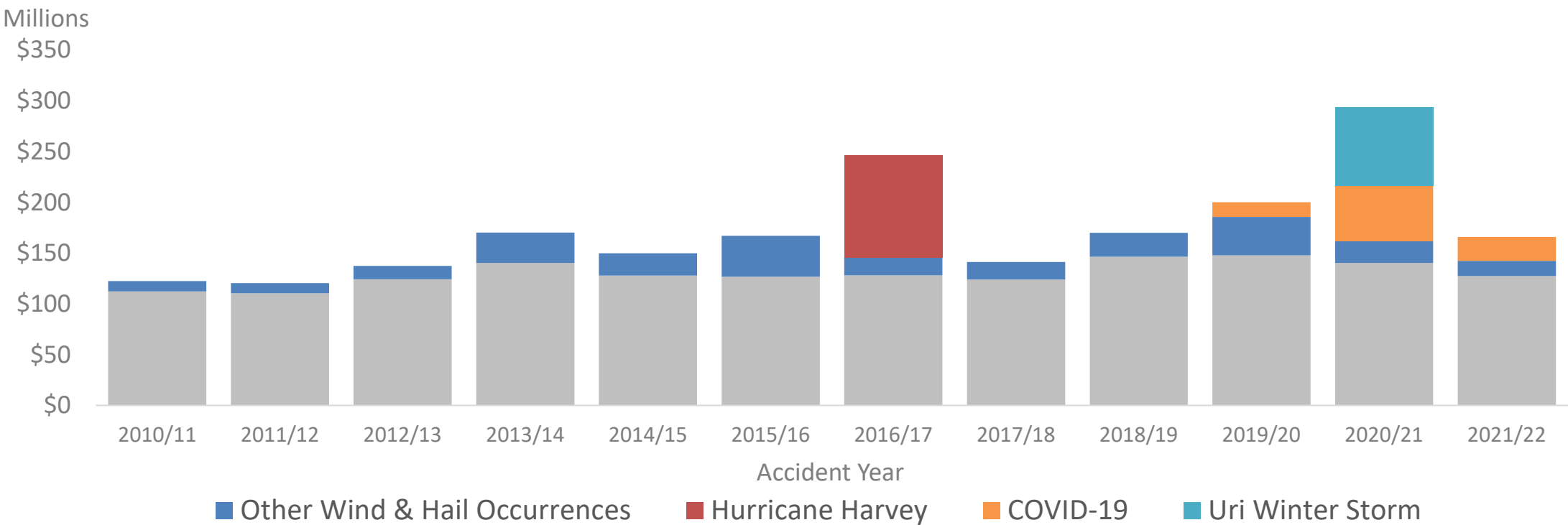




Partnering with local governments to make Texas communities
STRONGER, TOGETHER

The Gut Punch Chronicles...

Pool's Incurred Losses

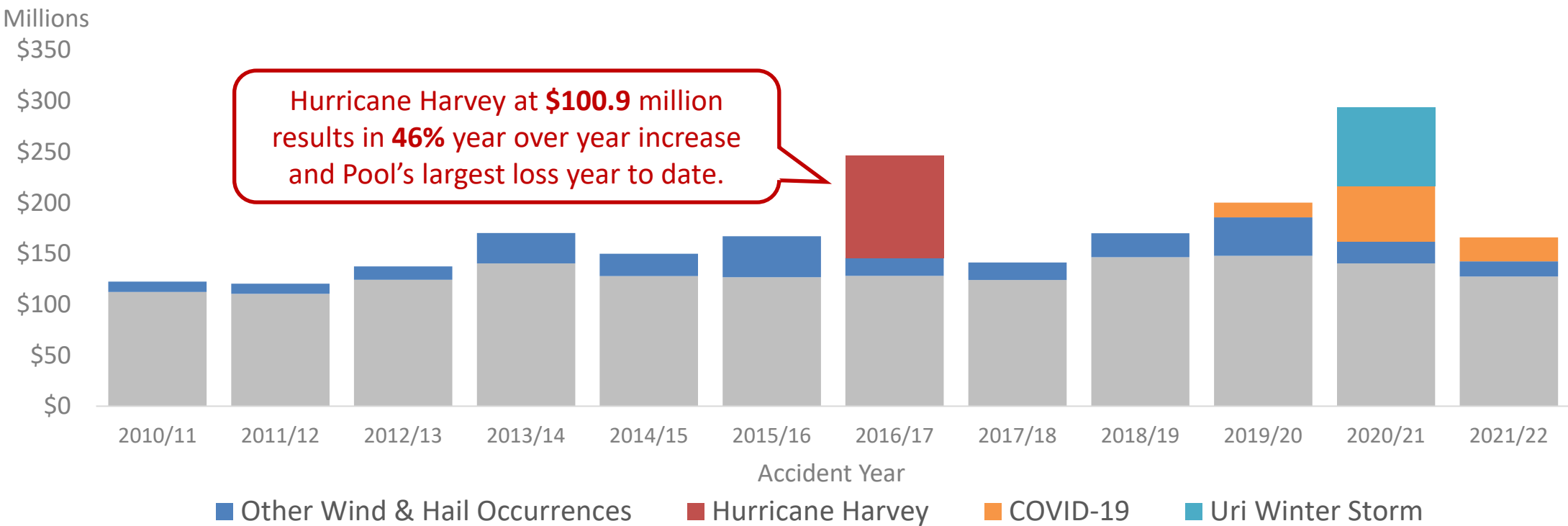


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The Gut Punch Chronicles...

Pool's Incurred Losses

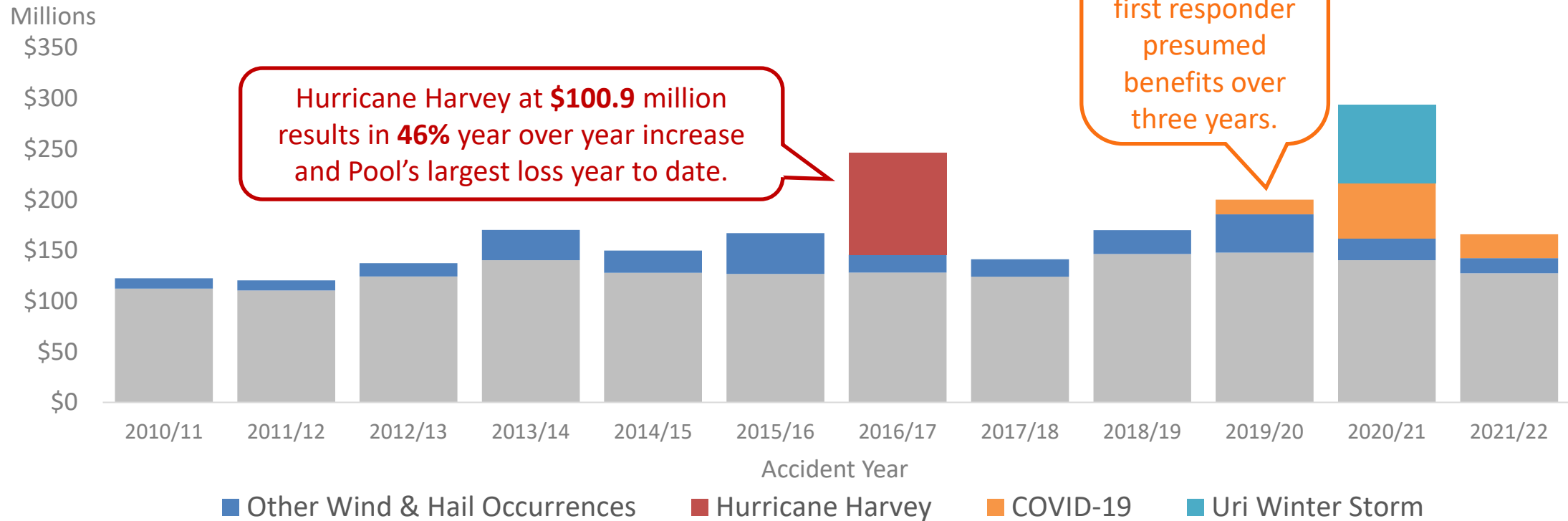


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The Gut Punch Chronicles...

Pool's Incurred Losses

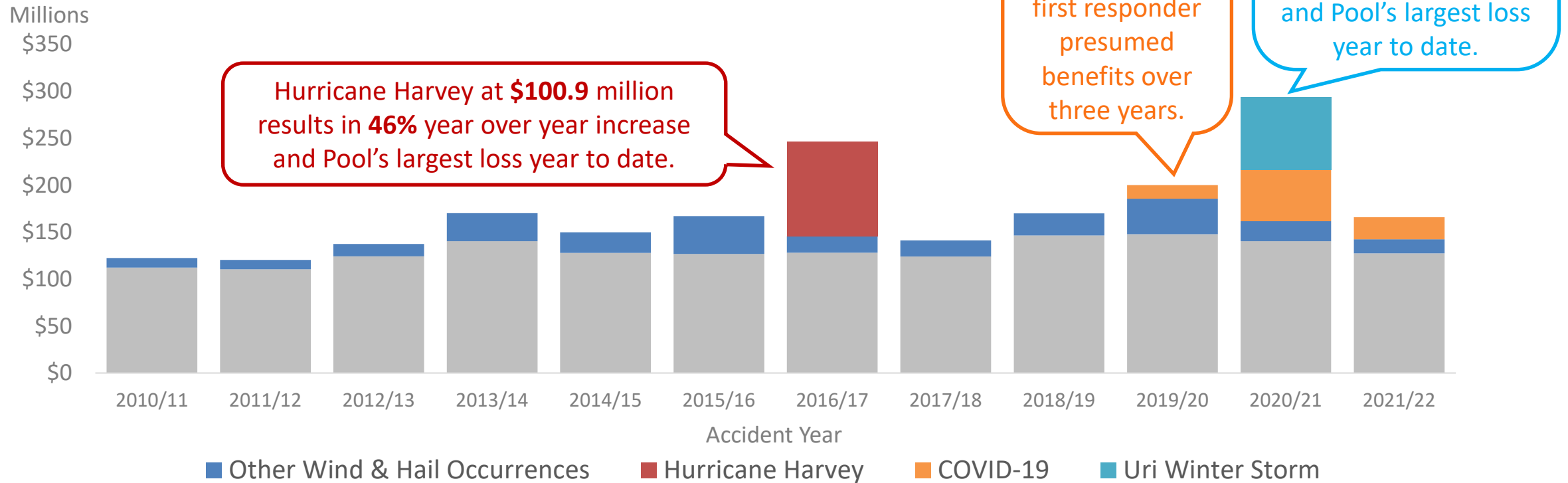


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The Gut Punch Chronicles...

Pool's Incurred Losses



Texas Communities are **STRONGER TOGETHER**



The Gut Punch Chronicles...

Pool's Incurred Losses

Millions
\$350
\$300
\$250
\$200
\$150
\$100
\$50
\$0

2010/11 2011/12 2012/13 2013/14 2014/15 2015/16 2016/17 2017/18 2018/19 2019/20 2020/21 2021/22

Accident Year

■ Other Wind & Hail Occurrences ■ Hurricane Harvey ■ COVID-19 ■ Uri Winter Storm

Hurricane Harvey at **\$100.9** million results in **46%** year over year increase and Pool's largest loss year to date.

Wind & Hail Occurrences (> \$1M) have totaled **\$86.5** million over last 5 years, 17/18 thru 21/22.

COVID-19 has resulted in **\$94.1** million in first responder presumed benefits over three years.

Winter Storm Uri at **\$77.3** million combined with COVID results in **47%** year over year increase and Pool's largest loss year to date.

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The Gut Punch Chronicles...

Pool's Incurred Losses

Millions

\$350

\$300

\$250

\$200

\$150

\$100

\$50

\$0

2010/11

2011/12

2012/13

2013/14

2014/15

2015/16

2016/17

2017/18

2018/19

2019/20

2020/21

2021/22

Accident Year

■ Other Wind & Hail Occurrences

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Stable experience excluding Gut Punches

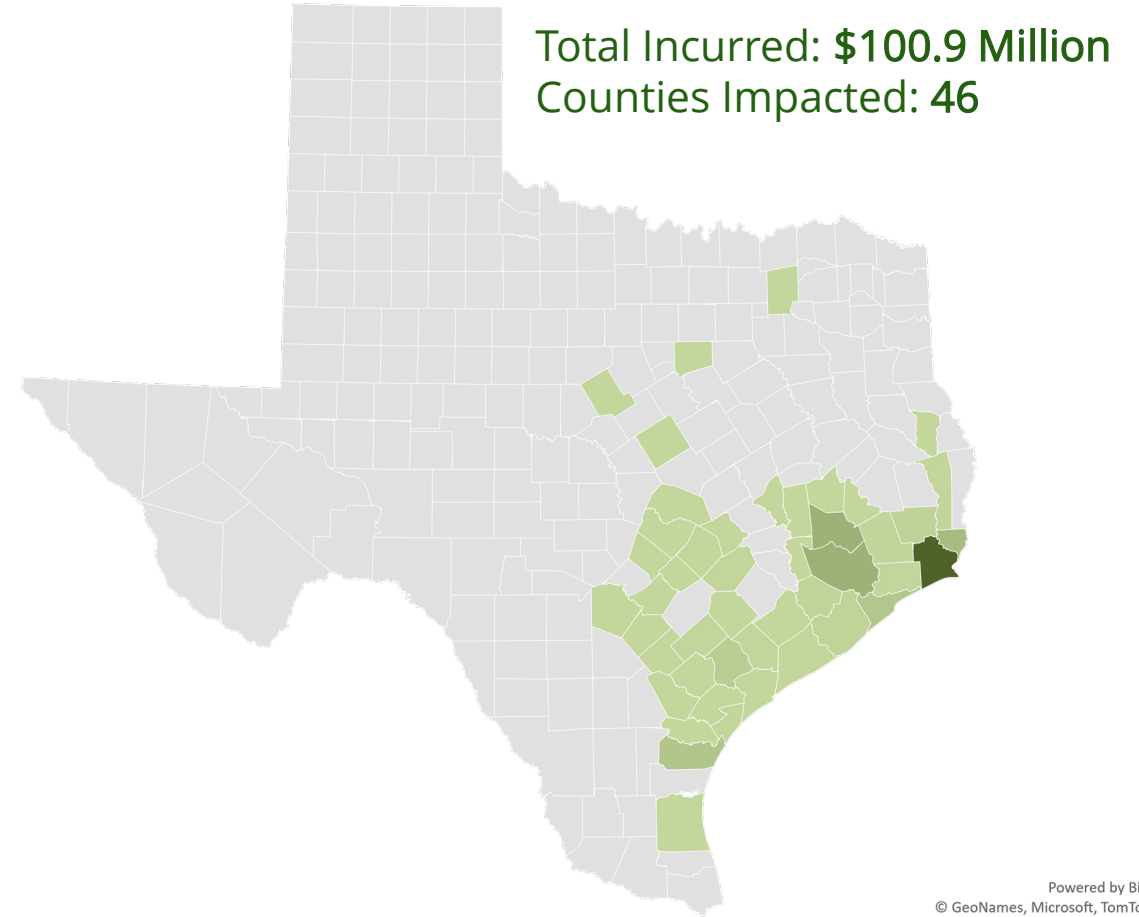
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It can happen anywhere...

- 27 out of 46 counties impacted not Tier 1 or Tier 2 counties.
- Primary peril was fresh water flooding that re-wrote flood maps.
- Largest loss event to date.
- Pool secured vendor (Synergy) agreements to secure supply chain for ASAP remediation. Synergy is now Pool's partner in addressing weather disasters.

Hurricane Harvey



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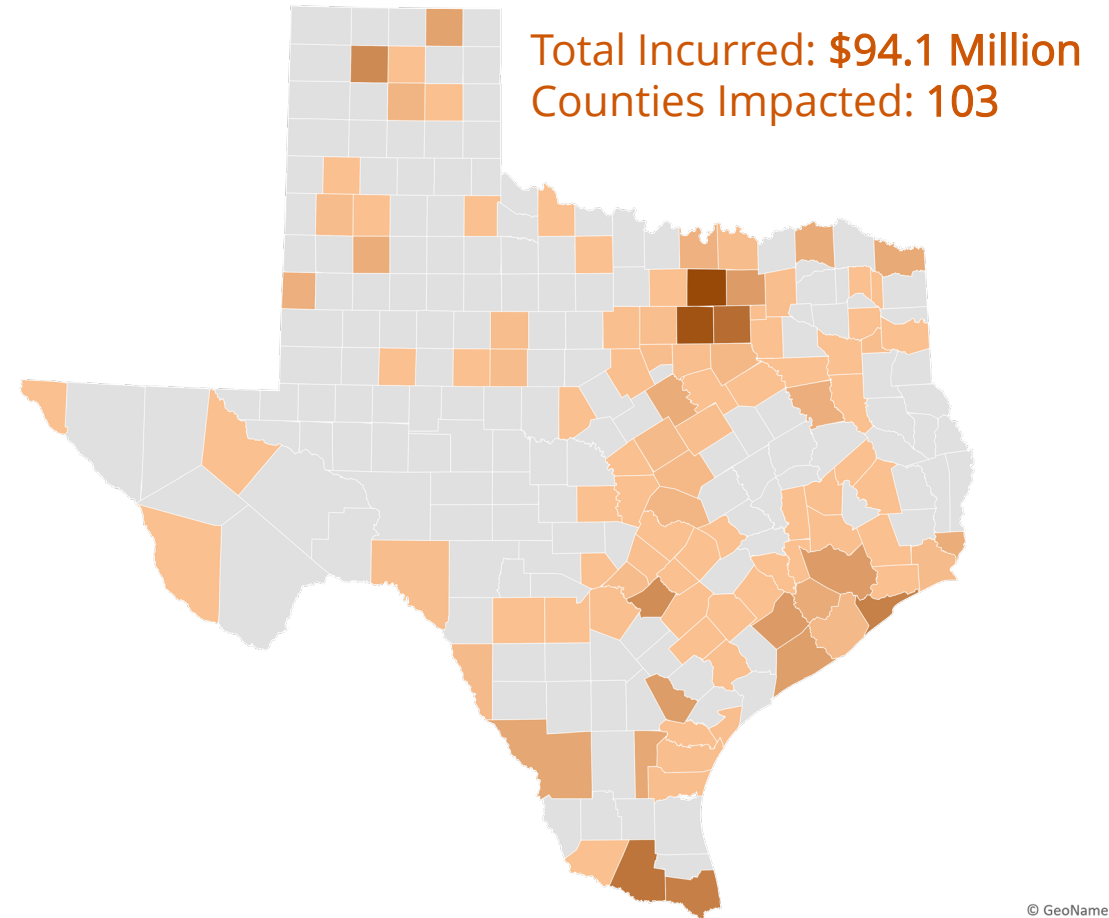
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It can happen anywhere...

- 236 Pool members have incurred first responder claims.
- 9,100 first responder claims.
- 44 fatalities of the 9,100 claims comprise 71% or \$67.1 million of the loss total.
- Guaranteed benefits for some widows(ers) extend over 50 years.

COVID-19 First Responders



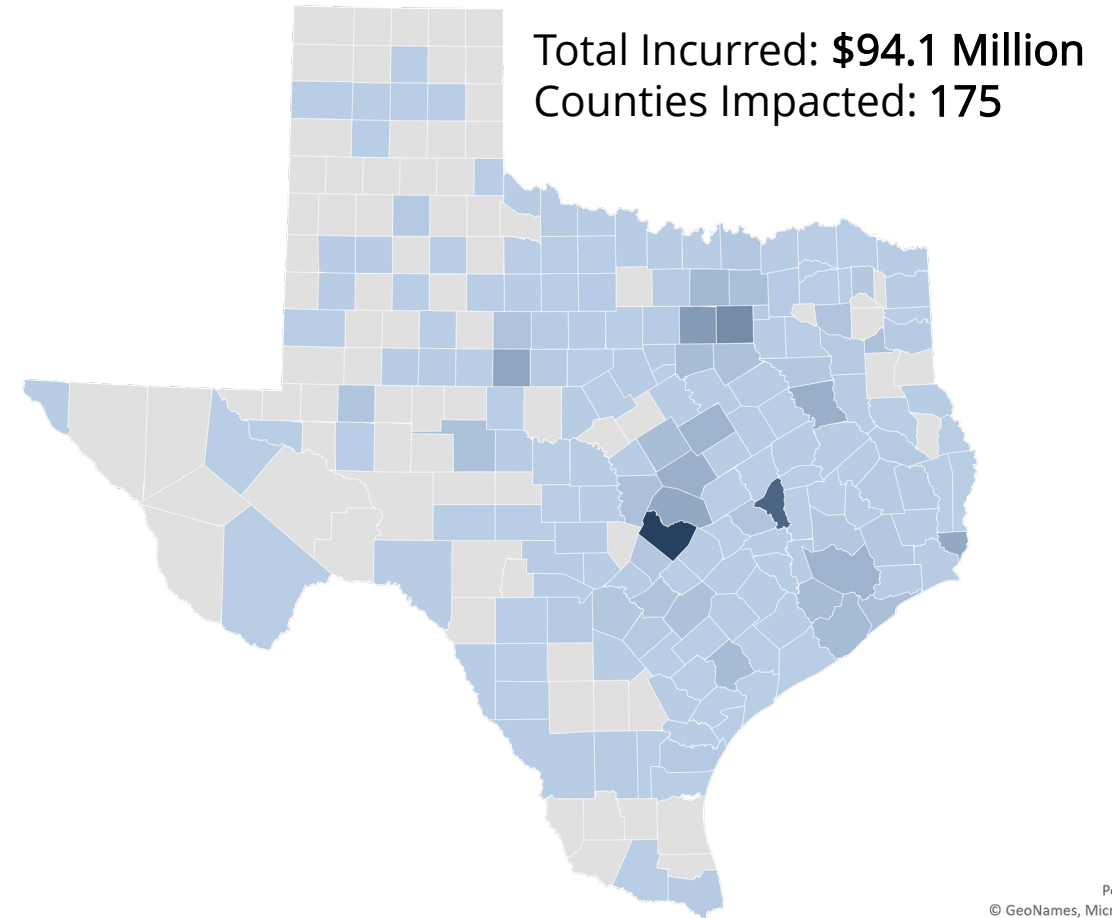
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It can happen anywhere...

- Concurrent catastrophic events tested Pool operationally during risk sensitive remote work period.
- Pool successfully managed spike in property claims during winter months at the same time Pool was receiving COVID-19 claims.
- Pool leveraged vendor (Synergy) agreement to secure supply chain for ASAP remediation.

Winter Storm Uri



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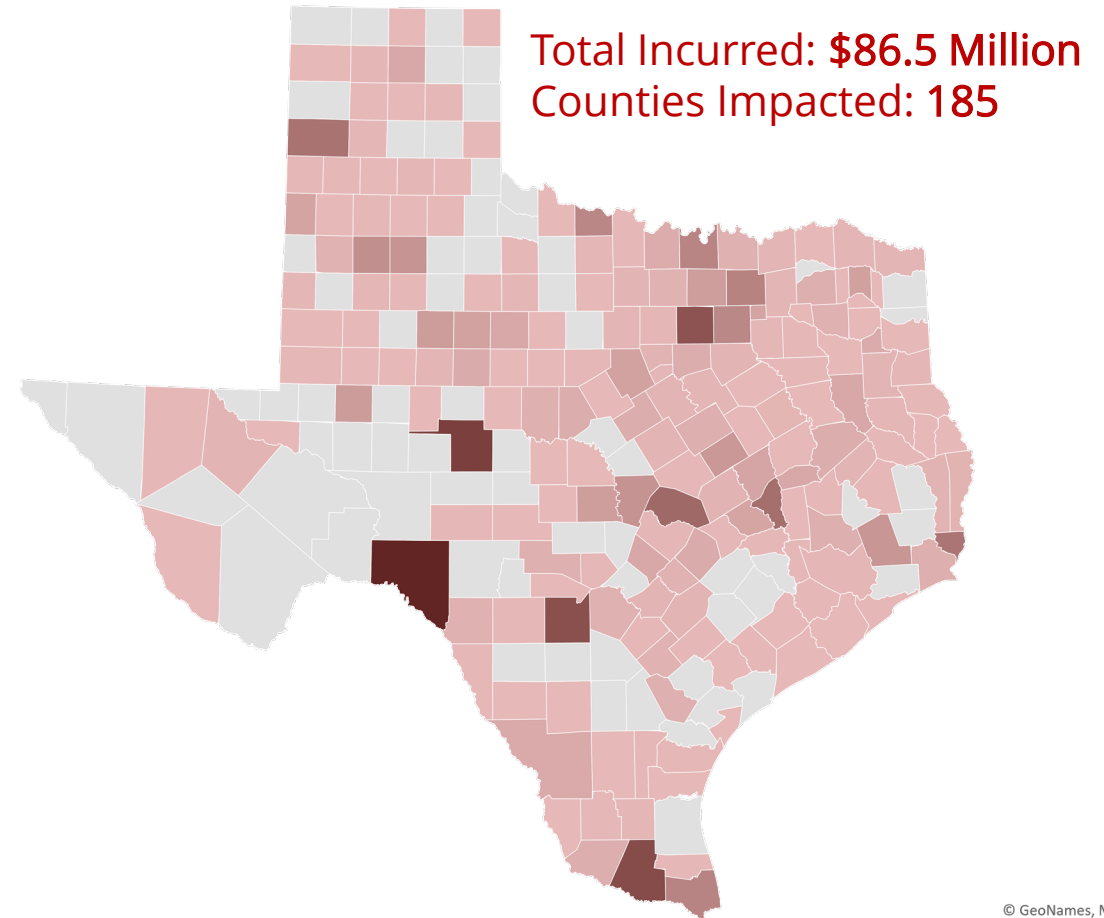
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It can happen anywhere...

- 185 of 254 counties have incurred losses in last 5 years associated with storm occurrences greater than \$1M.
- Most severely impacted counties are spread out across state.
- Pool's roofing program includes partnering with 4T Partnership LLC.

Wind & Hail Occurrences



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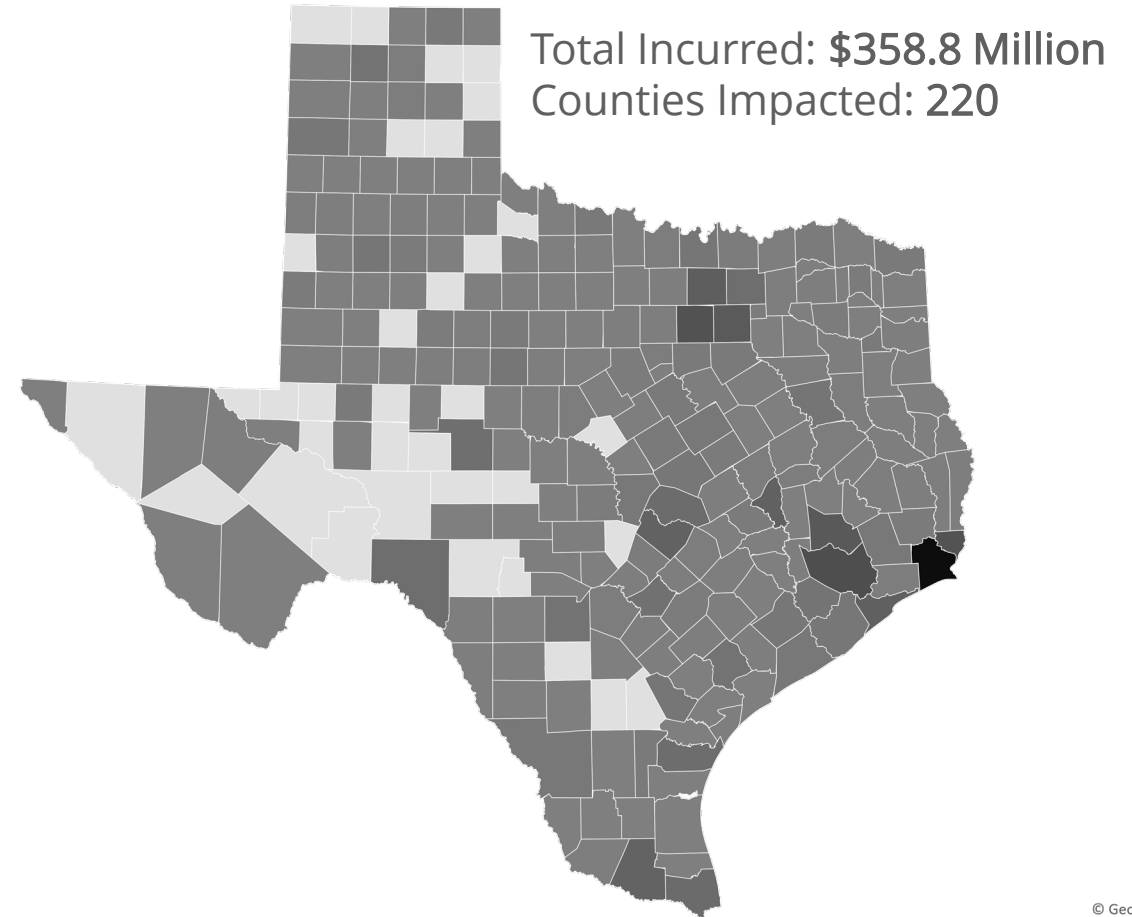
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It can happen anywhere...

- 220 of 254 counties have incurred losses associated with “Gut Punches Chronicles.”
- Partnering programs with Synergy and 4T.
- Hard market fleeing volatile experience vs. the Pool engaging, absorbing, partnering, and managing experience.

Combined “Gut Punches”



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COVID-19 Retrospective to date...

Claim
Counts

3,000

2,500

2,000

1,500

1,000

500

0

1st COVID-19
claim received,
Pool elects to
handle first
responder
claims as
presumption
WC claims

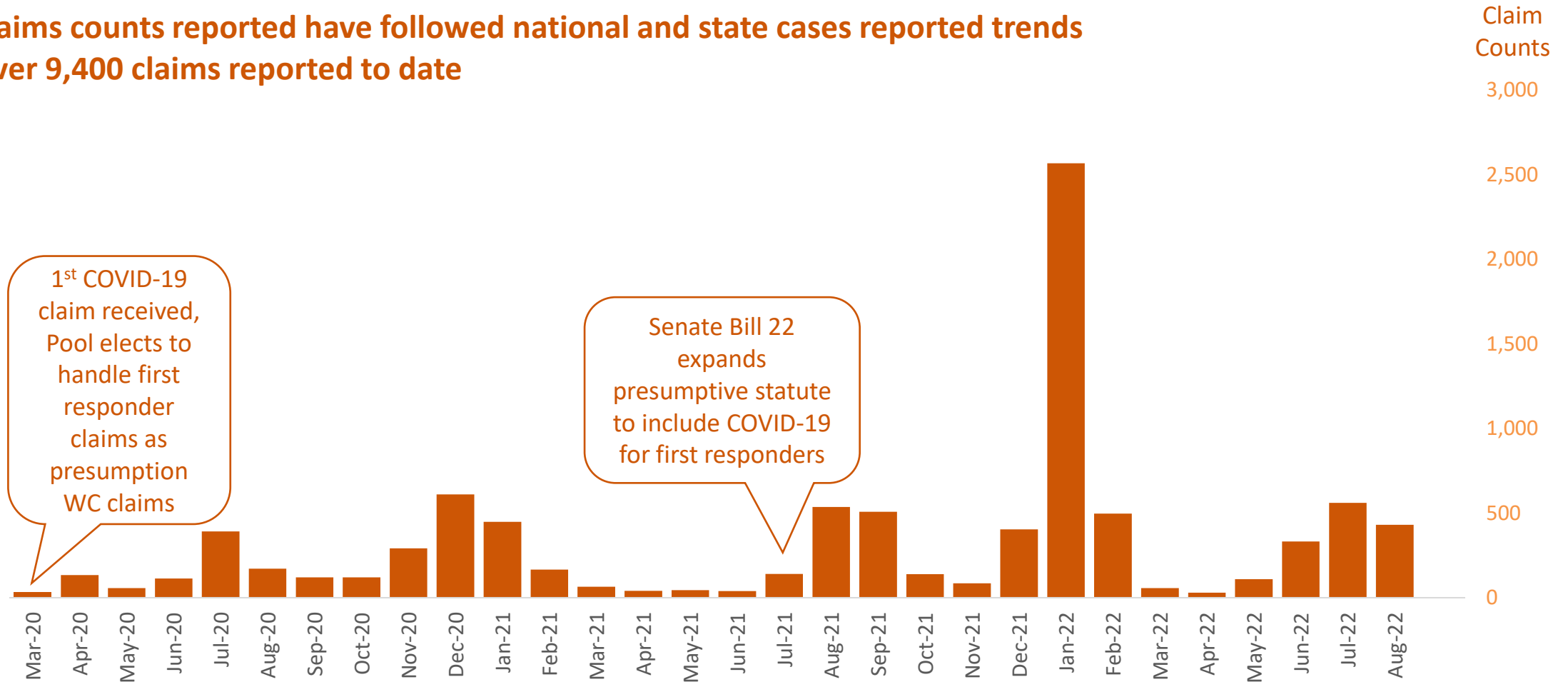
Mar-20 Apr-20 May-20 Jun-20 Jul-20 Aug-20 Sep-20 Oct-20 Nov-20 Dec-20 Jan-21 Feb-21 Mar-21 Apr-21 May-21 Jun-21 Jul-21 Aug-21 Sep-21 Oct-21 Nov-21 Dec-21 Jan-22 Feb-22 Mar-22 Apr-22 May-22 Jun-22 Jul-22 Aug-22

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COVID-19 Retrospective to date...

- Claims counts reported have followed national and state cases reported trends
- Over 9,400 claims reported to date

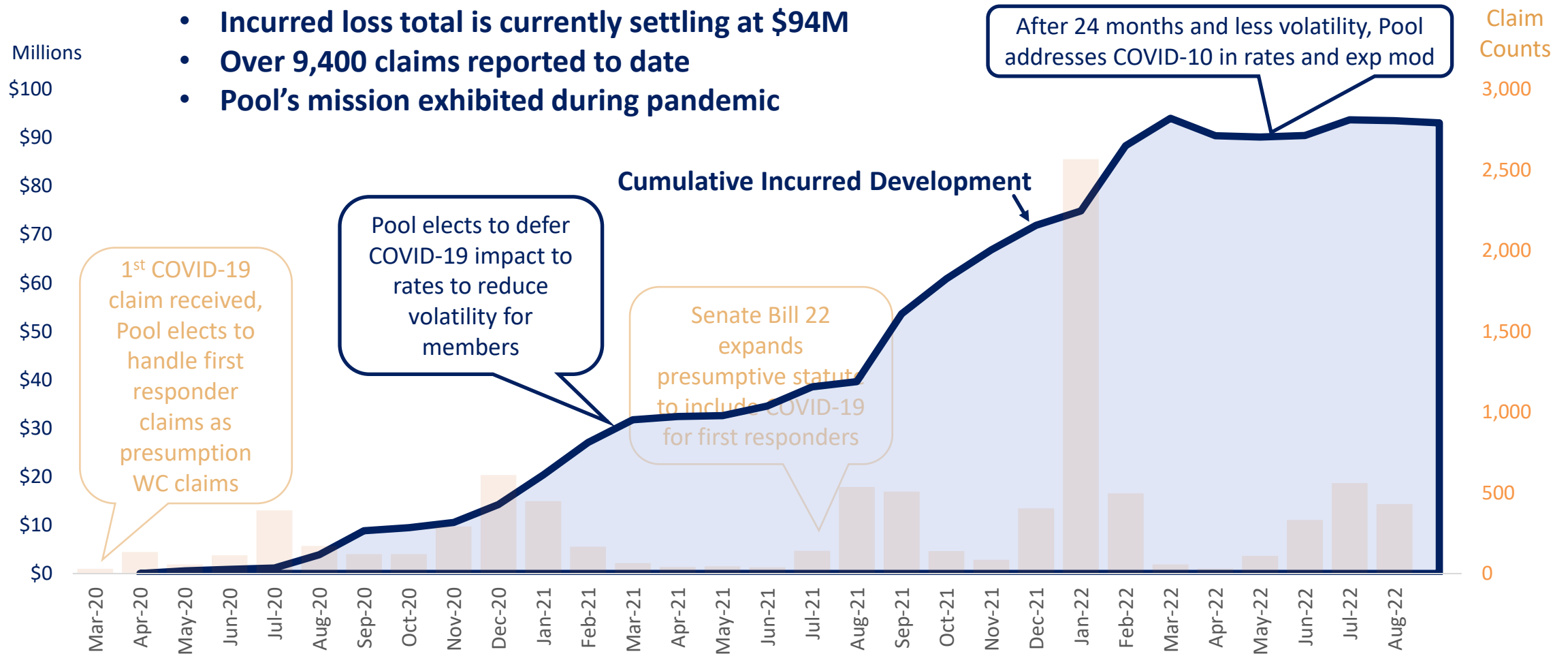


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COVID-19 Retrospective to date...

- Incurred loss total is currently settling at \$94M
- Over 9,400 claims reported to date
- Pool's mission exhibited during pandemic



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Preparing for what's next...

- Pool's cyber liability product out in front of rapidly evolving disaster exposure.
- Level-setting law enforcement training strategy due to challenging and shifting environment.
- Pool continually seeking other creative strategies and vendor relationships to secure effective and cost efficient supply chains during property catastrophes.
- Pool managing its target equity levels in preparation for the next round of "Gut Punches".
- Continue the Pool's 48-year mission of providing a stable source of risk financing.

48 Years of Partnership

