

**TEXAS MUNICIPAL LEAGUE
INTERGOVERNMENTAL RISK POOL**

Underwriting & Claims Committee Meeting

**Hotel Emma – Cellar J
136 E. Grayson Street
San Antonio, TX 78215**

July 24, 2025

Committee Members Present

Mike Land, Committee Chair
Allison Heyward
Kimberly Meisner
Mike Alexander
Rickey Childers
Holly Gray

Staff Present

Bo Joseph
Paula Marr-Ludwig
David Nix
Aaron Hardiman
Chase Stapp
Joe Florance
Irvin Janak
Lindsey Fields
Scott Houston

Underwriting and Claims Committee Chair Mike Land called the Underwriting and Claims Committee of the Texas Municipal League Intergovernmental Risk Pool to order at 1:53 P.M. on Thursday, July 24, 2025.

Consideration of Minutes of April 24, 2025 Committee Meeting (Tab 11)

MOTION by Rickey Childers, seconded by Mike Alexander, to approve the Minutes of the April 24, 2025 Underwriting and Claims Committee meeting. Motion carried with unanimous approval.

Report regarding Final Property Reinsurance Placement Effective May 1, 2025 (Tab 12)

Lindsey Fields presented the report under Tab 12 providing an update on the final placement of the 2025-2026 property reinsurance program, as authorized by the Board at the April 2025 Board meeting.

Consideration of the renewal of the Brokerage Services Agreement with Guy Carpenter, LLC (Tab 13)

Lindsey Fields presented a new five-year Brokerage Services Agreement with Guy Carpenter, LLC, under Tab 13.

MOTION by Rickey Childers, seconded by Allison Heyward, to recommend the Board authorize the Executive Director to enter into a new brokerage services agreement with Guy Carpenter, LLC for reinsurance placement services, for five years effective May 1, 2026, with the following compensation structure:

- **Property:** Flat annual brokerage fee of \$885,000 for the first treaty year. For the second treaty year, the \$885,000 fee will apply, subject to a true-up in which the fee will be adjusted to match the percentage increase in Total Insured Value, subject to a minimum 3% increase and maximum 15% increase. For all subsequent treaty years, the fee will be determined by the amount of the final true-up figure from the preceding treaty year which will then be subject to the same true-up procedure at the conclusion of each such treaty years. Plus, a \$75,000 claims handling fee for any year in which a property reinsurance claim is initiated;
- **Workers' Compensation:** Brokerage rate of 9% of gross premiums for business placed other than markets domiciled in London; plus an additional 4.5% of gross premium for business placed with London markets;
- **Cyber:** Brokerage rate of 4.5% of gross premiums.

Motion carried with unanimous approval.

Consideration of Independent Claims Adjusting, Subrogation, Appraisal and Damage/Remediation Consulting Firms Handling TMLIRP Claims, and update on historical costs, including Enhanced Recovery costs (Tab 14)

David Nix presented the list of Independent Claims Adjusting, Subrogation, and Appraisal and Damage/Remediation Consulting Firms handling TMLIRP claims, including an update on historical costs and enhanced recover costs.

MOTION by Kimberly Meisner, seconded by Allison Heyward, to recommend the Board approve the independent adjusting contractors and appraisers, contract adjustors and Enhanced Recovery Partners listed in Exhibit A of Tab 14, as well as approval of National Subrogation Services to provide subrogation services with related litigation services provided by Cozen O'Connor or Aaron Wilkerson, as set forth in Tab 14. Motion carried with unanimous approval.

Consideration of the Pool's Update on its Role in Supporting Excellence in Law Enforcement Initiative and Affirmation of the Pro (Tab 15)

Irvin Janak, Chase Stapp, and Joe Florance presented the Pool's "Support for Excellence in Law Enforcement Initiative" progress report, set forth under Tab 15.

MOTION by Allison Heyward, seconded by Kimberly Meisner, to recommend the Board affirm the findings in the Pool's "Support for Excellence in Law Enforcement Initiative" Progress Report dated June 16, 2025, and direct Staff to continue the implementation and evolution of the initiative. Motion carried with unanimous approval.

Consideration of Membership for the City of Starbase (Tab 16)

This item was discussed in Executive Sessions.

Consideration of Contract with Lexipol (LocalGovU) for Online Training Services (Tab 17)

Irvin Janak presented the contract with Lexipol (LocalGovU) for online training services under Tab 17.

MOTION by Allison Heyward, seconded by Rickey Childers, to recommend the Board grant the Executive Director the authority to execute a new contract with Lexipol for purchasing a minimum of 20,000 courses per fiscal year at \$4.30 per completed course with reduced pricing of \$4.20 per completed course for purchases above the 20,000 threshold. Based on expected usage and the yearly cost of the Course Builder Tool, the fiscal year cost will be \$133,000 for three years beginning on October 1, 2025, with three one-year renewal options beginning on October 1, 2028. Motion passed with unanimous approval.

Significant Cases and Legal Developments impacting the Pool (Tab 18)

Bo Joseph presented the Significant Cases and Legal Developments impacting the Pool Report, set forth under Tab 18.

Workers' Compensation Claims Report on trends concerning workers' compensation claims (Tab 19)

Phil English presented the Workers' Compensation Claims Report on trends concerning workers' compensation claims, set forth under Tab 19.

Risk Services Report including Membership Activity, Operations Update, Cyber Coverage Update and Underwriting Results (Tab 20)

Aaron Hardiman presented the Risk Services Report including Membership Activity, Operations Update, Cyber Coverage Update and Underwriting Results, set forth under Tab 20.

Loss Prevention Report on Member Interactions, Activities, and Training (Tab 21)

Irvin Janak presented the Loss Prevention Report on Member Interactions, Activities, and Training, set forth under Tab 21.

Subrogation Division Progress Report (Tab 22)

David Nix presented the Subrogation Division Progress Report as set forth under Tab 22.

Committee Chair Mike Land announced it was 3:16 PM and the Underwriting and Claims Committee would go into Executive Session to deliberate the membership of the City of Starbase under Agenda Item 7.f. under Texas Government Code 551.072.

Committee Chair Mike Land reconvened the meeting of the Underwriting and Claims Committee in open session at 3:32 PM.

Committee Chair Mike Land called up Agenda Item 7.e.

Consideration of Membership for the City of Starbase (Tab 16)

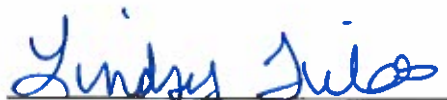
Aaron Hardiman and Bo Joseph presented for consideration the proposal for membership of the City of Starbase, as set forth under Tab 16.

MOTION by Mike Alexander, seconded by Kimberly Meisner, to recommend the Board approve the City of Starbase's full membership in the Pool, effective October 1, 2025, subject to the Board's review of the application. In addition to the normal terms and conditions provided to Members, staff recommends endorsing the City's coverage to limit private indemnification by contract to the limits provided by the tort caps through Endorsement E104 (Appendix A). Motion passed with unanimous approval.

Adjournment

Committee Chair Opal Mauldin-Jones adjourned the meeting of the Underwriting & Claims Committee at 3:33 PM.

Approved by the
Underwriting & Claims Committee
on January 22, 2026


Lindsey Fields,
Deputy Executive Director and COO