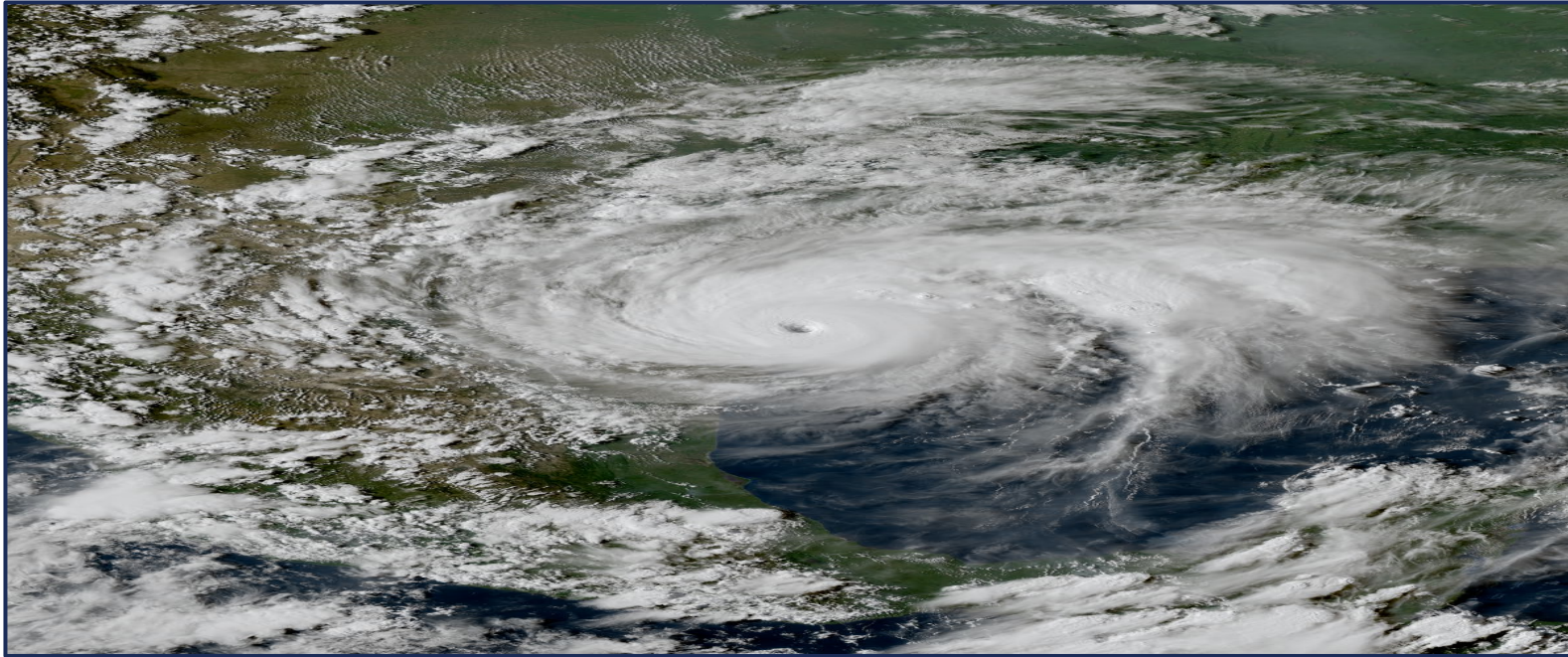


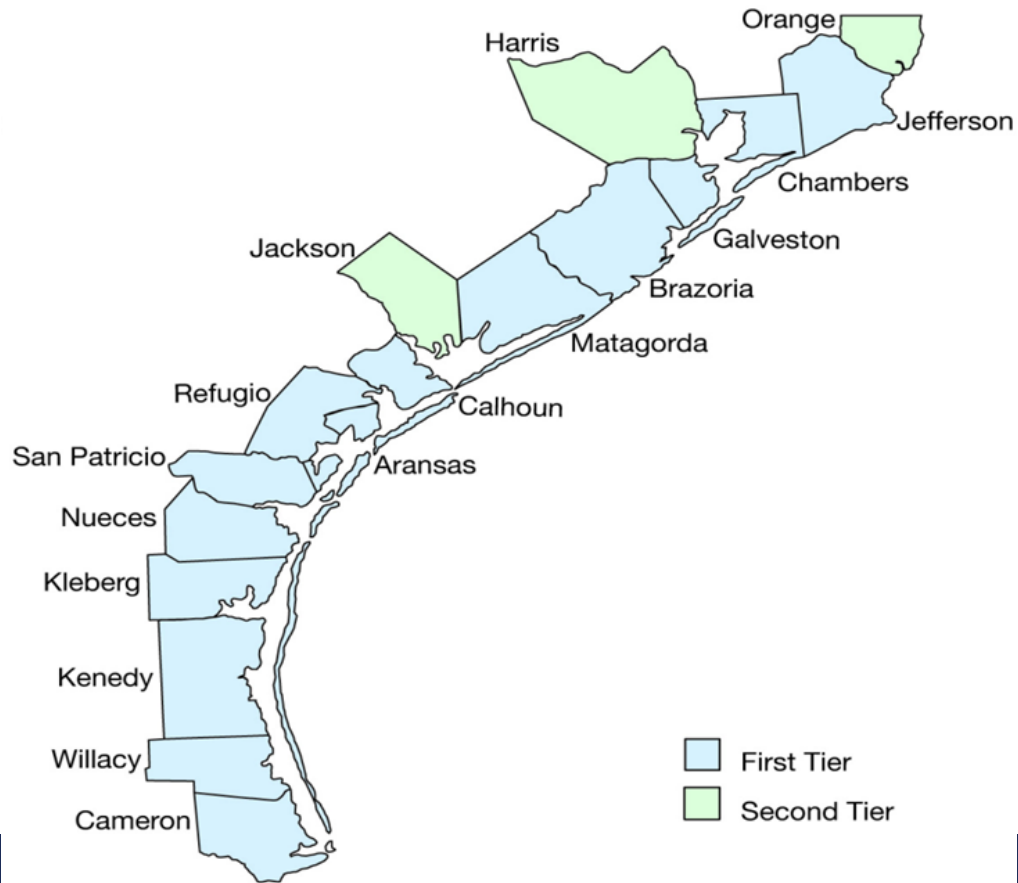


OUR WHY? To partner with local governments so that Texas communities are **STRONGER TOGETHER**



Wind & Flood

Windstorm Coverage: Coastal Counties



TMLIRP does not write windstorm coverage in Tier 1 counties (also Seacoast 1 or SC1), except by endorsement.

(Ref: Property Coverage Document, Special Form Property Coverage, Perils Excluded, Exclusion R.)

Victor Insurance: A Risk Pool Partner

- The Pool has partnered with Victor Insurance for over 40 years to help members meet their coverage needs.
- Victor works with members to place windstorm coverage through TWIA (Texas Windstorm Insurance Association) and/or AmRisc (open market)



TWIA
(Texas Windstorm
Insurance
Association)

- Not-for-profit insurance company, offering windstorm and hail insurance for residential and commercial properties.
- Properties must meet certain requirements established by Texas Legislature. (Texas Insurance Code Chapter 2210)



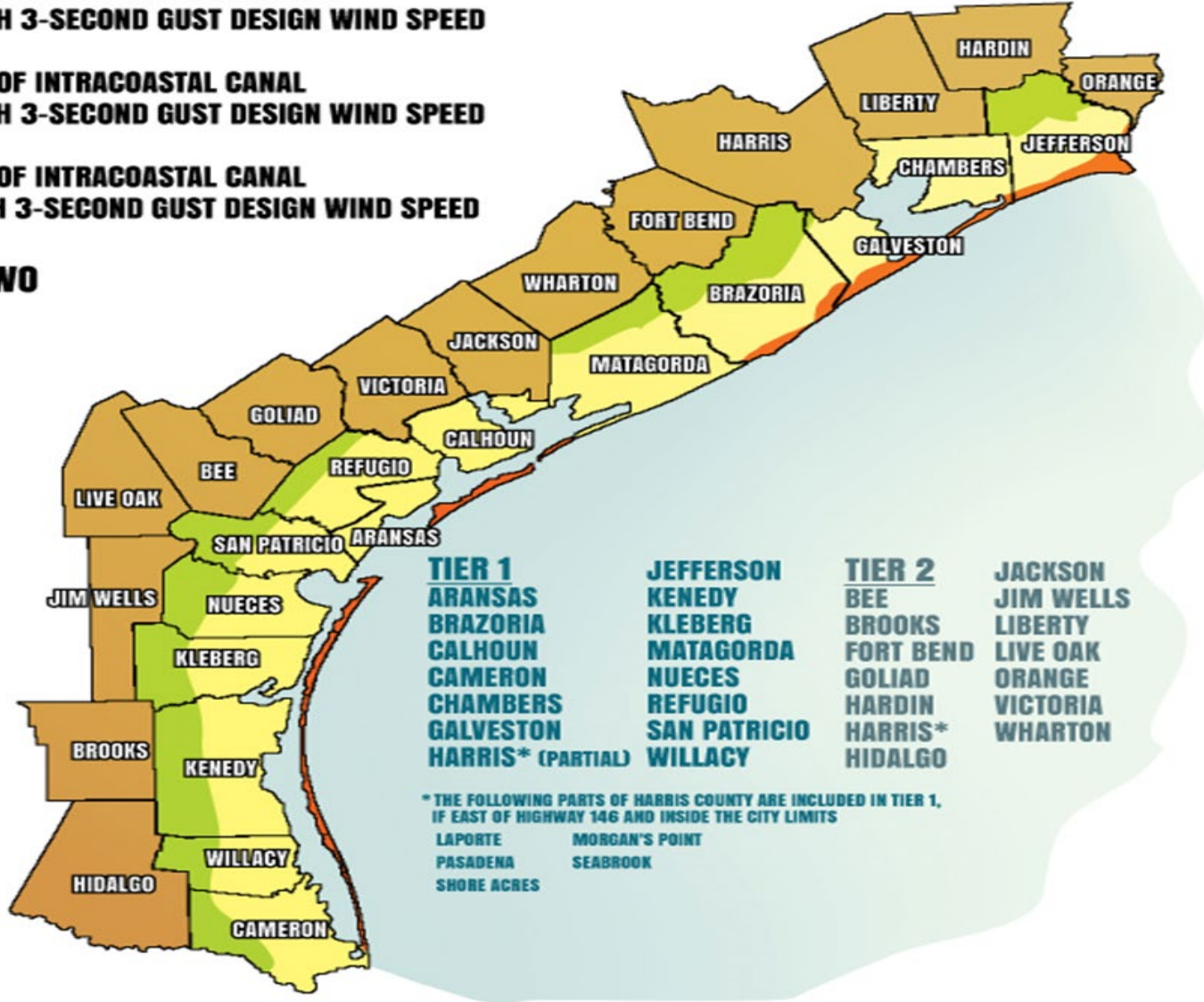
TWIA
(Texas Windstorm
Insurance
Association)

- TMLIRP provides limited windstorm coverage for members with windstorm coverage brokered through Victor Insurance and placed with TWIA. This is evidenced in coverage documentation by applicable endorsements and schedules.
- Tier 1 and parts of Tier 2 counties (Harris Co, East of Hwy 46) – also known as HOJO (Harris, Orange, Jackson, Tier One



TIER ONE: ADOPTED WIND SPEEDS

- SEAWARD OF INTRACOASTAL CANAL
130 MPH 3-SECOND GUST DESIGN WIND SPEED
- INLAND OF INTRACOASTAL CANAL
120 MPH 3-SECOND GUST DESIGN WIND SPEED
- INLAND OF INTRACOASTAL CANAL
110 MPH 3-SECOND GUST DESIGN WIND SPEED
- TIER TWO



* THE FOLLOWING PARTS OF HARRIS COUNTY ARE INCLUDED IN TIER 1, IF EAST OF HIGHWAY 146 AND INSIDE THE CITY LIMITS
 LAPORTE MORGAN'S POINT
 PASADENA SEABROOK
 SHORE ACRES



AmRisc Windstorm Coverage

- Brokered through Victor and CRC (Risk shared by multiple underwriters)
- Higher limits available than TWIA
- High deductibles (\$50,000+) - Reduced by separate deductible buyback policies.
- TDI engineering forms are not required.



Wind-Driven Rain from a Named Storm

- The Pool does provide some limited coverage for wind-driven rain.
(Ref: Property Coverage Document, Special Form Property Coverage, V-Additional Coverages)
- Coverage is limited to a total amount of \$25,000 for any one occurrence.



- Limited Coverage
 - \$1.5 million limit
 - Members with a Total Insured Value (TIV) below \$15 million
 - \$5 million limit
 - Members with a Total Insured Value (TIV) at or above \$15 million
- Excess Coverage Options
 - Brokered through Victor Insurance
 - NFIP
 - Open Market

Flood Coverage with the Pool

- **Flood Coverage – Tier1/SC1 and Harris, Orange and Jackson Counties**

- Applicability of TMLIRP Flood coverage for a structure is based on the determination of the flood zone for that structure at the time of loss, as well as the eligibility of that structure for coverage under the National Flood Insurance Program (NFIP).
- Important limitations and conditions apply to Pool liability for Flood losses in Tier 1 counties, as well as Harris, Orange, and Jackson counties in Tier 2.

(Ref: Property Coverage Document; Flood Coverage Option; Limitations, Exclusions and Related Provisions; Section C, D and E)

- **Named Storm Deductible (EP365 & EP366)**

- Applies to Harris, Orange, Jackson, and all Tier 1 counties
- Applies deductible parameters for covered damage from all perils associated with a named storm (not just Flood).

Flood Coverage with the Pool



RECOVER. RESTORE. REBUILD.
Synergy **NDS**
Your Resource. Your Advocate. Your Partner.

Supporting Texas Communities Through Disaster Recovery

About Us | SynergyNDS



- **Leading** Recovery Program Manager for Insurance Managed Repair Programs (IMRP) in Florida and Texas. Exclusive to TMLIRP since 2017.
- **Proven & Tested** capacity to respond to multiple large-scale catastrophic events simultaneously across multiple geographic regions.
- Combined **40+ Years** of dedicated Municipal and Public Entity service

Partnership with TMLIRP

A Partnership Designed to Support Member Communities Before, During and After Disasters

- Assist Members with **recovery and restoration of insured property**
- Provide **structured support for insurance claim documentation and recovery**
- Help municipalities **navigate the post-disaster recovery process more efficiently**
- Allow local leadership to **focus on recovering non-insurance assets and serving your community**

The Reality of Disasters in Texas

Texas Experiences Some of the Most Frequent Natural Disasters in the United States

- 385 Federally Declared Disasters Since 1980
- Hurricanes, floods, severe storms, winter weather, and wildfires impact municipalities every year



For local governments, disasters create both operational challenges and significant financial risk

The Real Problem: Post Disaster Recovery

Response is immediate and coordinated... recovery is not

Response (what works well)

- Immediate Action
- Clear Command Structure
- Defined Roles
- Strong Coordination
- Highly Visible

Recovery (Where Challenges Begin)

- Delayed & Reactive
- Disconnected Across Departments
- Inconsistent Documentation
- Limited Staff Capacity
- Unclear Ownership

Recovery – not response – determines financial and operational outcomes

The Biggest Challenges Texas Public Entities Face Post Disaster

- **Managing Response While Tracking Costs**

Emergency Operations take priority, but financial documentation must start immediately

- **Navigating FEMA Requirements**

Public Assistance rules, eligibility and documentation can be complex (and ever changing!)

- **Limited Staff Capacity**

City staff are responding to the disaster while trying to manage recovery

- **Capturing Damages Early**

Missed documentation early in the process can hinder reimbursement later

- **Funding Recovery Costs**

Maximize Funding, Preserving Cash Flows, Reducing Gaps

What City Officials Should Be Thinking *Before* a Disaster

Before a Disaster, Leadership Should Be Asking...

- Do we have a consistent way to track costs across departments?
- Who owns documentation during an event?
- Are we prepared for reimbursement requirements—not just response?
- How do we ensure nothing falls through the cracks 60–90 days later?
- What happens if key staff are unavailable?

The First 72 Hours Define Recovery Outcomes

Early Actions and Documentation Shape the Success of Disaster Recovery

- Document Damage Immediately & Consistently
- Determine Functionality & Status of Critical Assets
- Assess Operational Continuity
- Initiate Insurance Claims Immediately
- Begin Mitigation/Stabilization Efforts

The First 72 Hours Matter.

Supporting Execution in the First 72 Hours

Critical Incident React Teams (CIRTs)

- Rapid Deployment to Potentially Affected Areas
- On-site Damage Identification and Documentation
- Equipped with TrackdownSM Mobile Technology
- Real-Time Reporting to TMLIRP and Members
- Immediate Visibility into Impacted Assets




Not just an inspection team – an accelerated recovery tool!

What Happens During Initial Deployment?

Delivering Immediate Visibility After the Event

- Conduct Rapid Assessment of Risk Pool Insured Property
- Document Damage with Photos & Field Reports
- Enable Early Claim Filing
- Identify Immediate Mitigation & Stabilization Needs
- Establish Initial Loss Visibility & Reserves

Report Example...



Trackdown Damage Assessment
Turnkey Recovery Program

This Damage Assessment is for the sole purpose of reporting asset information to your property coverage provider for review. In no circumstances will the data contained in this assessment be used to convey or deny coverage, establish an official cost estimate, or otherwise bind your property coverage provider and/or Synergy.

Member Damage Assessment Date: 6/16/2023

General Information

Related Account:	TX-0238 - Perryton
Completed By:	Mickey Hendrickson
Contact Phone:	352-292-5379
Contact Email:	mhendrickson@synergynrds.com
Related Event:	Property Loss (Non-CAT)
Related Claim:	PR195019 - City of Perryton: Tornado Damage to Member Assets
Assessment Date:	6/16/2023
Assessment Time:	5:23 PM
End Time:	5:30 PM

Asset/Location Information

Location Number (6 Digit FMIT Number):	043002
Asset Name/Description:	City Hall
Asset Type:	
Location:	110 S Ash St, Perryton, TX
GPS Lat./Long.:	0,0

Damage Information

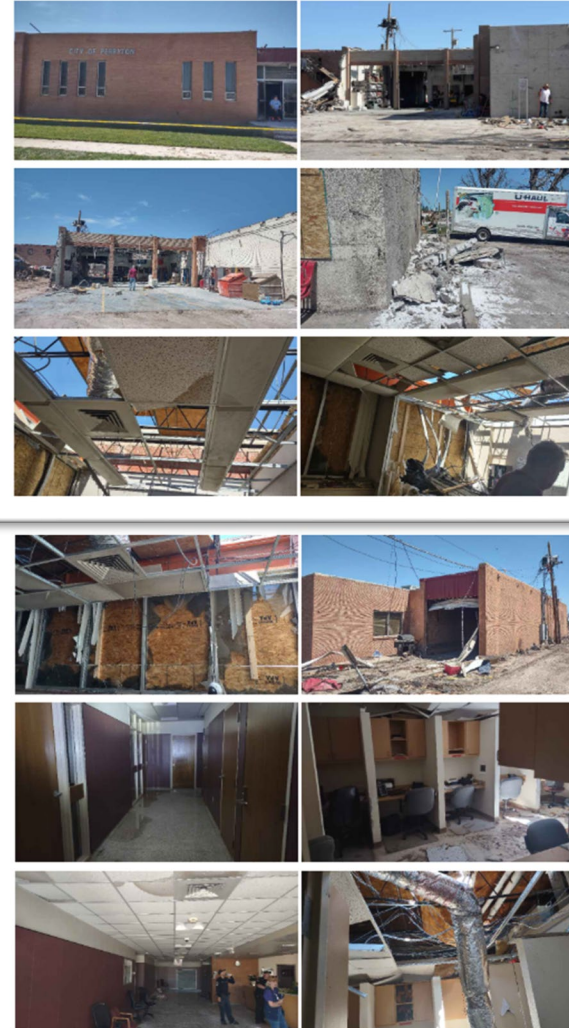
Severity of Damage to Asset:	Level 3 – Severe Damage
Immediate Action Required:	Yes
Immediate Services Needed:	Contents Manipulation, Debris Removal, Emergency Generator, Selective Demo/Stabilization
Asset Safe for Occupancy and/or Use?:	No
Imminent Threat to Public Health or Safety?:	No
Does Asset Pose Environmental Concern?:	No

Estimated Damages & Notes

Estimated Damage Amount:	\$500,000 - \$1 Million
Damage Notes:	Severe damage to roof and exterior walls. Obvious signs of acoustical ceiling, interior walls, flooring and contents damaged.

Form ID: 20387 - 7.3.4
Learn how to mobilize your data and increase productivity! <http://www.trackdown.com> Page 1

Damage Photos & Signature



Signature:

Transitioning from Response to Recovery



Damage Assessment Triggers the Recovery Process


- Immediately Distributed to Designated Contact(s) via Email
- TMLIRP Claim Creation
- Activates Emergency Stabilization/Mitigation Services

This is Where Recovery Formally Begins

TurnKey Recovery ProgramSM

A Structured Approach to Managing Recovery from Day One Through Closeout

- End-to-End Recovery Management for Insured Assets
- Integrated with TMLIRP Claims and Recovery Process
- Available for Daily Claims & Catastrophic Events
- Delivered at No Cost to Members
- Proven Capacity Across Multiple Large-Scale Events



Enhanced Property Damage Recovery Program

Catastrophe Response




Program Overview:
Through the Risk Pool's partnership with SynergyNDS, Members can quickly assess and repair damaged property after a covered loss. This program provides disaster response solutions that expedite building stabilization and recovery, getting Members back to full operational capacity faster so they can focus on their community's needs during the recovery process.

How It Works:


- TML Risk Pool engages SynergyNDS to evaluate damages and provide solutions
- Member chooses to engage Synergy Turnkey in accordance with procurement laws
- SynergyNDS manages all aspects of project for Member and Member focuses on citizens
- Cost of program is paid through claims cost
- No additional out of pocket expenses without written Member notification
- SynergyNDS works directly with TML Risk Pool claims adjusters
- Ensures Members have a vetted contractor
- Proven track record

Key Advantages:

- Rapid Loss Notification/Damage Assessments
- Mitigation and Stabilization
- Dedicated Project Management
- Defines Project Scope
- Project Procurement
- Project Management
- Claims Management and Loss Recovery Software
- Post-Recovery Support

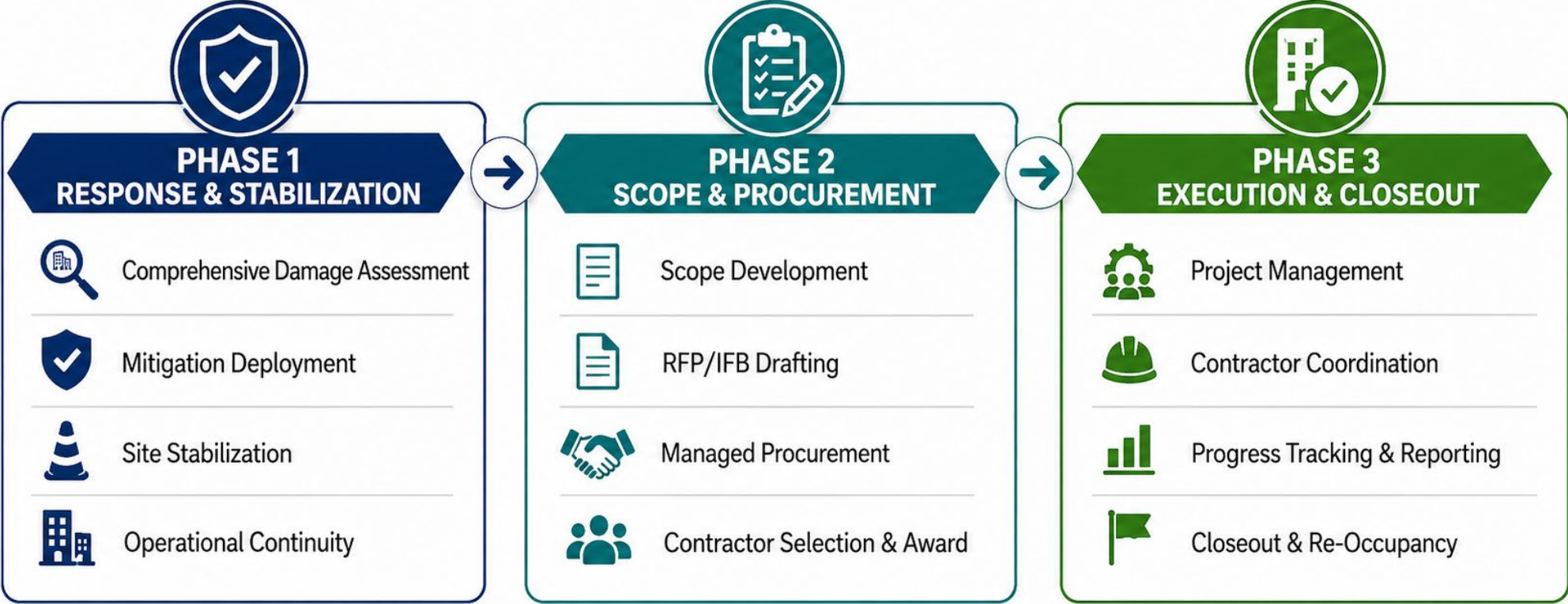


Contact the claims department for more information
512-491-2426 or claims@tmlirp.org



tmlirp.org | STRONGER TOGETHER

End-to-End Recovery Model



Case Study: City of Perryton

TurnKey in Action

- EF3 Tornado Impacting the Community
- Widespread, Catastrophic Damage Across City Assets
- Critical Operations Disrupted Across Multiple Departments
- Immediate TurnKey Engagement to Support Recovery Efforts

Placeholder for Perryton Video

Reduced Financial Burden During Recovery

Avoid Upfront Costs and Protect Your Operating Budget

- All Costs are Paid by Synergy Direct to Subcontractors, Vendors and Suppliers
- Eliminates Upfront Out-of-Pocket Expense Associated w/ Insurance Claims
- Preserves Operational Budget for Non-Covered Expenses
- Member is Only Responsible for Applicable Deductible(s)

Recovery Support Designed to Reduce Financial Disruption

Expanding Your Teams Capacity During Recovery

Enabling Your Team to Focus on Serving Your Community

- Dedicated Recovery Team Serves as an Extension of Your Staff
- Project Management Handled Through TurnKey Program
- Contractor Coordination Managed on Your Behalf
- Reduces Administrative Burden on Internal Team
- Allows Staff to Focus on Critical Operational Priorities

Recovery Support Designed to Expand Your Team's Capacity

Maintain Full Visibility & Control

Keeping Members Informed Every Step of the Way

- Real-Time Access to Recovery Data (simpliCitySM)
- Daily Updates and Reporting (TrackdownSM)
- Clear Visibility into Progress and Costs
- Members Retain Decision-Making Authority
- Supports Coordination between Insurance, FEMA/TDEM & Others

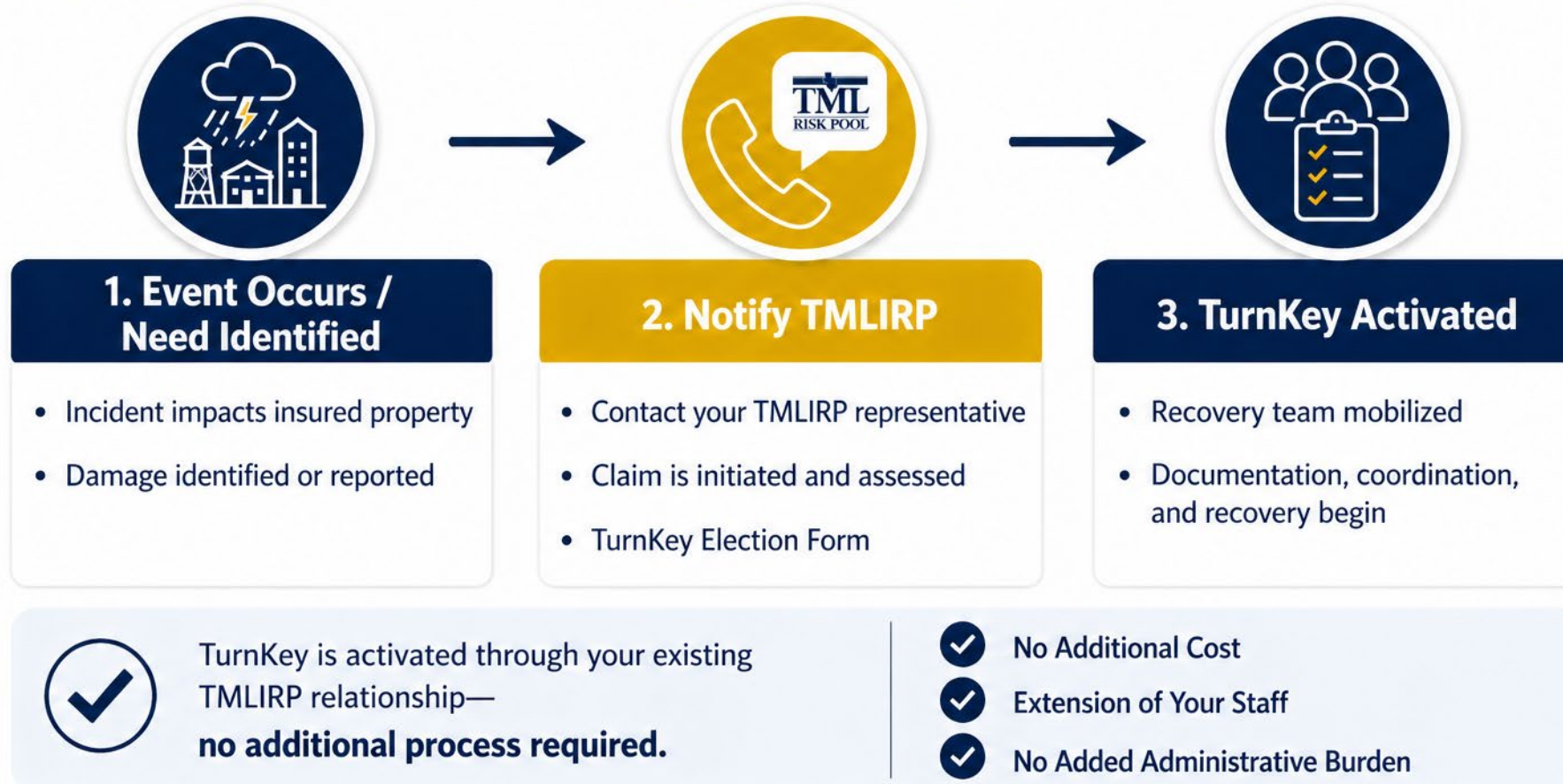
Confidence Through Clear Communication and Reporting

Reach Out to Fellow Members...



How Do I Engage the Program?

Simple. Straightforward. Built to support you when you need it the most.



Preparing for Recovery Starts Today

Now is the time to evaluate and strengthen your recovery approach.

- Review your current approach and identify potential gaps
- Understand how TurnKey can support your team during an event
- Connect with TMLIRP and Synergy to discuss your specific needs



Preparation before the next disaster ensures more effective recovery.

Questions?

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