.001	1.004	1,590
2018	1,440	1.003	1.007	1,450
2019	1,294	1.006	1.013	1,311
2020	1,210	1.017	1.031	1,247
2021	1,135	1.061	1.094	1,241
2022	876	1.194	1.306	1,144
2023	763	1.926	2.515	1,918
2024	128	4.769	11.992	1,541
Total	41,934			44,952

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 29
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 24

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Incurred Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	0	1.000	1.000	0
1984	22	1.000	1.000	22
1985	90	1.000	1.000	90
1986	303	1.000	1.000	303
1987	417	1.000	1.000	417
1988	205	1.000	1.000	205
1989	428	1.000	1.000	428
1990	273	1.000	1.000	273
1991	493	1.000	1.000	493
1992	662	1.000	1.000	662
1993	770	1.000	1.000	770
1994	910	1.000	1.000	910
1995	868	1.000	1.000	868
1996	1,083	1.000	1.000	1,083
1997	1,141	1.000	1.000	1,141
1998	1,195	1.000	1.000	1,195
1999	1,417	1.000	1.000	1,417
2000	1,141	1.000	1.000	1,141
2001	1,330	1.000	1.000	1,330
2002	1,236	1.000	1.000	1,236
2003	1,630	1.000	1.000	1,630
2004	1,657	1.000	1.000	1,657
2005	1,273	1.000	1.000	1,273
2006	1,197	1.000	1.000	1,197
2007	1,565	1.000	1.000	1,565
2008	1,461	1.000	1.000	1,461
2009	1,438	1.000	1.000	1,438
2010	1,543	1.000	1.000	1,543
2011	1,386	1.000	1.000	1,386
2012	1,217	1.000	1.000	1,217
2013	1,257	1.000	1.000	1,257
2014	1,201	1.000	1.000	1,201
2015	1,292	1.001	1.001	1,293
2016	1,405	1.002	1.003	1,409
2017	1,596	0.997	1.000	1,595
2018	1,440	0.999	0.999	1,439
2019	1,294	0.995	0.994	1,286
2020	1,281	0.992	0.986	1,263
2021	1,265	0.983	0.970	1,227
2022	1,164	0.989	0.960	1,117
2023	1,427	1.156	1.110	1,584
2024	634	2.087	2.316	1,470
Total	43,604			44,490

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 30
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 25

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	3,056	0.542	1,657	1.000	1.000	1.000	0.000	-	1,657	1,657	0.542
2005	3,349	0.380	1,273	1.000	1.000	1.000	0.000	-	1,273	1,273	0.380
2006	3,242	0.369	1,197	1.000	1.000	1.000	0.000	-	1,197	1,197	0.369
2007	3,754	0.417	1,565	1.000	1.000	1.000	0.000	-	1,565	1,565	0.417
2008	2,844	0.514	1,461	1.000	1.000	1.000	0.000	-	1,461	1,461	0.514
2009	2,610	0.551	1,437	1.000	1.000	1.000	0.000	-	1,438	1,438	0.551
2010	2,610	0.591	1,543	1.000	1.000	1.000	0.000	-	1,543	1,543	0.591
2011	2,421	0.572	1,386	1.000	1.000	1.000	0.000	-	1,386	1,386	0.572
2012	2,455	0.496	1,217	1.000	1.000	1.000	0.000	-	1,217	1,217	0.496
2013	2,627	0.478	1,257	1.000	1.000	1.000	0.000	-	1,257	1,257	0.478
2014	2,894	0.415	1,202	1.000	1.000	1.000	0.000	0	1,201	1,201	0.415
2015	3,084	0.420	1,296	1.002	1.002	0.998	0.002	3	1,292	1,295	0.420
2016	2,799	0.514	1,438	1.001	1.003	0.997	0.003	4	1,405	1,409	0.503
2017	2,604	0.612	1,594	1.001	1.004	0.996	0.004	6	1,584	1,590	0.611
2018	2,588	0.562	1,454	1.003	1.007	0.993	0.007	10	1,440	1,450	0.560
2019	2,487	0.522	1,299	1.006	1.013	0.987	0.013	17	1,294	1,311	0.527
2020	2,369	0.557	1,320	1.017	1.031	0.970	0.030	39	1,210	1,249	0.527
2021	2,538	0.505	1,282	1.061	1.094	0.914	0.086	110	1,135	1,244	0.490
2022	2,563	0.534	1,370	1.194	1.306	0.766	0.234	321	876	1,197	0.467
2023	2,589	0.669	1,731	1.926	2.515	0.398	0.602	1,043	763	1,805	0.697
2024	2,615	0.557	1,458	4.769	11.992	0.083	0.917	1,336	128	1,465	0.560
Total	58,099		29,436					2,889	26,320	29,209	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 29
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 26

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	3,056	0.542	1,657	1.000	1.000	1.000	0.000	-	1,657	1,657	0.542
2005	3,349	0.380	1,273	1.000	1.000	1.000	0.000	-	1,273	1,273	0.380
2006	3,242	0.369	1,197	1.000	1.000	1.000	0.000	-	1,197	1,197	0.369
2007	3,754	0.417	1,565	1.000	1.000	1.000	0.000	-	1,565	1,565	0.417
2008	2,844	0.514	1,461	1.000	1.000	1.000	0.000	-	1,461	1,461	0.514
2009	2,610	0.551	1,437	1.000	1.000	1.000	0.000	-	1,438	1,438	0.551
2010	2,610	0.591	1,543	1.000	1.000	1.000	0.000	-	1,543	1,543	0.591
2011	2,421	0.572	1,386	1.000	1.000	1.000	0.000	-	1,386	1,386	0.572
2012	2,455	0.496	1,217	1.000	1.000	1.000	0.000	-	1,217	1,217	0.496
2013	2,627	0.478	1,257	1.000	1.000	1.000	0.000	-	1,257	1,257	0.478
2014	2,894	0.415	1,202	1.000	1.000	1.000	0.000	-	1,201	1,201	0.415
2015	3,084	0.420	1,296	1.001	1.001	0.999	0.001	1	1,292	1,293	0.419
2016	2,799	0.514	1,438	1.002	1.003	0.997	0.003	5	1,405	1,409	0.504
2017	2,604	0.612	1,594	0.997	1.000	1.000	0.000	(0)	1,596	1,595	0.613
2018	2,588	0.562	1,454	0.999	0.999	1.001	-0.001	(1)	1,440	1,439	0.556
2019	2,487	0.522	1,299	0.995	0.994	1.006	-0.006	(8)	1,294	1,286	0.517
2020	2,369	0.557	1,320	0.992	0.986	1.014	-0.014	(19)	1,281	1,262	0.533
2021	2,538	0.505	1,282	0.983	0.970	1.031	-0.031	(40)	1,265	1,225	0.483
2022	2,563	0.534	1,370	0.989	0.960	1.042	-0.042	(58)	1,164	1,106	0.432
2023	2,589	0.669	1,731	1.156	1.110	0.901	0.099	171	1,427	1,598	0.617
2024	2,615	0.557	1,458	2.087	2.316	0.432	0.568	828	634	1,463	0.559
Total	58,099		29,436					880	27,991	28,871	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 30
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 27

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	330.206	1,330	1.000	1.000	1.000	0.000	-	1,330	1,330	330.206
2002	4,471	276.337	1,236	1.000	1.000	1.000	0.000	-	1,236	1,236	276.337
2003	5,098	319.820	1,630	1.000	1.000	1.000	0.000	-	1,630	1,630	319.820
2004	5,455	303.788	1,657	1.000	1.000	1.000	0.000	-	1,657	1,657	303.788
2005	5,796	219.620	1,273	1.000	1.000	1.000	0.000	-	1,273	1,273	219.620
2006	6,091	196.478	1,197	1.000	1.000	1.000	0.000	-	1,197	1,197	196.478
2007	6,427	243.513	1,565	1.000	1.000	1.000	0.000	-	1,565	1,565	243.513
2008	6,652	219.581	1,461	1.000	1.000	1.000	0.000	-	1,461	1,461	219.581
2009	7,001	205.320	1,437	1.000	1.000	1.000	0.000	-	1,438	1,438	205.340
2010	7,318	210.860	1,543	1.000	1.000	1.000	0.000	-	1,543	1,543	210.860
2011	7,653	181.099	1,386	1.000	1.000	1.000	0.000	-	1,386	1,386	181.099
2012	8,020	151.705	1,217	1.000	1.000	1.000	0.000	-	1,217	1,217	151.705
2013	8,364	150.260	1,257	1.000	1.000	1.000	0.000	-	1,257	1,257	150.231
2014	8,355	143.865	1,202	1.000	1.000	1.000	0.000	0	1,201	1,201	143.766
2015	8,418	153.997	1,296	1.002	1.002	0.998	0.002	3	1,292	1,295	153.788
2016	8,653	166.184	1,438	1.001	1.003	0.997	0.003	4	1,405	1,409	162.823
2017	9,264	172.056	1,594	1.001	1.004	0.996	0.004	6	1,584	1,590	171.652
2018	9,079	160.124	1,454	1.003	1.007	0.993	0.007	10	1,440	1,450	159.762
2019	9,431	137.705	1,299	1.006	1.013	0.987	0.013	17	1,294	1,311	139.024
2020	9,119	144.795	1,320	1.017	1.031	0.970	0.030	39	1,210	1,249	136.984
2021	8,558	149.773	1,282	1.061	1.094	0.914	0.086	110	1,135	1,244	145.389
2022	8,643	158.521	1,370	1.194	1.306	0.766	0.234	321	876	1,197	138.534
2023	9,075	198.283	1,799	1.926	2.515	0.398	0.602	1,084	763	1,846	203.465
2024	9,528	157.816	1,504	4.769	11.992	0.083	0.917	1,378	128	1,507	158.138
Total	180,496		33,746					2,972	30,516	33,489	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 29
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 28

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	4,027	330.206	1,330	1.000	1.000	1.000	0.000	-	1,330	1,330	330.206
2002	4,471	276.337	1,236	1.000	1.000	1.000	0.000	-	1,236	1,236	276.337
2003	5,098	319.820	1,630	1.000	1.000	1.000	0.000	-	1,630	1,630	319.820
2004	5,455	303.788	1,657	1.000	1.000	1.000	0.000	-	1,657	1,657	303.788
2005	5,796	219.620	1,273	1.000	1.000	1.000	0.000	-	1,273	1,273	219.620
2006	6,091	196.478	1,197	1.000	1.000	1.000	0.000	-	1,197	1,197	196.478
2007	6,427	243.513	1,565	1.000	1.000	1.000	0.000	-	1,565	1,565	243.513
2008	6,652	219.581	1,461	1.000	1.000	1.000	0.000	-	1,461	1,461	219.581
2009	7,001	205.320	1,437	1.000	1.000	1.000	0.000	-	1,438	1,438	205.340
2010	7,318	210.860	1,543	1.000	1.000	1.000	0.000	-	1,543	1,543	210.860
2011	7,653	181.099	1,386	1.000	1.000	1.000	0.000	-	1,386	1,386	181.099
2012	8,020	151.705	1,217	1.000	1.000	1.000	0.000	-	1,217	1,217	151.705
2013	8,364	150.260	1,257	1.000	1.000	1.000	0.000	-	1,257	1,257	150.231
2014	8,355	143.865	1,202	1.000	1.000	1.000	0.000	-	1,201	1,201	143.708
2015	8,418	153.997	1,296	1.001	1.001	0.999	0.001	1	1,292	1,293	153.658
2016	8,653	166.184	1,438	1.002	1.003	0.997	0.003	5	1,405	1,409	162.878
2017	9,264	172.056	1,594	0.997	1.000	1.000	0.000	(0)	1,596	1,595	172.208
2018	9,079	160.124	1,454	0.999	0.999	1.001	-0.001	(1)	1,440	1,439	158.483
2019	9,431	137.705	1,299	0.995	0.994	1.006	-0.006	(8)	1,294	1,286	136.386
2020	9,119	144.795	1,320	0.992	0.986	1.014	-0.014	(19)	1,281	1,262	138.401
2021	8,558	149.773	1,282	0.983	0.970	1.031	-0.031	(40)	1,265	1,225	143.124
2022	8,643	158.521	1,370	0.989	0.960	1.042	-0.042	(58)	1,164	1,106	128.025
2023	9,075	198.283	1,799	1.156	1.110	0.901	0.099	178	1,427	1,605	176.870
2024	9,528	157.816	1,504	2.087	2.316	0.432	0.568	854	634	1,489	156.265
Total	180,496		33,746					913	32,187	33,100	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 30
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																									
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	22
1985	0	0	0	0	0	0	0	0	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
1986	0	0	0	0	0	0	0	287	279	292	292	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303
1987	0	0	0	0	0	0	415	415	415	417	422	417	417	417	417	417	417	417	417	417	417	417	417	417	417	417
1988	0	0	0	0	0	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205
1989	0	0	0	0	329	349	411	424	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428
1990	0	0	0	247	249	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	273	273
1991	0	0	302	464	484	489	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1992	0	274	449	564	612	643	651	654	660	660	661	662	662	662	662	662	662	662	662	662	662	662	662	662	662	662
1993	66	309	509	679	701	750	765	765	768	772	770	770	770	770	770	770	770	770	770	770	770	770	770	770	770	770
1994	93	351	672	818	860	902	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910	910
1995	108	452	687	824	856	857	867	867	867	867	867	867	867	867	867	867	867	867	867	867	868	868	868	868	868	868
1996	94	441	800	949	1,017	1,044	1,060	1,061	1,061	1,072	1,072	1,074	1,078	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083
1997	156	641	809	1,043	1,116	1,132	1,145	1,146	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141
1998	128	544	901	1,088	1,131	1,193	1,194	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195
1999	105	608	1,028	1,268	1,357	1,409	1,416	1,416	1,416	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417
2000	118	488	894	1,042	1,129	1,137	1,140	1,146	1,149	1,149	1,149	1,149	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	0
2001	90	643	1,067	1,207	1,285	1,307	1,309	1,305	1,305	1,305	1,305	1,313	1,318	1,320	1,330	1,330	1,330	1,330	1,330	1,330	1,330	1,330	1,330	1,330	0	0
2002	115	691	1,058	1,160	1,202	1,223	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	0	0	0
2003	199	966	1,455	1,592	1,627	1,630	1,630	1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,630	1,630	1,630	1,630	0	0	0	0
2004	197	791	1,216	1,400	1,514	1,536	1,652	1,652	1,652	1,652	1,652	1,652	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	0	0	0	0	0
2005	121	634	1,009	1,130	1,218	1,262	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	0	0	0	0	0	0
2006	202	713	1,023	1,154	1,180	1,186	1,188	1,189	1,190	1,190	1,196	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	0	0	0	0	0	0	0
2007	222	987	1,402	1,504	1,546	1,546	1,554	1,557	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	0	0	0	0	0	0	0	0
2008	222	786	1,157	1,392	1,408	1,426	1,434	1,434	1,455	1,459	1,460	1,461	1,461	1,461	1,461	1,461	1,461	0	0	0	0	0	0	0	0	0
2009	116	752	1,237	1,334	1,395	1,421	1,427	1,436	1,436	1,436	1,436	1,436	1,436	1,436	1,438	1,438	0	0	0	0	0	0	0	0	0	0
2010	187	959	1,328	1,455	1,506	1,523	1,523	1,523	1,525	1,530	1,543	1,543	1,543	1,543	1,543	0	0	0	0	0	0	0	0	0	0	0
2011	232	906	1,178	1,271	1,377	1,385	1,386	1,386	1,386	1,386	1,386	1,386	1,386	1,386	0	0	0	0	0	0	0	0	0	0	0	0
2012	182	691	983	1,126	1,172	1,193	1,204	1,211	1,212	1,217	1,217	1,217	1,217	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	172	755	1,051	1,190	1,222	1,239	1,253	1,257	1,257	1,257	1,257	1,257	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	179	678	994	1,137	1,180	1,199	1,201	1,201	1,201	1,201	1,201	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	103	826	1,166	1,272	1,287	1,292	1,292	1,292	1,292	1,292	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	233	839	1,171	1,350	1,366	1,391	1,391	1,405	1,405	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	233	986	1,333	1,497	1,560	1,564	1,573	1,584	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	274	803	1,083	1,335	1,425	1,439	1,440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	193	805	1,082	1,236	1,294	1,294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	278	781	1,093	1,161	1,210	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	170	677	954	1,135	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	238	765	876	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	277	763	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	128	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																							
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000				1.000	1.000	1.000
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.294
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000
1986	1.000								0.972	1.047	1.000	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000							1.000	1.000	1.005	1.012	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1988	1.000						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					1.061	1.178	1.032	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				1.008	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000
1991	1.000			1.536	1.043	1.010	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		1.639	1.256	1.085	1.051	1.012	1.005	1.009	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	4.682	1.647	1.334	1.032	1.070	1.020	1.000	1.004	1.005	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	3.774	1.915	1.217	1.051	1.049	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	4.185	1.520	1.199	1.039	1.001	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1996	1.000	4.691	1.814	1.186	1.072	1.027	1.015	1.001	1.000	1.010	1.000	1.002	1.004	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	4.109	1.262	1.289	1.070	1.014	1.011	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	4.250	1.656	1.208	1.040	1.055	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	5.790	1.691	1.233	1.070	1.038	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	4.136	1.832	1.166	1.083	1.007	1.003	1.005	1.003	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	7.144	1.659	1.131	1.065	1.017	1.001	0.997	1.000	1.000	1.000	1.006	1.004	1.001	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	6.009	1.531	1.096	1.036	1.018	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	4.854	1.506	1.094	1.022	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	4.015	1.537	1.152	1.081	1.014	1.076	1.000	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	5.240	1.591	1.120	1.078	1.036	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	3.531	1.434	1.128	1.022	1.006	1.002	1.000	1.001	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	4.442	1.421	1.073	1.028	1.000	1.005	1.002	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	3.535	1.471	1.203	1.011	1.013	1.005	1.000	1.015	1.003	1.001	1.000	1.000	1.000	1.000	1.000										
2009	1.000	6.482	1.644	1.078	1.046	1.019	1.004	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.001											
2010	1.000	5.137	1.385	1.096	1.035	1.011	1.000	1.000	1.001	1.003	1.009	1.000	1.000	1.000												
2011	1.000	3.911	1.300	1.079	1.083	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	3.795	1.423	1.146	1.040	1.018	1.009	1.006	1.000	1.004	1.000	1.000														
2013	1.000	4.403	1.392	1.132	1.027	1.014	1.011	1.003	1.000	1.000	1.000															
2014	1.000	3.790	1.466	1.143	1.038	1.016	1.001	1.000	1.000	1.000																
2015	1.000	8.004	1.411	1.091	1.012	1.004	1.000	1.000	1.000																	
2016	1.000	3.600	1.396	1.153	1.012	1.018	1.000	1.010																		
2017	1.000	4.234	1.353	1.122	1.042	1.003	1.006																			
2018	1.000	2.934	1.349	1.233	1.068	1.010																				
2019	1.000	4.163	1.344	1.142	1.047																					
2020	1.000	2.813	1.400	1.062																						
2021	1.000	3.992	1.410																							
2022	1.000	3.219																								
2023	1.000																									

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	4.207	1.484	1.159	1.055	1.024	1.022	1.010	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	4.496	1.513	1.170	1.046	1.024	1.014	1.002	1.000	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018
Truncated	1.000	4.430	1.508	1.161	1.046	1.022	1.008	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	4.247	1.497	1.163	1.046	1.023	1.013	1.002	1.000	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014
Trunc Last 8	1.000	3.690	1.386	1.131	1.034	1.011	1.003	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	4.120	1.391	1.135	1.036	1.011	1.003	1.003	1.002	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	3.387	1.351	1.140	1.036	1.010	1.003	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	3.565	1.380	1.135	1.035	1.012	1.004	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	3.577	1.374	1.127	1.035	1.011	1.004	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	3.559	1.375	1.134	1.037	1.011	1.005	1.003	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	3.424	1.371	1.142	1.036	1.010	1.004	1.004	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	3.547	1.376	1.140	1.042	1.009	1.002	1.003	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	3.103	1.323	1.155	1.050	1.008	1.002	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	3.428	1.396	1.111	1.052	1.008	1.003	1.005	1.000	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	4.655	1.608	1.205	1.053	1.032	1.019	1.002	1.000	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016
Selected	1.000	3.577	1.375	1.134	1.037	1.011	1.005	1.003	1.000	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		3.672	1.375	1.147	1.033	1.012	1.004	1.002	1.000	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		3.733	1.387	1.146	1.029	1.013	1.004	1.003	1.003	1.002	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		3.947	1.395	1.131	1.035	1.012	1.004	1.003	1.004	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	10	10	10	10	10	10	0	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/24	9/23	9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00
Selected		5.905	1.651	1.200	1.059	1.021	1.011	1.006	1.003	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		6.112	1.664	1.210	1.055	1.021	1.009	1.005	1.003	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		6.258	1.677	1.209	1.055	1.026	1.013	1.010	1.007	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		6.614	1.676	1.202	1.062	1.026	1.014	1.010	1.007	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.169	0.606	0.833	0.944	0.979	0.989	0.994	0.997	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		3.559	1.375	1.135	1.036	1.011	1.003	1.003	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		4.120	1.391	1.155	1.050	1.012	1.005	1.005	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		3.103	1.323	1.127	1.034	1.008	1.002	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	4.769	1.926	1.194	1.061	1.017	1.006	1.003	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	11.992	2.515	1.306	1.094	1.031	1.013	1.007	1.004	1.003	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.083	0.398	0.766	0.914	0.970	0.987	0.993	0.996	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																									
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	22
1985	0	0	0	0	0	0	0	0	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
1986	0	0	0	0	0	0	0	298	290	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303	303
1987	0	0	0	0	0	0	416	415	415	418	423	418	418	418	418	418	417	417	417	417	417	417	417	417	417	417
1988	0	0	0	0	0	220	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205	205
1989	0	0	0	0	415	456	481	481	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428
1990	0	0	0	260	249	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	274	273	273
1991	0	0	509	503	497	497	497	493	503	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493	493
1992	0	667	651	690	716	686	712	699	689	679	667	667	667	667	667	667	667	667	667	667	667	667	667	662	662	662
1993	332	635	768	772	785	835	770	770	770	775	770	770	770	770	770	770	770	770	770	770	770	770	770	770	770	770
1994	451	773	907	886	920	936	936	936	936	916	916	916	916	916	916	916	916	916	916	916	916	910	910	910	910	910
1995	546	923	898	908	863	863	878	868	867	867	867	867	867	867	867	867	867	867	867	867	868	868	868	868	868	868
1996	618	922	1,110	1,061	1,042	1,073	1,073	1,073	1,073	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083	1,083
1997	619	1,175	1,395	1,281	1,178	1,157	1,155	1,155	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141
1998	683	1,081	1,256	1,205	1,175	1,193	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195	1,195
1999	712	1,300	1,498	1,431	1,449	1,420	1,445	1,416	1,416	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417	1,417
2000	639	1,091	1,112	1,155	1,176	1,181	1,163	1,146	1,149	1,149	1,149	1,149	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	1,141	0
2001	812	1,105	1,335	1,338	1,312	1,312	1,311	1,307	1,307	1,307	1,307	1,315	1,332	1,332	1,330	1,330	1,330	1,330	1,330	1,330	1,330	1,330	1,330	1,330	0	0
2002	929	1,249	1,276	1,301	1,326	1,274	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	1,236	0	0	0
2003	1,121	1,815	1,754	1,683	1,634	1,630	1,630	1,631	1,631	1,631	1,633	1,631	1,631	1,631	1,631	1,631	1,631	1,631	1,630	1,630	1,630	1,630	0	0	0	0
2004	986	1,262	1,583	1,543	1,586	1,606	1,661	1,652	1,652	1,652	1,652	1,652	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	1,657	0	0	0	0	0
2005	599	1,195	1,143	1,239	1,269	1,275	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	1,273	0	0	0	0	0	0
2006	671	1,036	1,220	1,205	1,212	1,212	1,207	1,207	1,207	1,207	1,208	1,197	1,197	1,197	1,197	1,197	1,197	1,197	1,197	0	0	0	0	0	0	0
2007	1,054	1,646	1,703	1,589	1,623	1,642	1,677	1,652	1,610	1,610	1,565	1,565	1,565	1,565	1,565	1,565	1,565	1,565	0	0	0	0	0	0	0	0
2008	839	1,144	1,442	1,436	1,447	1,479	1,442	1,434	1,459	1,504	1,504	1,461	1,461	1,461	1,461	1,461	1,461	0	0	0	0	0	0	0	0	0
2009	701	1,322	1,336	1,409	1,421	1,431	1,436	1,436	1,436	1,436	1,436	1,436	1,436	1,436	1,438	1,438	0	0	0	0	0	0	0	0	0	0
2010	963	1,584	1,720	1,649	1,552	1,548	1,543	1,543	1,543	1,543	1,543	1,543	1,543	1,543	1,543	0	0	0	0	0	0	0	0	0	0	0
2011	1,003	1,412	1,412	1,406	1,400	1,386	1,386	1,386	1,386	1,386	1,386	1,386	1,386	1,386	0	0	0	0	0	0	0	0	0	0	0	0
2012	900	1,501	1,441	1,296	1,259	1,246	1,246	1,246	1,212	1,217	1,217	1,217	1,217	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	979	1,386	1,354	1,305	1,295	1,286	1,253	1,257	1,257	1,257	1,257	1,257	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	854	1,279	1,360	1,296	1,274	1,204	1,201	1,201	1,201	1,201	1,201	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	792	1,342	1,326	1,333	1,311	1,292	1,292	1,292	1,292	1,292	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	861	1,266	1,337	1,459	1,438	1,438	1,437	1,438	1,405	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	921	1,807	1,548	1,592	1,597	1,596	1,596	1,596	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	835	1,349	1,558	1,515	1,463	1,464	1,440	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	796	1,343	1,438	1,309	1,294	1,294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	1,107	1,496	1,442	1,294	1,281	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	831	1,337	1,323	1,265	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	901	1,117	1,164	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	1,246	1,427	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	634	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																							
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000				1.000	1.000	1.000
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.294
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000
1986	1.000								0.973	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000							0.998	1.000	1.007	1.012	0.988	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1988	1.000						0.932	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					1.099	1.055	1.000	0.890	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				0.958	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000
1991	1.000			0.988	0.988	1.000	1.000	0.992	1.020	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		0.976	1.060	1.038	0.958	1.038	0.982	0.986	0.985	0.982	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.000
1993	1.000	1.913	1.209	1.005	1.017	1.064	0.922	1.000	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.714	1.173	0.977	1.038	1.017	1.000	1.000	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000
1995	1.000	1.690	0.973	1.011	0.950	1.000	1.017	0.989	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.492	1.204	0.956	0.982	1.030	1.000	1.000	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.898	1.187	0.918	0.920	0.982	0.998	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.583	1.162	0.959	0.975	1.015	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.826	1.152	0.955	1.013	0.980	1.018	0.980	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.707	1.019	1.039	1.018	1.004	0.985	0.985	1.003	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.361	1.208	1.002	0.981	1.000	0.999	0.997	1.000	1.000	1.000	1.006	1.013	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.344	1.022	1.020	1.019	0.961	0.970	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.619	0.966	0.960	0.971	0.997	1.000	1.001	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.280	1.254	0.975	1.028	1.013	1.034	0.994	1.000	1.000	1.000	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.995	0.956	1.085	1.024	1.005	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.543	1.178	0.988	1.006	1.000	0.996	1.000	1.000	1.000	1.001	0.991	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.562	1.034	0.933	1.021	1.012	1.021	0.985	0.975	1.000	0.972	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.363	1.261	0.996	1.008	1.022	0.975	0.994	1.017	1.031	1.000	0.971	1.000	1.000	1.000	1.000										
2009	1.000	1.887	1.011	1.055	1.009	1.007	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001											
2010	1.000	1.645	1.086	0.959	0.941	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.407	1.000	0.996	0.995	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.669	0.960	0.899	0.972	0.990	1.000	1.000	0.972	1.004	1.000	1.000														
2013	1.000	1.416	0.976	0.964	0.992	0.993	0.974	1.003	1.000	1.000	1.000															
2014	1.000	1.498	1.064	0.953	0.983	0.945	0.997	1.000	1.000	1.000																
2015	1.000	1.694	0.988	1.006	0.983	0.985	1.000	1.000	1.000																	
2016	1.000	1.470	1.056	1.091	0.986	1.000	0.999	1.001																		
2017	1.000	1.963	0.857	1.028	1.003	0.999	1.000																			
2018	1.000	1.616	1.155	0.972	0.966	1.000																				
2019	1.000	1.687	1.070	0.911	0.988																					
2020	1.000	1.351	0.964	0.897																						
2021	1.000	1.608	0.990																							
2022	1.000	1.240																								
2023	1.000																									

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.580	1.072	0.987	1.003	1.006	1.010	1.005	0.998	1.002	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	1.601	1.070	0.985	0.992	1.006	0.998	0.997	0.994	1.002	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018
Truncated	1.000	1.600	1.071	0.985	0.993	1.004	0.998	0.997	0.997	1.001	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.575	1.060	0.983	0.992	1.004	0.997	0.997	0.994	1.001	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014
Trunc Last 8	1.000	1.571	1.022	0.972	0.984	0.993	0.999	1.000	1.000	1.001	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.578	1.018	0.978	0.984	0.988	0.996	1.000	0.999	1.004	0.997	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.486	1.007	0.976	0.986	0.990	0.994	1.000	0.994	1.005	0.996	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.562	1.012	0.980	0.986	0.987	0.996	1.001	0.996	1.005	0.996	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.565	1.020	0.979	0.985	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.577	1.015	0.984	0.985	0.987	0.995	1.001	0.995	1.001	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.500	1.007	0.980	0.985	0.986	0.994	1.001	0.994	1.001	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.471	1.045	0.952	0.986	0.996	0.999	1.001	0.993	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.316	1.014	0.934	0.987	1.000	0.996	1.000	0.994	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.380	0.998	0.916	0.983	0.999	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.626	1.104	0.993	0.995	1.012	0.998	0.996	0.993	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.016
Selected	1.000	1.565	1.020	0.979	0.985	0.994	0.995	1.001	0.995	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.595	1.020	0.990	0.986	0.992	0.995	1.001	0.995	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.617	1.032	0.993	0.987	0.990	0.995	1.001	0.998	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.624	1.021	0.988	0.985	0.990	0.995	1.001	0.994	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	9	9	10	9	10	10	10	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/24	9/23	9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00
Selected		1.524	0.974	0.955	0.975	0.990	0.995	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.567	0.982	0.963	0.973	0.987	0.995	1.000	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.613	0.998	0.967	0.974	0.987	0.998	1.003	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.587	0.977	0.957	0.969	0.983	0.994	0.999	0.998	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.656	1.027	1.048	1.026	1.010	1.005	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.562	1.015	0.978	0.985	0.990	0.996	1.000	0.995	1.001	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.578	1.045	0.984	0.987	1.000	0.999	1.001	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.316	1.007	0.934	0.984	0.986	0.994	1.000	0.993	1.000	0.996	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.087	1.156	0.989	0.983	0.992	0.995	0.999	0.997	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.316	1.110	0.960	0.970	0.986	0.994	0.999	1.000	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.432	0.901	1.042	1.031	1.014	1.006	1.001	1.000	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 31

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Summary of Losses and Reserves
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	891	0	891	0	891
1984	850	0	850	0	850
1985	1,688	0	1,688	0	1,688
1986	1,711	0	1,711	0	1,711
1987	2,917	0	2,917	0	2,917
1988	1,522	0	1,522	0	1,522
1989	2,606	0	2,606	0	2,606
1990	2,059	0	2,059	0	2,059
1991	2,981	0	2,981	0	2,981
1992	5,612	0	5,612	0	5,612
1993	4,950	0	4,950	0	4,950
1994	8,727	0	8,727	0	8,727
1995	5,420	0	5,420	0	5,420
1996	7,502	0	7,502	0	7,502
1997	7,202	0	7,202	0	7,202
1998	9,800	0	9,800	0	9,800
1999	8,345	0	8,345	0	8,345
2000	6,827	0	6,827	0	6,827
2001	9,356	0	9,356	0	9,356
2002	7,215	0	7,215	0	7,215
2003	8,523	0	8,523	0	8,523
2004	11,746	72	11,818	0	11,818
2005	8,321	0	8,321	0	8,321
2006	9,050	0	9,050	0	9,050
2007	8,575	0	8,575	0	8,575
2008	9,112	0	9,112	0	9,112
2009	10,105	0	10,105	0	10,105
2010	11,867	96	11,963	0	11,963
2011	10,019	0	10,019	0	10,019
2012	9,287	0	9,287	0	9,287
2013	8,599	0	8,599	0	8,599
2014	9,185	240	9,425	-13	9,412
2015	9,122	0	9,122	9	9,131
2016	11,771	436	12,206	-75	12,131
2017	10,274	1,061	11,335	-65	11,270
2018	13,420	1,144	14,564	-69	14,495
2019	11,302	1,203	12,505	-15	12,490
2020	8,999	3,025	12,024	9	12,033
2021	7,727	6,824	14,551	208	14,758
2022	4,765	6,321	11,086	1,649	12,736
2023	2,784	9,115	11,899	3,952	15,850
2024	380	4,904	5,283	10,835	16,118
Total	293,111	34,442	327,553	16,423	343,976

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 32, Column (9)

Exhibit 32

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss Estimates
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	891	891					891	891
1984	850	850	850	850			850	850
1985	1,688	1,688	1,688	1,688			1,688	1,688
1986	1,711	1,711	1,711	1,711			1,711	1,711
1987	2,917	2,917	2,917	2,917			2,917	2,917
1988	1,522	1,522	1,522	1,522			1,522	1,522
1989	2,606	2,606	2,606	2,606			2,606	2,606
1990	2,059	2,059	2,059	2,059			2,059	2,059
1991	2,981	2,981	2,981	2,981			2,981	2,981
1992	5,612	5,612	5,612	5,612			5,612	5,612
1993	4,950	4,950	4,950	4,950			4,950	4,950
1994	8,727	8,727	8,727	8,727			8,727	8,727
1995	5,420	5,420	5,420	5,420			5,420	5,420
1996	7,502	7,502	7,502	7,502			7,502	7,502
1997	7,202	7,202	7,202	7,202			7,202	7,202
1998	9,800	9,800	9,800	9,800			9,800	9,800
1999	8,345	8,345	8,345	8,345			8,345	8,345
2000	6,827	6,827	6,827	6,827			6,827	6,827
2001	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356
2002	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215
2003	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523
2004	11,746	11,818	11,746	11,818	11,746	11,818	11,782	11,818
2005	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321
2006	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050
2007	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575
2008	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112
2009	10,105	10,105	10,105	10,105	10,105	10,105	10,105	10,105
2010	11,867	11,963	11,867	11,963	11,867	11,963	11,915	11,963
2011	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019
2012	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287
2013	8,599	8,597	8,599	8,597	8,599	8,597	8,598	8,599
2014	9,187	9,411	9,187	9,412	9,187	9,412	9,299	9,412
2015	9,131	9,092	9,131	9,092	9,131	9,092	9,111	9,131
2016	11,792	12,132	11,793	12,131	11,793	12,131	11,962	12,131
2017	10,327	11,269	10,330	11,270	10,330	11,270	10,799	11,270
2018	13,665	14,497	13,688	14,495	13,688	14,495	14,088	14,495
2019	11,838	12,490	11,845	12,490	11,845	12,490	12,166	12,490
2020	10,133	12,033	10,371	12,033	10,371	12,033	11,162	12,033
2021	10,441	14,789	10,833	14,743	10,833	14,743	12,730	14,758
2022	9,273	12,572	11,889	12,818	11,889	12,818	11,877	12,736
2023	13,501	17,734	14,743	16,856	15,217	17,052	15,850	15,850
2024	12,351	19,590	17,125	17,900	14,111	15,630	16,118	16,118
Total	325,021	349,158	333,427	345,898	250,170	263,107	338,630	343,976

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 33

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	891	891	0	0.00%
1984	850	850	0	0.00%
1985	1,688	1,688	0	0.00%
1986	1,711	1,711	0	0.00%
1987	2,917	2,917	0	0.00%
1988	1,522	1,522	0	0.00%
1989	2,606	2,606	0	0.00%
1990	2,059	2,059	0	0.00%
1991	2,981	2,981	0	0.00%
1992	5,612	5,612	0	0.00%
1993	4,950	4,950	0	0.00%
1994	8,727	8,727	0	0.00%
1995	5,420	5,420	0	0.00%
1996	7,502	7,502	0	0.00%
1997	7,202	7,202	0	0.00%
1998	9,800	9,800	0	0.00%
1999	8,345	8,345	0	0.00%
2000	6,827	6,827	0	0.00%
2001	9,356	9,356	0	0.00%
2002	7,215	7,215	0	0.00%
2003	8,523	8,523	0	0.00%
2004	11,818	11,818	0	0.00%
2005	8,321	8,321	0	0.00%
2006	9,050	9,050	0	0.00%
2007	8,575	8,575	0	0.00%
2008	9,112	9,112	0	0.00%
2009	10,105	10,106	-1	-0.01%
2010	11,963	11,963	0	0.00%
2011	10,019	10,019	0	0.00%
2012	9,287	9,338	-51	-0.55%
2013	8,599	8,599	0	0.00%
2014	9,412	9,287	125	1.34%
2015	9,131	9,146	-15	-0.16%
2016	12,131	12,199	-67	-0.55%
2017	11,270	10,998	272	2.47%
2018	14,495	14,966	-470	-3.14%
2019	12,490	11,991	499	4.16%
2020	12,033	12,264	-231	-1.89%
2021	14,758	11,948	2,810	23.52%
2022	12,736	14,654	-1,918	-13.09%
2023	15,850	15,066	785	5.21%
2024	16,118			
Total	343,976	326,121	1,737	0.53%

(1) Selected Ultimate Loss from Exhibit 32, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 32, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 34

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Paid Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	891	1.000	1.000	891
1984	850	1.000	1.000	850
1985	1,688	1.000	1.000	1,688
1986	1,711	1.000	1.000	1,711
1987	2,917	1.000	1.000	2,917
1988	1,522	1.000	1.000	1,522
1989	2,606	1.000	1.000	2,606
1990	2,059	1.000	1.000	2,059
1991	2,981	1.000	1.000	2,981
1992	5,612	1.000	1.000	5,612
1993	4,950	1.000	1.000	4,950
1994	8,727	1.000	1.000	8,727
1995	5,420	1.000	1.000	5,420
1996	7,502	1.000	1.000	7,502
1997	7,202	1.000	1.000	7,202
1998	9,800	1.000	1.000	9,800
1999	8,345	1.000	1.000	8,345
2000	6,827	1.000	1.000	6,827
2001	9,356	1.000	1.000	9,356
2002	7,215	1.000	1.000	7,215
2003	8,523	1.000	1.000	8,523
2004	11,746	1.000	1.000	11,746
2005	8,321	1.000	1.000	8,321
2006	9,050	1.000	1.000	9,050
2007	8,575	1.000	1.000	8,575
2008	9,112	1.000	1.000	9,112
2009	10,105	1.000	1.000	10,105
2010	11,867	1.000	1.000	11,867
2011	10,019	1.000	1.000	10,019
2012	9,287	1.000	1.000	9,287
2013	8,599	1.000	1.000	8,599
2014	9,185	1.000	1.000	9,187
2015	9,122	1.001	1.001	9,131
2016	11,771	1.001	1.002	11,792
2017	10,274	1.003	1.005	10,327
2018	13,420	1.013	1.018	13,665
2019	11,302	1.029	1.047	11,838
2020	8,999	1.075	1.126	10,133
2021	7,727	1.200	1.351	10,441
2022	4,765	1.440	1.946	9,273
2023	2,784	2.492	4.850	13,501
2024	380	6.711	32.545	12,351
Total	293,111			325,021

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 40
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 35

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	891	1.000	1.000	891
1984	850	1.000	1.000	850
1985	1,688	1.000	1.000	1,688
1986	1,711	1.000	1.000	1,711
1987	2,917	1.000	1.000	2,917
1988	1,522	1.000	1.000	1,522
1989	2,606	1.000	1.000	2,606
1990	2,059	1.000	1.000	2,059
1991	2,981	1.000	1.000	2,981
1992	5,612	1.000	1.000	5,612
1993	4,950	1.000	1.000	4,950
1994	8,727	1.000	1.000	8,727
1995	5,420	1.000	1.000	5,420
1996	7,502	1.000	1.000	7,502
1997	7,202	1.000	1.000	7,202
1998	9,800	1.000	1.000	9,800
1999	8,345	1.000	1.000	8,345
2000	6,827	1.000	1.000	6,827
2001	9,356	1.000	1.000	9,356
2002	7,215	1.000	1.000	7,215
2003	8,523	1.000	1.000	8,523
2004	11,818	1.000	1.000	11,818
2005	8,321	1.000	1.000	8,321
2006	9,050	1.000	1.000	9,050
2007	8,575	1.000	1.000	8,575
2008	9,112	1.000	1.000	9,112
2009	10,105	1.000	1.000	10,105
2010	11,963	1.000	1.000	11,963
2011	10,019	1.000	1.000	10,019
2012	9,287	1.000	1.000	9,287
2013	8,599	1.000	1.000	8,597
2014	9,425	0.999	0.999	9,411
2015	9,122	0.998	0.997	9,092
2016	12,206	0.997	0.994	12,132
2017	11,335	1.000	0.994	11,269
2018	14,564	1.001	0.995	14,497
2019	12,505	1.003	0.999	12,490
2020	12,024	1.002	1.001	12,033
2021	14,551	1.016	1.016	14,789
2022	11,086	1.116	1.134	12,572
2023	11,899	1.314	1.490	17,734
2024	5,283	2.488	3.708	19,590
Total	327,553			349,158

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 41
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 36

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2002	11,278	0.640	7,215	1.000	1.000	1.000	0.000	0	7,215	7,215	0.640
2003	13,249	0.643	8,523	1.000	1.000	1.000	0.000	0	8,523	8,523	0.643
2004	14,723	0.803	11,818	1.000	1.000	1.000	0.000	0	11,746	11,746	0.798
2005	16,672	0.499	8,321	1.000	1.000	1.000	0.000	0	8,321	8,321	0.499
2006	16,959	0.534	9,050	1.000	1.000	1.000	0.000	0	9,050	9,050	0.534
2007	15,718	0.546	8,575	1.000	1.000	1.000	0.000	0	8,575	8,575	0.546
2008	14,772	0.617	9,112	1.000	1.000	1.000	0.000	0	9,112	9,112	0.617
2009	13,779	0.733	10,106	1.000	1.000	1.000	0.000	0	10,105	10,105	0.733
2010	13,514	0.885	11,963	1.000	1.000	1.000	0.000	0	11,867	11,867	0.878
2011	12,529	0.800	10,019	1.000	1.000	1.000	0.000	0	10,019	10,019	0.800
2012	12,560	0.743	9,338	1.000	1.000	1.000	0.000	0	9,287	9,287	0.739
2013	13,545	0.635	8,599	1.000	1.000	1.000	0.000	0	8,599	8,599	0.635
2014	14,659	0.634	9,287	1.000	1.000	1.000	0.000	2	9,185	9,187	0.627
2015	15,171	0.603	9,146	1.001	1.001	0.999	0.001	9	9,122	9,131	0.602
2016	14,108	0.865	12,199	1.001	1.002	0.998	0.002	22	11,771	11,793	0.836
2017	13,272	0.829	10,998	1.003	1.005	0.995	0.005	56	10,274	10,330	0.778
2018	13,172	1.136	14,966	1.013	1.018	0.982	0.018	269	13,420	13,688	1.039
2019	12,682	0.946	11,991	1.029	1.047	0.955	0.045	543	11,302	11,845	0.934
2020	12,687	0.967	12,264	1.075	1.126	0.888	0.112	1,372	8,999	10,371	0.817
2021	13,326	0.897	11,948	1.200	1.351	0.740	0.260	3,106	7,727	10,833	0.813
2022	15,938	0.919	14,654	1.440	1.946	0.514	0.486	7,124	4,765	11,889	0.746
2023	17,228	0.875	15,066	2.492	4.850	0.206	0.794	11,959	2,784	14,743	0.856
2024	18,767	0.921	17,276	6.711	32.545	0.031	0.969	16,745	380	17,125	0.912
Total	330,308		252,433					41,207	202,146	243,353	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 40
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 37

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2002	11,278	0.640	7,215	1.000	1.000	1.000	0.000	0	7,215	7,215	0.640
2003	13,249	0.643	8,523	1.000	1.000	1.000	0.000	0	8,523	8,523	0.643
2004	14,723	0.803	11,818	1.000	1.000	1.000	0.000	0	11,818	11,818	0.803
2005	16,672	0.499	8,321	1.000	1.000	1.000	0.000	0	8,321	8,321	0.499
2006	16,959	0.534	9,050	1.000	1.000	1.000	0.000	0	9,050	9,050	0.534
2007	15,718	0.546	8,575	1.000	1.000	1.000	0.000	0	8,575	8,575	0.546
2008	14,772	0.617	9,112	1.000	1.000	1.000	0.000	0	9,112	9,112	0.617
2009	13,779	0.733	10,106	1.000	1.000	1.000	0.000	0	10,105	10,105	0.733
2010	13,514	0.885	11,963	1.000	1.000	1.000	0.000	0	11,963	11,963	0.885
2011	12,529	0.800	10,019	1.000	1.000	1.000	0.000	0	10,019	10,019	0.800
2012	12,560	0.743	9,338	1.000	1.000	1.000	0.000	0	9,287	9,287	0.739
2013	13,545	0.635	8,599	1.000	1.000	1.000	0.000	-2	8,599	8,597	0.635
2014	14,659	0.634	9,287	0.999	0.999	1.001	-0.001	-13	9,425	9,412	0.642
2015	15,171	0.603	9,146	0.998	0.997	1.003	-0.003	-30	9,122	9,092	0.599
2016	14,108	0.865	12,199	0.997	0.994	1.006	-0.006	-75	12,206	12,131	0.860
2017	13,272	0.829	10,998	1.000	0.994	1.006	-0.006	-65	11,335	11,270	0.849
2018	13,172	1.136	14,966	1.001	0.995	1.005	-0.005	-69	14,564	14,495	1.100
2019	12,682	0.946	11,991	1.003	0.999	1.001	-0.001	-15	12,505	12,490	0.985
2020	12,687	0.967	12,264	1.002	1.001	0.999	0.001	9	12,024	12,033	0.948
2021	13,326	0.897	11,948	1.016	1.016	0.984	0.016	192	14,551	14,743	1.106
2022	15,938	0.919	14,654	1.116	1.134	0.882	0.118	1,731	11,086	12,818	0.804
2023	17,228	0.875	15,066	1.314	1.490	0.671	0.329	4,957	11,899	16,856	0.978
2024	18,767	0.921	17,276	2.488	3.708	0.270	0.730	12,617	5,283	17,900	0.954
Total	330,308		252,433					19,237	236,588	255,825	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 41
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 38

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2002	4,471	1,613.790	7,215	1.000	1.000	1.000	0.000	0	7,215	7,215	1,613.790
2003	5,098	1,671.956	8,523	1.000	1.000	1.000	0.000	0	8,523	8,523	1,671.908
2004	5,455	2,166.460	11,818	1.000	1.000	1.000	0.000	0	11,746	11,746	2,153.238
2005	5,796	1,435.595	8,321	1.000	1.000	1.000	0.000	0	8,321	8,321	1,435.595
2006	6,091	1,485.797	9,050	1.000	1.000	1.000	0.000	0	9,050	9,050	1,485.797
2007	6,427	1,334.217	8,575	1.000	1.000	1.000	0.000	0	8,575	8,575	1,334.217
2008	6,652	1,369.762	9,112	1.000	1.000	1.000	0.000	0	9,112	9,112	1,369.762
2009	7,001	1,443.485	10,106	1.000	1.000	1.000	0.000	0	10,105	10,105	1,443.327
2010	7,318	1,634.711	11,963	1.000	1.000	1.000	0.000	0	11,867	11,867	1,621.546
2011	7,653	1,309.058	10,019	1.000	1.000	1.000	0.000	0	10,019	10,019	1,309.058
2012	8,020	1,164.273	9,338	1.000	1.000	1.000	0.000	0	9,287	9,287	1,157.902
2013	8,364	1,028.102	8,599	1.000	1.000	1.000	0.000	0	8,599	8,599	1,028.080
2014	8,355	1,111.567	9,287	1.000	1.000	1.000	0.000	2	9,185	9,187	1,099.632
2015	8,418	1,086.504	9,146	1.001	1.001	0.999	0.001	9	9,122	9,131	1,084.715
2016	8,653	1,409.750	12,199	1.001	1.002	0.998	0.002	22	11,771	11,793	1,362.880
2017	9,264	1,187.117	10,998	1.003	1.005	0.995	0.005	56	10,274	10,330	1,115.034
2018	9,079	1,648.438	14,966	1.013	1.018	0.982	0.018	269	13,420	13,688	1,507.746
2019	9,431	1,271.464	11,991	1.029	1.047	0.955	0.045	543	11,302	11,845	1,255.945
2020	9,119	1,344.914	12,264	1.075	1.126	0.888	0.112	1,372	8,999	10,371	1,137.327
2021	8,558	1,396.169	11,948	1.200	1.351	0.740	0.260	3,106	7,727	10,833	1,265.875
2022	8,643	1,695.517	14,654	1.440	1.946	0.514	0.486	7,124	4,765	11,889	1,375.645
2023	9,075	1,725.951	15,663	2.492	4.850	0.206	0.794	12,433	2,784	15,217	1,676.827
2024	9,528	1,486.803	14,167	6.711	32.545	0.031	0.969	13,732	380	14,111	1,480.947
Total	176,469		249,920					38,667	202,146	240,813	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 40
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 39

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2002	4,471	1,613.790	7,215	1.000	1.000	1.000	0.000	0	7,215	7,215	1,613.790
2003	5,098	1,671.956	8,523	1.000	1.000	1.000	0.000	0	8,523	8,523	1,672.005
2004	5,455	2,166.460	11,818	1.000	1.000	1.000	0.000	0	11,818	11,818	2,166.460
2005	5,796	1,435.595	8,321	1.000	1.000	1.000	0.000	0	8,321	8,321	1,435.595
2006	6,091	1,485.797	9,050	1.000	1.000	1.000	0.000	0	9,050	9,050	1,485.797
2007	6,427	1,334.217	8,575	1.000	1.000	1.000	0.000	0	8,575	8,575	1,334.217
2008	6,652	1,369.762	9,112	1.000	1.000	1.000	0.000	0	9,112	9,112	1,369.762
2009	7,001	1,443.485	10,106	1.000	1.000	1.000	0.000	0	10,105	10,105	1,443.327
2010	7,318	1,634.711	11,963	1.000	1.000	1.000	0.000	0	11,963	11,963	1,634.711
2011	7,653	1,309.058	10,019	1.000	1.000	1.000	0.000	0	10,019	10,019	1,309.058
2012	8,020	1,164.273	9,338	1.000	1.000	1.000	0.000	0	9,287	9,287	1,157.902
2013	8,364	1,028.102	8,599	1.000	1.000	1.000	0.000	-2	8,599	8,597	1,027.797
2014	8,355	1,111.567	9,287	0.999	0.999	1.001	-0.001	-13	9,425	9,412	1,126.524
2015	8,418	1,086.504	9,146	0.998	0.997	1.003	-0.003	-30	9,122	9,092	1,080.128
2016	8,653	1,409.750	12,199	0.997	0.994	1.006	-0.006	-75	12,206	12,131	1,401.954
2017	9,264	1,187.117	10,998	1.000	0.994	1.006	-0.006	-65	11,335	11,270	1,216.543
2018	9,079	1,648.438	14,966	1.001	0.995	1.005	-0.005	-69	14,564	14,495	1,596.542
2019	9,431	1,271.464	11,991	1.003	0.999	1.001	-0.001	-15	12,505	12,490	1,324.411
2020	9,119	1,344.914	12,264	1.002	1.001	0.999	0.001	9	12,024	12,033	1,319.548
2021	8,558	1,396.169	11,948	1.016	1.016	0.984	0.016	192	14,551	14,743	1,722.788
2022	8,643	1,695.517	14,654	1.116	1.134	0.882	0.118	1,731	11,086	12,818	1,483.091
2023	9,075	1,725.951	15,663	1.314	1.490	0.671	0.329	5,154	11,899	17,052	1,879.108
2024	9,528	1,486.803	14,167	2.488	3.708	0.270	0.730	10,346	5,283	15,630	1,640.301
Total	176,469		249,920					17,163	236,588	253,751	

(1) Exposures = Manual contributions in 1,000s provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 41
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Annual Lag Periods

Fund Year	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	47	107	359	437	513	524	887	887	887	891	891	891	891	891	891	891	891	891	891	891	891	891	891	891	891	891
1984	15	200	432	517	552	689	842	898	959	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850
1985	18	173	380	1,171	1,245	1,280	1,355	1,432	1,457	1,494	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688
1986	25	171	438	714	840	1,051	1,071	1,179	1,366	1,667	1,667	1,693	1,708	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711
1987	47	381	822	1,571	2,201	2,647	2,776	2,872	2,917	2,917	2,928	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917
1988	69	257	773	1,104	1,361	1,472	1,489	1,484	1,484	1,484	1,484	1,484	1,484	1,501	1,521	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522
1989	117	559	1,362	2,015	2,363	2,451	2,572	2,587	2,598	2,598	2,598	2,598	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,606
1990	45	340	843	1,507	2,005	2,058	2,066	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,067	2,067	2,059	2,059
1991	69	655	1,518	2,314	2,556	2,813	2,876	2,912	2,955	2,963	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981
1992	316	1,415	2,651	3,522	4,941	5,404	5,551	5,559	5,609	5,610	5,610	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612
1993	172	1,139	2,869	3,827	4,194	4,396	4,913	4,935	4,939	4,951	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950
1994	407	2,025	3,877	5,693	7,050	7,421	7,770	8,626	8,681	8,724	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727
1995	313	1,638	3,430	4,440	4,924	5,084	5,290	5,345	5,406	5,416	5,418	5,418	5,418	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420
1996	203	1,831	4,216	5,660	6,294	6,473	6,677	6,733	7,449	7,476	7,476	7,488	7,492	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502	7,502
1997	343	2,087	3,516	4,684	5,195	6,814	7,052	7,162	7,161	7,181	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202
1998	370	1,927	4,246	6,146	7,958	8,386	8,751	8,908	9,707	9,763	9,770	9,778	9,791	9,791	9,799	9,799	9,799	9,799	9,799	9,800	9,800	9,800	9,800	9,800	9,800	9,800
1999	195	1,544	4,523	6,536	7,182	7,660	8,143	8,286	8,295	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345
2000	206	1,444	4,420	5,727	6,102	6,422	6,683	6,857	6,825	6,835	6,835	6,835	6,835	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	0
2001	218	2,260	4,893	6,956	7,824	8,336	8,809	8,848	9,163	9,172	9,172	9,172	9,185	9,186	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	0	0
2002	242	2,326	4,640	5,665	6,330	6,733	6,935	7,209	7,209	7,209	7,209	7,210	7,210	7,211	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	0	0
2003	395	2,875	5,930	7,487	7,897	8,410	8,491	8,511	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	0	0
2004	599	3,490	7,062	8,965	10,692	11,155	11,552	11,617	11,657	11,681	11,684	11,689	11,707	11,737	11,743	11,743	11,746	11,746	11,746	11,746	11,746	11,746	11,746	11,746	0	0
2005	351	2,962	4,974	6,323	7,386	7,607	8,299	8,319	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	0	0
2006	437	3,604	6,419	8,447	8,752	9,005	9,029	9,031	9,032	9,032	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	0	0
2007	376	2,963	5,812	7,261	7,719	8,174	8,257	8,558	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	0	0
2008	594	3,026	6,064	8,030	8,657	8,934	9,030	9,032	9,053	9,093	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	9,112	0	0
2009	419	3,180	6,245	8,351	9,533	10,006	10,054	10,073	10,080	10,097	10,104	10,104	10,104	10,104	10,105	10,105	10,105	10,105	10,105	10,105	10,105	10,105	10,105	10,105	0	0
2010	494	3,436	7,691	10,186	10,902	11,263	11,362	11,465	11,834	11,846	11,863	11,867	11,867	11,867	11,867	11,867	11,867	11,867	11,867	11,867	11,867	11,867	11,867	11,867	0	0
2011	628	3,468	6,142	8,765	9,570	9,890	9,977	10,017	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	10,019	0	0
2012	659	3,174	6,378	8,283	8,791	8,935	8,998	9,148	9,160	9,186	9,186	9,188	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287	9,287	0	0
2013	440	3,056	5,569	7,333	7,925	8,260	8,557	8,597	8,598	8,598	8,598	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	8,599	0	0
2014	640	3,535	6,401	7,519	8,367	8,769	9,009	9,111	9,127	9,128	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	9,185	0	0
2015	426	2,876	5,139	7,679	8,679	9,000	9,018	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	9,122	0	0
2016	780	4,094	6,754	9,156	10,803	11,372	11,569	11,748	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	11,771	0	0
2017	655	3,966	6,282	8,597	9,379	9,784	10,115	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	10,274	0	0
2018	882	4,611	7,530	10,287	11,773	12,854	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	13,420	0	0
2019	873	4,004	6,299	8,724	10,456	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	11,302	0	0
2020	898	3,619	6,352	8,017	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	8,999	0	0
2021	747	3,723	6,234	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	7,727	0	0
2022	658	3,501	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	4,765	0	0
2023	607	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	2,784	0	0
2024	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380	380

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	2.277	3.355	1.217	1.174	1.021	1.693	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
1984	1.000	13.333	2.160	1.197	1.068	1.248	1.222	1.067	1.068	0.886	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000	9.611	2.197	3.082	1.063	1.028	1.059	1.057	1.017	1.025	1.130	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000	6.840	2.561	1.630	1.176	1.251	1.019	1.101	1.159	1.220	1.000	1.016	1.009	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000	8.106	2.157	1.911	1.401	1.203	1.049	1.035	1.016	1.000	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000	3.725	3.008	1.428	1.233	1.082	1.012	0.997	1.000	1.000	1.000	1.000	1.000	1.011	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	4.778	2.436	1.479	1.173	1.037	1.049	1.006	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1990	1.000	7.556	2.479	1.788	1.330	1.026	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.996	1.000
1991	1.000	9.493	2.318	1.524	1.105	1.101	1.022	1.013	1.015	1.003	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000	4.478	1.873	1.329	1.403	1.094	1.027	1.001	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	6.622	2.519	1.334	1.096	1.048	1.118	1.004	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	4.975	1.915	1.468	1.238	1.053	1.047	1.110	1.006	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	5.233	2.094	1.294	1.109	1.032	1.041	1.010	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	9.020	2.303	1.343	1.112	1.028	1.032	1.008	1.106	1.004	1.000	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	6.085	1.685	1.332	1.109	1.312	1.035	1.016	1.000	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	5.208	2.203	1.447	1.295	1.054	1.044	1.018	1.090	1.006	1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	7.918	2.929	1.445	1.099	1.067	1.063	1.018	1.001	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	7.010	3.061	1.296	1.065	1.052	1.041	1.026	0.995	1.001	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	10.367	2.165	1.422	1.125	1.065	1.057	1.004	1.036	1.001	1.000	1.000	1.001	1.000	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	9.612	1.995	1.221	1.117	1.064	1.030	1.039	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	7.278	2.063	1.263	1.055	1.065	1.010	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	5.826	2.023	1.269	1.193	1.043	1.036	1.006	1.003	1.002	1.000	1.000	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	8.439	1.679	1.271	1.168	1.030	1.091	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	8.248	1.781	1.316	1.036	1.029	1.003	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	7.890	1.962	1.249	1.063	1.059	1.010	1.036	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	5.098	2.004	1.324	1.078	1.032	1.011	1.000	1.002	1.004	1.002	1.000	1.000	1.000	1.000	1.000										
2009	1.000	7.583	1.964	1.337	1.142	1.050	1.005	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.000											
2010	1.000	6.952	2.239	1.324	1.070	1.033	1.009	1.009	1.032	1.001	1.001	1.000	1.000	1.000												
2011	1.000	5.524	1.771	1.427	1.092	1.033	1.009	1.004	1.000	1.000	1.000	1.000	1.000													
2012	1.000	4.814	2.009	1.299	1.061	1.016	1.007	1.017	1.001	1.003	1.000	1.000														
2013	1.000	6.947	1.822	1.317	1.081	1.042	1.036	1.005	1.000	1.000	1.000															
2014	1.000	5.522	1.811	1.175	1.113	1.048	1.027	1.011	1.002	1.000																
2015	1.000	6.748	1.787	1.494	1.130	1.037	1.002	1.012	1.000																	
2016	1.000	5.249	1.650	1.356	1.180	1.053	1.017	1.015																		
2017	1.000	6.051	1.584	1.369	1.091	1.043	1.034																			
2018	1.000	5.228	1.633	1.366	1.144	1.092																				
2019	1.000	4.587	1.573	1.385	1.199																					
2020	1.000	4.029	1.755	1.262																						
2021	1.000	4.983	1.674																							
2022	1.000	5.320																								
2023	1.000																									

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	5.903	1.901	1.341	1.129	1.058	1.032	1.015	1.013	1.003	1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	6.614	2.108	1.421	1.146	1.071	1.056	1.019	1.018	1.006	1.005	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Truncated	1.000	6.551	2.088	1.382	1.141	1.066	1.039	1.017	1.014	1.002	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	5.954	2.035	1.382	1.139	1.068	1.048	1.019	1.016	1.004	1.004	1.001	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	5.236	1.681	1.342	1.123	1.043	1.017	1.009	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	5.274	1.683	1.340	1.125	1.046	1.018	1.009	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	4.966	1.624	1.328	1.135	1.054	1.023	1.011	1.005	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	5.064	1.665	1.344	1.134	1.047	1.019	1.010	1.005	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	5.029	1.635	1.369	1.142	1.047	1.021	1.011	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	5.033	1.645	1.372	1.143	1.052	1.021	1.011	1.006	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	4.829	1.644	1.348	1.149	1.055	1.023	1.012	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	4.730	1.659	1.345	1.153	1.056	1.020	1.011	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	4.681	1.593	1.316	1.140	1.068	1.026	1.014	1.001	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	5.022	1.684	1.316	1.167	1.070	1.024	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	6.729	2.252	1.438	1.160	1.082	1.068	1.022	1.022	1.006	1.006	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	5.033	1.645	1.372	1.143	1.052	1.021	1.011	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		5.021	1.664	1.357	1.123	1.040	1.016	1.010	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		5.315	1.673	1.346	1.109	1.038	1.015	1.008	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		5.564	1.714	1.335	1.109	1.035	1.015	1.006	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	9	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		14.126	2.807	1.706	1.244	1.088	1.034	1.013	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		13.635	2.716	1.632	1.203	1.071	1.030	1.013	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		14.158	2.663	1.592	1.183	1.066	1.027	1.012	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		14.996	2.695	1.572	1.178	1.061	1.026	1.010	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.071	0.356	0.586	0.804	0.919	0.967	0.987	0.998	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		5.029	1.645	1.344	1.140	1.052	1.021	1.011	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		5.274	1.683	1.372	1.153	1.068	1.026	1.014	1.006	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		4.681	1.593	1.316	1.123	1.043	1.017	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	6.711	2.492	1.440	1.200	1.075	1.029	1.013	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	32.54	4.850	1.946	1.351	1.126	1.047	1.018	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.031	0.206	0.514	0.740	0.888	0.955	0.982	0.995	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	125	204	804	873	907	891	890	887	887	896	896	891	891	891	891	891	891	891	891	891	891	891	891	891	891	891
1984	368	414	585	739	799	958	982	955	1,051	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850	850
1985	818	987	1,336	1,465	1,427	1,589	1,614	1,527	1,529	1,554	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688	1,688
1986	2,618	970	1,001	1,034	1,253	1,667	1,403	1,215	1,692	1,687	1,687	1,718	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711	1,711
1987	1,621	1,923	2,363	2,868	3,262	3,188	2,934	2,919	2,917	2,917	2,967	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917	2,917
1988	697	1,491	1,325	1,671	1,581	1,564	1,525	1,520	1,520	1,520	1,616	1,616	1,616	1,636	1,636	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522	1,522
1989	716	2,121	2,466	2,600	2,849	2,739	2,683	2,683	2,598	2,598	2,598	2,598	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,597	2,606
1990	639	1,296	2,029	2,064	2,249	2,091	2,066	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,070	2,067	2,067	2,059	2,059
1991	907	2,496	3,051	3,050	3,203	3,256	3,276	3,087	3,031	2,994	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981	2,981
1992	2,048	3,920	5,074	5,126	5,954	5,843	5,898	5,840	5,783	5,663	5,652	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612	5,612
1993	1,710	3,612	4,543	4,955	4,706	4,850	5,009	5,033	5,014	5,054	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950	4,950
1994	2,794	5,626	7,431	7,607	8,231	8,315	8,640	8,832	8,917	8,782	8,751	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727	8,727
1995	2,506	4,701	5,701	5,671	5,376	5,366	5,705	5,429	5,470	5,460	5,418	5,418	5,418	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420	5,420
1996	2,242	5,451	7,194	7,333	7,353	7,320	7,299	7,405	7,466	7,524	7,524	7,539	7,508	7,503	7,503	7,503	7,503	7,503	7,503	7,503	7,503	7,502	7,502	7,502	7,502	7,502
1997	2,662	5,468	6,013	6,060	5,906	7,247	7,312	7,251	7,176	7,181	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202	7,202
1998	3,140	6,357	8,589	9,768	9,153	9,073	9,413	9,546	9,819	9,934	9,884	9,871	9,871	9,871	9,821	9,799	9,799	9,799	9,799	9,800	9,800	9,800	9,800	9,800	9,800	9,800
1999	3,391	6,887	8,663	9,196	9,093	8,756	8,384	8,297	8,298	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345	8,345
2000	3,854	6,694	7,778	7,172	7,203	7,053	7,116	7,059	7,013	6,835	6,835	6,835	6,835	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	6,827	0
2001	4,033	6,795	8,095	8,697	8,718	8,635	9,093	8,902	9,228	9,172	9,172	9,172	9,235	9,310	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	9,356	0	0
2002	4,297	7,401	7,766	7,093	7,226	7,365	7,490	7,556	7,540	7,540	7,526	7,526	7,526	7,526	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	7,215	0	0	0
2003	5,042	7,895	8,472	8,561	8,573	8,859	8,791	8,814	8,523	8,523	8,573	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	8,523	0	0	0	0
2004	4,628	7,814	10,825	11,035	11,527	11,376	11,661	11,782	11,811	11,777	11,756	11,767	11,868	11,866	11,815	11,815	11,818	11,818	11,818	11,818	11,818	0	0	0	0	0
2005	3,289	7,156	7,027	7,705	8,297	8,289	8,412	8,327	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	8,321	0	0	0	0	0	0
2006	4,017	8,511	9,231	9,274	9,191	9,382	9,101	9,075	9,075	9,075	9,107	9,050	9,050	9,050	9,050	9,050	9,050	9,050	9,050	0	0	0	0	0	0	0
2007	3,780	7,534	8,307	8,418	8,873	8,919	9,137	8,938	8,631	8,631	8,575	8,575	8,575	8,575	8,575	8,575	8,575	8,575	0	0	0	0	0	0	0	0
2008	3,874	7,972	9,477	9,203	9,244	9,280	9,126	9,032	9,087	9,203	9,155	9,112	9,112	9,112	9,112	9,112	9,112	0	0	0	0	0	0	0	0	0
2009	3,937	7,864	9,237	10,236	10,251	10,146	10,151	10,130	10,130	10,097	10,104	10,104	10,104	10,104	10,106	10,105	0	0	0	0	0	0	0	0	0	0
2010	4,439	8,705	11,681	12,141	11,969	11,891	11,980	11,905	12,090	12,020	11,988	11,963	11,963	11,963	11,963	0	0	0	0	0	0	0	0	0	0	0
2011	4,384	8,678	10,567	10,540	10,057	10,112	10,064	10,088	10,019	10,019	10,019	10,019	10,019	10,019	0	0	0	0	0	0	0	0	0	0	0	0
2012	5,013	8,621	10,221	9,999	9,560	9,374	9,400	9,449	9,473	9,343	9,343	9,343	9,287	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	5,221	7,550	8,626	8,607	8,741	8,963	8,796	8,668	8,598	8,598	8,598	8,599	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	4,426	8,158	9,175	8,927	9,039	9,238	9,362	9,357	9,332	9,332	9,425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	3,923	7,132	8,071	9,170	9,409	9,265	9,152	9,122	9,122	9,122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	4,397	8,642	10,065	12,329	12,077	12,115	12,075	12,281	12,206	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	4,133	9,024	9,633	11,214	10,944	10,928	11,246	11,335	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	4,666	11,389	13,755	15,682	15,172	15,386	14,564	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	6,089	11,307	13,117	12,741	11,996	12,505	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	7,101	11,034	12,294	12,332	12,024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	5,669	10,597	11,319	14,551	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	9,112	12,227	11,086	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	7,271	11,899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	5,283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	1.632	3.941	1.086	1.039	0.982	0.999	0.997	1.000	1.010	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
1984	1.000	1.125	1.413	1.263	1.081	1.199	1.025	0.973	1.101	0.809	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985	1.000	1.207	1.354	1.097	0.974	1.114	1.016	0.946	1.001	1.016	1.086	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986	1.000	0.371	1.032	1.033	1.212	1.330	0.842	0.866	1.393	0.997	1.000	1.018	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000	1.186	1.229	1.214	1.137	0.977	0.920	0.995	0.999	1.000	1.017	0.983	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988	1.000	2.139	0.889	1.261	0.946	0.989	0.975	0.997	1.000	1.000	1.063	1.000	1.000	1.012	1.000	0.930	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000	2.962	1.163	1.054	1.096	0.961	0.980	1.000	0.968	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
1990	1.000	2.028	1.566	1.017	1.090	0.930	0.988	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.996	1.000
1991	1.000	2.752	1.222	1.000	1.050	1.017	1.006	0.942	0.982	0.988	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000	1.914	1.294	1.010	1.162	0.981	1.009	0.990	0.990	0.979	0.998	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	2.112	1.258	1.091	0.950	1.031	1.033	1.005	0.996	1.008	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	2.014	1.321	1.024	1.082	1.010	1.039	1.022	1.010	0.985	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.876	1.213	0.995	0.948	0.998	1.063	0.952	1.008	0.998	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	2.431	1.320	1.019	1.003	0.996	0.997	1.015	1.008	1.008	1.000	1.002	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	2.054	1.100	1.008	0.975	1.227	1.009	0.992	0.990	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.025	1.351	1.137	0.937	0.991	1.037	1.014	1.029	1.012	0.995	0.999	1.000	1.000	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	2.031	1.258	1.062	0.989	0.963	0.958	0.990	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.737	1.162	0.922	1.004	0.979	1.009	0.992	0.994	0.975	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.685	1.191	1.074	1.002	0.990	1.053	0.979	1.037	0.994	1.000	1.000	1.007	1.008	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.722	1.049	0.913	1.019	1.019	1.017	1.009	0.998	1.000	0.998	1.000	1.000	1.000	0.959	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.566	1.073	1.011	1.001	1.033	0.992	1.003	0.967	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.688	1.385	1.019	1.045	0.987	1.025	1.010	1.002	0.997	0.998	1.001	1.009	1.000	0.996	1.000	1.000	1.000	1.000	1.000						
2005	1.000	2.176	0.982	1.096	1.077	0.999	1.015	0.990	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	2.119	1.085	1.005	0.991	1.021	0.970	0.997	1.000	1.000	1.004	0.994	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.993	1.103	1.013	1.054	1.005	1.024	0.978	0.966	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	2.058	1.189	0.971	1.004	1.004	0.983	0.990	1.006	1.013	0.995	0.995	1.000	1.000	1.000	1.000										
2009	1.000	1.998	1.175	1.108	1.001	0.990	1.001	0.998	1.000	0.997	1.001	1.000	1.000	1.000	1.000											
2010	1.000	1.961	1.342	1.039	0.986	0.993	1.007	0.994	1.016	0.994	0.997	0.998	1.000	1.000												
2011	1.000	1.979	1.218	0.997	0.954	1.006	0.995	1.002	0.993	1.000	1.000	1.000	1.000													
2012	1.000	1.720	1.186	0.978	0.956	0.981	1.003	1.005	1.003	0.986	1.000	1.000														
2013	1.000	1.446	1.143	0.998	1.015	1.025	0.981	0.985	0.992	1.000	1.000															
2014	1.000	1.843	1.125	0.973	1.013	1.022	1.013	0.999	0.997	1.000																
2015	1.000	1.818	1.132	1.136	1.026	0.985	0.988	0.997	1.000																	
2016	1.000	1.965	1.165	1.225	0.980	1.003	0.997	1.017																		
2017	1.000	2.184	1.067	1.164	0.976	0.999	1.029																			
2018	1.000	2.441	1.208	1.140	0.967	1.014																				
2019	1.000	1.857	1.160	0.971	0.942																					
2020	1.000	1.554	1.114	1.003																						
2021	1.000	1.869	1.068																							
2022	1.000	1.342																								
2023	1.000																									

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.817	1.164	1.052	1.001	1.009	1.002	0.996	1.002	0.997	1.000	0.999	1.000	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average	1.000	1.864	1.263	1.056	1.018	1.021	1.000	0.989	1.013	0.993	1.004	0.999	1.000	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Truncated	1.000	1.875	1.200	1.054	1.015	1.014	1.003	0.992	1.003	0.998	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.662	1.200	1.049	1.015	1.016	0.998	0.989	1.010	0.991	1.003	0.999	1.000	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 8	1.000	1.874	1.127	1.069	0.985	1.005	1.001	0.999	1.000	0.998	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.879	1.130	1.076	0.984	1.004	1.002	1.000	1.001	0.999	0.999	0.998	1.001	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.778	1.098	1.109	0.982	1.010	0.992	1.002	1.000	0.998	1.000	0.998	0.999	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.887	1.131	1.088	0.988	1.004	1.001	1.000	1.000	0.999	0.998	0.998	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.866	1.127	1.111	0.984	1.009	1.000	1.001	0.998	0.998	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.874	1.130	1.107	0.984	1.008	1.002	1.001	1.000	0.996	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.813	1.124	1.101	0.978	1.004	1.002	1.001	0.997	0.996	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.655	1.138	1.070	0.966	1.000	1.007	1.000	0.998	0.997	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.570	1.059	1.095	0.965	1.015	0.986	1.006	0.996	0.996	1.002	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.546	1.099	1.017	0.955	1.007	1.013	1.008	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.748	1.265	1.055	1.031	1.027	0.998	0.986	1.017	0.990	1.005	0.999	1.000	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.866	1.130	1.111	0.984	1.008	1.002	1.001	1.000	0.996	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.969	1.141	1.103	0.996	1.002	0.996	0.997	1.000	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.970	1.143	1.110	0.994	1.004	0.998	0.997	1.002	0.998	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.018	1.140	1.069	0.991	1.002	0.998	0.996	1.003	1.001	0.998	0.998	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		9	10	9	10	10	10	10	0	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		2.316	1.241	1.098	0.989	1.005	0.997	0.995	0.994	0.994	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.444	1.241	1.088	0.986	0.990	0.987	0.991	0.994	0.994	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.474	1.256	1.099	0.991	0.996	0.993	0.995	0.997	0.996	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.429	1.204	1.056	0.988	0.997	0.995	0.997	1.001	0.998	0.997	0.999	1.000	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.432	0.806	0.911	1.012	0.995	1.003	1.005	1.006	1.006	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.866	1.127	1.095	0.984	1.005	1.001	1.001	1.000	0.998	0.999	0.999	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.887	1.138	1.111	0.988	1.015	1.007	1.006	1.001	0.999	1.002	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.570	1.059	1.069	0.965	1.000	0.986	0.999	0.996	0.996	0.998	0.998	0.999	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.488	1.314	1.116	1.016	1.002	1.003	1.001	1.000	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	3.708	1.490	1.134	1.016	1.001	0.999	0.995	0.994	0.994	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.270	0.671	0.882	0.984	0.999	1.001	1.005	1.006	1.006	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 42

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Excess Claims
Gross of Deductibles As of June 30, 2024

Fund Year Ending 9/30	*Accident Date*	*Claim Number*	*Paid Losses & ALAE*	*Incurred Losses & ALAE*	*Effective Retention (4) - (9)*	*Excess Paid Loss & ALAE (3) - (5)*	*Recoverable Excess Paid Loss & ALAE*	*Excess Incd Loss & ALAE (4) - (5)*	*Recoverable Excess Incd Loss & ALAE*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1983	7/29/83	83-25-C0014 /01	508,081	508,081	300,000	208,081	208,081	208,081	208,081
1984	5/26/84	34737-32737A	291,668	291,668	291,668	-	-	-	-
1985	5/15/85	34707-38030	468,775	468,775	300,000	168,775	168,775	168,775	168,775
1989	11/7/88	3443264508 A&B	660,041	660,041	500,000	160,041	160,041	160,041	160,041
1998	11/07/97	TML9800045952/A-D	99,449	1,225,000	1,225,000	-	-	-	-
Total			2,028,014	3,153,565		536,897	536,897	536,897	536,897

(1), (2), (3), (4), (7), (9) provided by TMLIRP
(5) Effective Retention is based on the Per Occurrence Retention and reflects special circumstances = (Column (4) - Column (9)
(6) Excess Paid Loss = Column(3) - Column(5)
(8) Excess Incurred Loss = Column(4) - Column(5)

Exhibit 43

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Excess Incurred Loss Development
Gross of Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Gross Incurred Loss Ex 42*	*Gross Incurred Development Factors*	*Ultimate Incurred Loss (1) × (2)*	*Effective Retention Ex 42*	*Excess Ultimate Loss (3) - (4)*
	(1)	(2)	(3)	(4)	(5)
1983	508	1.000	508	300	208
1984	292	1.000	292	292	-
1985	469	1.000	469	300	169
1986	-	1.000	-	-	-
1987	-	1.000	-	-	-
1988	-	1.000	-	-	-
1989	660	1.000	660	500	160
1990	-	1.000	-	-	-
1991	-	1.000	-	-	-
1992	-	1.000	-	-	-
1993	-	1.000	-	-	-
1994	-	1.000	-	-	-
1995	-	1.000	-	-	-
1996	-	1.000	-	-	-
1997	-	1.000	-	-	-
1998	1,225	1.000	1,225	1,225	-
1999	-	1.000	-	-	-
2000	-	1.000	-	-	-
2001	-	1.000	-	-	-
2002	-	1.000	-	-	-
2003	-	1.000	-	-	-
2004	-	1.000	-	-	-
2005	-	1.000	-	-	-
2006	-	1.000	-	-	-
2007	-	1.000	-	-	-
2008	-	1.000	-	-	-
2009	-	1.000	-	-	-
2010	-	1.000	-	-	-
2011	-	1.000	-	-	-
2012	-	1.000	-	-	-
2013	-	1.000	-	-	-
2014	-	0.999	-	-	-
2015	-	0.997	-	-	-
2016	-	0.994	-	-	-
2017	-	0.994	-	-	-
2018	-	0.995	-	-	-
2019	-	0.999	-	-	-
2020	-	1.001	-	-	-
2021	-	1.016	-	-	-
2022	-	1.134	-	-	-
2023	-	1.490	-	-	-
2024	-	3.708	-	-	-
Total	3,154		3,154	2,617	537

(1) Excess Incurred Loss from Exhibit 42, Column (4)
(2) Gross Incurred Development Factors from Exhibit 41
(3) Ultimate Incurred Loss = Gross Incd Loss x Dev Factor = Column (1) x Column (2)
(4) Effective Retention from Exhibit 42, Column (5)
(5) Excess Ultimate Loss = Ult Incd Loss - Retention = Column (3) - Column (4)

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1983	891	23.33%	208	1.000	1.000	0.000	0	208	208	23.33%
1984	850	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1985	1,688	10.01%	169	1.000	1.000	0.000	0	169	169	10.01%
1986	1,711	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1987	2,917	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1988	1,522	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1989	2,606	6.14%	160	1.000	1.000	0.000	0	160	160	6.14%
1990	2,059	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1991	2,981	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1992	5,612	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1993	4,950	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1994	8,727	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1995	5,420	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1996	7,502	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1997	7,202	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1998	9,800	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1999	8,345	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2000	6,827	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2001	9,356	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2002	7,215	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2003	8,523	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2004	11,818	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2005	8,321	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2006	9,050	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2007	8,575	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2008	9,112	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2009	10,105	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2010	11,963	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2011	10,019	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2012	9,287	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2013	8,599	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2014	9,412	0.00%	0	0.999	1.001	-0.001	0	0	0	0.00%
2015	9,131	0.00%	0	0.997	1.003	-0.003	0	0	0	0.00%
2016	12,131	0.00%	0	0.994	1.006	-0.006	0	0	0	0.00%
2017	11,270	0.00%	0	0.994	1.006	-0.006	0	0	0	0.00%
2018	14,495	0.00%	0	0.995	1.005	-0.005	0	0	0	0.00%
2019	12,490	0.00%	0	0.999	1.001	-0.001	0	0	0	0.00%
2020	12,033	0.00%	0	1.001	0.999	0.001	0	0	0	0.00%
2021	14,758	0.00%	0	1.016	0.984	0.016	0	0	0	0.00%
2022	12,736	0.00%	0	1.134	0.882	0.118	0	0	0	0.00%
2023	15,850	0.00%	0	1.490	0.671	0.329	0	0	0	0.00%
2024	16,118	0.00%	0	3.708	0.270	0.730	0	0	0	0.00%
Total	343,976		537				0	537	537	

(1) Unlimited Ultimate Losses from Exhibit 32, Column (9)
(2) Selected Loss Ratio determined from prior year results, Exhibit 44
(3) Expected Ultimate Losses = Column (1) x Column (2)
(4) Cumulative Development Factors from Exhibit 41
(5) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (4)
(6) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (5)
(7) Undeveloped Loss = Column (3) x Column (6)
(8) Cumulative Excess Incurred Loss from Exhibit 44, Column (9)
(9) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(7) + Column (8)
(10) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (9) / Column (1).

Exhibit 45

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Comparison of Ultimate Loss Estimates
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Incurred Loss Development Ex 43*	*Bornhuetter-Ferguson Using Incurred Loss Ex 44*	*Average of Results*	*Selected Ultimate Excess Loss*
	(1)	(2)	(3)	(4)
1983	208	208	208	208
1984	-	-	-	-
1985	169	169	169	169
1986	-	-	-	-
1987	-	-	-	-
1988	-	-	-	-
1989	160	160	160	160
1990	-	-	-	-
1991	-	-	-	-
1992	-	-	-	-
1993	-	-	-	-
1994	-	-	-	-
1995	-	-	-	-
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	-	-	-
2001	-	-	-	-
2002	-	-	-	-
2003	-	-	-	-
2004	-	-	-	-
2005	-	-	-	-
2006	-	-	-	-
2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	-	-	-
2015	-	-	-	-
2016	-	-	-	-
2017	-	-	-	-
2018	-	-	-	-
2019	-	-	-	-
2020	-	-	-	-
2021	-	-	-	-
2022	-	-	-	-
2023	-	-	-	-
2024	-	-	-	-
Total	537	537	537	537

Generally, the Selected Ultimate Loss is the average of the results of the two methods. Prior to 1995, actual results have been used when no excess losses have been incurred.

Exhibit 46

Texas Municipal League Intergovernmental Risk Pool
Public Officials Liability

Reinsurance Fund Losses
Total Limits - Gross As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Reported Excess Losses Ex 42*	*Ultimate Excess Losses Layer 1 Ex 45*	*Retention*	*Reinsurance Funds Parameters*	*Reinsurance Fund Losses*			*Ultimate Reinsurance Funds Losses*
					Layer 1	*Layer 2*	*Layer 3*	*(5)+(6)+(7)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1998	0	0	1 Mil	20% 4M x 1M	0	0	0	0
1999	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2000	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2001	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2002	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2003	0	0	1 Mil	25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2004	0	0	1 Mil	30% 1M x 1M; 25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2005	0	0	2 Mil	18.33% 3M x s2M; 45% 5M x 5M	0	0	0	0
2006	0	0	2 Mil	22.5% 3M x 2M; 45% 5M x 5M	0	0	0	0
2007	0	0	3 Mil	22.5% 2M x 3M / 45% 5M x 5M	0	0	0	0
2008	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2009	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2010	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2011	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2012	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2013	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2014	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2015	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2016	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2017	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2018	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2019	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2020	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2021	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2022	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2023	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2024	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
Total	0	0			0	0	0	0

(1) Reported Excess Losses from Exhibit 42, Column (9)
(2) Ultimate Excess Losses from Exhibit 45, Column (4)
(3) Retention provided by TMLIRP
(4) Reinsurance Funds Parameters provided by TMLIRP

(5), (6), & (7) based on Funds Parameters in Column (4)
(8) = Column (5) + Column (6) + Column (7)

Exhibit 1A

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Summary of Liability for Retained Unpaid Claims
Net of Aggregate and Deductibles As of June 30, 2024
(In Thousands)

	Low Value	*Indicated Value*	*High Value*
Retained Ultimate Incurred Claims	537,377	548,272	564,231
Provision for Deductible Claims	-93,294	-93,294	-93,294
Retained Ultimate Incurred Claims Net of Deductible Losses	444,083	454,978	470,937
Retained Payments Net of Deductible	-391,578	-391,578	-391,578
Retained Liability Net of Deductible	52,505	63,400	79,359

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

Auto Liability

Determination of Future Claim Payments Based onLiability for Unpaid Claims as of 9/30/2023

Undiscounted Claim Payments

Claim Year Ending 9/30	*Liability For Unpaid Claims*	*Fiscal Year During Which Claims Are Paid*							
		2025	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*
2010 & Prior	22	6	6	6	6				
2011	62	16	16	16	16				
2012	0	0	0	0	0				
2013	0	0							
2014	26	7	7	7	7				
2015	69	69							
2016	11	11							
2017	446	352	94						
2018	109	52	44	12					
2019	391	252	67	57	15				
2020	1,233	905	212	56	48	13			
2021	5,153	3,311	1,350	317	84	71	19		
2022	9,701	5,100	2,956	1,205	283	75	64	17	
2023	21,444	9,722	6,163	3,572	1,457	342	91	77	20
2024	31,739	9,609	10,033	6,360	3,687	1,503	353	94	79
Total Undiscounted Payments	70,406	29,412	20,947	11,607	5,601	2,004	526	187	100
Discount Factor:		0.9853	0.9566	0.9288	0.9017	0.8755	0.8500	0.8252	0.8012
Payout Pattern:									
Marginal %	13.39%	26.22%	27.38%	17.36%	10.06%	4.10%	0.96%	0.26%	0.22%
Cumulative %	13.39%	39.61%	66.99%	84.35%	94.41%	98.51%	99.5%	99.73%	100%
Ult LDF	7.469	2.525	1.493	1.186	1.059	1.015	1.005	1.003	1.001

Exhibit 1B

Texas Municipal League Intergovernmental Risk Pool

Auto Liability

Claim Year Ending 9/30	*Discounted Unpaid Claims*	*Claim Payments Discounted at 3%*							
		Fiscal Year During Which Claims Are Paid							
		2025	*2026*	*2027*	*2028*	*2029*	*2030*	*2031*	*2032*
2010 & Prior	21	5	5	5	5	0	0		
2011	59	15	15	14	14	0	0	0	
2012	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	0	0	0	0	0
2014	25	6	6	6	6	0	0	0	0
2015	68	68	0	0	0	0	0	0	0
2016	11	11	0	0	0	0	0	0	0
2017	437	347	90	0	0	0	0	0	0
2018	105	52	42	11	0	0	0	0	0
2019	379	248	64	53	14	0	0	0	0
2020	1,201	891	203	52	43	11	0	0	0
2021	5,003	3,263	1,292	294	76	62	16	0	0
2022	9,362	5,026	2,828	1,120	255	66	54	14	0
2023	20,562	9,579	5,896	3,318	1,313	299	77	63	16
2024	30,071	9,468	9,598	5,907	3,324	1,316	300	77	64
Discounted Payments	67,303	28,981	20,039	10,781	5,050	1,754	447	155	80

		Duration t							
t	Total	1	2	3	4	5	6	7	8
PV(t)	67,303	28,981	20,039	10,781	5,050	1,754	447	155	80

Macaulay Duration: t x PV(t) / Tot PV

2.005	0.431	0.595	0.481	0.300	0.130	0.040	0.016	0.010

Modified Macaulay Duration

Mac Dur / (1+int) 1.946

Exhibit 2A

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Summary of Ultimate Losses
Net of Aggregate and Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	Gross of Deductible *Low Ex 4*	*Point Ex 4*	*High Ex 4*	*Deductible Ex 21*	Net of Deductible *Low (1) - (4)*	*Point (2) - (4)*	*High (3) - (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1983	683	683	683	0	683	683	683
1984	673	673	673	155	519	519	519
1985	1,137	1,137	1,137	232	905	905	905
1986	2,217	2,217	2,217	682	1,536	1,536	1,536
1987	2,853	2,853	2,853	519	2,333	2,333	2,333
1988	4,502	4,502	4,502	605	3,897	3,897	3,897
1989	2,442	2,442	2,442	549	1,892	1,892	1,892
1990	4,388	4,388	4,388	822	3,566	3,566	3,566
1991	3,209	3,209	3,209	644	2,565	2,565	2,565
1992	5,226	5,226	5,226	1,065	4,162	4,162	4,162
1993	7,490	7,490	7,490	1,318	6,172	6,172	6,172
1994	9,326	9,326	9,326	1,175	8,150	8,150	8,150
1995	7,673	7,673	7,673	1,240	6,433	6,433	6,433
1996	7,932	7,932	7,932	1,314	6,618	6,618	6,618
1997	7,479	7,479	7,479	1,295	6,184	6,184	6,184
1998	7,776	7,776	7,776	1,357	6,419	6,419	6,419
1999	9,660	9,660	9,660	1,545	8,115	8,115	8,115
2000	10,288	10,288	10,288	1,477	8,811	8,811	8,811
2001	9,921	9,921	9,921	1,643	8,278	8,278	8,278
2002	10,846	10,846	10,846	1,768	9,078	9,078	9,078
2003	10,904	10,904	10,904	2,075	8,828	8,828	8,828
2004	10,589	10,589	10,589	2,378	8,211	8,211	8,211
2005	10,927	10,927	10,927	2,446	8,481	8,481	8,481
2006	12,677	12,677	12,677	2,971	9,705	9,705	9,705
2007	14,198	14,198	14,198	3,064	11,134	11,134	11,134
2008	14,639	14,639	14,639	3,373	11,266	11,266	11,266
2009	15,239	15,239	15,239	2,939	12,300	12,300	12,300
2010	14,744	14,744	14,744	3,441	11,303	11,303	11,303
2011	14,771	14,833	14,833	2,952	11,819	11,881	11,881
2012	17,774	17,774	17,774	2,896	14,877	14,877	14,877
2013	21,104	21,104	21,104	3,407	17,697	17,697	17,697
2014	21,281	21,307	21,307	3,139	18,141	18,168	18,168
2015	21,230	21,299	21,299	3,763	17,467	17,537	17,537
2016	19,206	19,226	19,226	2,948	16,258	16,278	16,278
2017	19,054	19,447	19,450	3,019	16,035	16,428	16,431
2018	20,139	20,292	20,293	3,819	16,320	16,473	16,474
2019	22,202	22,261	22,266	3,049	19,153	19,213	19,217
2020	21,517	22,091	22,094	3,734	17,783	18,357	18,360
2021	28,062	28,822	28,839	4,099	23,964	24,723	24,740
2022	28,760	28,967	30,932	3,545	25,215	25,422	27,387
2023	30,449	34,287	38,321	5,355	25,093	28,932	32,965
2024	32,190	36,921	46,855	5,473	26,717	31,448	41,382
Total	537,377	548,272	564,231	93,294	444,083	454,978	470,937

(1), (3) for 2000 and later are the minimum and maximum values produced by the six methods as summarized in Exhibit 4.
(2) = Selected Ultimate Loss from Exhibit 4
(4) = Selected Ultimate Deductible Loss from Exhibit 21
(5) Net of Deductible Low Estimate = Column (1) - Column (4)
(6) Net of Deductible Point Estimate = Column (2) - Column (4)
(7) Net of Deductible High Estimate = Column (3) - Column (4)

Exhibit 2B

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Statistical Summary
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Loss*	*Ultimate Claim Counts*	*Ultimate Average Loss (1) / (2)*	*Exposure*	*Loss Per Exposure (1) / (4)*	*Ultimate Premium*	*Loss Ratio (1) / (6)*	*Frequency Per 100 Vehicles (2) / (4)*	*Avg Prem Per Exposure (6) / (4)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1983	683	325	2,101						
1984	673	392	1,718			1,034	65.13%		
1985	1,137	594	1,915			2,203	51.62%		
1986	2,217	813	2,728			5,673	39.09%		
1987	2,853	766	3,724			6,349	44.93%		
1988	4,502	759	5,931			4,941	91.11%		
1989	2,442	731	3,340			4,676	52.22%		
1990	4,388	666	6,589			5,054	86.83%		
1991	3,209	557	5,762			5,389	59.55%		
1992	5,226	1,003	5,211			7,554	69.19%		
1993	7,490	1,192	6,283			8,631	86.78%		
1994	9,326	1,495	6,238			9,640	96.74%		
1995	7,673	1,510	5,081			10,168	75.46%		
1996	7,932	1,632	4,860			11,767	67.41%		
1997	7,479	1,739	4,301			12,028	62.18%		
1998	7,776	1,774	4,384			11,052	70.36%		
1999	9,660	1,969	4,906			11,092	87.09%		
2000	10,288	2,009	5,121			9,787	105.12%		
2001	9,921	2,201	4,508	44,653	222.183	9,602	103.32%	4.929	215.036
2002	10,846	2,150	5,045	47,092	230.317	10,026	108.18%	4.566	212.902
2003	10,904	2,108	5,173	51,110	213.337	12,176	89.55%	4.124	238.231
2004	10,589	2,262	4,681	55,058	192.330	13,798	76.75%	4.108	250.602
2005	10,927	2,374	4,603	56,789	192.422	14,514	75.29%	4.180	255.577
2006	12,677	2,359	5,374	58,833	215.467	15,291	82.90%	4.010	259.906
2007	14,198	2,254	6,299	60,829	233.408	16,415	86.49%	3.705	269.861
2008	14,639	2,268	6,455	63,341	231.122	17,518	83.57%	3.581	276.566
2009	15,239	2,256	6,755	64,526	236.163	17,661	86.28%	3.496	273.701
2010	14,744	2,249	6,556	65,825	223.992	17,444	84.52%	3.417	265.005
2011	14,833	2,195	6,758	67,539	219.624	17,859	83.06%	3.250	264.420
2012	17,774	2,356	7,544	69,282	256.540	18,841	94.34%	3.401	271.942
2013	21,104	2,392	8,823	71,623	294.656	19,632	107.50%	3.340	274.097
2014	21,307	2,408	8,848	73,413	290.234	20,560	103.63%	3.280	280.066
2015	21,299	2,923	7,287	75,257	283.022	21,919	97.17%	3.884	291.261
2016	19,226	2,352	8,174	75,992	253.002	21,672	88.72%	3.095	285.184
2017	19,447	2,182	8,913	78,421	247.987	22,968	84.67%	2.782	292.880
2018	20,292	2,160	9,395	79,621	254.859	24,793	81.85%	2.713	311.389
2019	22,261	2,259	9,855	78,850	282.326	25,106	88.67%	2.865	318.400
2020	22,091	2,035	10,856	79,771	276.933	26,639	82.93%	2.551	333.949
2021	28,822	2,127	13,551	83,249	346.216	28,245	102.04%	2.555	339.283
2022	28,967	2,186	13,252	85,851	337.407	30,086	96.28%	2.546	350.443
2023	34,287	2,474	13,861	86,000	398.684	31,483	108.90%	2.876	366.085
2024	36,921	2,693	13,708	90,300	408.872	36,839	100.22%	2.983	407.961
Total	548,272	75,149		1,663,225	32.964			4.518	

(1) = Selected Ultimate Loss from Exhibit 4
(2) = Selected Claim Count from Exhibit 13
(3) = Ultimate Average Loss = Column (1) / Column (2)
(4) Exposure = Number of covered vehicles provided by TMLIRP.
(5) Loss Per Exposure = Column (1) / Column (4)
(6) Ultimate Premium provided by TMLIRP.
(7) Loss Ratio = Ult Loss / Ult Prem = Column (1) / Column (6).
(8) Frequency = Ult Claim Count / Exposure = 100 x Col (2) / Col (4).
(9) Avg Prem = Ult Prem / Exposure = 1000 x Col (6) / Col (4).

Exhibit 3

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Summary of Losses and Reserves
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	683	0	683	0	683
1984	673	-4	670	4	673
1985	1,136	1	1,137	0	1,137
1986	2,200	17	2,217	0	2,217
1987	2,849	4	2,853	0	2,853
1988	4,502	0	4,502	0	4,502
1989	2,442	0	2,442	0	2,442
1990	4,388	0	4,388	0	4,388
1991	3,209	0	3,209	0	3,209
1992	5,226	0	5,226	0	5,226
1993	7,490	0	7,490	0	7,490
1994	9,326	0	9,326	0	9,326
1995	7,673	0	7,673	0	7,673
1996	7,932	0	7,932	0	7,932
1997	7,479	0	7,479	0	7,479
1998	7,776	0	7,776	0	7,776
1999	9,660	0	9,660	0	9,660
2000	10,288	0	10,288	0	10,288
2001	9,921	0	9,921	0	9,921
2002	10,846	0	10,846	0	10,846
2003	10,904	0	10,904	0	10,904
2004	10,589	0	10,589	0	10,589
2005	10,927	0	10,927	0	10,927
2006	12,677	0	12,677	0	12,677
2007	14,198	0	14,198	0	14,198
2008	14,639	0	14,639	0	14,639
2009	15,239	0	15,239	0	15,239
2010	14,744	0	14,744	0	14,744
2011	14,771	62	14,833	0	14,833
2012	17,774	0	17,774	0	17,774
2013	21,104	0	21,104	0	21,104
2014	21,281	20	21,300	7	21,307
2015	21,230	50	21,280	20	21,299
2016	19,215	25	19,240	-14	19,226
2017	19,001	586	19,588	-140	19,447
2018	20,184	122	20,306	-13	20,292
2019	21,871	755	22,626	-364	22,261
2020	20,858	1,529	22,387	-295	22,091
2021	23,670	7,044	30,714	-1,892	28,822
2022	19,266	12,624	31,890	-2,923	28,967
2023	12,843	20,068	32,912	1,375	34,287
2024	5,182	16,568	21,750	15,171	36,921
Total	477,866	59,472	537,338	10,934	548,272

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (9)

Exhibit 4

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss Estimates
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	683	683					683	683
1984	673	670	673	670			672	673
1985	1,136	1,137	1,136	1,137			1,137	1,137
1986	2,200	2,217	2,200	2,217			2,209	2,217
1987	2,849	2,853	2,849	2,853			2,851	2,853
1988	4,502	4,502	4,502	4,502			4,502	4,502
1989	2,442	2,442	2,442	2,442			2,442	2,442
1990	4,388	4,388	4,388	4,388			4,388	4,388
1991	3,209	3,209	3,209	3,209			3,209	3,209
1992	5,226	5,226	5,226	5,226			5,226	5,226
1993	7,490	7,490	7,490	7,490			7,490	7,490
1994	9,326	9,326	9,326	9,326			9,326	9,326
1995	7,673	7,673	7,673	7,673			7,673	7,673
1996	7,932	7,932	7,932	7,932			7,932	7,932
1997	7,479	7,479	7,479	7,479			7,479	7,479
1998	7,776	7,776	7,776	7,776			7,776	7,776
1999	9,660	9,660	9,660	9,660			9,660	9,660
2000	10,288	10,288	10,288	10,288			10,288	10,288
2001	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921
2002	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846
2003	10,904	10,904	10,904	10,904	10,904	10,904	10,904	10,904
2004	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589
2005	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927
2006	12,677	12,677	12,677	12,677	12,677	12,677	12,677	12,677
2007	14,198	14,198	14,198	14,198	14,198	14,198	14,198	14,198
2008	14,639	14,639	14,639	14,639	14,639	14,639	14,639	14,639
2009	15,239	15,239	15,239	15,239	15,239	15,239	15,239	15,239
2010	14,744	14,744	14,744	14,744	14,744	14,744	14,744	14,744
2011	14,771	14,833	14,771	14,833	14,771	14,833	14,802	14,833
2012	17,774	17,774	17,774	17,774	17,774	17,774	17,774	17,774
2013	21,104	21,104	21,104	21,104	21,104	21,104	21,104	21,104
2014	21,281	21,307	21,281	21,307	21,281	21,307	21,294	21,307
2015	21,230	21,299	21,230	21,299	21,230	21,299	21,265	21,299
2016	19,226	19,206	19,226	19,206	19,226	19,206	19,216	19,226
2017	19,054	19,450	19,056	19,446	19,056	19,446	19,251	19,447
2018	20,291	20,143	20,293	20,139	20,293	20,139	20,216	20,292
2019	22,202	22,266	22,208	22,259	22,208	22,259	22,234	22,261
2020	22,094	21,537	22,090	21,517	22,090	21,517	21,807	22,091
2021	28,062	28,839	28,244	28,814	28,244	28,814	28,503	28,822
2022	28,760	30,893	29,070	30,932	29,070	30,932	29,943	28,967
2023	32,424	38,321	30,470	37,032	30,449	37,027	34,287	34,287
2024	38,705	46,855	35,035	40,218	32,190	38,457	38,577	36,921
Total	546,594	563,462	540,787	554,832	443,670	458,798	549,899	548,272

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 5A

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	673	670	4	0.59%
1985	1,137	1,137	0	0.00%
1986	2,217	2,217	0	0.00%
1987	2,853	2,853	0	0.00%
1988	4,502	4,502	0	0.00%
1989	2,442	2,442	0	0.00%
1990	4,388	4,388	0	0.00%
1991	3,209	3,209	0	0.00%
1992	5,226	5,226	0	0.00%
1993	7,490	7,490	0	0.00%
1994	9,326	9,326	0	0.00%
1995	7,673	7,673	0	0.00%
1996	7,932	7,932	0	0.00%
1997	7,479	7,479	0	0.00%
1998	7,776	7,776	0	0.00%
1999	9,660	9,660	0	0.00%
2000	10,288	10,288	0	0.00%
2001	9,921	9,921	0	0.00%
2002	10,846	10,846	0	0.00%
2003	10,904	10,904	0	0.00%
2004	10,589	10,589	0	0.00%
2005	10,927	10,927	0	0.00%
2006	12,677	12,677	0	0.00%
2007	14,198	14,198	0	0.00%
2008	14,639	14,644	-5	-0.03%
2009	15,239	15,239	0	0.00%
2010	14,744	14,772	-28	-0.19%
2011	14,833	14,848	-15	-0.10%
2012	17,774	17,774	0	0.00%
2013	21,104	20,983	121	0.58%
2014	21,307	21,293	14	0.06%
2015	21,299	21,231	68	0.32%
2016	19,226	19,291	-65	-0.34%
2017	19,447	20,068	-620	-3.09%
2018	20,292	20,608	-316	-1.53%
2019	22,261	22,654	-392	-1.73%
2020	22,091	22,031	61	0.28%
2021	28,822	29,223	-401	-1.37%
2022	28,967	29,699	-732	-2.47%
2023	34,287	29,153	5,134	17.61%
2024	36,921			
Total	548,272	508,525	2,826	0.56%

(1) Selected Ultimate Loss from Exhibit 4, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 5B

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Paid Loss to Prior Paid Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Prior Paid Loss*	*Change in Paid Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	673	670	4	0.59%
1985	1,136	1,136	0	0.00%
1986	2,200	2,200	0	0.00%
1987	2,849	2,849	0	0.00%
1988	4,502	4,502	0	0.00%
1989	2,442	2,442	0	0.00%
1990	4,388	4,388	0	0.00%
1991	3,209	3,209	0	0.00%
1992	5,226	5,226	0	0.00%
1993	7,490	7,490	0	0.00%
1994	9,326	9,326	0	0.00%
1995	7,673	7,673	0	0.00%
1996	7,932	7,932	0	0.00%
1997	7,479	7,479	0	0.00%
1998	7,776	7,776	0	0.00%
1999	9,660	9,660	0	0.00%
2000	10,288	10,288	0	0.00%
2001	9,921	9,921	0	0.00%
2002	10,846	10,846	0	0.00%
2003	10,904	10,904	0	0.00%
2004	10,589	10,589	0	0.00%
2005	10,927	10,927	0	0.00%
2006	12,677	12,677	0	0.00%
2007	14,198	14,198	0	0.00%
2008	14,639	14,639	0	0.00%
2009	15,239	15,239	0	0.00%
2010	14,744	14,744	0	0.00%
2011	14,771	14,771	0	0.00%
2012	17,774	17,774	0	0.00%
2013	21,104	20,588	517	2.51%
2014	21,281	21,280	0	0.00%
2015	21,230	21,048	182	0.87%
2016	19,215	19,240	-25	-0.13%
2017	19,001	18,681	320	1.71%
2018	20,184	19,653	531	2.70%
2019	21,871	21,402	468	2.19%
2020	20,858	18,499	2,359	12.75%
2021	23,670	18,192	5,477	30.11%
2022	19,266	12,364	6,902	55.83%
2023	12,843	3,282	9,561	291.34%
2024	5,182			
Total	477,866	446,386	26,298	5.89%

(1) Paid Loss from Exhibit 4, Column (9)
(2) Prior Paid Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Paid Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 5C

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Case Incurred Loss to Prior Case Incurred Loss
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Case Incd Loss*	*Prior Case Incd Loss*	*Change in Case Incd Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	670	670	0	0.00%
1985	1,137	1,137	0	0.00%
1986	2,217	2,217	0	0.00%
1987	2,853	2,853	0	0.00%
1988	4,502	4,502	0	0.00%
1989	2,442	2,442	0	0.00%
1990	4,388	4,388	0	0.00%
1991	3,209	3,209	0	0.00%
1992	5,226	5,226	0	0.00%
1993	7,490	7,490	0	0.00%
1994	9,326	9,326	0	0.00%
1995	7,673	7,673	0	0.00%
1996	7,932	7,932	0	0.00%
1997	7,479	7,479	0	0.00%
1998	7,776	7,776	0	0.00%
1999	9,660	9,660	0	0.00%
2000	10,288	10,288	0	0.00%
2001	9,921	9,921	0	0.00%
2002	10,846	10,846	0	0.00%
2003	10,904	10,904	0	0.00%
2004	10,589	10,589	0	0.00%
2005	10,927	10,927	0	0.00%
2006	12,677	12,677	0	0.00%
2007	14,198	14,198	0	0.00%
2008	14,639	14,644	-5	-0.03%
2009	15,239	15,239	0	0.00%
2010	14,744	14,772	-28	-0.19%
2011	14,833	14,848	-15	-0.10%
2012	17,774	17,774	0	0.00%
2013	21,104	20,983	121	0.58%
2014	21,300	21,300	0	0.00%
2015	21,280	21,285	-5	-0.02%
2016	19,240	19,291	-51	-0.26%
2017	19,588	20,104	-516	-2.57%
2018	20,306	20,702	-396	-1.92%
2019	22,626	23,117	-491	-2.13%
2020	22,387	23,210	-823	-3.55%
2021	30,714	29,689	1,025	3.45%
2022	31,890	26,128	5,763	22.06%
2023	32,912	13,737	19,175	139.58%
2024	21,750			
Total	537,338	491,836	23,752	4.83%

(1) Case Incurred Loss from Exhibit 4, Column (9)
(2) Prior Case Incurred Loss from Prior Report Exhibit 4, Column (9)
(3) Change in Case Incurred Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 6

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Paid Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	683	1.000	1.000	683
1984	673	1.000	1.000	673
1985	1,136	1.000	1.000	1,136
1986	2,200	1.000	1.000	2,200
1987	2,849	1.000	1.000	2,849
1988	4,502	1.000	1.000	4,502
1989	2,442	1.000	1.000	2,442
1990	4,388	1.000	1.000	4,388
1991	3,209	1.000	1.000	3,209
1992	5,226	1.000	1.000	5,226
1993	7,490	1.000	1.000	7,490
1994	9,326	1.000	1.000	9,326
1995	7,673	1.000	1.000	7,673
1996	7,932	1.000	1.000	7,932
1997	7,479	1.000	1.000	7,479
1998	7,776	1.000	1.000	7,776
1999	9,660	1.000	1.000	9,660
2000	10,288	1.000	1.000	10,288
2001	9,921	1.000	1.000	9,921
2002	10,846	1.000	1.000	10,846
2003	10,904	1.000	1.000	10,904
2004	10,589	1.000	1.000	10,589
2005	10,927	1.000	1.000	10,927
2006	12,677	1.000	1.000	12,677
2007	14,198	1.000	1.000	14,198
2008	14,639	1.000	1.000	14,639
2009	15,239	1.000	1.000	15,239
2010	14,744	1.000	1.000	14,744
2011	14,771	1.000	1.000	14,771
2012	17,774	1.000	1.000	17,774
2013	21,104	1.000	1.000	21,104
2014	21,281	1.000	1.000	21,281
2015	21,230	1.000	1.000	21,230
2016	19,215	1.001	1.001	19,226
2017	19,001	1.002	1.003	19,054
2018	20,184	1.003	1.005	20,291
2019	21,871	1.010	1.015	22,202
2020	20,858	1.043	1.059	22,094
2021	23,670	1.119	1.186	28,062
2022	19,266	1.259	1.493	28,760
2023	12,843	1.691	2.525	32,424
2024	5,182	2.959	7.469	38,705
Total	477,866			546,594

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 16
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 7

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Aggregate and Deductibles - Limited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	683	1.000	1.000	683
1984	670	1.000	1.000	670
1985	1,137	1.000	1.000	1,137
1986	2,217	1.000	1.000	2,217
1987	2,853	1.000	1.000	2,853
1988	4,502	1.000	1.000	4,502
1989	2,442	1.000	1.000	2,442
1990	4,388	1.000	1.000	4,388
1991	3,209	1.000	1.000	3,209
1992	5,226	1.000	1.000	5,226
1993	7,490	1.000	1.000	7,490
1994	9,326	1.000	1.000	9,326
1995	7,673	1.000	1.000	7,673
1996	7,932	1.000	1.000	7,932
1997	7,479	1.000	1.000	7,479
1998	7,776	1.000	1.000	7,776
1999	9,660	1.000	1.000	9,660
2000	10,288	1.000	1.000	10,288
2001	9,921	1.000	1.000	9,921
2002	10,846	1.000	1.000	10,846
2003	10,904	1.000	1.000	10,904
2004	10,589	1.000	1.000	10,589
2005	10,927	1.000	1.000	10,927
2006	12,677	1.000	1.000	12,677
2007	14,198	1.000	1.000	14,198
2008	14,639	1.000	1.000	14,639
2009	15,239	1.000	1.000	15,239
2010	14,744	1.000	1.000	14,744
2011	14,833	1.000	1.000	14,833
2012	17,774	1.000	1.000	17,774
2013	21,104	1.000	1.000	21,104
2014	21,300	1.000	1.000	21,307
2015	21,280	1.001	1.001	21,299
2016	19,240	0.997	0.998	19,206
2017	19,588	0.995	0.993	19,450
2018	20,306	0.999	0.992	20,143
2019	22,626	0.992	0.984	22,266
2020	22,387	0.978	0.962	21,537
2021	30,714	0.976	0.939	28,839
2022	31,890	1.032	0.969	30,893
2023	32,912	1.202	1.164	38,321
2024	21,750	1.850	2.154	46,855
Total	537,338			563,462

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 17
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 8

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	9,602	1.033	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	1.033
2002	10,026	1.082	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	1.082
2003	12,176	0.896	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	0.896
2004	13,798	0.767	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	0.767
2005	14,514	0.753	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	0.753
2006	15,291	0.829	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	0.829
2007	16,415	0.865	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	0.865
2008	17,518	0.836	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	0.836
2009	17,661	0.863	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	0.863
2010	17,444	0.847	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	0.845
2011	17,859	0.831	14,848	1.000	1.000	1.000	0.000	-	14,771	14,771	0.827
2012	18,841	0.943	17,774	1.000	1.000	1.000	0.000	-	17,774	17,774	0.943
2013	19,632	1.069	20,983	1.000	1.000	1.000	0.000	-	21,104	21,104	1.075
2014	20,560	1.036	21,293	1.000	1.000	1.000	0.000	-	21,281	21,281	1.035
2015	21,919	0.969	21,231	1.000	1.000	1.000	0.000	-	21,230	21,230	0.969
2016	21,672	0.890	19,291	1.001	1.001	0.999	0.001	11	19,215	19,226	0.887
2017	22,968	0.874	20,068	1.002	1.003	0.997	0.003	55	19,001	19,056	0.830
2018	24,793	0.831	20,608	1.003	1.005	0.995	0.005	109	20,184	20,293	0.818
2019	25,106	0.902	22,654	1.010	1.015	0.985	0.015	338	21,871	22,208	0.885
2020	26,639	0.827	22,031	1.043	1.059	0.944	0.056	1,232	20,858	22,090	0.829
2021	28,245	1.035	29,223	1.119	1.186	0.843	0.157	4,575	23,670	28,244	1.000
2022	30,086	0.987	29,699	1.259	1.493	0.670	0.330	9,804	19,266	29,070	0.966
2023	31,483	0.927	29,189	1.691	2.525	0.396	0.604	17,627	12,843	30,470	0.968
2024	36,839	0.936	34,468	2.959	7.469	0.134	0.866	29,853	5,182	35,035	0.951
Total	491,087		448,077					63,604	382,933	446,537	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 16
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid Loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 9

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	9,602	1.033	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	1.033
2002	10,026	1.082	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	1.082
2003	12,176	0.896	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	0.896
2004	13,798	0.767	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	0.767
2005	14,514	0.753	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	0.753
2006	15,291	0.829	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	0.829
2007	16,415	0.865	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	0.865
2008	17,518	0.836	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	0.836
2009	17,661	0.863	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	0.863
2010	17,444	0.847	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	0.845
2011	17,859	0.831	14,848	1.000	1.000	1.000	0.000	-	14,833	14,833	0.831
2012	18,841	0.943	17,774	1.000	1.000	1.000	0.000	-	17,774	17,774	0.943
2013	19,632	1.069	20,983	1.000	1.000	1.000	0.000	-	21,104	21,104	1.075
2014	20,560	1.036	21,293	1.000	1.000	1.000	0.000	7	21,300	21,307	1.036
2015	21,919	0.969	21,231	1.001	1.001	0.999	0.001	20	21,280	21,299	0.972
2016	21,672	0.890	19,291	0.997	0.998	1.002	-0.002	(35)	19,240	19,206	0.886
2017	22,968	0.874	20,068	0.995	0.993	1.007	-0.007	(142)	19,588	19,446	0.847
2018	24,793	0.831	20,608	0.999	0.992	1.008	-0.008	(167)	20,306	20,139	0.812
2019	25,106	0.902	22,654	0.992	0.984	1.016	-0.016	(366)	22,626	22,259	0.887
2020	26,639	0.827	22,031	0.978	0.962	1.039	-0.039	(869)	22,387	21,517	0.808
2021	28,245	1.035	29,223	0.976	0.939	1.065	-0.065	(1,900)	30,714	28,814	1.020
2022	30,086	0.987	29,699	1.032	0.969	1.032	-0.032	(959)	31,890	30,932	1.028
2023	31,483	0.927	29,189	1.202	1.164	0.859	0.141	4,120	32,912	37,032	1.176
2024	36,839	0.936	34,468	1.850	2.154	0.464	0.536	18,468	21,750	40,218	1.092
Total	491,087		448,077					18,177	442,387	460,564	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 17
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 10

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	44,653	222.183	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	222.183
2002	47,092	230.317	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	230.317
2003	51,110	213.337	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	213.337
2004	55,058	192.330	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	192.331
2005	56,789	192.422	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	192.422
2006	58,833	215.467	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	215.467
2007	60,829	233.408	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	233.408
2008	63,341	231.201	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	231.122
2009	64,526	236.163	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	236.163
2010	65,825	224.416	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	223.992
2011	67,539	219.840	14,848	1.000	1.000	1.000	0.000	-	14,771	14,771	218.703
2012	69,282	256.540	17,774	1.000	1.000	1.000	0.000	-	17,774	17,774	256.540
2013	71,623	292.971	20,983	1.000	1.000	1.000	0.000	-	21,104	21,104	294.656
2014	73,413	290.049	21,293	1.000	1.000	1.000	0.000	-	21,281	21,281	289.875
2015	75,257	282.116	21,231	1.000	1.000	1.000	0.000	-	21,230	21,230	282.100
2016	75,992	253.860	19,291	1.001	1.001	0.999	0.001	11	19,215	19,226	253.002
2017	78,421	255.895	20,068	1.002	1.003	0.997	0.003	55	19,001	19,056	243.001
2018	79,621	258.830	20,608	1.003	1.005	0.995	0.005	109	20,184	20,293	254.866
2019	78,850	287.301	22,654	1.010	1.015	0.985	0.015	338	21,871	22,208	281.655
2020	79,771	276.172	22,031	1.043	1.059	0.944	0.056	1,232	20,858	22,090	276.918
2021	83,249	351.034	29,223	1.119	1.186	0.843	0.157	4,575	23,670	28,244	339.272
2022	85,851	345.937	29,699	1.259	1.493	0.670	0.330	9,804	19,266	29,070	338.610
2023	86,000	338.989	29,153	1.691	2.525	0.396	0.604	17,605	12,843	30,449	354.053
2024	90,300	345.320	31,182	2.959	7.469	0.134	0.866	27,008	5,182	32,190	356.474
Total	1,663,225		444,756					60,737	382,933	443,670	

(1) Exposures = Number of covered vehicles provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 16
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 11

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	44,653	222.183	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	222.183
2002	47,092	230.317	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	230.317
2003	51,110	213.337	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	213.337
2004	55,058	192.330	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	192.329
2005	56,789	192.422	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	192.422
2006	58,833	215.467	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	215.467
2007	60,829	233.408	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	233.408
2008	63,341	231.201	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	231.122
2009	64,526	236.163	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	236.163
2010	65,825	224.416	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	223.992
2011	67,539	219.840	14,848	1.000	1.000	1.000	0.000	-	14,833	14,833	219.624
2012	69,282	256.540	17,774	1.000	1.000	1.000	0.000	-	17,774	17,774	256.540
2013	71,623	292.971	20,983	1.000	1.000	1.000	0.000	-	21,104	21,104	294.656
2014	73,413	290.049	21,293	1.000	1.000	1.000	0.000	7	21,300	21,307	290.234
2015	75,257	282.116	21,231	1.001	1.001	0.999	0.001	20	21,280	21,299	283.021
2016	75,992	253.860	19,291	0.997	0.998	1.002	-0.002	(35)	19,240	19,206	252.735
2017	78,421	255.895	20,068	0.995	0.993	1.007	-0.007	(142)	19,588	19,446	247.969
2018	79,621	258.830	20,608	0.999	0.992	1.008	-0.008	(167)	20,306	20,139	252.936
2019	78,850	287.301	22,654	0.992	0.984	1.016	-0.016	(366)	22,626	22,259	282.299
2020	79,771	276.172	22,031	0.978	0.962	1.039	-0.039	(869)	22,387	21,517	269.737
2021	83,249	351.034	29,223	0.976	0.939	1.065	-0.065	(1,900)	30,714	28,814	346.115
2022	85,851	345.937	29,699	1.032	0.969	1.032	-0.032	(959)	31,890	30,932	360.295
2023	86,000	338.989	29,153	1.202	1.164	0.859	0.141	4,115	32,912	37,027	430.541
2024	90,300	345.320	31,182	1.850	2.154	0.464	0.536	16,708	21,750	38,457	425.886
Total	1,663,225		444,756					16,412	442,387	458,798	

(1) Exposures = Number of covered vehicles provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 17
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = 1000 x Col (10) / Col (1).

Exhibit 12

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Summary of Claim Counts
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claims*	*Open Claims*	*Reported Claims (1) + (2)*	*IBNR Claims*	*Ultimate Claims (3) + (4)*
	(1)	(2)	(3)	(4)	(5)
1983	325	-	325	-	325
1984	392	-	392	-	392
1985	594	-	594	-	594
1986	813	-	813	-	813
1987	766	-	766	-	766
1988	759	-	759	-	759
1989	731	-	731	-	731
1990	666	-	666	-	666
1991	557	-	557	-	557
1992	1,003	-	1,003	-	1,003
1993	1,192	-	1,192	-	1,192
1994	1,495	-	1,495	-	1,495
1995	1,510	-	1,510	-	1,510
1996	1,632	-	1,632	-	1,632
1997	1,739	-	1,739	-	1,739
1998	1,774	-	1,774	-	1,774
1999	1,969	-	1,969	-	1,969
2000	2,009	-	2,009	-	2,009
2001	2,201	-	2,201	-	2,201
2002	2,150	-	2,150	-	2,150
2003	2,108	-	2,108	-	2,108
2004	2,262	-	2,262	-	2,262
2005	2,374	-	2,374	-	2,374
2006	2,359	-	2,359	-	2,359
2007	2,254	-	2,254	-	2,254
2008	2,268	-	2,268	-	2,268
2009	2,256	-	2,256	-	2,256
2010	2,249	-	2,249	-	2,249
2011	2,194	1	2,195	-	2,195
2012	2,356	-	2,356	-	2,356
2013	2,392	-	2,392	-	2,392
2014	2,407	1	2,408	-	2,408
2015	2,920	3	2,923	-	2,923
2016	2,351	1	2,352	-	2,352
2017	2,176	6	2,182	-	2,182
2018	2,158	2	2,160	-	2,160
2019	2,251	8	2,259	-	2,259
2020	2,022	13	2,035	-	2,035
2021	2,071	56	2,127	-	2,127
2022	2,063	120	2,183	3	2,186
2023	2,122	288	2,410	64	2,474
2024	1,216	598	1,814	879	2,693
Total	73,106	1,097	74,203	946	75,149

(1), (2) Open and Closed Claim Counts provided by TMLIRP.
(3) Reported Claims = Open Claims + Closed Claims = Col (1) + Col (2)
(4) IBNR Claims = Ultimate Claims - Reported Claims = Col (5) - Col (3)
(5) Ultimate Claims from Exhibit 13, Column (3)

Exhibit 13

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Claims Estimates
As of June 30, 2024

Fund Year Ending 9/30	*Closed Claim Development*	*Reported Claim Development*	*Ultimate Claim Counts*
	(1)	(2)	(3)
1983	325	325	325
1984	392	392	392
1985	594	594	594
1986	813	813	813
1987	766	766	766
1988	759	759	759
1989	731	731	731
1990	666	666	666
1991	557	557	557
1992	1,003	1,003	1,003
1993	1,192	1,192	1,192
1994	1,495	1,495	1,495
1995	1,510	1,510	1,510
1996	1,632	1,632	1,632
1997	1,739	1,739	1,739
1998	1,774	1,774	1,774
1999	1,969	1,969	1,969
2000	2,009	2,009	2,009
2001	2,201	2,201	2,201
2002	2,150	2,150	2,150
2003	2,108	2,108	2,108
2004	2,262	2,262	2,262
2005	2,374	2,374	2,374
2006	2,359	2,359	2,359
2007	2,254	2,254	2,254
2008	2,268	2,268	2,268
2009	2,256	2,256	2,256
2010	2,249	2,249	2,249
2011	2,194	2,195	2,195
2012	2,356	2,356	2,356
2013	2,392	2,392	2,392
2014	2,407	2,408	2,408
2015	2,920	2,923	2,923
2016	2,351	2,352	2,352
2017	2,178	2,182	2,182
2018	2,162	2,160	2,160
2019	2,260	2,259	2,259
2020	2,043	2,035	2,035
2021	2,124	2,127	2,127
2022	2,178	2,186	2,186
2023	2,532	2,474	2,474
2024	2,623	2,693	2,693
Total	75,128	75,149	75,149

(1) From Closed Claim Development, Exhibit 14, Column (4)
(2) From Reported Claim Development, Exhibit 15, Column (4)
(3) Ultimate Claim Counts = Reported Claim Development

Exhibit 14

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Claim Counts Based on Closed Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Closed Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	325	1.000	1.000	325
1984	392	1.000	1.000	392
1985	594	1.000	1.000	594
1986	813	1.000	1.000	813
1987	766	1.000	1.000	766
1988	759	1.000	1.000	759
1989	731	1.000	1.000	731
1990	666	1.000	1.000	666
1991	557	1.000	1.000	557
1992	1,003	1.000	1.000	1,003
1993	1,192	1.000	1.000	1,192
1994	1,495	1.000	1.000	1,495
1995	1,510	1.000	1.000	1,510
1996	1,632	1.000	1.000	1,632
1997	1,739	1.000	1.000	1,739
1998	1,774	1.000	1.000	1,774
1999	1,969	1.000	1.000	1,969
2000	2,009	1.000	1.000	2,009
2001	2,201	1.000	1.000	2,201
2002	2,150	1.000	1.000	2,150
2003	2,108	1.000	1.000	2,108
2004	2,262	1.000	1.000	2,262
2005	2,374	1.000	1.000	2,374
2006	2,359	1.000	1.000	2,359
2007	2,254	1.000	1.000	2,254
2008	2,268	1.000	1.000	2,268
2009	2,256	1.000	1.000	2,256
2010	2,249	1.000	1.000	2,249
2011	2,194	1.000	1.000	2,194
2012	2,356	1.000	1.000	2,356
2013	2,392	1.000	1.000	2,392
2014	2,407	1.000	1.000	2,407
2015	2,920	1.000	1.000	2,920
2016	2,351	1.000	1.000	2,351
2017	2,176	1.001	1.001	2,178
2018	2,158	1.001	1.002	2,162
2019	2,251	1.002	1.004	2,260
2020	2,022	1.007	1.011	2,043
2021	2,071	1.015	1.026	2,124
2022	2,063	1.029	1.056	2,178
2023	2,122	1.130	1.193	2,532
2024	1,216	1.808	2.157	2,623
Total	73,106			75,128

(1) Closed claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 18
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 15

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Claim Counts Based on Reported Claim Development
As of June 30, 2024

Fund Year Ending 9/30	*Cumulative Reported Claims*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Claims (1) x (3)*
	(1)	(2)	(3)	(4)
1983	325	1.000	1.000	325
1984	392	1.000	1.000	392
1985	594	1.000	1.000	594
1986	813	1.000	1.000	813
1987	766	1.000	1.000	766
1988	759	1.000	1.000	759
1989	731	1.000	1.000	731
1990	666	1.000	1.000	666
1991	557	1.000	1.000	557
1992	1,003	1.000	1.000	1,003
1993	1,192	1.000	1.000	1,192
1994	1,495	1.000	1.000	1,495
1995	1,510	1.000	1.000	1,510
1996	1,632	1.000	1.000	1,632
1997	1,739	1.000	1.000	1,739
1998	1,774	1.000	1.000	1,774
1999	1,969	1.000	1.000	1,969
2000	2,009	1.000	1.000	2,009
2001	2,201	1.000	1.000	2,201
2002	2,150	1.000	1.000	2,150
2003	2,108	1.000	1.000	2,108
2004	2,262	1.000	1.000	2,262
2005	2,374	1.000	1.000	2,374
2006	2,359	1.000	1.000	2,359
2007	2,254	1.000	1.000	2,254
2008	2,268	1.000	1.000	2,268
2009	2,256	1.000	1.000	2,256
2010	2,249	1.000	1.000	2,249
2011	2,195	1.000	1.000	2,195
2012	2,356	1.000	1.000	2,356
2013	2,392	1.000	1.000	2,392
2014	2,408	1.000	1.000	2,408
2015	2,923	1.000	1.000	2,923
2016	2,352	1.000	1.000	2,352
2017	2,182	1.000	1.000	2,182
2018	2,160	1.000	1.000	2,160
2019	2,259	1.000	1.000	2,259
2020	2,035	1.000	1.000	2,035
2021	2,127	1.000	1.000	2,127
2022	2,183	1.001	1.001	2,186
2023	2,410	1.025	1.026	2,474
2024	1,814	1.447	1.485	2,693
Total	74,203			75,149

(1) Reported claim counts provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 19
(4) Ultimate Claims = Column (1) x Column (3)

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1984	0	0	0	0	0	0	0	0	0	0	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	673
1985	0	0	0	0	0	0	0	0	0	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,136
1986	0	0	0	0	0	0	0	0	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,214	2,200
1987	0	0	0	0	0	0	0	2,724	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,892	2,849
1988	0	0	0	0	0	0	4,353	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	5,236	4,502
1989	0	0	0	0	0	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,442	2,442
1990	0	0	0	0	4,308	4,359	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,388	4,388
1991	0	0	0	2,712	3,051	3,129	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,209	3,209
1992	0	0	3,601	4,706	5,043	5,102	5,160	5,160	5,160	5,160	5,163	5,164	5,165	5,168	5,168	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,226	5,226
1993	0	3,454	5,443	6,447	7,007	7,135	7,164	7,168	7,183	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,473	7,473	7,490	7,490
1994	1,685	4,805	7,003	8,469	9,073	9,179	9,289	9,302	9,298	9,303	9,310	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,326	9,326	9,326	9,326	9,326
1995	1,928	3,895	5,458	6,763	7,292	7,440	7,470	7,609	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,673	7,673	7,673	7,673	7,673	7,673
1996	2,306	4,223	6,193	7,106	7,584	7,697	7,773	7,784	7,838	7,875	7,931	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932
1997	2,112	4,478	5,709	6,780	7,245	7,308	7,315	7,477	7,477	7,477	7,477	7,471	7,477	7,477	7,477	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479
1998	2,231	4,916	6,671	7,309	7,556	7,585	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776
1999	2,646	5,308	6,980	8,629	9,413	9,524	9,525	9,535	9,538	9,538	9,538	9,538	9,642	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660
2000	3,294	5,547	7,929	9,889	9,983	10,244	10,286	10,286	10,286	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	0
2001	3,054	6,238	8,468	9,642	9,776	9,847	9,848	9,848	9,848	9,859	9,870	9,884	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	0	0
2002	3,137	6,422	8,595	9,899	10,188	10,563	10,588	10,775	10,816	10,845	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	0	0	0
2003	3,485	6,759	8,512	10,131	10,524	10,593	10,906	10,906	10,906	10,903	10,903	10,906	10,906	10,906	10,906	10,906	10,904	10,904	10,904	10,904	10,904	10,904	0	0	0	0
2004	3,472	6,781	9,316	9,941	10,306	10,581	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	0	0	0	0	0
2005	3,113	6,028	8,448	9,541	10,494	10,650	10,867	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	0	0	0	0	0	0
2006	3,916	7,773	9,791	11,303	12,482	12,637	12,672	12,673	12,673	12,673	12,673	12,673	12,677	12,677	12,677	12,677	12,677	12,677	12,677	0	0	0	0	0	0	0
2007	4,462	8,088	11,888	13,280	13,880	14,088	14,150	14,157	14,158	14,182	14,183	14,187	14,198	14,198	14,198	14,198	14,198	14,198	0	0	0	0	0	0	0	0
2008	4,177	8,599	10,858	13,362	13,990	14,173	14,608	14,608	14,649	14,649	14,649	14,639	14,639	14,649	14,639	14,639	14,639	0	0	0	0	0	0	0	0	0
2009	3,839	6,944	9,405	13,200	14,476	14,732	15,132	15,231	15,251	15,241	15,241	15,241	15,241	15,241	15,239	15,239	0	0	0	0	0	0	0	0	0	0
2010	3,961	7,601	10,464	12,595	13,785	14,446	14,651	14,887	14,750	14,743	14,743	14,751	14,744	14,744	14,744	0	0	0	0	0	0	0	0	0	0	0
2011	3,599	7,320	10,062	12,748	13,650	14,070	14,467	14,435	14,598	14,599	14,618	14,645	14,771	14,771	0	0	0	0	0	0	0	0	0	0	0	0
2012	3,890	8,943	13,114	15,115	17,114	17,791	17,692	17,701	17,774	17,778	17,774	17,774	17,774	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	4,597	9,614	14,508	18,698	20,426	20,466	20,513	20,532	20,549	20,552	20,603	21,104	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	4,029	9,277	13,955	17,549	20,609	21,207	21,248	21,257	21,280	21,280	21,281	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	4,873	11,236	16,406	18,832	20,239	20,551	20,730	20,938	21,058	21,230	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	4,604	8,914	15,479	17,996	18,751	19,047	19,222	19,240	19,215	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	4,368	9,311	14,146	16,201	17,798	18,493	18,738	19,001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	4,902	10,104	15,155	18,012	18,907	19,739	20,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	5,410	11,828	15,953	18,544	21,651	21,871	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	5,236	10,619	15,425	19,060	20,858	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	5,066	12,807	19,655	23,670	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	5,871	13,964	19,266	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	5,632	12,843	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	5,182	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.006
1985	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006
1986	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.994
1987	1.000								1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.059	0.985
1988	1.000							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.203	0.860
1989	1.000						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	1.000
1990	1.000					1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000
1991	1.000				1.125	1.026	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000
1992	1.000			1.307	1.072	1.012	1.011	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000
1993	1.000		1.576	1.184	1.087	1.018	1.004	1.001	1.002	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
1994	1.000	2.852	1.457	1.209	1.071	1.012	1.012	1.001	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	2.020	1.401	1.239	1.078	1.020	1.004	1.019	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.831	1.466	1.147	1.067	1.015	1.010	1.001	1.007	1.005	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	2.120	1.275	1.188	1.069	1.009	1.001	1.022	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.203	1.357	1.096	1.034	1.004	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	2.006	1.315	1.236	1.091	1.012	1.000	1.001	1.000	1.000	1.000	1.000	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.684	1.429	1.247	1.010	1.026	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	2.043	1.357	1.139	1.014	1.007	1.000	1.000	1.000	1.001	1.001	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	2.047	1.338	1.152	1.029	1.037	1.002	1.018	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.939	1.259	1.190	1.039	1.006	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.953	1.374	1.067	1.037	1.027	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.936	1.401	1.129	1.100	1.015	1.020	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.985	1.260	1.154	1.104	1.012	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.813	1.470	1.117	1.045	1.015	1.004	1.000	1.000	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000									
2008	1.000	2.059	1.263	1.231	1.047	1.013	1.031	1.000	1.003	1.000	1.000	0.999	1.000	1.001	0.999	1.000										
2009	1.000	1.809	1.354	1.404	1.097	1.018	1.027	1.007	1.001	0.999	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.919	1.377	1.204	1.094	1.048	1.014	1.016	0.991	1.000	1.000	1.000	1.000	1.000												
2011	1.000	2.034	1.374	1.267	1.071	1.031	1.028	0.998	1.011	1.000	1.001	1.002	1.009													
2012	1.000	2.299	1.466	1.153	1.132	1.040	0.994	1.001	1.004	1.000	1.000	1.000														
2013	1.000	2.092	1.509	1.289	1.092	1.002	1.002	1.001	1.001	1.000	1.002															
2014	1.000	2.302	1.504	1.257	1.174	1.029	1.002	1.000	1.001	1.000																
2015	1.000	2.306	1.460	1.148	1.075	1.015	1.009	1.010	1.006																	
2016	1.000	1.936	1.736	1.163	1.042	1.016	1.009	1.001																		
2017	1.000	2.132	1.519	1.145	1.099	1.039	1.013																			
2018	1.000	2.061	1.500	1.188	1.050	1.044																				
2019	1.000	2.186	1.349	1.162	1.168																					
2020	1.000	2.028	1.453	1.236																						
2021	1.000	2.528	1.535																							
2022	1.000	2.378																								
2023	1.000																									

Exhibit 16

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	2.129	1.440	1.202	1.093	1.027	1.023	1.012	1.008	1.005	1.003	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014	0.991
Average	1.000	2.086	1.419	1.195	1.076	1.020	1.009	1.004	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.021	0.991
Truncated	1.000	2.073	1.413	1.192	1.075	1.020	1.009	1.003	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	0.999
Inverted	1.000	2.063	1.411	1.191	1.075	1.020	1.009	1.003	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.019	0.989
Trunc Last 8	1.000	2.182	1.495	1.192	1.103	1.028	1.008	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	2.194	1.507	1.199	1.104	1.027	1.009	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Agg Last 8	1.000	2.200	1.481	1.188	1.099	1.024	1.009	1.005	1.002	1.001	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	2.179	1.507	1.186	1.100	1.026	1.008	1.004	1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	2.189	1.502	1.165	1.098	1.025	1.006	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	2.219	1.515	1.174	1.101	1.024	1.005	1.002	1.002	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	2.236	1.471	1.179	1.086	1.029	1.007	1.003	1.005	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	2.280	1.459	1.183	1.089	1.029	1.008	1.003	1.003	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	2.304	1.428	1.198	1.103	1.027	1.013	1.006	1.002	1.002	1.001	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	2.370	1.484	1.204	1.119	1.038	1.011	1.004	1.004	1.000	1.001	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	2.033	1.374	1.177	1.064	1.016	1.007	1.004	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020	0.990
Selected	1.000	2.219	1.515	1.174	1.101	1.024	1.005	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.145	1.503	1.177	1.089	1.023	1.007	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.108	1.511	1.198	1.099	1.022	1.008	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.154	1.538	1.192	1.093	1.027	1.011	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92
Selected		4.491	2.024	1.336	1.138	1.033	1.009	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		4.285	1.998	1.329	1.129	1.037	1.013	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		4.344	2.061	1.363	1.138	1.035	1.012	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		4.502	2.090	1.359	1.140	1.043	1.015	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.223	0.494	0.749	0.879	0.968	0.991	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		2.200	1.495	1.186	1.100	1.027	1.008	1.003	1.002	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		2.304	1.515	1.199	1.104	1.029	1.013	1.006	1.005	1.002	1.001	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Low Value:		2.179	1.428	1.165	1.086	1.024	1.005	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.959	1.691	1.259	1.119	1.043	1.010	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	7.469	2.525	1.493	1.186	1.059	1.015	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.134	0.396	0.670	0.843	0.944	0.985	0.995	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1984	0	0	0	0	0	0	0	0	0	0	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670
1985	0	0	0	0	0	0	0	0	0	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,137	1,137
1986	0	0	0	0	0	0	0	0	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,217	2,217
1987	0	0	0	0	0	0	0	2,733	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,853	2,853
1988	0	0	0	0	0	0	4,461	4,461	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	4,354	5,238	4,502
1989	0	0	0	0	0	2,324	2,324	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,442	2,442
1990	0	0	0	0	4,363	4,379	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,388	4,388
1991	0	0	0	3,270	3,147	3,171	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,209	3,209
1992	0	0	5,280	5,399	5,268	5,171	5,160	5,160	5,160	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,226	5,226
1993	0	6,487	8,136	7,676	7,287	7,217	7,247	7,247	7,465	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,473	7,473	7,490	7,490
1994	7,505	8,509	10,685	9,848	9,590	9,422	9,361	9,335	9,366	9,336	9,346	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,326	9,326	9,326	9,326	9,326
1995	5,237	6,675	8,003	7,815	7,592	7,583	7,637	7,718	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,673	7,673	7,673	7,673	7,673	7,673
1996	6,389	7,644	8,692	8,477	8,371	8,299	8,202	8,196	8,092	7,978	7,933	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932
1997	7,044	7,930	8,148	8,034	7,762	7,781	7,757	7,477	7,477	7,477	7,477	7,471	7,477	7,477	7,477	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479
1998	7,318	7,140	8,020	7,772	7,739	7,622	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776
1999	7,143	8,428	9,760	9,444	9,639	9,562	9,562	9,572	9,563	9,563	9,563	9,678	9,688	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660
2000	7,250	8,500	10,401	10,875	10,472	10,311	10,286	10,286	10,286	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	0
2001	6,703	8,885	10,511	10,015	9,980	9,856	9,848	9,848	9,848	9,878	9,907	9,937	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	0	0
2002	7,157	9,271	11,453	11,040	11,147	11,135	10,973	10,966	10,844	10,845	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	0	0	0
2003	7,431	10,185	10,731	11,102	10,947	10,962	10,941	10,906	10,906	10,903	10,903	10,906	10,906	10,906	10,906	10,906	10,904	10,904	10,904	10,904	10,904	10,904	0	0	0	0
2004	9,811	10,138	11,216	10,917	10,752	10,607	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	0	0	0	0	0
2005	9,714	10,503	10,918	11,131	10,931	10,956	10,964	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	0	0	0	0	0	0
2006	10,084	11,321	13,225	13,219	12,796	12,696	12,701	12,701	12,701	12,701	12,701	12,707	12,677	12,677	12,677	12,677	12,677	12,677	12,677	0	0	0	0	0	0	0
2007	10,995	12,681	14,570	14,875	14,831	14,383	14,351	14,267	14,262	14,242	14,210	14,219	14,215	14,215	14,215	14,198	14,198	14,198	0	0	0	0	0	0	0	0
2008	9,896	13,547	14,827	15,042	15,153	14,942	14,696	14,705	14,706	14,706	14,649	14,639	14,639	14,649	14,639	14,639	14,639	0	0	0	0	0	0	0	0	0
2009	9,197	11,561	14,543	15,334	15,243	15,309	15,298	15,297	15,407	15,241	15,241	15,241	15,241	15,241	15,239	15,239	0	0	0	0	0	0	0	0	0	0
2010	9,690	13,095	14,915	15,919	15,510	15,263	14,760	15,025	14,796	14,789	14,772	14,779	14,772	14,772	14,744	0	0	0	0	0	0	0	0	0	0	0
2011	9,256	13,284	14,702	15,209	14,544	14,332	14,731	14,881	14,687	14,687	14,696	14,721	14,848	14,833	0	0	0	0	0	0	0	0	0	0	0	0
2012	11,924	16,125	17,939	18,051	18,040	18,206	17,845	17,814	17,774	17,778	17,774	17,774	17,774	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	14,280	19,949	22,145	21,702	21,171	20,776	20,721	20,775	20,813	20,880	21,133	21,104	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	13,315	18,163	23,924	23,967	22,029	21,354	21,472	21,455	21,300	21,300	21,300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	13,688	19,315	22,451	22,535	21,749	21,494	21,507	21,411	21,285	21,280	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	13,953	20,101	20,659	20,295	19,876	19,431	19,360	19,291	19,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	13,322	18,043	20,067	20,784	20,369	20,090	20,004	19,588	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	13,461	19,027	22,235	21,690	21,056	20,612	20,306	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	14,993	20,669	22,665	22,786	22,839	22,626	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	14,166	20,214	23,909	23,216	22,387	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	18,059	25,648	30,698	30,714	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	20,685	27,559	31,890	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	21,565	32,912	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	21,750	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
1985	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000
1986	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
1987	1.000								0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.045	1.000
1988	1.000							1.000	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.203	0.860
1989	1.000						1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	1.000
1990	1.000					1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000
1991	1.000				0.962	1.008	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000
1992	1.000			1.023	0.976	0.982	0.998	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000
1993	1.000		1.254	0.943	0.949	0.990	1.004	1.000	1.030	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
1994	1.000	1.134	1.256	0.922	0.974	0.982	0.994	0.997	1.003	0.997	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.275	1.199	0.977	0.971	0.999	1.007	1.011	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.196	1.137	0.975	0.987	0.991	0.988	0.999	0.987	0.986	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.126	1.027	0.986	0.966	1.002	0.997	0.964	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.976	1.123	0.969	0.996	0.985	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.180	1.158	0.968	1.021	0.992	1.000	1.001	0.999	1.000	1.000	1.012	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.172	1.224	1.046	0.963	0.985	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.326	1.183	0.953	0.997	0.988	0.999	1.000	1.000	1.003	1.003	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.295	1.235	0.964	1.010	0.999	0.985	0.999	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.371	1.054	1.035	0.986	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.033	1.106	0.973	0.985	0.987	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.081	1.040	1.019	0.982	1.002	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.123	1.168	1.000	0.968	0.992	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.153	1.149	1.021	0.997	0.970	0.998	0.994	1.000	0.999	0.998	1.001	1.000	1.000	1.000	0.999	1.000									
2008	1.000	1.369	1.094	1.014	1.007	0.986	0.983	1.001	1.000	1.000	0.996	0.999	1.000	1.001	0.999	1.000										
2009	1.000	1.257	1.258	1.054	0.994	1.004	0.999	1.000	1.007	0.989	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.351	1.139	1.067	0.974	0.984	0.967	1.018	0.985	1.000	0.999	1.000	1.000	1.000												
2011	1.000	1.435	1.107	1.034	0.956	0.985	1.028	1.010	0.987	1.000	1.001	1.002	1.009													
2012	1.000	1.352	1.113	1.006	0.999	1.009	0.980	0.998	0.998	1.000	1.000	1.000														
2013	1.000	1.397	1.110	0.980	0.976	0.981	0.997	1.003	1.002	1.003	1.012															
2014	1.000	1.364	1.317	1.002	0.919	0.969	1.006	0.999	0.993	1.000																
2015	1.000	1.411	1.162	1.004	0.965	0.988	1.001	0.996	0.994																	
2016	1.000	1.441	1.028	0.982	0.979	0.978	0.996	0.996																		
2017	1.000	1.354	1.112	1.036	0.980	0.986	0.996																			
2018	1.000	1.413	1.169	0.975	0.971	0.979																				
2019	1.000	1.379	1.097	1.005	1.002																					
2020	1.000	1.427	1.183	0.971																						
2021	1.000	1.420	1.197																							
2022	1.000	1.332																								
2023	1.000																									

Exhibit 17

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Gross of Aggregate and Deductibles - Limited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.339	1.162	1.006	0.988	0.994	1.008	1.006	1.004	1.003	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.014	0.991
Average	1.000	1.281	1.152	0.997	0.980	0.990	0.998	0.999	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020	0.991
Truncated	1.000	1.286	1.150	0.997	0.981	0.990	0.998	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000
Inverted	1.000	1.266	1.147	0.996	0.979	0.990	0.997	0.999	0.998	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	0.990
Trunc Last 8	1.000	1.401	1.153	0.991	0.978	0.983	0.996	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.397	1.158	0.994	0.974	0.985	0.996	1.003	0.996	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Agg Last 8	1.000	1.414	1.141	0.997	0.969	0.985	0.998	0.999	0.996	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.395	1.135	0.997	0.970	0.984	1.001	1.003	0.995	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.392	1.140	0.992	0.974	0.981	0.998	0.999	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.388	1.131	0.996	0.969	0.980	0.996	1.000	0.993	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.394	1.151	0.994	0.980	0.980	0.999	0.998	0.995	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.390	1.161	0.997	0.983	0.983	1.000	0.998	0.997	1.001	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.428	1.160	0.989	0.979	0.984	0.994	0.993	0.996	1.001	1.003	1.000	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.373	1.178	0.984	0.989	0.981	0.997	0.997	0.995	1.001	1.006	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.171	1.152	0.983	0.981	0.993	0.999	0.998	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.019	0.991
Selected	1.000	1.388	1.140	0.996	0.969	0.980	0.996	1.000	0.993	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.406	1.135	1.001	0.965	0.985	1.001	1.004	0.995	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.404	1.135	0.997	0.970	0.985	0.996	1.005	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.394	1.138	1.002	0.966	0.986	0.996	1.005	0.996	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	9	10	10	10	10	0	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92
Selected		1.480	1.067	0.936	0.940	0.969	0.989	0.993	0.993	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.517	1.079	0.951	0.950	0.985	0.999	0.998	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.510	1.076	0.948	0.951	0.981	0.995	0.999	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.506	1.081	0.949	0.948	0.981	0.995	0.999	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.676	0.937	1.069	1.064	1.031	1.011	1.007	1.007	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.395	1.151	0.994	0.974	0.983	0.998	0.999	0.996	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.428	1.161	0.997	0.983	0.985	1.001	1.003	0.997	1.001	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Low Value:		1.388	1.131	0.989	0.969	0.980	0.994	0.993	0.993	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.850	1.202	1.032	0.976	0.978	0.992	0.999	0.995	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.154	1.164	0.969	0.939	0.962	0.984	0.992	0.993	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.464	0.859	1.032	1.065	1.039	1.016	1.008	1.007	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Closed Claims
As of June 30, 2024

Fund Year	*Annual Lag Periods*																								
	0	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	325	325	325	325	325	325	325	325	325
1984	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	428	428	428	428	428	392	392	392	392	392
1985	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	643	643	643	643	643	643	594	594	594	594	594
1986	0	0	0	0	0	0	0	0	0	0	0	0	0	0	892	892	892	892	892	892	892	813	813	813	813	813
1987	0	0	0	0	0	0	0	0	0	0	0	0	0	709	709	709	709	709	709	709	709	709	709	766	766	766
1988	0	0	0	0	0	0	0	0	0	0	0	0	744	744	744	744	744	744	744	744	744	687	687	759	759	759
1989	0	0	0	0	0	0	0	0	0	0	0	741	741	741	741	741	741	741	741	741	741	668	668	731	731	731
1990	0	0	0	0	0	0	0	0	0	0	665	665	665	665	665	665	665	665	665	665	665	664	664	666	666	666
1991	0	0	0	0	0	0	0	0	0	538	538	538	538	538	538	538	538	538	538	538	538	557	557	557	557	557
1992	0	0	0	0	0	0	0	0	984	984	984	984	984	984	984	984	985	985	985	985	985	978	978	978	1,003	1,003
1993	0	0	0	0	0	0	0	1,192	1,193	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,185	1,185	1,192	1,192	1,192
1994	0	0	0	0	0	0	1,502	1,503	1,504	1,505	1,505	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,505	1,505	1,495	1,495	1,495	1,495	1,495	1,495
1995	0	0	0	0	0	1,511	1,511	1,512	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,510	1,510	1,510	1,510	1,510	1,510	1,510
1996	0	0	0	0	1,625	1,634	1,636	1,637	1,638	1,640	1,639	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632
1997	0	0	0	1,710	1,736	1,743	1,744	1,746	1,746	1,746	1,746	1,742	1,745	1,746	1,746	1,746	1,746	1,739	1,739	1,739	1,739	1,739	1,739	1,739	1,739	1,739
1998	0	0	1,738	1,765	1,778	1,782	1,783	1,783	1,783	1,783	1,780	1,783	1,783	1,783	1,783	1,783	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774
1999	0	1,859	1,914	1,962	1,978	1,983	1,983	1,982	1,983	1,982	1,983	1,978	1,978	1,984	1,984	1,968	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969
2000	1,470	1,958	2,021	2,055	2,066	2,073	2,075	2,075	2,077	2,077	2,077	2,077	2,077	2,077	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	0
2001	1,648	2,124	2,199	2,246	2,257	2,263	2,264	2,265	2,265	2,262	2,262	2,262	2,265	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	0	0
2002	1,570	2,061	2,147	2,170	2,191	2,195	2,195	2,198	2,198	2,200	2,201	2,200	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	0	0	0
2003	1,528	2,025	2,045	2,134	2,149	2,155	2,156	2,158	2,158	2,157	2,157	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	0	0	0	0
2004	1,621	2,080	2,234	2,266	2,275	2,283	2,285	2,285	2,286	2,286	2,261	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	0	0	0	0	0
2005	1,480	2,248	2,334	2,353	2,370	2,374	2,381	2,384	2,384	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	0	0	0	0	0	0
2006	1,703	2,240	2,268	2,324	2,361	2,371	2,374	2,376	2,358	2,358	2,358	2,358	2,359	2,359	2,359	2,359	2,359	2,359	2,359	0	0	0	0	0	0	0
2007	1,598	1,984	2,136	2,215	2,244	2,267	2,268	2,251	2,247	2,251	2,252	2,252	2,253	2,253	2,253	2,254	2,254	2,254	0	0	0	0	0	0	0	0
2008	1,444	2,189	2,283	2,371	2,412	2,427	2,265	2,265	2,266	2,267	2,268	2,268	2,268	2,268	2,268	2,267	2,268	0	0	0	0	0	0	0	0	0
2009	1,577	2,122	2,239	2,333	2,369	2,250	2,251	2,254	2,255	2,256	2,256	2,256	2,256	2,256	2,256	2,256	0	0	0	0	0	0	0	0	0	0
2010	1,499	2,116	2,224	2,283	2,225	2,236	2,244	2,247	2,247	2,247	2,248	2,248	2,248	2,248	2,249	0	0	0	0	0	0	0	0	0	0	0
2011	1,397	2,029	2,170	2,145	2,175	2,185	2,191	2,193	2,194	2,194	2,194	2,194	2,194	2,194	0	0	0	0	0	0	0	0	0	0	0	0
2012	1,561	2,122	2,272	2,311	2,336	2,348	2,351	2,354	2,356	2,356	2,356	2,356	2,356	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	1,663	2,147	2,277	2,339	2,371	2,385	2,388	2,390	2,389	2,390	2,391	2,392	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,554	2,164	2,278	2,335	2,382	2,401	2,404	2,404	2,407	2,407	2,407	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	1,996	2,677	2,815	2,866	2,899	2,907	2,908	2,916	2,919	2,920	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	1,631	2,150	2,259	2,319	2,343	2,346	2,348	2,350	2,351	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	1,457	1,961	2,088	2,131	2,158	2,165	2,169	2,176	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	1,491	1,979	2,092	2,124	2,142	2,155	2,158	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	1,548	2,115	2,187	2,210	2,243	2,251	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	1,466	1,875	1,928	1,995	2,022	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	1,400	1,857	2,029	2,071	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	1,323	1,972	2,063	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	1,487	2,122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,216	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Closed Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000																	1.000	1.000	1.000	1.000	0.916	1.000	1.000	1.000	1.000
1985	1.000																1.000	1.000	1.000	1.000	1.000	0.924	1.000	1.000	1.000	1.000
1986	1.000															1.000	1.000	1.000	1.000	1.000	1.000	0.911	1.000	1.000	1.000	1.000
1987	1.000														1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.080	1.000	1.000
1988	1.000													1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.923	1.000	1.105	1.000	1.000
1989	1.000												1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.901	1.000	1.094	1.000	1.000
1990	1.000											1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.003	1.000	1.000
1991	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.035	1.000	1.000	1.000	1.000
1992	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.026	1.000
1993	1.000								1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.006	1.000	1.000
1994	1.000							1.001	1.001	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.993	1.000	1.000	1.000	1.000	1.000
1995	1.000						1.000	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000					1.006	1.001	1.001	1.001	1.001	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000				1.015	1.004	1.001	1.001	1.000	1.000	1.000	0.998	1.002	1.001	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000			1.016	1.007	1.002	1.001	1.000	1.000	1.000	0.998	1.002	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000		1.030	1.025	1.008	1.003	1.000	0.999	1.001	0.999	1.001	0.997	1.000	1.003	1.000	0.992	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.332	1.032	1.017	1.005	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.289	1.035	1.021	1.005	1.003	1.000	1.000	1.000	0.999	1.000	1.000	1.001	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.313	1.042	1.011	1.010	1.002	1.000	1.001	1.000	1.001	1.000	1.000	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.325	1.010	1.044	1.007	1.003	1.000	1.001	1.000	1.000	1.000	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.283	1.074	1.014	1.004	1.004	1.001	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.519	1.038	1.008	1.007	1.002	1.003	1.001	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.315	1.013	1.025	1.016	1.004	1.001	1.001	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.242	1.077	1.037	1.013	1.010	1.000	0.993	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.516	1.043	1.039	1.017	1.006	0.933	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.346	1.055	1.042	1.015	0.950	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.412	1.051	1.027	0.975	1.005	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.452	1.069	0.988	1.014	1.005	1.003	1.001	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.359	1.071	1.017	1.011	1.005	1.001	1.001	1.001	1.000	1.000	1.000														
2013	1.000	1.291	1.061	1.027	1.014	1.006	1.001	1.001	1.000	1.000	1.000															
2014	1.000	1.393	1.053	1.025	1.020	1.008	1.001	1.000	1.001	1.000																
2015	1.000	1.341	1.052	1.018	1.012	1.003	1.000	1.003	1.001																	
2016	1.000	1.318	1.051	1.027	1.010	1.001	1.001	1.001																		
2017	1.000	1.346	1.065	1.021	1.013	1.003	1.002																			
2018	1.000	1.327	1.057	1.015	1.008	1.006																				
2019	1.000	1.366	1.034	1.011	1.015																					
2020	1.000	1.279	1.028	1.035																						
2021	1.000	1.326	1.093																							
2022	1.000	1.491																								
2023	1.000																									

Exhibit 18

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Closed Claims
As of June 30, 2024

Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.406	1.084	1.055	1.041	1.030	1.027	1.024	1.019	1.011	1.014	1.015	1.016	1.016	1.020	1.016	1.011	1.009	1.000	1.000	1.000	0.989	1.000	1.009	1.001	1.000
Average	1.000	1.356	1.049	1.022	1.010	1.002	0.998	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.980	1.000	1.016	1.002	1.000
Truncated	1.000	1.353	1.049	1.023	1.011	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.981	1.000	1.011	1.000	1.000
Inverted	1.000	1.352	1.049	1.022	1.010	1.002	0.998	1.000	1.000	1.000	1.000	0.999	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.978	1.000	1.015	1.001	1.000
Trunc Last 8	1.000	1.338	1.052	1.022	1.012	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.349	1.054	1.022	1.013	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.003	1.000
Agg Last 8	1.000	1.358	1.053	1.021	1.013	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.351	1.054	1.022	1.013	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.341	1.052	1.020	1.012	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.356	1.055	1.021	1.013	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.358	1.055	1.022	1.012	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.366	1.053	1.020	1.012	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.379	1.050	1.020	1.012	1.003	1.001	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.409	1.064	1.024	1.013	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.337	1.034	1.020	1.008	1.003	1.001	1.001	1.000	1.000	0.999	0.999	0.999	0.999	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.979	1.000	1.015	1.001	1.000
Selected	1.000	1.356	1.055	1.021	1.013	1.005	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.327	1.048	1.019	1.013	1.004	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.330	1.052	1.022	1.013	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.349	1.056	1.022	1.013	1.005	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92
Selected		1.490	1.099	1.042	1.020	1.007	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.445	1.089	1.039	1.020	1.007	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.459	1.097	1.043	1.021	1.007	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.488	1.103	1.044	1.021	1.008	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.671	0.910	0.960	0.980	0.993	0.997	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.356	1.053	1.021	1.012	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.379	1.055	1.022	1.013	1.005	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.003	1.000
Low Value:		1.338	1.050	1.020	1.012	1.003	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.808	1.130	1.029	1.015	1.007	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.157	1.193	1.056	1.026	1.011	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.464	0.838	0.947	0.975	0.990	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Reported Claims
As of June 30, 2024

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325	325
1984	0	0	0	0	0	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	428	392	392	392	392	392
1985	0	0	0	0	643	643	643	644	644	643	643	643	643	643	643	643	643	643	643	643	643	594	594	594	594	594
1986	0	0	0	892	892	892	892	892	892	892	892	892	892	892	892	892	892	892	892	892	892	813	813	813	813	813
1987	0	0	710	710	709	709	709	709	709	709	709	709	709	774	709	709	709	709	709	709	709	709	709	766	766	766
1988	0	739	741	742	744	744	744	744	744	744	744	744	826	744	744	744	744	744	744	744	744	687	687	759	759	759
1989	684	741	742	741	741	741	741	741	741	741	741	811	741	741	741	741	741	741	741	741	741	668	668	731	731	731
1990	614	663	663	665	665	665	665	665	665	665	667	665	665	665	665	665	665	665	665	665	665	664	664	666	666	666
1991	486	535	539	539	538	538	538	538	538	558	538	538	538	538	538	538	538	538	538	538	538	537	537	557	537	557
1992	906	970	983	983	984	984	984	984	1,009	985	985	985	985	985	985	985	985	985	985	985	985	978	978	978	1,003	1,003
1993	1,109	1,185	1,193	1,194	1,194	1,194	1,194	1,201	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,185	1,185	1,192	1,192	1,192
1994	1,413	1,496	1,504	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,506	1,505	1,505	1,495	1,495	1,495	1,495	1,495	1,495
1995	1,407	1,513	1,515	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,516	1,510	1,510	1,510	1,510	1,510	1,510	1,510
1996	1,531	1,636	1,639	1,639	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,640	1,632	1,632	1,632	1,632	1,632	1,632	1,632	1,632
1997	1,623	1,739	1,744	1,745	1,745	1,746	1,746	1,746	1,746	1,746	1,746	1,746	1,746	1,746	1,746	1,746	1,746	1,739	1,739	1,739	1,739	1,739	1,739	1,739	1,739	1,739
1998	1,685	1,777	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,783	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774	1,774
1999	1,876	1,974	1,978	1,983	1,984	1,984	1,984	1,984	1,984	1,983	1,984	1,984	1,984	1,984	1,984	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969
2000	1,939	2,068	2,075	2,076	2,076	2,075	2,075	2,075	2,077	2,077	2,077	2,077	2,077	2,077	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	2,009	0
2001	1,566	2,258	2,265	2,264	2,264	2,264	2,264	2,265	2,265	2,265	2,265	2,265	2,265	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	2,201	0	0
2002	2,038	2,185	2,199	2,199	2,199	2,199	2,200	2,201	2,200	2,200	2,201	2,200	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	2,150	0	0	0
2003	2,006	2,147	2,155	2,157	2,157	2,158	2,158	2,158	2,158	2,157	2,157	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	2,108	0	0	0	0
2004	2,174	2,273	2,287	2,286	2,287	2,286	2,286	2,286	2,286	2,286	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	2,262	0	0	0	0	0
2005	2,271	2,379	2,384	2,385	2,383	2,383	2,383	2,384	2,384	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	2,374	0	0	0	0	0	0
2006	2,234	2,369	2,375	2,377	2,377	2,377	2,377	2,377	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	2,359	0	0	0	0	0	0	0
2007	2,144	2,277	2,282	2,282	2,282	2,281	2,281	2,254	2,254	2,254	2,254	2,254	2,254	2,254	2,254	2,254	2,254	2,254	0	0	0	0	0	0	0	0
2008	2,285	2,435	2,438	2,440	2,440	2,440	2,268	2,268	2,268	2,268	2,268	2,268	2,268	2,268	2,268	2,268	2,268	0	0	0	0	0	0	0	0	0
2009	2,251	2,386	2,390	2,390	2,390	2,256	2,256	2,256	2,256	2,256	2,256	2,256	2,256	2,256	2,256	2,256	0	0	0	0	0	0	0	0	0	0
2010	2,251	2,414	2,417	2,415	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	2,249	0	0	0	0	0	0	0	0	0	0	0
2011	2,201	2,339	2,351	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	2,195	0	0	0	0	0	0	0	0	0	0	0	0
2012	2,353	2,507	2,354	2,356	2,356	2,356	2,356	2,356	2,356	2,356	2,356	2,356	2,356	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	2,338	2,380	2,390	2,391	2,391	2,391	2,392	2,392	2,392	2,392	2,392	2,392	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	2,220	2,383	2,406	2,406	2,408	2,408	2,408	2,408	2,408	2,408	2,408	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	2,727	2,907	2,922	2,923	2,923	2,923	2,923	2,923	2,923	2,923	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	2,154	2,344	2,350	2,351	2,352	2,352	2,352	2,352	2,352	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	2,004	2,171	2,179	2,181	2,182	2,182	2,182	2,182	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	2,007	2,151	2,160	2,160	2,160	2,160	2,160	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	2,082	2,249	2,259	2,259	2,259	2,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	1,866	2,019	2,034	2,035	2,035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	1,925	2,109	2,127	2,127	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	1,982	2,174	2,183	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	2,168	2,410	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,814	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Reported Claims
As of June 30, 2024

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.916	1.000	1.000	1.000	1.000
1985	1.000					1.000	1.000	1.002	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.924	1.000	1.000	1.000	1.000
1986	1.000				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.911	1.000	1.000	1.000	1.000
1987	1.000			1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.092	0.916	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.080	1.000	1.000
1988	1.000		1.003	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.110	0.901	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.923	1.000	1.105	1.000	1.000
1989	1.000	1.083	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.094	0.914	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.901	1.000	1.094	1.000	1.000
1990	1.000	1.080	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.003	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.003	1.000	1.000
1991	1.000	1.101	1.007	1.000	0.998	1.000	1.000	1.000	1.000	1.037	0.964	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.037	0.964	1.037
1992	1.000	1.071	1.013	1.000	1.001	1.000	1.000	1.000	1.025	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.026	1.000
1993	1.000	1.069	1.007	1.001	1.000	1.000	1.000	1.006	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.992	1.000	1.006	1.000	1.000
1994	1.000	1.059	1.005	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	0.993	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.075	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.069	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.071	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.055	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.052	1.002	1.003	1.001	1.000	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.067	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.967	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.442	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.972	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.072	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.070	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.046	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.990	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.048	1.002	1.000	0.999	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.060	1.003	1.001	1.000	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.062	1.002	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.066	1.001	1.001	1.000	1.000	0.930	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.060	1.002	1.000	1.000	0.944	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.072	1.001	0.999	0.931	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.063	1.005	0.934	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.065	0.939	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000														
2013	1.000	1.018	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000															
2014	1.000	1.073	1.010	1.000	1.001	1.000	1.000	1.000	1.000	1.000																
2015	1.000	1.066	1.005	1.000	1.000	1.000	1.000	1.000	1.000																	
2016	1.000	1.088	1.003	1.000	1.000	1.000	1.000	1.000																		
2017	1.000	1.083	1.004	1.001	1.000	1.000	1.000																			
2018	1.000	1.072	1.004	1.000	1.000	1.000																				
2019	1.000	1.080	1.004	1.000	1.000																					
2020	1.000	1.082	1.007	1.000																						
2021	1.000	1.096	1.009																							
2022	1.000	1.097																								
2023	1.000																									

Exhibit 19

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Reported Claims
As of June 30, 2024

Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.090	1.012	1.011	1.007	1.005	1.003	1.000	1.000	1.000	0.999	1.000	0.999	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.010	1.000	1.001
Average	1.000	1.080	1.002	0.998	0.998	0.998	0.998	1.000	1.000	1.000	0.999	1.002	1.000	0.999	0.996	1.000	1.000	1.000	1.000	1.000	1.000	0.978	1.000	1.018	0.999	1.002
Truncated	1.000	1.071	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.981	1.000	1.014	1.000	1.000
Inverted	1.000	1.077	1.002	0.998	0.998	0.998	0.998	1.000	1.000	1.000	0.999	1.002	0.999	0.998	0.995	1.000	1.000	1.000	1.000	1.000	1.000	0.976	1.000	1.017	0.999	1.002
Trunc Last 8	1.000	1.084	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.083	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.003	1.005
Agg Last 8	1.000	1.089	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.085	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.085	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.085	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.085	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.089	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.097	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.094	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.085	1.004	1.001	1.000	1.000	1.000	1.000	1.001	1.000	0.998	1.003	1.000	0.998	0.995	1.000	1.000	1.000	1.000	1.000	1.000	0.977	1.000	1.018	0.999	1.002
Selected	1.000	1.085	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.084	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.079	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.077	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92
Selected		1.091	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.088	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.084	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.082	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.917	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.085	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.097	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.003	1.005
Low Value:		1.083	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.447	1.025	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.485	1.026	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.673	0.974	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 20

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Summary of Losses and Reserves
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	0	0	0	0	0
1984	157	-4	153	2	155
1985	232	0	232	0	232
1986	682	0	682	0	682
1987	519	0	519	0	519
1988	605	0	605	0	605
1989	549	0	549	0	549
1990	822	0	822	0	822
1991	644	0	644	0	644
1992	1,065	0	1,065	0	1,065
1993	1,318	0	1,318	0	1,318
1994	1,175	0	1,175	0	1,175
1995	1,240	0	1,240	0	1,240
1996	1,314	0	1,314	0	1,314
1997	1,295	0	1,295	0	1,295
1998	1,357	0	1,357	0	1,357
1999	1,545	0	1,545	0	1,545
2000	1,477	0	1,477	0	1,477
2001	1,643	0	1,643	0	1,643
2002	1,768	0	1,768	0	1,768
2003	2,075	0	2,075	0	2,075
2004	2,378	0	2,378	0	2,378
2005	2,446	0	2,446	0	2,446
2006	2,971	0	2,971	0	2,971
2007	3,064	0	3,064	0	3,064
2008	3,373	0	3,373	0	3,373
2009	2,939	0	2,939	0	2,939
2010	3,441	0	3,441	0	3,441
2011	2,952	0	2,952	0	2,952
2012	2,896	0	2,896	0	2,896
2013	3,407	0	3,407	0	3,407
2014	3,125	15	3,139	0	3,139
2015	3,763	0	3,763	0	3,763
2016	2,948	0	2,948	-1	2,948
2017	3,019	0	3,019	0	3,019
2018	3,818	0	3,818	1	3,819
2019	3,035	0	3,035	13	3,049
2020	3,665	11	3,675	59	3,734
2021	3,712	478	4,190	-92	4,099
2022	3,039	538	3,577	-32	3,545
2023	3,165	1,909	5,074	281	5,355
2024	1,644	2,501	4,145	1,327	5,473
Total	86,288	5,447	91,735	1,559	93,294

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 21, Column (9)

Exhibit 21

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss Estimates
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	0	0					0	0
1984	157	153					155	155
1985	232	232					232	232
1986	682	682					682	682
1987	519	519					519	519
1988	605	605					605	605
1989	549	549					549	549
1990	822	822					822	822
1991	644	644					644	644
1992	1,065	1,065					1,065	1,065
1993	1,318	1,318					1,318	1,318
1994	1,175	1,175					1,175	1,175
1995	1,240	1,240					1,240	1,240
1996	1,314	1,314					1,314	1,314
1997	1,295	1,295					1,295	1,295
1998	1,357	1,357					1,357	1,357
1999	1,545	1,545					1,545	1,545
2000	1,477	1,477					1,477	1,477
2001	1,643	1,643			1,643	1,643	1,643	1,643
2002	1,768	1,768			1,768	1,768	1,768	1,768
2003	2,075	2,075			2,075	2,075	2,075	2,075
2004	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378
2005	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446
2006	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971
2007	3,064	3,064	3,064	3,064	3,064	3,064	3,064	3,064
2008	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373
2009	2,939	2,939	2,939	2,939	2,939	2,939	2,939	2,939
2010	3,441	3,441	3,441	3,441	3,441	3,441	3,441	3,441
2011	2,952	2,952	2,952	2,952	2,952	2,952	2,952	2,952
2012	2,896	2,896	2,896	2,896	2,896	2,896	2,896	2,896
2013	3,407	3,407	3,407	3,407	3,407	3,407	3,407	3,407
2014	3,125	3,139	3,125	3,139	3,125	3,139	3,132	3,139
2015	3,763	3,762	3,763	3,762	3,763	3,762	3,763	3,763
2016	2,948	2,947	2,948	2,947	2,948	2,947	2,948	2,948
2017	3,019	3,018	3,019	3,018	3,019	3,018	3,018	3,019
2018	3,819	3,808	3,819	3,808	3,819	3,808	3,814	3,819
2019	3,049	3,018	3,049	3,018	3,049	3,018	3,033	3,049
2020	3,734	3,629	3,734	3,627	3,734	3,627	3,681	3,734
2021	3,912	4,098	3,919	4,099	3,919	4,099	4,007	4,099
2022	3,554	3,533	3,559	3,533	3,559	3,533	3,545	3,545
2023	4,864	5,418	4,549	5,325	4,535	5,323	5,002	5,355
2024	5,557	6,776	4,490	5,714	4,552	5,749	5,473	5,473
Total	92,696	94,497	69,841	71,861	75,377	77,380	92,768	93,294

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 22

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983				
1984	155	153	2	1.28%
1985	232	232	0	0.00%
1986	682	682	0	0.00%
1987	519	519	0	0.00%
1988	605	605	0	0.00%
1989	549	549	0	0.00%
1990	822	822	0	0.00%
1991	644	644	0	0.00%
1992	1,065	1,065	0	0.00%
1993	1,318	1,318	0	0.00%
1994	1,175	1,175	0	0.00%
1995	1,240	1,240	0	0.00%
1996	1,314	1,314	0	0.00%
1997	1,295	1,295	0	0.00%
1998	1,357	1,357	0	0.00%
1999	1,545	1,545	0	0.00%
2000	1,477	1,477	0	0.00%
2001	1,643	1,643	0	0.00%
2002	1,768	1,768	0	0.00%
2003	2,075	2,075	0	0.00%
2004	2,378	2,378	0	0.00%
2005	2,446	2,446	0	0.00%
2006	2,971	2,971	0	0.00%
2007	3,064	3,064	0	0.00%
2008	3,373	3,373	0	0.00%
2009	2,939	2,939	0	0.00%
2010	3,441	3,441	0	0.00%
2011	2,952	2,952	0	0.00%
2012	2,896	2,897	-1	-0.03%
2013	3,407	3,407	0	0.00%
2014	3,139	3,142	-3	-0.10%
2015	3,763	3,763	0	-0.01%
2016	2,948	2,948	-1	-0.02%
2017	3,019	3,020	-1	-0.03%
2018	3,819	3,859	-40	-1.04%
2019	3,049	3,047	2	0.05%
2020	3,734	3,746	-12	-0.32%
2021	4,099	4,043	56	1.39%
2022	3,545	3,589	-44	-1.22%
2023	5,355	3,922	1,433	36.54%
2024	5,473			
Total	93,294	86,430	1,391	1.61%

(1) Selected Ultimate Loss from Exhibit 21, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 21, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 23

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Paid Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	0	1.000	1.000	0
1984	157	1.000	1.000	157
1985	232	1.000	1.000	232
1986	682	1.000	1.000	682
1987	519	1.000	1.000	519
1988	605	1.000	1.000	605
1989	549	1.000	1.000	549
1990	822	1.000	1.000	822
1991	644	1.000	1.000	644
1992	1,065	1.000	1.000	1,065
1993	1,318	1.000	1.000	1,318
1994	1,175	1.000	1.000	1,175
1995	1,240	1.000	1.000	1,240
1996	1,314	1.000	1.000	1,314
1997	1,295	1.000	1.000	1,295
1998	1,357	1.000	1.000	1,357
1999	1,545	1.000	1.000	1,545
2000	1,477	1.000	1.000	1,477
2001	1,643	1.000	1.000	1,643
2002	1,768	1.000	1.000	1,768
2003	2,075	1.000	1.000	2,075
2004	2,378	1.000	1.000	2,378
2005	2,446	1.000	1.000	2,446
2006	2,971	1.000	1.000	2,971
2007	3,064	1.000	1.000	3,064
2008	3,373	1.000	1.000	3,373
2009	2,939	1.000	1.000	2,939
2010	3,441	1.000	1.000	3,441
2011	2,952	1.000	1.000	2,952
2012	2,896	1.000	1.000	2,896
2013	3,407	1.000	1.000	3,407
2014	3,125	1.000	1.000	3,125
2015	3,763	1.000	1.000	3,763
2016	2,948	1.000	1.000	2,948
2017	3,019	1.000	1.000	3,019
2018	3,818	1.000	1.000	3,819
2019	3,035	1.004	1.004	3,049
2020	3,665	1.014	1.019	3,734
2021	3,712	1.034	1.054	3,912
2022	3,039	1.110	1.169	3,554
2023	3,165	1.314	1.537	4,864
2024	1,644	2.199	3.379	5,557
Total	86,288			92,696

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 29
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 24

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Incurred Loss Development
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	0	1.000	1.000	0
1984	153	1.000	1.000	153
1985	232	1.000	1.000	232
1986	682	1.000	1.000	682
1987	519	1.000	1.000	519
1988	605	1.000	1.000	605
1989	549	1.000	1.000	549
1990	822	1.000	1.000	822
1991	644	1.000	1.000	644
1992	1,065	1.000	1.000	1,065
1993	1,318	1.000	1.000	1,318
1994	1,175	1.000	1.000	1,175
1995	1,240	1.000	1.000	1,240
1996	1,314	1.000	1.000	1,314
1997	1,295	1.000	1.000	1,295
1998	1,357	1.000	1.000	1,357
1999	1,545	1.000	1.000	1,545
2000	1,477	1.000	1.000	1,477
2001	1,643	1.000	1.000	1,643
2002	1,768	1.000	1.000	1,768
2003	2,075	1.000	1.000	2,075
2004	2,378	1.000	1.000	2,378
2005	2,446	1.000	1.000	2,446
2006	2,971	1.000	1.000	2,971
2007	3,064	1.000	1.000	3,064
2008	3,373	1.000	1.000	3,373
2009	2,939	1.000	1.000	2,939
2010	3,441	1.000	1.000	3,441
2011	2,952	1.000	1.000	2,952
2012	2,896	1.000	1.000	2,896
2013	3,407	1.000	1.000	3,407
2014	3,139	1.000	1.000	3,139
2015	3,763	1.000	1.000	3,762
2016	2,948	1.000	1.000	2,947
2017	3,019	1.000	1.000	3,018
2018	3,818	0.998	0.998	3,808
2019	3,035	0.997	0.994	3,018
2020	3,675	0.993	0.987	3,629
2021	4,190	0.990	0.978	4,098
2022	3,577	1.010	0.988	3,533
2023	5,074	1.081	1.068	5,418
2024	4,145	1.531	1.635	6,776
Total	91,735			94,497

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 30
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 25

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	1,965	1.210	2,378	1.000	1.000	1.000	0.000	-	2,378	2,378	1.210
2005	2,095	1.168	2,446	1.000	1.000	1.000	0.000	-	2,446	2,446	1.168
2006	2,316	1.283	2,971	1.000	1.000	1.000	0.000	-	2,971	2,971	1.283
2007	2,436	1.258	3,064	1.000	1.000	1.000	0.000	-	3,064	3,064	1.258
2008	2,643	1.276	3,373	1.000	1.000	1.000	0.000	-	3,373	3,373	1.276
2009	2,738	1.073	2,939	1.000	1.000	1.000	0.000	-	2,939	2,939	1.073
2010	2,624	1.311	3,441	1.000	1.000	1.000	0.000	-	3,441	3,441	1.311
2011	2,692	1.097	2,952	1.000	1.000	1.000	0.000	-	2,952	2,952	1.097
2012	2,896	1.000	2,897	1.000	1.000	1.000	0.000	-	2,896	2,896	1.000
2013	3,052	1.116	3,407	1.000	1.000	1.000	0.000	-	3,407	3,407	1.116
2014	3,146	0.999	3,142	1.000	1.000	1.000	0.000	-	3,125	3,125	0.993
2015	3,297	1.141	3,763	1.000	1.000	1.000	0.000	-	3,763	3,763	1.141
2016	2,888	1.021	2,948	1.000	1.000	1.000	0.000	-	2,948	2,948	1.021
2017	3,037	0.994	3,020	1.000	1.000	1.000	0.000	-	3,019	3,019	0.994
2018	3,269	1.180	3,859	1.000	1.000	1.000	0.000	1	3,818	3,819	1.168
2019	3,349	0.910	3,047	1.004	1.004	0.996	0.004	13	3,035	3,049	0.910
2020	3,512	1.066	3,746	1.014	1.019	0.982	0.018	69	3,665	3,734	1.063
2021	3,699	1.093	4,043	1.034	1.054	0.949	0.051	206	3,712	3,919	1.059
2022	3,736	0.961	3,589	1.110	1.169	0.855	0.145	520	3,039	3,559	0.953
2023	3,811	1.039	3,961	1.314	1.537	0.651	0.349	1,383	3,165	4,549	1.194
2024	3,887	1.040	4,042	2.199	3.379	0.296	0.704	2,846	1,644	4,490	1.155
Total	63,089		69,030					5,038	64,803	69,841	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 29
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 26

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2004	1,965	1.210	2,378	1.000	1.000	1.000	0.000	-	2,378	2,378	1.210
2005	2,095	1.168	2,446	1.000	1.000	1.000	0.000	-	2,446	2,446	1.168
2006	2,316	1.283	2,971	1.000	1.000	1.000	0.000	-	2,971	2,971	1.283
2007	2,436	1.258	3,064	1.000	1.000	1.000	0.000	-	3,064	3,064	1.258
2008	2,643	1.276	3,373	1.000	1.000	1.000	0.000	-	3,373	3,373	1.276
2009	2,738	1.073	2,939	1.000	1.000	1.000	0.000	-	2,939	2,939	1.073
2010	2,624	1.311	3,441	1.000	1.000	1.000	0.000	-	3,441	3,441	1.311
2011	2,692	1.097	2,952	1.000	1.000	1.000	0.000	-	2,952	2,952	1.097
2012	2,896	1.000	2,897	1.000	1.000	1.000	0.000	-	2,896	2,896	1.000
2013	3,052	1.116	3,407	1.000	1.000	1.000	0.000	-	3,407	3,407	1.116
2014	3,146	0.999	3,142	1.000	1.000	1.000	0.000	-	3,139	3,139	0.998
2015	3,297	1.141	3,763	1.000	1.000	1.000	0.000	(0)	3,763	3,762	1.141
2016	2,888	1.021	2,948	1.000	1.000	1.000	0.000	(1)	2,948	2,947	1.020
2017	3,037	0.994	3,020	1.000	1.000	1.000	0.000	(1)	3,019	3,018	0.994
2018	3,269	1.180	3,859	0.998	0.998	1.002	-0.002	(9)	3,818	3,808	1.165
2019	3,349	0.910	3,047	0.997	0.994	1.006	-0.006	(18)	3,035	3,018	0.901
2020	3,512	1.066	3,746	0.993	0.987	1.013	-0.013	(48)	3,675	3,627	1.033
2021	3,699	1.093	4,043	0.990	0.978	1.023	-0.023	(91)	4,190	4,099	1.108
2022	3,736	0.961	3,589	1.010	0.988	1.012	-0.012	(44)	3,577	3,533	0.946
2023	3,811	1.039	3,961	1.081	1.068	0.937	0.063	251	5,074	5,325	1.398
2024	3,887	1.040	4,042	1.531	1.635	0.612	0.388	1,569	4,145	5,714	1.470
Total	63,089		69,030					1,607	70,254	71,861	

(1) Ultimate Premiums (Deductible Credit) provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 30
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Expected Ultimate Loss, Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 27

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	44,653	36.803	1,643	1.000	1.000	1.000	0.000	-	1,643	1,643	36.803
2002	47,092	37.551	1,768	1.000	1.000	1.000	0.000	-	1,768	1,768	37.551
2003	51,110	40.605	2,075	1.000	1.000	1.000	0.000	-	2,075	2,075	40.605
2004	55,058	43.191	2,378	1.000	1.000	1.000	0.000	-	2,378	2,378	43.191
2005	56,789	43.072	2,446	1.000	1.000	1.000	0.000	-	2,446	2,446	43.072
2006	58,833	50.504	2,971	1.000	1.000	1.000	0.000	-	2,971	2,971	50.504
2007	60,829	50.375	3,064	1.000	1.000	1.000	0.000	-	3,064	3,064	50.375
2008	63,341	53.257	3,373	1.000	1.000	1.000	0.000	-	3,373	3,373	53.257
2009	64,526	45.547	2,939	1.000	1.000	1.000	0.000	-	2,939	2,939	45.547
2010	65,825	52.277	3,441	1.000	1.000	1.000	0.000	-	3,441	3,441	52.277
2011	67,539	43.711	2,952	1.000	1.000	1.000	0.000	-	2,952	2,952	43.711
2012	69,282	41.819	2,897	1.000	1.000	1.000	0.000	-	2,896	2,896	41.807
2013	71,623	47.575	3,407	1.000	1.000	1.000	0.000	-	3,407	3,407	47.575
2014	73,413	42.805	3,142	1.000	1.000	1.000	0.000	-	3,125	3,125	42.563
2015	75,257	50.002	3,763	1.000	1.000	1.000	0.000	-	3,763	3,763	50.000
2016	75,992	38.798	2,948	1.000	1.000	1.000	0.000	-	2,948	2,948	38.798
2017	78,421	38.511	3,020	1.000	1.000	1.000	0.000	-	3,019	3,019	38.498
2018	79,621	48.469	3,859	1.000	1.000	1.000	0.000	1	3,818	3,819	47.964
2019	78,850	38.644	3,047	1.004	1.004	0.996	0.004	13	3,035	3,049	38.663
2020	79,771	46.958	3,746	1.014	1.019	0.982	0.018	69	3,665	3,734	46.808
2021	83,249	48.559	4,043	1.034	1.054	0.949	0.051	206	3,712	3,919	47.071
2022	85,851	41.800	3,589	1.110	1.169	0.855	0.145	520	3,039	3,559	41.452
2023	86,000	45.607	3,922	1.314	1.537	0.651	0.349	1,370	3,165	4,535	52.733
2024	90,300	45.731	4,130	2.199	3.379	0.296	0.704	2,907	1,644	4,552	50.408
Total	1,663,225		74,566					5,086	70,290	75,377	

(1) Exposures = Number of covered vehicles provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 29
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 28

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	44,653	36.803	1,643	1.000	1.000	1.000	0.000	-	1,643	1,643	36.803
2002	47,092	37.551	1,768	1.000	1.000	1.000	0.000	-	1,768	1,768	37.551
2003	51,110	40.605	2,075	1.000	1.000	1.000	0.000	-	2,075	2,075	40.605
2004	55,058	43.191	2,378	1.000	1.000	1.000	0.000	-	2,378	2,378	43.191
2005	56,789	43.072	2,446	1.000	1.000	1.000	0.000	-	2,446	2,446	43.072
2006	58,833	50.504	2,971	1.000	1.000	1.000	0.000	-	2,971	2,971	50.504
2007	60,829	50.375	3,064	1.000	1.000	1.000	0.000	-	3,064	3,064	50.375
2008	63,341	53.257	3,373	1.000	1.000	1.000	0.000	-	3,373	3,373	53.257
2009	64,526	45.547	2,939	1.000	1.000	1.000	0.000	-	2,939	2,939	45.547
2010	65,825	52.277	3,441	1.000	1.000	1.000	0.000	-	3,441	3,441	52.277
2011	67,539	43.711	2,952	1.000	1.000	1.000	0.000	-	2,952	2,952	43.711
2012	69,282	41.819	2,897	1.000	1.000	1.000	0.000	-	2,896	2,896	41.807
2013	71,623	47.575	3,407	1.000	1.000	1.000	0.000	-	3,407	3,407	47.575
2014	73,413	42.805	3,142	1.000	1.000	1.000	0.000	-	3,139	3,139	42.763
2015	75,257	50.002	3,763	1.000	1.000	1.000	0.000	(0)	3,763	3,762	49.994
2016	75,992	38.798	2,948	1.000	1.000	1.000	0.000	(1)	2,948	2,947	38.784
2017	78,421	38.511	3,020	1.000	1.000	1.000	0.000	(1)	3,019	3,018	38.484
2018	79,621	48.469	3,859	0.998	0.998	1.002	-0.002	(9)	3,818	3,808	47.831
2019	78,850	38.644	3,047	0.997	0.994	1.006	-0.006	(18)	3,035	3,018	38.270
2020	79,771	46.958	3,746	0.993	0.987	1.013	-0.013	(48)	3,675	3,627	45.472
2021	83,249	48.559	4,043	0.990	0.978	1.023	-0.023	(91)	4,190	4,099	49.238
2022	85,851	41.800	3,589	1.010	0.988	1.012	-0.012	(44)	3,577	3,533	41.150
2023	86,000	45.607	3,922	1.081	1.068	0.937	0.063	249	5,074	5,323	61.894
2024	90,300	45.731	4,130	1.531	1.635	0.612	0.388	1,603	4,145	5,749	63.661
Total	1,663,225		74,566					1,638	75,741	77,380	

(1) Exposures = Number of covered vehicles provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 30
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund Year	Annual Lag Periods																									
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	153	157
1985	0	0	0	0	0	0	0	0	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232	232
1986	0	0	0	0	0	0	0	682	666	682	682	682	681	682	682	682	682	682	682	682	682	682	682	682	682	682
1987	0	0	0	0	0	0	520	509	520	520	520	518	520	520	520	520	520	520	520	520	520	520	520	520	519	519
1988	0	0	0	0	0	605	603	605	605	605	603	605	605	605	605	605	605	605	605	605	605	605	605	605	605	605
1989	0	0	0	0	545	546	549	549	549	548	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549	549
1990	0	0	0	811	817	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822	822
1991	0	0	496	606	628	644	643	643	644	644	644	644	644	644	644	644	644	644	644	644	644	644	644	644	644	644
1992	0	730	888	1,036	1,040	1,053	1,053	1,060	1,060	1,060	1,063	1,064	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065
1993	481	846	1,074	1,256	1,314	1,314	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318
1994	496	921	1,044	1,103	1,155	1,169	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175
1995	611	954	1,109	1,179	1,221	1,239	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240
1996	759	1,168	1,283	1,318	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314
1997	672	1,097	1,257	1,290	1,294	1,295	1,295	1,295	1,295	1,295	1,295	1,289	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295
1998	821	1,175	1,306	1,332	1,356	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357
1999	954	1,370	1,447	1,534	1,544	1,544	1,544	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545
2000	942	1,338	1,426	1,453	1,456	1,476	1,476	1,476	1,476	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	0
2001	975	1,367	1,561	1,618	1,638	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	0	0
2002	1,058	1,577	1,737	1,763	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	0	0	0
2003	1,151	1,730	1,934	2,070	2,072	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	0	0	0	0
2004	1,324	1,991	2,323	2,375	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	0	0	0	0	0
2005	1,259	1,931	2,296	2,395	2,401	2,445	2,445	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	0	0	0	0	0	0
2006	1,547	2,507	2,826	2,936	2,971	2,973	2,973	2,973	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	0	0	0	0	0	0	0
2007	1,612	2,470	2,845	3,039	3,075	3,059	3,061	3,064	3,064	3,064	3,064	3,064	3,064	3,064	3,064	3,064	3,064	3,064	0	0	0	0	0	0	0	0
2008	1,706	2,643	3,069	3,313	3,371	3,371	3,373	3,373	3,373	3,378	3,373	3,373	3,373	3,373	3,373	3,373	3,373	0	0	0	0	0	0	0	0	0
2009	1,581	2,286	2,680	2,896	2,937	2,941	2,941	2,941	2,948	2,941	2,941	2,941	2,941	2,941	2,939	2,939	0	0	0	0	0	0	0	0	0	0
2010	1,508	2,368	3,028	3,278	3,382	3,423	3,440	3,452	3,441	3,441	3,441	3,441	3,441	3,441	3,441	0	0	0	0	0	0	0	0	0	0	0
2011	1,436	2,219	2,588	2,886	2,930	2,943	2,975	2,952	2,952	2,952	2,952	2,952	2,952	2,952	0	0	0	0	0	0	0	0	0	0	0	0
2012	1,487	2,260	2,600	2,799	2,849	2,888	2,892	2,897	2,897	2,897	2,897	2,896	2,896	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	1,628	2,470	3,009	3,248	3,406	3,401	3,402	3,402	3,403	3,407	3,407	3,407	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	1,485	2,415	2,826	3,098	3,112	3,113	3,126	3,126	3,127	3,124	3,125	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	1,769	2,959	3,514	3,709	3,755	3,755	3,756	3,763	3,763	3,763	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	1,328	2,257	2,592	2,895	2,940	2,946	2,947	2,948	2,948	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	1,364	2,247	2,778	2,879	2,914	3,016	3,019	3,019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	1,603	2,636	3,097	3,268	3,461	3,600	3,818	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	1,556	2,337	2,775	2,967	3,005	3,035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	1,531	2,565	3,218	3,667	3,665	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	1,554	2,698	3,269	3,712	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	1,555	2,630	3,039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	1,750	3,165	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	1,644	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000				1.000		
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.317	1.026
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1986	1.000								0.977	1.024	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000							0.979	1.022	1.000	1.000	0.996	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.998	1.000
1988	1.000						0.997	1.003	1.000	1.000	0.997	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					1.002	1.005	1.000	1.000	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				1.007	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000			1.222	1.036	1.025	0.998	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		1.216	1.167	1.004	1.013	1.000	1.007	1.000	1.000	1.003	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.759	1.270	1.169	1.046	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.857	1.134	1.057	1.047	1.012	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.561	1.162	1.063	1.036	1.015	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.539	1.098	1.027	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.632	1.146	1.026	1.003	1.001	1.000	1.000	1.000	1.000	1.000	0.996	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.431	1.111	1.020	1.018	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.436	1.056	1.060	1.007	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.420	1.066	1.019	1.002	1.014	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.402	1.142	1.037	1.012	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.491	1.101	1.015	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.503	1.118	1.070	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.504	1.167	1.023	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.534	1.189	1.043	1.003	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.621	1.127	1.039	1.012	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.532	1.152	1.068	1.012	0.995	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.550	1.161	1.079	1.018	1.000	1.001	1.000	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.446	1.172	1.080	1.014	1.001	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	0.999											
2010	1.000	1.570	1.278	1.083	1.032	1.012	1.005	1.004	0.997	1.000	1.000	1.000	1.000	1.000												
2011	1.000	1.545	1.166	1.115	1.015	1.005	1.011	0.992	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.519	1.150	1.077	1.018	1.014	1.002	1.002	1.000	1.000	1.000	1.000														
2013	1.000	1.517	1.218	1.080	1.049	0.999	1.000	1.000	1.000	1.001	1.000															
2014	1.000	1.627	1.170	1.096	1.005	1.000	1.004	1.000	1.000	0.999																
2015	1.000	1.673	1.187	1.055	1.012	1.000	1.000	1.002	1.000																	
2016	1.000	1.700	1.149	1.117	1.016	1.002	1.000	1.001																		
2017	1.000	1.647	1.236	1.037	1.012	1.035	1.001																			
2018	1.000	1.645	1.175	1.055	1.059	1.040																				
2019	1.000	1.502	1.187	1.069	1.013																					
2020	1.000	1.675	1.255	1.140																						
2021	1.000	1.736	1.212																							
2022	1.000	1.692																								
2023	1.000																									

Exhibit 29

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.603	1.179	1.086	1.024	1.016	1.012	1.011	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Average	1.000	1.576	1.166	1.074	1.017	1.007	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020	1.002
Truncated	1.000	1.572	1.166	1.070	1.016	1.006	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.568	1.163	1.071	1.017	1.007	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.002
Trunc Last 8	1.000	1.672	1.195	1.079	1.020	1.009	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.659	1.196	1.081	1.023	1.012	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.678	1.194	1.088	1.020	1.012	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.657	1.200	1.081	1.024	1.013	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.665	1.203	1.074	1.013	1.009	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.649	1.202	1.079	1.019	1.013	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.650	1.213	1.083	1.022	1.015	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.651	1.207	1.075	1.025	1.019	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.731	1.202	1.102	1.021	1.022	1.017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.697	1.220	1.104	1.027	1.032	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.544	1.139	1.064	1.014	1.006	1.001	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017	1.002
Selected	1.000	1.649	1.202	1.079	1.019	1.013	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.651	1.198	1.072	1.025	1.008	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.640	1.184	1.073	1.019	1.003	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.632	1.189	1.077	1.019	1.005	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91
Selected		2.211	1.341	1.115	1.034	1.014	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.198	1.331	1.111	1.037	1.011	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.138	1.303	1.101	1.026	1.007	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.148	1.316	1.107	1.028	1.009	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.452	0.746	0.897	0.967	0.986	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.659	1.202	1.081	1.021	1.013	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.731	1.213	1.102	1.025	1.022	1.017	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.649	1.194	1.074	1.013	1.009	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.199	1.314	1.110	1.034	1.014	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	3.379	1.537	1.169	1.054	1.019	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.296	0.651	0.855	0.949	0.982	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1984	0	0	0	0	0	0	0	0	0	116	116	116	116	116	116	116	116	116	116	116	116	116	116	116	153	153
1985	0	0	0	0	0	0	0	0	233	233	233	233	233	233	233	233	233	233	232	232	232	232	232	232	232	232
1986	0	0	0	0	0	0	0	688	672	688	688	688	687	688	688	688	688	682	682	682	682	682	682	682	682	682
1987	0	0	0	0	0	0	524	510	524	524	524	522	524	524	524	524	520	520	520	520	520	520	520	520	519	519
1988	0	0	0	0	0	607	605	607	607	607	605	607	607	607	607	605	605	605	605	605	605	605	605	605	605	605
1989	0	0	0	0	567	547	550	550	550	549	550	550	550	550	549	549	549	549	549	549	549	549	549	549	549	549
1990	0	0	0	859	826	831	831	831	831	831	831	831	831	822	822	822	822	822	822	822	822	822	822	822	822	822
1991	0	0	630	679	645	645	644	644	645	645	645	645	644	644	644	644	644	644	644	644	644	644	644	644	644	644
1992	0	1,007	1,172	1,094	1,066	1,054	1,054	1,061	1,061	1,066	1,066	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065	1,065
1993	1,145	1,274	1,389	1,371	1,322	1,322	1,323	1,323	1,323	1,323	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318	1,318
1994	1,319	1,277	1,328	1,232	1,197	1,187	1,178	1,178	1,178	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175	1,175
1995	1,322	1,236	1,349	1,267	1,242	1,241	1,242	1,242	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240	1,240
1996	1,376	1,318	1,338	1,326	1,321	1,321	1,321	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314	1,314
1997	1,478	1,419	1,299	1,298	1,297	1,298	1,295	1,295	1,295	1,295	1,295	1,290	1,295	1,295	1,295	1,296	1,296	1,296	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295
1998	1,488	1,394	1,323	1,357	1,360	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357	1,357
1999	1,679	1,535	1,585	1,558	1,544	1,544	1,544	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545
2000	1,520	1,479	1,483	1,476	1,476	1,476	1,476	1,476	1,477	1,478	1,478	1,478	1,478	1,478	1,478	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	1,477	0
2001	1,572	1,667	1,694	1,638	1,645	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	1,643	0	0
2002	1,655	1,731	1,762	1,767	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	1,768	0	0	0
2003	1,839	2,044	2,058	2,072	2,072	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	2,075	0	0	0	0
2004	2,308	2,368	2,440	2,445	2,396	2,379	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	2,378	0	0	0	0	0
2005	2,317	2,327	2,483	2,442	2,450	2,445	2,445	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	2,446	0	0	0	0	0	0
2006	2,792	2,979	3,033	2,992	2,984	2,973	2,973	2,973	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	2,971	0	0	0	0	0	0	0
2007	2,648	2,901	3,117	3,102	3,101	3,066	3,065	3,065	3,065	3,065	3,070	3,065	3,065	3,065	3,065	3,064	3,064	3,064	0	0	0	0	0	0	0	0
2008	2,777	3,228	3,387	3,358	3,373	3,373	3,375	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	3,373	0	0	0	0	0	0	0	0	0
2009	2,452	2,905	3,070	2,968	2,963	2,941	2,941	2,941	2,941	2,941	2,941	2,941	2,941	2,941	2,939	2,939	0	0	0	0	0	0	0	0	0	0
2010	2,681	3,057	3,505	3,546	3,481	3,446	3,446	3,446	3,446	3,446	3,441	3,441	3,441	3,441	3,441	0	0	0	0	0	0	0	0	0	0	0
2011	2,388	2,889	2,950	2,997	2,988	2,952	2,952	2,952	2,952	2,952	2,952	2,952	2,952	2,952	0	0	0	0	0	0	0	0	0	0	0	0
2012	2,548	2,883	2,921	2,967	2,977	2,940	2,929	2,897	2,897	2,897	2,897	2,896	2,896	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	3,153	3,485	3,656	3,534	3,439	3,425	3,402	3,402	3,415	3,407	3,407	3,407	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	2,735	2,975	3,313	3,221	3,159	3,159	3,142	3,142	3,142	3,139	3,139	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	3,350	3,685	3,852	3,803	3,755	3,763	3,763	3,763	3,763	3,763	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	2,512	2,918	2,998	2,967	2,944	2,949	2,949	2,948	2,948	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	2,532	2,782	2,998	3,050	3,050	3,019	3,019	3,019	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	2,996	3,724	3,843	4,029	3,964	3,870	3,818	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	2,839	3,055	3,120	3,062	3,038	3,035	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	2,865	3,540	3,883	3,754	3,675	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	3,336	3,750	4,201	4,190	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	3,011	3,348	3,577	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	4,155	5,074	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	4,145	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000																		1.000	1.000				1.000		
1984	1.000										1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.317	1.000
1985	1.000									1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.001	1.000	1.000	1.000
1986	1.000								0.977	1.024	1.000	1.000	0.999	1.001	1.000	1.000	1.000	0.991	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987	1.000							0.973	1.027	1.000	1.000	0.996	1.004	1.000	1.000	1.000	0.992	1.000	1.000	1.000	1.001	1.000	1.000	1.000	0.998	1.000
1988	1.000						0.997	1.003	1.000	1.000	0.997	1.003	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989	1.000					0.965	1.005	1.000	1.000	0.998	1.002	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990	1.000				0.962	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991	1.000			1.078	0.950	1.000	0.998	1.000	1.002	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992	1.000		1.164	0.933	0.974	0.989	1.000	1.007	1.000	1.005	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993	1.000	1.113	1.090	0.987	0.964	1.000	1.001	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	0.968	1.040	0.928	0.972	0.992	0.992	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	0.935	1.091	0.939	0.980	0.999	1.001	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	0.958	1.015	0.991	0.996	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	0.960	0.915	0.999	0.999	1.001	0.998	1.000	1.000	1.000	1.000	0.996	1.004	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.937	0.949	1.026	1.002	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	0.914	1.033	0.983	0.991	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	0.973	1.003	0.995	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.060	1.016	0.967	1.004	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.046	1.018	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.111	1.007	1.007	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.026	1.030	1.002	0.980	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.004	1.067	0.983	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.067	1.018	0.986	0.997	0.997	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.095	1.075	0.995	1.000	0.989	1.000	1.000	1.000	1.000	1.002	0.998	1.000	1.000	1.000	1.000	1.000									
2008	1.000	1.163	1.049	0.991	1.004	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2009	1.000	1.185	1.057	0.967	0.998	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999											
2010	1.000	1.140	1.147	1.012	0.982	0.990	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000												
2011	1.000	1.210	1.021	1.016	0.997	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000													
2012	1.000	1.132	1.013	1.016	1.003	0.988	0.996	0.989	1.000	1.000	1.000	1.000														
2013	1.000	1.105	1.049	0.967	0.973	0.996	0.993	1.000	1.004	0.998	1.000															
2014	1.000	1.088	1.114	0.972	0.981	1.000	0.995	1.000	1.000	0.999																
2015	1.000	1.100	1.045	0.987	0.987	1.002	1.000	1.000	1.000																	
2016	1.000	1.161	1.027	0.990	0.992	1.002	1.000	1.000																		
2017	1.000	1.099	1.077	1.017	1.000	0.990	1.000																			
2018	1.000	1.243	1.032	1.048	0.984	0.976																				
2019	1.000	1.076	1.021	0.981	0.992																					
2020	1.000	1.235	1.097	0.967																						
2021	1.000	1.124	1.120																							
2022	1.000	1.112																								
2023	1.000																									

Exhibit 30

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Deductible Losses As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.116	1.060	1.003	0.998	1.004	1.006	1.010	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Average	1.000	1.078	1.047	0.991	0.989	0.995	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.020	1.000
Truncated	1.000	1.078	1.047	0.990	0.990	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Inverted	1.000	1.071	1.044	0.990	0.989	0.995	0.999	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.015	1.000
Trunc Last 8	1.000	1.139	1.066	0.986	0.989	0.994	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.144	1.067	0.991	0.989	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 8	1.000	1.163	1.062	0.995	0.986	0.994	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.150	1.060	0.995	0.987	0.993	0.998	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.142	1.058	0.994	0.989	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.148	1.063	0.998	0.989	0.994	0.997	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.158	1.070	1.001	0.991	0.994	0.998	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.137	1.068	1.003	0.992	0.993	0.999	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.175	1.080	0.999	0.988	0.991	0.996	1.000	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.131	1.097	0.984	0.991	0.985	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.003	1.029	0.987	0.987	0.996	1.000	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.017	1.000
Selected	1.000	1.148	1.058	0.994	0.989	0.994	0.997	0.998	1.001	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.156	1.046	0.994	0.986	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.149	1.046	0.992	0.989	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.112	1.051	0.991	0.989	0.994	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	9	9	10	10	10	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91
Selected		1.183	1.030	0.973	0.979	0.990	0.996	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.178	1.018	0.974	0.980	0.994	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.171	1.019	0.975	0.983	0.993	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.136	1.022	0.972	0.980	0.991	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.845	0.971	1.027	1.021	1.010	1.004	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.148	1.066	0.995	0.989	0.994	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.175	1.080	1.003	0.992	0.997	0.999	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Low Value:		1.137	1.058	0.986	0.986	0.991	0.996	0.998	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.531	1.081	1.010	0.990	0.993	0.997	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	1.635	1.068	0.988	0.978	0.987	0.994	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.612	0.937	1.012	1.023	1.013	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 31

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Summary of Losses and Reserves
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss*	*Case Loss Reserves (3) - (1)*	*Incurred Loss*	*Indicated IBNR Loss Reserves (5) - (3)*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)
1983	683	0	683	0	683
1984	673	-4	670	2	672
1985	1,136	1	1,137	0	1,137
1986	2,200	17	2,217	0	2,217
1987	2,849	4	2,853	0	2,853
1988	5,238	0	5,238	0	5,238
1989	2,442	0	2,442	0	2,442
1990	4,388	0	4,388	0	4,388
1991	3,209	0	3,209	0	3,209
1992	5,226	0	5,226	0	5,226
1993	7,490	0	7,490	0	7,490
1994	9,326	0	9,326	0	9,326
1995	7,673	0	7,673	0	7,673
1996	7,932	0	7,932	0	7,932
1997	7,479	0	7,479	0	7,479
1998	7,776	0	7,776	0	7,776
1999	9,660	0	9,660	0	9,660
2000	10,288	0	10,288	0	10,288
2001	9,921	0	9,921	0	9,921
2002	10,846	0	10,846	0	10,846
2003	10,904	0	10,904	0	10,904
2004	10,589	0	10,589	0	10,589
2005	10,927	0	10,927	0	10,927
2006	12,677	0	12,677	0	12,677
2007	14,198	0	14,198	0	14,198
2008	14,639	0	14,639	0	14,639
2009	15,239	0	15,239	0	15,239
2010	14,744	0	14,744	0	14,744
2011	14,771	62	14,833	0	14,833
2012	17,774	0	17,774	3	17,777
2013	21,104	0	21,104	16	21,120
2014	21,281	20	21,300	11	21,312
2015	21,230	50	21,280	20	21,299
2016	19,215	25	19,240	26	19,267
2017	19,001	586	19,588	-140	19,448
2018	20,184	122	20,306	27	20,333
2019	21,871	755	22,626	-363	22,262
2020	20,858	1,529	22,387	-345	22,042
2021	23,670	7,044	30,714	-1,887	28,827
2022	19,266	12,624	31,890	-1,036	30,854
2023	12,843	20,068	32,912	4,220	37,132
2024	5,182	16,568	21,750	14,700	36,450
Total	478,602	59,472	538,073	15,255	553,328

(1), (3) Paid and Incurred Loss provided by TMLIRP.
(2) Case Loss Reserves = Incurred Loss - Paid Loss = Column (3) - Column (1)
(4) IBNR Reserves = Ultimate Loss - Incurred Loss = Column (5) - Column (3)
(5) Selected Ultimate Loss from Exhibit 4, Column (9)

Exhibit 32

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss Estimates
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Paid Loss Develop-ment*	*Incurred Loss Develop-ment*	*Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss*	*Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss*	*Bornhuetter-Ferguson Using Exposures and Paid Loss*	*Bornhuetter-Ferguson Using Exposures and Incurred Loss*	*Average of Results*	*Selected Ultimate Loss*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(9)
1983	683	683					683	683
1984	673	670	673	670			672	672
1985	1,136	1,137	1,136	1,137			1,137	1,137
1986	2,200	2,217	2,200	2,217			2,209	2,217
1987	2,849	2,853	2,849	2,853			2,851	2,853
1988	5,238	5,238	5,238	5,238			5,238	5,238
1989	2,442	2,442	2,442	2,442			2,442	2,442
1990	4,388	4,388	4,388	4,388			4,388	4,388
1991	3,209	3,209	3,209	3,209			3,209	3,209
1992	5,226	5,226	5,226	5,226			5,226	5,226
1993	7,490	7,490	7,490	7,490			7,490	7,490
1994	9,326	9,326	9,326	9,326			9,326	9,326
1995	7,673	7,673	7,673	7,673			7,673	7,673
1996	7,932	7,932	7,932	7,932			7,932	7,932
1997	7,479	7,479	7,479	7,479			7,479	7,479
1998	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776
1999	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660
2000	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288
2001	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921
2002	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846
2003	10,904	10,904	10,904	10,904	10,904	10,904	10,904	10,904
2004	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589
2005	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927
2006	12,677	12,677	12,677	12,677	12,677	12,677	12,677	12,677
2007	14,198	14,198	14,198	14,198	14,198	14,198	14,198	14,198
2008	14,639	14,639	14,639	14,639	14,639	14,639	14,639	14,639
2009	15,239	15,239	15,239	15,239	15,239	15,239	15,239	15,239
2010	14,744	14,744	14,744	14,744	14,744	14,744	14,744	14,744
2011	14,771	14,833	14,771	14,833	14,771	14,833	14,802	14,833
2012	17,780	17,774	17,780	17,774	17,780	17,774	17,777	17,777
2013	21,136	21,104	21,136	21,104	21,136	21,104	21,120	21,120
2014	21,316	21,307	21,316	21,307	21,316	21,307	21,312	21,312
2015	21,275	21,299	21,275	21,299	21,275	21,299	21,287	21,299
2016	19,267	19,206	19,267	19,206	19,267	19,206	19,236	19,267
2017	19,093	19,450	19,098	19,446	19,098	19,446	19,272	19,448
2018	20,331	20,143	20,333	20,139	20,333	20,139	20,236	20,333
2019	22,230	22,266	22,235	22,261	22,235	22,261	22,248	22,262
2020	22,044	21,537	22,041	21,519	22,041	21,519	21,783	22,042
2021	27,801	28,839	27,994	28,822	27,994	28,822	28,379	28,827
2022	28,524	30,824	28,852	30,869	28,852	30,869	29,798	30,854
2023	32,330	38,015	29,822	36,693	29,801	36,688	33,892	37,132
2024	37,910	46,481	34,634	39,902	31,706	38,097	38,122	36,450
Total	546,162	563,448	540,224	554,861	470,014	485,773	549,626	553,328

Generally, the Selected Ultimate Loss is the average of the results of all six methods. When a method produces a result, which is less than the case incurred amount for that year, then that result is omitted from the average.

Exhibit 33

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss to Prior Ultimate Loss
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Selected Ultimate Loss*	*Prior Ultimate Loss*	*Change in Ultimate Loss*	*Percent Change (3) / (2)*
	(1)	(2)	(3)	(4)
1983	683	683	0	0.00%
1984	672	670	2	0.29%
1985	1,137	1,137	0	0.00%
1986	2,217	2,217	0	0.00%
1987	2,853	2,853	0	0.00%
1988	5,238	5,238	0	0.00%
1989	2,442	2,442	0	0.00%
1990	4,388	4,388	0	0.00%
1991	3,209	3,209	0	0.00%
1992	5,226	5,226	0	0.00%
1993	7,490	7,490	0	0.00%
1994	9,326	9,326	0	0.00%
1995	7,673	7,673	0	0.00%
1996	7,932	7,932	0	0.00%
1997	7,479	7,479	0	0.00%
1998	7,776	7,776	0	0.00%
1999	9,660	9,660	0	0.00%
2000	10,288	10,288	0	0.00%
2001	9,921	9,921	0	0.00%
2002	10,846	10,846	0	0.00%
2003	10,904	10,904	0	0.00%
2004	10,589	10,589	0	0.00%
2005	10,927	10,927	0	0.00%
2006	12,677	12,677	0	0.00%
2007	14,198	14,198	0	0.00%
2008	14,639	14,644	-5	-0.03%
2009	15,239	15,239	0	0.00%
2010	14,744	14,772	-28	-0.19%
2011	14,833	14,848	-15	-0.10%
2012	17,777	17,774	3	0.02%
2013	21,120	20,978	143	0.68%
2014	21,312	21,280	31	0.15%
2015	21,299	21,207	92	0.44%
2016	19,267	19,291	-24	-0.13%
2017	19,448	20,045	-597	-2.98%
2018	20,333	20,586	-253	-1.23%
2019	22,262	22,554	-291	-1.29%
2020	22,042	21,986	56	0.25%
2021	28,827	29,102	-275	-0.94%
2022	30,854	29,533	1,321	4.47%
2023	37,132	28,135	8,997	31.98%
2024	36,450			
Total	553,328	507,721	9,157	1.80%

(1) Selected Ultimate Loss from Exhibit 32, Column (9)
(2) Prior Ultimate Loss from Prior Report Exhibit 32, Column (9)
(3) Change in Ultimate Loss = Column (2) - Column (1)
(4) Percent Change = Column (3) / Column (2)

Exhibit 34

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Paid Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Paid Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	683	1.000	1.000	683
1984	673	1.000	1.000	673
1985	1,136	1.000	1.000	1,136
1986	2,200	1.000	1.000	2,200
1987	2,849	1.000	1.000	2,849
1988	5,238	1.000	1.000	5,238
1989	2,442	1.000	1.000	2,442
1990	4,388	1.000	1.000	4,388
1991	3,209	1.000	1.000	3,209
1992	5,226	1.000	1.000	5,226
1993	7,490	1.000	1.000	7,490
1994	9,326	1.000	1.000	9,326
1995	7,673	1.000	1.000	7,673
1996	7,932	1.000	1.000	7,932
1997	7,479	1.000	1.000	7,479
1998	7,776	1.000	1.000	7,776
1999	9,660	1.000	1.000	9,660
2000	10,288	1.000	1.000	10,288
2001	9,921	1.000	1.000	9,921
2002	10,846	1.000	1.000	10,846
2003	10,904	1.000	1.000	10,904
2004	10,589	1.000	1.000	10,589
2005	10,927	1.000	1.000	10,927
2006	12,677	1.000	1.000	12,677
2007	14,198	1.000	1.000	14,198
2008	14,639	1.000	1.000	14,639
2009	15,239	1.000	1.000	15,239
2010	14,744	1.000	1.000	14,744
2011	14,771	1.000	1.000	14,771
2012	17,774	1.000	1.000	17,780
2013	21,104	1.001	1.002	21,136
2014	21,281	1.000	1.002	21,316
2015	21,230	1.000	1.002	21,275
2016	19,215	1.001	1.003	19,267
2017	19,001	1.002	1.005	19,093
2018	20,184	1.002	1.007	20,331
2019	21,871	1.009	1.016	22,230
2020	20,858	1.040	1.057	22,044
2021	23,670	1.111	1.175	27,801
2022	19,266	1.261	1.481	28,524
2023	12,843	1.700	2.517	32,330
2024	5,182	2.906	7.316	37,910
Total	478,602			546,162

(1) Paid loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 40
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 35

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Incurred Loss Development
Gross of Deductible Basis - Unlimited
As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Cumulative Incurred Loss*	*Selected Development Factors*	*Cumulative Development Factors*	*Ultimate Loss (1) x (3)*
	(1)	(2)	(3)	(4)
1983	683	1.000	1.000	683
1984	670	1.000	1.000	670
1985	1,137	1.000	1.000	1,137
1986	2,217	1.000	1.000	2,217
1987	2,853	1.000	1.000	2,853
1988	5,238	1.000	1.000	5,238
1989	2,442	1.000	1.000	2,442
1990	4,388	1.000	1.000	4,388
1991	3,209	1.000	1.000	3,209
1992	5,226	1.000	1.000	5,226
1993	7,490	1.000	1.000	7,490
1994	9,326	1.000	1.000	9,326
1995	7,673	1.000	1.000	7,673
1996	7,932	1.000	1.000	7,932
1997	7,479	1.000	1.000	7,479
1998	7,776	1.000	1.000	7,776
1999	9,660	1.000	1.000	9,660
2000	10,288	1.000	1.000	10,288
2001	9,921	1.000	1.000	9,921
2002	10,846	1.000	1.000	10,846
2003	10,904	1.000	1.000	10,904
2004	10,589	1.000	1.000	10,589
2005	10,927	1.000	1.000	10,927
2006	12,677	1.000	1.000	12,677
2007	14,198	1.000	1.000	14,198
2008	14,639	1.000	1.000	14,639
2009	15,239	1.000	1.000	15,239
2010	14,744	1.000	1.000	14,744
2011	14,833	1.000	1.000	14,833
2012	17,774	1.000	1.000	17,774
2013	21,104	1.000	1.000	21,104
2014	21,300	1.000	1.000	21,307
2015	21,280	1.001	1.001	21,299
2016	19,240	0.997	0.998	19,206
2017	19,588	0.995	0.993	19,450
2018	20,306	0.999	0.992	20,143
2019	22,626	0.992	0.984	22,266
2020	22,387	0.978	0.962	21,537
2021	30,714	0.976	0.939	28,839
2022	31,890	1.029	0.967	30,824
2023	32,912	1.195	1.155	38,015
2024	21,750	1.850	2.137	46,481
Total	538,073			563,448

(1) Incurred loss provided by TMLIRP.
(2), (3) Selected and Cumulative Development Factors from Exhibit 41
(4) Ultimate Loss = Column (1) x Column (3)

Exhibit 36

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Unpaid Loss to Ult Loss 1 - (6)*	*Unpaid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	9,602	1.033	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	1.033
2002	10,026	1.082	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	1.082
2003	12,176	0.896	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	0.896
2004	13,798	0.767	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	0.767
2005	14,514	0.753	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	0.753
2006	15,291	0.829	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	0.829
2007	16,415	0.865	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	0.865
2008	17,518	0.836	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	0.836
2009	17,661	0.863	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	0.863
2010	17,444	0.847	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	0.845
2011	17,859	0.831	14,848	1.000	1.000	1.000	0.000	-	14,771	14,771	0.827
2012	18,841	0.943	17,774	1.000	1.000	1.000	0.000	7	17,774	17,780	0.944
2013	19,632	1.069	20,978	1.001	1.002	0.998	0.002	32	21,104	21,136	1.077
2014	20,560	1.035	21,280	1.000	1.002	0.998	0.002	35	21,281	21,316	1.037
2015	21,919	0.967	21,207	1.000	1.002	0.998	0.002	45	21,230	21,275	0.971
2016	21,672	0.890	19,291	1.001	1.003	0.997	0.003	52	19,215	19,267	0.889
2017	22,968	0.873	20,045	1.002	1.005	0.995	0.005	97	19,001	19,098	0.832
2018	24,793	0.830	20,586	1.002	1.007	0.993	0.007	150	20,184	20,333	0.820
2019	25,106	0.898	22,554	1.009	1.016	0.984	0.016	365	21,871	22,235	0.886
2020	26,639	0.825	21,986	1.040	1.057	0.946	0.054	1,183	20,858	22,041	0.827
2021	28,245	1.030	29,102	1.111	1.175	0.851	0.149	4,325	23,670	27,994	0.991
2022	30,086	0.982	29,533	1.261	1.481	0.675	0.325	9,585	19,266	28,852	0.959
2023	31,483	0.895	28,169	1.700	2.517	0.397	0.603	16,979	12,843	29,822	0.947
2024	36,839	0.926	34,115	2.906	7.316	0.137	0.863	29,452	5,182	34,634	0.940
Total	491,087		446,184					62,305	382,933	445,238	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 40
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 37

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Premiums and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Ultimate Premiums*	*Selected Loss Ratio*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Ratio (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	9,602	1.033	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	1.033
2002	10,026	1.082	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	1.082
2003	12,176	0.896	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	0.896
2004	13,798	0.767	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	0.767
2005	14,514	0.753	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	0.753
2006	15,291	0.829	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	0.829
2007	16,415	0.865	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	0.865
2008	17,518	0.836	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	0.836
2009	17,661	0.863	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	0.863
2010	17,444	0.847	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	0.845
2011	17,859	0.831	14,848	1.000	1.000	1.000	0.000	-	14,833	14,833	0.831
2012	18,841	0.943	17,774	1.000	1.000	1.000	0.000	-	17,774	17,774	0.943
2013	19,632	1.069	20,978	1.000	1.000	1.000	0.000	-	21,104	21,104	1.075
2014	20,560	1.035	21,280	1.000	1.000	1.000	0.000	7	21,300	21,307	1.036
2015	21,919	0.967	21,207	1.001	1.001	0.999	0.001	20	21,280	21,299	0.972
2016	21,672	0.890	19,291	0.997	0.998	1.002	-0.002	(35)	19,240	19,206	0.886
2017	22,968	0.873	20,045	0.995	0.993	1.007	-0.007	(142)	19,588	19,446	0.847
2018	24,793	0.830	20,586	0.999	0.992	1.008	-0.008	(166)	20,306	20,139	0.812
2019	25,106	0.898	22,554	0.992	0.984	1.016	-0.016	(365)	22,626	22,261	0.887
2020	26,639	0.825	21,986	0.978	0.962	1.039	-0.039	(868)	22,387	21,519	0.808
2021	28,245	1.030	29,102	0.976	0.939	1.065	-0.065	(1,892)	30,714	28,822	1.020
2022	30,086	0.982	29,533	1.029	0.967	1.035	-0.035	(1,022)	31,890	30,869	1.026
2023	31,483	0.895	28,169	1.195	1.155	0.866	0.134	3,781	32,912	36,693	1.165
2024	36,839	0.926	34,115	1.850	2.137	0.468	0.532	18,152	21,750	39,902	1.083
Total	491,087		446,184					17,471	442,387	459,857	

(1) Ultimate Premiums provided by TMLIRP.
(2) Selected loss ratio = Prior Year Ultimate Loss / Prior Year Ultimate Premiums.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 41
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (10) / Column (1).

Exhibit 38

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Paid Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Paid Loss to Ult Loss 1 - (6)*	*Undeveloped Paid Loss (3) x (7)*	*Cumulative Paid Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	44,653	222.183	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	222.183
2002	47,092	230.317	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	230.317
2003	51,110	213.337	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	213.337
2004	55,058	192.330	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	192.331
2005	56,789	192.422	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	192.422
2006	58,833	215.467	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	215.467
2007	60,829	233.408	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	233.408
2008	63,341	231.201	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	231.122
2009	64,526	236.163	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	236.163
2010	65,825	224.416	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	223.992
2011	67,539	219.840	14,848	1.000	1.000	1.000	0.000	-	14,771	14,771	218.703
2012	69,282	256.540	17,774	1.000	1.000	1.000	0.000	7	17,774	17,780	256.637
2013	71,623	292.888	20,978	1.001	1.002	0.998	0.002	32	21,104	21,136	295.101
2014	73,413	289.869	21,280	1.000	1.002	0.998	0.002	35	21,281	21,316	290.358
2015	75,257	281.795	21,207	1.000	1.002	0.998	0.002	45	21,230	21,275	282.691
2016	75,992	253.853	19,291	1.001	1.003	0.997	0.003	52	19,215	19,267	253.535
2017	78,421	255.603	20,045	1.002	1.005	0.995	0.005	97	19,001	19,098	243.532
2018	79,621	258.545	20,586	1.002	1.007	0.993	0.007	150	20,184	20,333	255.375
2019	78,850	286.032	22,554	1.009	1.016	0.984	0.016	365	21,871	22,235	281.994
2020	79,771	275.613	21,986	1.040	1.057	0.946	0.054	1,183	20,858	22,041	276.298
2021	83,249	349.579	29,102	1.111	1.175	0.851	0.149	4,325	23,670	27,994	336.274
2022	85,851	344.005	29,533	1.261	1.481	0.675	0.325	9,585	19,266	28,852	336.066
2023	86,000	327.147	28,135	1.700	2.517	0.397	0.603	16,958	12,843	29,801	346.527
2024	90,300	340.243	30,724	2.906	7.316	0.137	0.863	26,524	5,182	31,706	351.122
Total	1,663,225		442,758					59,357	382,933	442,290	

(1) Exposures = Number of covered vehicles provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 40
(6) Ratio of Paid Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Unpaid Loss to Ultimate Loss = 1 - Column (6)
(8) Unpaid Loss = Column (3) x Column (7)
(9) Paid loss provided by TMLIRP.
(10) Ultimate Loss = Unpaid Loss + Paid Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 39

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Exposures and Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Exposures*	*Selected Loss Rate*	*Expected Ultimate Loss (1) x (2)*	*Selected Development Factors*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ult Loss 1 / (5)*	*Ratio of Undeveloped Incurred Loss to Ult Loss 1 - (6)*	*Undeveloped Incurred Loss (3) x (7)*	*Cumulative Incurred Loss*	*Ultimate Loss (8) + (9)*	*Calculated Loss Rate (10) / (1)*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
2001	44,653	222.183	9,921	1.000	1.000	1.000	0.000	-	9,921	9,921	222.183
2002	47,092	230.317	10,846	1.000	1.000	1.000	0.000	-	10,846	10,846	230.317
2003	51,110	213.337	10,904	1.000	1.000	1.000	0.000	-	10,904	10,904	213.337
2004	55,058	192.330	10,589	1.000	1.000	1.000	0.000	-	10,589	10,589	192.329
2005	56,789	192.422	10,927	1.000	1.000	1.000	0.000	-	10,927	10,927	192.422
2006	58,833	215.467	12,677	1.000	1.000	1.000	0.000	-	12,677	12,677	215.467
2007	60,829	233.408	14,198	1.000	1.000	1.000	0.000	-	14,198	14,198	233.408
2008	63,341	231.201	14,644	1.000	1.000	1.000	0.000	-	14,639	14,639	231.122
2009	64,526	236.163	15,239	1.000	1.000	1.000	0.000	-	15,239	15,239	236.163
2010	65,825	224.416	14,772	1.000	1.000	1.000	0.000	-	14,744	14,744	223.992
2011	67,539	219.840	14,848	1.000	1.000	1.000	0.000	-	14,833	14,833	219.624
2012	69,282	256.540	17,774	1.000	1.000	1.000	0.000	-	17,774	17,774	256.540
2013	71,623	292.888	20,978	1.000	1.000	1.000	0.000	-	21,104	21,104	294.656
2014	73,413	289.869	21,280	1.000	1.000	1.000	0.000	7	21,300	21,307	290.234
2015	75,257	281.795	21,207	1.001	1.001	0.999	0.001	20	21,280	21,299	283.021
2016	75,992	253.853	19,291	0.997	0.998	1.002	-0.002	(35)	19,240	19,206	252.735
2017	78,421	255.603	20,045	0.995	0.993	1.007	-0.007	(142)	19,588	19,446	247.971
2018	79,621	258.545	20,586	0.999	0.992	1.008	-0.008	(166)	20,306	20,139	252.938
2019	78,850	286.032	22,554	0.992	0.984	1.016	-0.016	(365)	22,626	22,261	282.320
2020	79,771	275.613	21,986	0.978	0.962	1.039	-0.039	(868)	22,387	21,519	269.759
2021	83,249	349.579	29,102	0.976	0.939	1.065	-0.065	(1,892)	30,714	28,822	346.210
2022	85,851	344.005	29,533	1.029	0.967	1.035	-0.035	(1,022)	31,890	30,869	359.561
2023	86,000	327.147	28,135	1.195	1.155	0.866	0.134	3,777	32,912	36,688	426.608
2024	90,300	340.243	30,724	1.850	2.137	0.468	0.532	16,347	21,750	38,097	421.894
Total	1,663,225		442,758					15,662	442,387	458,048	

(1) Exposures = Number of covered vehicles provided by TMLIRP.
(2) Selected Loss Rate = 1000 x Prior Year Ultimate Loss / Prior Year Exposures.
(3) Expected Ultimate Loss = Column (1) x Column (2).
(4), (5) Selected and Cumulative Development Factors from Exhibit 41
(6) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (5)
(7) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (6)
(8) Undeveloped Loss = Column (3) x Column (7)
(9) Incurred loss provided by TMLIRP.
(10) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(8) + Column (9)
(11) Loss Rate = 1000 x Ultimate Loss / Ultimate Exposures = Column (10) / Column (1).

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	53	312	493	653	674	676	683	684	684	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1984	245	445	586	627	662	661	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	673
1985	529	714	891	931	956	1,063	1,061	1,133	1,133	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,136	1,136
1986	600	1,004	1,433	1,822	2,019	2,171	2,196	2,219	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,200	2,200
1987	672	1,259	1,817	2,355	2,708	2,721	2,723	2,724	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,849	2,849
1988	563	1,276	3,404	3,994	4,844	5,010	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,238	5,238
1989	579	1,095	1,740	2,013	2,282	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,442	2,442
1990	665	1,760	2,938	4,033	4,308	4,359	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,388	4,388
1991	566	1,716	2,239	2,712	3,051	3,129	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,209	3,209
1992	1,351	2,874	3,601	4,706	5,043	5,102	5,160	5,160	5,160	5,160	5,163	5,164	5,165	5,168	5,168	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,226	5,226
1993	1,565	3,454	5,443	6,447	7,007	7,135	7,164	7,168	7,183	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,473	7,473	7,490	7,490
1994	1,685	4,805	7,003	8,469	9,073	9,179	9,289	9,302	9,298	9,303	9,310	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,326	9,326	9,326	9,326	9,326
1995	1,928	3,895	5,458	6,763	7,292	7,440	7,470	7,609	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,673	7,673	7,673	7,673	7,673	7,673
1996	2,306	4,223	6,193	7,106	7,584	7,697	7,773	7,784	7,838	7,875	7,931	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932
1997	2,112	4,478	5,709	6,780	7,245	7,308	7,315	7,477	7,477	7,477	7,477	7,471	7,477	7,477	7,477	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479
1998	2,231	4,916	6,671	7,309	7,556	7,585	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776
1999	2,646	5,308	6,980	8,629	9,413	9,524	9,525	9,535	9,538	9,538	9,538	9,538	9,642	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660
2000	3,294	5,547	7,929	9,889	9,983	10,244	10,286	10,286	10,286	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	0
2001	3,054	6,238	8,468	9,642	9,776	9,847	9,848	9,848	9,848	9,859	9,870	9,884	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	0	0
2002	3,137	6,422	8,595	9,899	10,188	10,563	10,588	10,775	10,816	10,845	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	0	0	0
2003	3,485	6,759	8,512	10,131	10,524	10,593	10,906	10,906	10,906	10,903	10,903	10,906	10,906	10,906	10,906	10,906	10,904	10,904	10,904	10,904	10,904	10,904	0	0	0	0
2004	3,472	6,781	9,316	9,941	10,306	10,581	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	0	0	0	0	0
2005	3,113	6,028	8,448	9,541	10,494	10,650	10,867	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	0	0	0	0	0	0
2006	3,916	7,773	9,791	11,303	12,482	12,637	12,672	12,673	12,673	12,673	12,673	12,673	12,677	12,677	12,677	12,677	12,677	12,677	12,677	0	0	0	0	0	0	0
2007	4,462	8,088	11,888	13,280	13,880	14,088	14,150	14,157	14,158	14,182	14,183	14,187	14,198	14,198	14,198	14,198	14,198	14,198	0	0	0	0	0	0	0	0
2008	4,177	8,599	10,858	13,362	13,990	14,173	14,608	14,608	14,649	14,649	14,649	14,639	14,639	14,649	14,639	14,639	14,639	0	0	0	0	0	0	0	0	0
2009	3,839	6,944	9,405	13,200	14,476	14,732	15,132	15,231	15,251	15,241	15,241	15,241	15,241	15,241	15,239	15,239	0	0	0	0	0	0	0	0	0	0
2010	3,961	7,601	10,464	12,595	13,785	14,446	14,651	14,887	14,750	14,743	14,744	14,751	14,744	14,744	14,744	0	0	0	0	0	0	0	0	0	0	0
2011	3,599	7,320	10,062	12,748	13,650	14,070	14,467	14,435	14,598	14,609	14,618	14,645	14,771	14,771	0	0	0	0	0	0	0	0	0	0	0	0
2012	3,890	8,943	13,114	15,115	17,114	17,791	17,692	17,701	17,774	17,778	17,774	17,774	17,774	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	4,597	9,614	14,508	18,698	20,426	20,466	20,513	20,532	20,549	20,552	20,603	21,104	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	4,029	9,277	13,955	17,549	20,609	21,207	21,254	21,257	21,280	21,280	21,281	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	4,873	11,236	16,406	18,832	20,239	20,589	20,730	20,938	21,058	21,230	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	4,604	8,914	15,479	17,996	19,024	19,047	19,222	19,240	19,215	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	4,368	9,311	14,146	17,226	17,798	18,493	18,738	19,001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	4,902	10,104	16,727	18,012	18,907	19,739	20,184	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	5,410	15,121	15,953	18,544	21,651	21,871	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	8,972	10,619	15,425	19,060	20,858	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	5,066	12,807	19,655	23,670	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	5,871	13,964	19,266	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	5,632	12,843	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	5,182	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Date Incurred	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	5.887	1.580	1.325	1.032	1.003	1.010	1.001	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	1.816	1.317	1.070	1.056	0.998	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.006
1985	1.000	1.350	1.248	1.045	1.027	1.112	0.998	1.068	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000
1986	1.000	1.673	1.427	1.271	1.108	1.075	1.012	1.010	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.993	1.000
1987	1.000	1.874	1.443	1.296	1.150	1.005	1.001	1.000	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.043	1.000
1988	1.000	2.266	2.668	1.173	1.213	1.034	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.029	1.000
1989	1.000	1.891	1.589	1.157	1.134	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	1.000
1990	1.000	2.647	1.669	1.373	1.068	1.012	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000
1991	1.000	3.032	1.305	1.211	1.125	1.026	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000
1992	1.000	2.127	1.253	1.307	1.072	1.012	1.011	1.000	1.000	1.000	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000
1993	1.000	2.207	1.576	1.184	1.087	1.018	1.004	1.001	1.002	1.040	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
1994	1.000	2.852	1.457	1.209	1.071	1.012	1.012	1.001	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	2.020	1.401	1.239	1.078	1.020	1.004	1.019	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.831	1.466	1.147	1.067	1.015	1.010	1.001	1.007	1.005	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	2.120	1.275	1.188	1.069	1.009	1.001	1.022	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	2.203	1.357	1.096	1.034	1.004	1.025	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	2.006	1.315	1.236	1.091	1.012	1.000	1.001	1.000	1.000	1.000	1.000	1.011	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.684	1.429	1.247	1.010	1.026	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	2.043	1.357	1.139	1.014	1.007	1.000	1.000	1.000	1.001	1.001	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	2.047	1.338	1.152	1.029	1.037	1.002	1.018	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2003	1.000	1.939	1.259	1.190	1.039	1.006	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2004	1.000	1.953	1.374	1.067	1.037	1.027	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2005	1.000	1.936	1.401	1.129	1.100	1.015	1.020	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2006	1.000	1.985	1.260	1.154	1.104	1.012	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2007	1.000	1.813	1.470	1.117	1.045	1.015	1.004	1.000	1.000	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000									
2008	1.000	2.059	1.263	1.231	1.047	1.013	1.031	1.000	1.003	1.000	1.000	0.999	1.000	1.001	0.999	1.000										
2009	1.000	1.809	1.354	1.404	1.097	1.018	1.027	1.007	1.001	0.999	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.919	1.377	1.204	1.094	1.048	1.014	1.016	0.991	1.000	1.000	1.000	1.000	1.000												
2011	1.000	2.034	1.374	1.267	1.071	1.031	1.028	0.998	1.011	1.001	1.001	1.002	1.009													
2012	1.000	2.299	1.466	1.153	1.132	1.040	0.994	1.001	1.004	1.000	1.000	1.000														
2013	1.000	2.092	1.509	1.289	1.092	1.002	1.002	1.001	1.001	1.000	1.002															
2014	1.000	2.302	1.504	1.257	1.174	1.029	1.002	1.000	1.001	1.000																
2015	1.000	2.306	1.460	1.148	1.075	1.017	1.007	1.010	1.006																	
2016	1.000	1.936	1.736	1.163	1.057	1.001	1.009	1.001																		
2017	1.000	2.132	1.519	1.218	1.033	1.039	1.013																			
2018	1.000	2.061	1.655	1.077	1.050	1.044																				
2019	1.000	2.795	1.055	1.162	1.168																					
2020	1.000	1.184	1.453	1.236																						
2021	1.000	2.528	1.535																							
2022	1.000	2.378																								
2023	1.000																									

Exhibit 40

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Paid Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	2.066	1.418	1.193	1.081	1.021	1.010	1.004	1.001	1.002	1.000	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000
Average	1.000	2.176	1.449	1.198	1.080	1.022	1.009	1.005	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000
Truncated	1.000	2.104	1.426	1.197	1.078	1.021	1.009	1.004	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000
Inverted	1.000	2.051	1.421	1.193	1.078	1.022	1.009	1.005	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.009	1.000
Trunc Last 8	1.000	2.224	1.521	1.197	1.096	1.026	1.008	1.003	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	2.165	1.490	1.194	1.098	1.025	1.009	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Agg Last 8	1.000	2.090	1.445	1.181	1.093	1.022	1.009	1.005	1.002	1.001	1.000	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	2.145	1.488	1.180	1.093	1.025	1.008	1.004	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	2.275	1.540	1.173	1.087	1.022	1.005	1.001	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	2.180	1.492	1.167	1.093	1.022	1.005	1.002	1.002	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	2.189	1.443	1.171	1.076	1.026	1.007	1.003	1.005	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	2.221	1.424	1.173	1.077	1.025	1.008	1.003	1.003	1.000	1.001	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.967	1.339	1.170	1.087	1.023	1.013	1.006	1.002	1.002	1.001	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	2.278	1.450	1.192	1.111	1.036	1.011	1.004	1.004	1.000	1.001	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	2.128	1.429	1.189	1.075	1.021	1.008	1.006	1.001	1.002	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.009	1.000
Selected	1.000	2.180	1.540	1.167	1.093	1.022	1.005	1.002	1.002	1.000	1.001	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		2.106	1.522	1.171	1.080	1.021	1.007	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		2.069	1.535	1.196	1.089	1.020	1.008	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		2.255	1.564	1.205	1.093	1.028	1.011	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	9	10	10	10	10	10	10	0	11	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98	9/97	9/96	9/95	9/94	9/93	9/92	9/91
Selected		4.425	2.030	1.318	1.129	1.033	1.011	1.006	1.004	1.002	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		4.194	1.992	1.309	1.118	1.035	1.013	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		4.278	2.068	1.347	1.126	1.034	1.014	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		4.852	2.151	1.375	1.142	1.045	1.017	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.226	0.493	0.759	0.886	0.968	0.989	0.994	0.996	0.998	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		2.180	1.488	1.173	1.093	1.025	1.008	1.003	1.002	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		2.275	1.540	1.197	1.098	1.026	1.013	1.006	1.005	1.002	1.001	1.008	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Low Value:		1.967	1.339	1.167	1.076	1.022	1.005	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	2.906	1.700	1.261	1.111	1.040	1.009	1.002	1.002	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	7.316	2.517	1.481	1.175	1.057	1.016	1.007	1.005	1.003	1.002	1.002	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.137	0.397	0.675	0.851	0.946	0.984	0.993	0.995	0.997	0.998	0.998	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Fund	*Annual Lag Periods*																								
Year	***0***	***1***	***2***	***3***	***4***	***5***	***6***	***7***	***8***	***9***	***10***	***11***	***12***	***13***	***14***	***15***	***16***	***17***	***18***	***19***	***20***	***21***	***22***	***23***	***24***	***25***
1983	274	556	603	658	688	690	690	684	684	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683	683
1984	572	741	822	683	681	661	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670	670
1985	1,263	1,277	1,256	1,212	1,159	1,073	1,112	1,135	1,133	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,130	1,137	1,137
1986	1,710	1,953	1,996	2,210	2,272	2,288	2,228	2,219	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,216	2,217	2,217
1987	1,843	2,031	2,490	2,659	2,778	2,756	2,733	2,733	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,853	2,853
1988	1,787	3,636	4,717	5,388	5,434	5,497	5,197	5,197	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,090	5,238	5,238
1989	1,331	2,274	2,573	2,508	2,347	2,324	2,324	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,319	2,442	2,442
1990	1,624	3,314	4,547	4,469	4,363	4,379	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,360	4,388	4,388
1991	2,114	2,891	3,072	3,270	3,147	3,171	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,151	3,209	3,209
1992	4,199	4,660	5,280	5,399	5,268	5,171	5,160	5,160	5,160	5,190	5,190	5,190	5,190	5,190	5,190	5,190	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,169	5,226	5,226
1993	4,822	6,487	8,136	7,676	7,287	7,217	7,247	7,247	7,465	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,472	7,473	7,473	7,490	7,490
1994	7,505	8,509	10,685	9,848	9,590	9,422	9,361	9,335	9,366	9,336	9,346	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,325	9,326	9,326	9,326	9,326	9,326
1995	5,237	6,675	8,003	7,815	7,592	7,583	7,637	7,718	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,672	7,673	7,673	7,673	7,673	7,673	7,673
1996	6,389	7,644	8,692	8,477	8,371	8,299	8,202	8,196	8,092	7,978	7,933	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932	7,932
1997	7,044	7,930	8,148	8,034	7,762	7,781	7,757	7,477	7,477	7,477	7,477	7,471	7,477	7,477	7,477	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479	7,479
1998	7,318	7,140	8,020	7,772	7,739	7,622	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776	7,776
1999	7,143	8,428	9,760	9,444	9,639	9,562	9,562	9,572	9,563	9,563	9,563	9,678	9,688	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660	9,660
2000	7,250	8,500	10,401	10,875	10,472	10,311	10,286	10,286	10,286	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	10,288	0
2001	6,703	8,885	10,511	10,015	9,980	9,856	9,848	9,848	9,848	9,878	9,907	9,937	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	9,921	0	0
2002	7,157	9,271	11,453	11,040	11,147	11,135	10,973	10,966	10,844	10,845	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	10,846	0	0	0
2003	7,431	10,185	10,731	11,102	10,947	10,962	10,941	10,906	10,906	10,903	10,903	10,906	10,906	10,906	10,906	10,906	10,904	10,904	10,904	10,904	10,904	10,904	0	0	0	0
2004	9,811	10,138	11,216	10,917	10,752	10,607	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	10,589	0	0	0	0	0
2005	9,714	10,503	10,918	11,131	10,931	10,956	10,964	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	10,927	0	0	0	0	0	0
2006	10,084	11,321	13,225	13,219	12,796	12,696	12,701	12,701	12,701	12,701	12,701	12,707	12,677	12,677	12,677	12,677	12,677	12,677	12,677	0	0	0	0	0	0	0
2007	10,995	12,681	14,570	14,875	14,831	14,383	14,351	14,267	14,262	14,242	14,210	14,219	14,215	14,215	14,215	14,198	14,198	14,198	0	0	0	0	0	0	0	0
2008	9,896	13,547	14,827	15,042	15,153	14,942	14,696	14,705	14,706	14,706	14,649	14,639	14,639	14,649	14,639	14,639	14,639	0	0	0	0	0	0	0	0	0
2009	9,197	11,561	14,543	15,334	15,243	15,309	15,298	15,297	15,407	15,241	15,241	15,241	15,241	15,241	15,239	15,239	0	0	0	0	0	0	0	0	0	0
2010	9,690	13,095	14,915	15,919	15,510	15,263	14,760	15,025	14,796	14,789	14,772	14,779	14,772	14,772	14,744	0	0	0	0	0	0	0	0	0	0	0
2011	9,256	13,284	14,702	15,209	14,544	14,332	14,731	14,881	14,687	14,687	14,696	14,721	14,848	14,833	0	0	0	0	0	0	0	0	0	0	0	0
2012	11,924	16,125	17,939	18,051	18,040	18,206	17,845	17,814	17,774	17,778	17,774	17,774	17,774	0	0	0	0	0	0	0	0	0	0	0	0	0
2013	14,280	19,949	22,145	21,702	21,171	20,776	20,721	20,775	20,813	20,880	21,133	21,104	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2014	13,315	18,163	23,924	23,967	22,029	21,354	21,472	21,455	21,300	21,300	21,300	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2015	13,688	19,315	22,451	22,535	21,749	21,494	21,507	21,411	21,285	21,280	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2016	13,953	20,101	20,659	20,295	19,876	19,431	19,360	19,291	19,240	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2017	13,322	18,043	20,067	20,784	20,369	20,090	20,004	19,588	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2018	13,461	19,027	22,235	21,690	21,056	20,612	20,306	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2019	14,993	20,669	22,665	22,786	22,839	22,626	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2020	14,166	20,214	23,909	23,216	22,387	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2021	18,059	25,648	30,698	30,714	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022	20,685	27,559	31,890	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2023	21,565	32,912	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2024	21,750	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)

Date Incurred	*Development Factors*																								
	0	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
1983	1.000	2.029	1.085	1.091	1.046	1.003	1.000	0.991	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984	1.000	1.295	1.109	0.831	0.997	0.971	1.014	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000
1985	1.000	1.011	0.984	0.965	0.956	0.926	1.036	1.021	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000
1986	1.000	1.142	1.022	1.107	1.028	1.007	0.974	0.996	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000
1987	1.000	1.102	1.226	1.068	1.045	0.992	0.992	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.045	1.000
1988	1.000	2.035	1.297	1.142	1.009	1.012	0.945	1.000	0.979	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.029	1.000
1989	1.000	1.708	1.131	0.975	0.936	0.990	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.053	1.000
1990	1.000	2.041	1.372	0.983	0.976	1.004	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.007	1.000
1991	1.000	1.368	1.063	1.064	0.962	1.008	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.018	1.000
1992	1.000	1.110	1.133	1.023	0.976	0.982	0.998	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.011	1.000
1993	1.000	1.345	1.254	0.943	0.949	0.990	1.004	1.000	1.030	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
1994	1.000	1.134	1.256	0.922	0.974	0.982	0.994	0.997	1.003	0.997	1.001	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995	1.000	1.275	1.199	0.977	0.971	0.999	1.007	1.011	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996	1.000	1.196	1.137	0.975	0.987	0.991	0.988	0.999	0.987	0.986	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.000	1.126	1.027	0.986	0.966	1.002	0.997	0.964	1.000	1.000	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	0.976	1.123	0.969	0.996	0.985	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1999	1.000	1.180	1.158	0.968	1.021	0.992	1.000	1.001	0.999	1.000	1.000	1.012	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2000	1.000	1.172	1.224	1.046	0.963	0.985	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2001	1.000	1.326	1.183	0.953	0.997	0.988	0.999	1.000	1.000	1.003	1.003	1.003	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2002	1.000	1.295	1.235	0.964	1.010	0.999	0.985	0.999	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
2003	1.000	1.371	1.054	1.035	0.986	1.001	0.998	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
2004	1.000	1.033	1.106	0.973	0.985	0.987	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
2005	1.000	1.081	1.040	1.019	0.982	1.002	1.001	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2006	1.000	1.123	1.168	1.000	0.968	0.992	1.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000	1.000								
2007	1.000	1.153	1.149	1.021	0.997	0.970	0.998	0.994	1.000	0.999	0.998	1.001	1.000	1.000	1.000	0.999	1.000									
2008	1.000	1.369	1.094	1.014	1.007	0.986	0.983	1.001	1.000	1.000	0.996	0.999	1.000	1.001	0.999	1.000										
2009	1.000	1.257	1.258	1.054	0.994	1.004	0.999	1.000	1.007	0.989	1.000	1.000	1.000	1.000	1.000											
2010	1.000	1.351	1.139	1.067	0.974	0.984	0.967	1.018	0.985	1.000	0.999	1.000	1.000	1.000												
2011	1.000	1.435	1.107	1.034	0.956	0.985	1.028	1.010	0.987	1.000	1.001	1.002	1.009													
2012	1.000	1.352	1.113	1.006	0.999	1.009	0.980	0.998	0.998	1.000	1.000	1.000														
2013	1.000	1.397	1.110	0.980	0.976	0.981	0.997	1.003	1.002	1.003	1.012															
2014	1.000	1.364	1.317	1.002	0.919	0.969	1.006	0.999	0.993	1.000																
2015	1.000	1.411	1.162	1.004	0.965	0.988	1.001	0.996	0.994																	
2016	1.000	1.441	1.028	0.982	0.979	0.978	0.996	0.996																		
2017	1.000	1.354	1.112	1.036	0.980	0.986	0.996																			
2018	1.000	1.413	1.169	0.975	0.971	0.979																				
2019	1.000	1.379	1.097	1.005	1.002																					
2020	1.000	1.427	1.183	0.971																						
2021	1.000	1.420	1.197																							
2022	1.000	1.332																								
2023	1.000																									

Exhibit 41

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Cumulative Incurred Loss
Gross of Deductible Basis - Unlimited As of June 30, 2024 (In Thousands)
Development Factors

Method	*0*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*	*9*	*10*	*11*	*12*	*13*	*14*	*15*	*16*	*17*	*18*	*19*	*20*	*21*	*22*	*23*	*24*	*25*
Aggregate	1.000	1.323	1.151	1.001	0.979	0.988	0.996	0.999	0.998	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006	1.000
Average	1.000	1.333	1.149	1.003	0.984	0.989	0.997	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000
Truncated	1.000	1.324	1.148	1.004	0.984	0.990	0.997	1.000	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.008	1.000
Inverted	1.000	1.295	1.143	1.000	0.983	0.989	0.997	1.000	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000
Trunc Last 8	1.000	1.401	1.153	0.991	0.978	0.983	0.996	1.001	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 8	1.000	1.397	1.158	0.994	0.974	0.985	0.996	1.003	0.996	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Agg Last 8	1.000	1.414	1.141	0.997	0.969	0.985	0.998	0.999	0.996	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 7	1.000	1.395	1.135	0.997	0.970	0.984	1.001	1.003	0.995	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Trunc Last 6	1.000	1.392	1.140	0.992	0.974	0.981	0.998	0.999	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 6	1.000	1.388	1.131	0.996	0.969	0.980	0.996	1.000	0.993	0.999	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.394	1.151	0.994	0.980	0.980	0.999	0.998	0.995	1.001	1.002	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 4	1.000	1.390	1.161	0.997	0.983	0.983	1.000	0.998	0.997	1.001	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Agg Last 4	1.000	1.428	1.160	0.989	0.979	0.984	0.994	0.993	0.996	1.001	1.003	1.000	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd Avg	1.000	1.373	1.178	0.984	0.989	0.981	0.997	0.997	0.995	1.001	1.006	1.001	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Geometric	1.000	1.280	1.146	0.997	0.986	0.991	0.997	0.999	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.010	1.000
Selected	1.000	1.388	1.131	0.996	0.969	0.980	0.996	1.000	0.993	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.406	1.125	1.001	0.965	0.985	1.001	1.004	0.995	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.404	1.135	0.997	0.970	0.985	0.996	1.005	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.394	1.138	1.002	0.966	0.986	0.996	1.005	0.996	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
		10	10	10	10	10	10	0	10	10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cum Fctrs:		9/22	9/21	9/20	9/19	9/18	9/17	9/16	9/15	9/14	9/13	9/12	9/11	9/10	9/09	9/08	9/07	9/06	9/05	9/04	9/03	9/02	9/01	9/00	9/99	9/98
Selected		1.468	1.058	0.936	0.940	0.969	0.989	0.993	0.993	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/23		1.502	1.068	0.950	0.949	0.983	0.998	0.997	0.993	0.998	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/22		1.509	1.074	0.947	0.950	0.980	0.994	0.998	0.993	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
@ 6/30/21		1.504	1.079	0.948	0.947	0.980	0.994	0.998	0.993	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult		0.681	0.945	1.069	1.064	1.031	1.011	1.007	1.007	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Between Last 12 and Agg Last 4:																										
Median Value:		1.395	1.151	0.994	0.974	0.983	0.998	0.999	0.996	1.000	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
High Value:		1.428	1.161	0.997	0.983	0.985	1.001	1.003	0.997	1.001	1.003	1.001	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002	1.000
Low Value:		1.388	1.131	0.989	0.969	0.980	0.994	0.993	0.993	0.999	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Interp Ages	9-21	21-33	33-45	45-57	57-69	69-81	81-93	93-105	105-117	117-129	129-141	141-153	153-165	165-177	177-189	189-201	201-213	213-225	225-237	237-249	249-261	261-273	273-285	285-297	297-309	309-Ult
LDF	1.850	1.195	1.029	0.976	0.978	0.992	0.999	0.995	0.997	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
UDF	2.137	1.155	0.967	0.939	0.962	0.984	0.992	0.993	0.998	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ratio to Ult	0.468	0.866	1.035	1.065	1.039	1.016	1.008	1.007	1.002	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit 42

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Excess Claims
Gross of Deductibles As of June 30, 2024

Fund Year Ending 9/30	*Accident Date*	*Claim Number*	*Paid Losses & ALAE*	*Incurred Losses & ALAE*	*Effective Retention (4) - (9)*	*Excess Paid Loss & ALAE (3) - (5)*	*Recoverable Excess Paid Loss & ALAE*	*Excess Incd Loss & ALAE (4) - (5)*	*Recoverable Excess Incd Loss & ALAE*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
1988	11/30/87	34409-04774	1,044,048	1,037,387	306,560	737,489	730,827	730,827	730,827
	4/16/88	3444812042	366,651	366,651	361,824	4,827	4,827	4,827	4,827
			1,410,700	1,404,038	668,384	742,316	735,654	735,654	735,654
1989	10/18/89	TML/8900000338	327,417	327,417	327,417	-	-	-	-
1994	3/04/94	TML9400017907	1,067,870	1,067,870	1,067,870	-	-	-	-
Total			2,805,987	2,799,325		742,316	735,654	735,654	735,654

(1), (2), (3), (4), (7), (9) provided by TMLIRP
(5) Effective Retention is based on the Per Occurrence Retention and reflects special circumstances = (Column (4) - Column (9)
(6) Excess Paid Loss = Column(3) - Column(5)
(8) Excess Incurred Loss = Column(4) - Column(5)

Exhibit 43

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Excess Incurred Loss Development
Gross of Deductibles As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Gross Incurred Loss Ex 42*	*Gross Incurred Development Factors*	*Ultimate Incurred Loss (1) × (2)*	*Effective Retention Ex 44*	*Excess Ultimate Loss (3) - (4)*
	(1)	(2)	(3)	(4)	(5)
1983	-	1.000	-	-	-
1984	-	1.000	-	-	-
1985	-	1.000	-	-	-
1986	-	1.000	-	-	-
1987	-	1.000	-	-	-
1988	1,404	1.000	1,404	668	736
1989	327	1.000	327	327	-
1990	-	1.000	-	-	-
1991	-	1.000	-	-	-
1992	-	1.000	-	-	-
1993	-	1.000	-	-	-
1994	1,068	1.000	1,068	1,068	-
1995	-	1.000	-	-	-
1996	-	1.000	-	-	-
1997	-	1.000	-	-	-
1998	-	1.000	-	-	-
1999	-	1.000	-	-	-
2000	-	1.000	-	-	-
2001	-	1.000	-	-	-
2002	-	1.000	-	-	-
2003	-	1.000	-	-	-
2004	-	1.000	-	-	-
2005	-	1.000	-	-	-
2006	-	1.000	-	-	-
2007	-	1.000	-	-	-
2008	-	1.000	-	-	-
2009	-	1.000	-	-	-
2010	-	1.000	-	-	-
2011	-	1.000	-	-	-
2012	-	1.000	-	-	-
2013	-	1.000	-	-	-
2014	-	1.000	-	-	-
2015	-	1.001	-	-	-
2016	-	0.998	-	-	-
2017	-	0.993	-	-	-
2018	-	0.992	-	-	-
2019	-	0.984	-	-	-
2020	-	0.962	-	-	-
2021	-	0.939	-	-	-
2022	-	0.967	-	-	-
2023	-	1.155	-	-	-
2024	-	2.137	-	-	-
Total	2,799		2,799	2,064	736

(1) Excess Incurred Loss from Exhibit 42, Column (4)
(2) Gross Incurred Development Factors from Exhibit 41
(3) Ultimate Incurred Loss = Gross Incd Loss x Dev Factor = Column (1) x Column (2)
(4) Effective Retention from Exhibit 42, Column (5)
(5) Excess Ultimate Loss = Ult Incd Loss - Retention = Column (3) - Column (4)

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1983	683	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1984	672	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1985	1,137	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1986	2,217	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1987	2,853	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1988	5,238	14.05%	736	1.000	1.000	0.000	0	736	736	14.05%
1989	2,442	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1990	4,388	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1991	3,209	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1992	5,226	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1993	7,490	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1994	9,326	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1995	7,673	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1996	7,932	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1997	7,479	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1998	7,776	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
1999	9,660	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2000	10,288	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2001	9,921	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2002	10,846	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2003	10,904	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2004	10,589	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2005	10,927	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2006	12,677	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2007	14,198	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2008	14,639	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2009	15,239	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2010	14,744	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2011	14,833	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2012	17,777	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%

Exhibit 44

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Ultimate Loss Based on Bornhuetter-Ferguson Using Ultimate Excess Loss and Incurred Loss
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Unlimited Ultimate Losses Ex 32*	*Selected % Excess Losses*	*Selected Ultimate Losses (1) × (2)*	*Cumulative Development Factors*	*Ratio of Cumulative Incurred Loss to Ultimate Loss 1 / (4)*	*Ratio of Undeveloped Incurred Loss to Ultimate Loss 1 - (5)*	*Undeveloped Incurred Loss (3) × (6)*	*Cumulative Excess Incurred Loss Ex 42*	*Ultimate Loss (7) + (8)*	*Calculated % Excess Losses*
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
2013	21,120	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2014	21,312	0.00%	0	1.000	1.000	0.000	0	0	0	0.00%
2015	21,299	0.00%	0	1.001	0.999	0.001	0	0	0	0.00%
2016	19,267	0.00%	0	0.998	1.002	-0.002	0	0	0	0.00%
2017	19,448	0.00%	0	0.993	1.007	-0.007	0	0	0	0.00%
2018	20,333	0.00%	0	0.992	1.008	-0.008	0	0	0	0.00%
2019	22,262	0.00%	0	0.984	1.016	-0.016	0	0	0	0.00%
2020	22,042	0.00%	0	0.962	1.039	-0.039	0	0	0	0.00%
2021	28,827	0.00%	0	0.939	1.065	-0.065	0	0	0	0.00%
2022	30,854	0.00%	0	0.967	1.035	-0.035	0	0	0	0.00%
2023	37,132	0.00%	0	1.155	0.866	0.134	0	0	0	0.00%
2024	36,450	0.00%	0	2.137	0.468	0.532	0	0	0	0.00%
Total	553,328		736				0	736	736	

(1) Unlimited Ultimate Losses from Exhibit 32, Column (9)
(2) Selected Loss Ratio determined from prior year results, Exhibit 44
(3) Expected Ultimate Losses = Column (1) x Column (2)
(4) Cumulative Development Factors from Exhibit 41
(5) Ratio of Incurred Loss to Ultimate Loss = 1 / Column (4)
(6) Ratio of Undeveloped Loss to Ultimate Loss = 1 - Column (5)
(7) Undeveloped Loss = Column (3) x Column (6)
(8) Cumulative Excess Incurred Loss from Exhibit 44, Column (9)
(9) Ultimate Loss = Undeveloped Loss + Incurred Loss = Column(7) + Column (8)
(10) Loss Ratio = Ultimate Loss / Ultimate Premiums = Column (9) / Column (1).

Exhibit 45

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Comparison of Ultimate Loss Estimates
Excess Limits As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Incurred Loss Development Ex 43*	*Bornhuetter-Ferguson Using Incurred Loss Ex 44*	*Average of Results*	*Selected Ultimate Excess Loss*
	(1)	(2)	(3)	(4)
1983	-	-	-	-
1984	-	-	-	-
1985	-	-	-	-
1986	-	-	-	-
1987	-	-	-	-
1988	736	736	736	736
1989	-	-	-	-
1990	-	-	-	-
1991	-	-	-	-
1992	-	-	-	-
1993	-	-	-	-
1994	-	-	-	-
1995	-	-	-	-
1996	-	-	-	-
1997	-	-	-	-
1998	-	-	-	-
1999	-	-	-	-
2000	-	-	-	-
2001	-	-	-	-
2002	-	-	-	-
2003	-	-	-	-
2004	-	-	-	-
2005	-	-	-	-
2006	-	-	-	-
2007	-	-	-	-
2008	-	-	-	-
2009	-	-	-	-
2010	-	-	-	-
2011	-	-	-	-
2012	-	-	-	-
2013	-	-	-	-
2014	-	(0)	(0)	(0)
2015	-	0	0	0
2016	-	0	0	0
2017	-	(0)	(0)	(0)
2018	-	(0)	(0)	(0)
2019	-	0	0	0
2020	-	(0)	(0)	(0)
2021	-	0	0	0
2022	-	(0)	(0)	(0)
2023	-	0	0	0
2024	-	0	0	0
Total	736	736	736	736

Generally, the Selected Ultimate Loss is the average of the results of the two methods. Prior to 1995, actual results have been used when no excess losses have been incurred.

Exhibit 46

Texas Municipal League Intergovernmental Risk Pool
Auto Liability

Reinsurance Fund Losses
Total Limits - Gross As of June 30, 2024 (In Thousands)

Fund Year Ending 9/30	*Reported Excess Losses Ex 42*	*Ultimate Excess Losses Layer 1 Ex 45*	*Retention*	*Reinsurance Funds Parameters*	*Reinsurance Fund Losses*			*Ultimate Reinsurance Funds Losses (5)+(6)+(7)*
					Layer 1	*Layer 2*	*Layer 3*	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1998	0	0	1 Mil	20% 4M x 1M	0	0	0	0
1999	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2000	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2001	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2002	0	0	1 Mil	25% 4M x 1M	0	0	0	0
2003	0	0	1 Mil	25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2004	0	0	1 Mil	30% 1M x 1M; 25% 4M x 1M; 45% 5M x 5M	0	0	0	0
2005	0	0	2 Mil	18.33% 3M x s2M; 45% 5M x 5M	0	0	0	0
2006	0	0	2 Mil	22.5% 3M x 2M; 45% 5M x 5M	0	0	0	0
2007	0	0	3 Mil	22.5% 2M x 3M / 45% 5M x 5M	0	0	0	0
2008	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2009	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2010	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2011	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2012	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2013	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2014	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2015	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2016	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2017	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2018	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2019	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2020	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2021	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2022	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2023	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
2024	0	0	3 Mil	77.5% 2M x 3M / 100% 5M x 5M	0	0	0	0
Total	0	0			0	0	0	0

(1) Reported Excess Losses from Exhibit 42, Column (9)
(2) Ultimate Excess Losses from Exhibit 45, Column (4)
(3) Retention provided by TMLIRP
(4) Reinsurance Funds Parameters provided by TMLIRP

(5), (6), & (7) based on Funds Parameters in Column (4)
(8) = Column (5) + Column (6) + Column (7)