

TML Risk Management Pool

Law Enforcement Liability

Loss Period	Report Year	LEL Loss Ratio
7/1/2003 - 6/30/2008	2009	78.5%
7/1/2002 - 6/30/2007	2008	71.8%
7/1/2001 - 6/30/2006	2007	69.0%
7/1/2000 - 6/30/2005	2006	73.7%
7/1/1999 - 6/30/2004	2005	72.7%
7/1/1998 - 6/30/2003	2004	68.7%
7/1/1997 - 6/30/2002	2003	65.2%
7/1/1996 - 6/30/2001	2002	57.4%

Fully-Insured Members
 July 1, 2003 through June 30, 2008
 as of December 31, 2008

Law Enforcement Liability	# of Members	% of Total	Earned Premium	% of Total	# of Claims	% of Total	Net Inc/ Incl Reins Rec	% of Total	Loss Ratio
Pool Members 100% & greater	46	18.0%	\$3,776,309	25.5%	181	45.1%	\$8,146,647	70.1%	215.7%
Pool Members between 75% & 99.99%	11	4.3%	\$998,487	6.7%	33	8.2%	\$838,201	7.2%	83.9%
Adverse Members 75% & greater	57	22.3%	\$4,774,796	32.3%	214	53.4%	\$8,984,848	77.4%	188.2%
Pool Members between 50% & 74.99%	24	9.4%	\$2,533,291	17.1%	71	17.7%	\$1,595,513	13.7%	63.0%
Pool Members between 25% & 49.99%	21	8.2%	\$2,465,543	16.7%	53	13.2%	\$792,792	6.8%	32.2%
Members b/w 25% & 75%	45		\$4,998,834		124		\$2,388,305		47.8%
Pool Members between 0% & 24.99%	25	9.8%	\$1,820,627	12.3%	50	12.5%	\$241,048	2.1%	13.2%
Pool Members at 0%	129	50.4%	\$3,204,256	21.7%	13	3.2%	\$0	0.0%	0.0%
Members from 0% to 24.99%	154	60.2%	\$5,024,883	34.0%	63	15.7%	\$241,048	2.1%	4.8%
TOTAL	256		\$14,798,513 3.5%		401 5.2%		\$11,614,201 13.2%		78.5% 6.7%

Law Enforcement Losses
 5-Year Comparison
 Payment Type - LEL & Police Auto

		BI/PersInj	PropDamage	AdjExp	LegalExp
7/1/2003 - 6/30/2008	Law Enf Liab	42.0%	0.8%	0.7%	56.6%
	Police Auto Liab	64.8%	21.8%	2.3%	11.1%
	TOTAL	49.7%	7.9%	1.2%	41.2%
7/1/1998 - 6/30/2003	Law Enf Liab	31.7%	0.2%	1.2%	63.4%
	Police Auto Liab	61.8%	22.8%	1.6%	13.9%
	TOTAL	42.1%	8.0%	1.3%	46.4%