

Texas Automobile Insurance Plan Association Governing Committee Meeting
Friday, March 22, 2013 - 9:00 A.M.
Omni Austin Hotel Southpark, 4140 Governor's Row, Austin TX
Dress: Business Casual

1. Call to Order
2. Reading of the Anti-Trust Statement
3. Election of Officers
4. Review and Approval of the Minutes of the November 30, 2012 Meeting (Exhibit 1)
5. Manager's Report
 - A. Application Count Update (Exhibit 2)
 - B. Financial Update (Exhibit 3)
 - C. RFP Updates
 - D. Application System Update
 - E. Conflict of Interest Policy
6. Operations Subcommittee Report
 - A. Over/Under Report (Exhibit 4)
7. Strategic Planning Subcommittee Report
8. Audit/Finance Committee Report
 - A. Audit Engagement Letter (Exhibit 5)
9. Report of Counsel
 - A. Rate Filing Update
 - B. ProAce Update
 - C. Update on Proposed Changes to Chapter 2151
10. 2013/2014 Meeting Dates (Exhibit 6)
11. Personnel Matters
12. Adjournment

The Governing Committee may take action on any matter of business identified in this notice. Portions of the meeting will be conducted as a closed meeting, if permitted under Chapter 551, Government Code.

TAIPA Governing Committee Meeting
November 30, 2012

**TAIPA GOVERNING COMMITTEE MEETING MINUTES
NOVEMBER 30, 2012 AT 9:00 AM
OMNI AUSTIN HOTEL SOUTHPARK**

ATTENDEES:

MEMBERS:

Mary Carol Awalt, Public Member
Carol Berthold, GEICO
Bill Brooks, Texas Farm Bureau Casualty
George Cooper, State Farm
Kevin Curry, Travelers
Terry Fain, Public Member (Alternate)
Pete Hamel, Producer Member
Melanie Hartwell, USAA (Alternate for Corise Morrison)
Laura Hausman, Public Member
Carmelita Hogan, Public Member
Becky Jackson, Public Member
Dick Lonquist, Public Member
Pamela McQuaid, Liberty Mutual/Safeco
Kit Morris, Producer Member
Thomas Rolling, Farmers
Fred Strauss, Allstate (Chair)

COUNSEL:

Richard Geiger, Thompson, Coe, Cousins & Irons
Michael Jones, Thompson, Coe, Cousins & Irons

TAIPA STAFF:

James Langford (Association Manager)
Nicole Morgan (Minute Taker)
Stacy Midkiff

OTHERS:

Ed Holman, State Farm
Leslie Hurley, TDI
John Lusardi, Universal Casualty
Mike Miller, Epic Consulting
David Nardecchia, OPIC
Stacy Rives, TDI

ITEM 1: CALL TO ORDER

Fred Strauss called the meeting to order at 9:00 AM.

Introductions were made.

TAIPA Governing Committee Meeting
November 30, 2012

ITEM 2: READING OF ANTI-TRUST STATEMENT

James Langford read the Anti-Trust Statement:

“The creation and operation of the Texas Automobile Insurance Plan Association is set forth in Chapter 2151 of the Texas Insurance Code. The Association is a non-profit corporate body composed of all authorized insurers. The organization was created to provide a means by which insurance may be assigned to an authorized insurer for a person required by the Texas Motor Vehicle Safety-Responsibility Act to show proof of financial responsibility for the future. Members of the Association and of its Governing Committee, when involved in meetings or other activities of the Association, are bound to limit their discussions and actions to matters relating to the business of the Association, and shall not discuss or pursue the business interest of individual insurers or others.”

ITEM 3: REVIEW AND APPROVAL OF THE MINUTES OF THE AUGUST 9, 2012 MEETING (EXHIBIT 1)

It was moved by Kevin Curry and seconded by Carol Berthold to:

“Approve the minutes.”

The motion carried with 12 in favor (Berthold, Brooks, Cooper, Curry, Hamel, Hausman, Hogan, Lonquist, McQuaid, Morris, Rolling, Strauss) and three abstentions (Awalt, Hartwell, Jackson).

SKIPPED TO ITEM 7A: RATE FILING PRESENTATION

Richard Geiger stated that TAIPA’s last rate filing was made December 20, 2011. To be in compliance with Chapter 2151, which requires annual filings at least 12 months apart, we need to file sometime between December 21, 2012 and the end of 2012.

Mike Miller distributed a handout (Attachment #1) and gave his rate filing presentation.

There was discussion regarding how filings should be made in future years now that volume is so low. Miller’s suggestion is to look to ISO loss costs for private passenger, similar to what we currently do for commercial, then adjust the numbers to account for higher risk drivers. This option will be discussed with TDI after the current filing is done.

There was discussion regarding not making a filing this year since there was already a 31% increase effective July 1, 2012. Since Chapter 2151 currently requires us to file annually, we have no choice but to file.

It was moved by Thomas Rolling and seconded by Carol Berthold to:

“Accept Mike Miller’s proposal and file for a 7.2% increase as outlined in his presentation.”

The motion carried with 11 in favor (Berthold, Brooks, Cooper, Curry, Hamel, Hartwell, Lonquist, McQuaid, Morris, Rolling, Strauss) and four against (Awalt, Hausman, Hogan, Jackson).

TAIPA Governing Committee Meeting
November 30, 2012

Mike Miller left the meeting.

ITEM 4: MANAGER'S REPORT

A. APPLICATION COUNT UPDATE (EXHIBIT 2)

James Langford stated in October 2012, TAIPA received 438 applications, compared to 637 in October 2011, which is a decline of 31.2%. The total number of applications received year-to-date is 5,559, compared to 6,820 in 2011, which is a decline of 18.5%. There does appear to be some impact from the July rate increase. At this point, we estimate we will receive 6,000-6,400 applications in 2012.

B. FINANCIAL UPDATE (EXHIBIT 3)

James Langford stated at the end of September, TAIPA expected to be at 75% of the budget used and are currently under budget at about 69%. The items that are over budget were explained. TAIPA expects to end the year under budget.

C. REQUESTS FOR PROPOSAL IN 2013

James Langford stated the Governing Committee previously adopted a procedure that contracts in place for five years are to be evaluated regardless of contract amount for certain categories. Additionally, the procedure states contracts of \$20,000 or more should also be evaluated. This year, the Governing Committee should consider if an RFP should be done for TAIPA's actuary, auditor, IT consultant, and a consultant to perform a salary survey/job description update.

It was agreed by consensus to continue the relationship with TAIPA's current actuary, since any legislative changes made to Chapter 2151 will have an impact on the relationship.

It was agreed by consensus to continue the current relationship with TAIPA's current auditor, as there is a good rapport between TAIPA staff and the auditors, their pricing is competitive, and they have provided good support to TAIPA over the years.

It was agreed by consensus to send an RFP out for TAIPA's IT consultant, based on tenure with the current firm and the ever-evolving nature of the IT industry. There was discussion regarding who should manage the RFP process. It was agreed by consensus that the Association Manager should manage the process since the IT consultant reports to the manager and assists primarily in "everyday" activities.

It was agreed by consensus to send an RFP out for a salary survey/job description update since there have been numerous changes at TAIPA.

There was discussion regarding if TAIPA has a whistleblower's policy. TAIPA's handbook includes an employee complaint procedure that allows employees to contact the Governing Committee if they didn't feel an issue was being addressed. TAIPA will

TAIPA Governing Committee Meeting
November 30, 2012

post contact information for the Governing Committee members on the employee bulletin board so it is readily available.

The Governing Committee recessed for a break at 10:35 AM. The meeting resumed at 10:48 AM.

SKIPPED TO ITEM 8: APPLICATION SYSTEM SUBCOMMITTEE REPORT

In keeping with TAIPA's Conflict of Interest Policy, Fred Strauss and Kevin Curry disclosed that they sit on AIPSO's board. They were not asked to recuse themselves.

A handout showing TAIPA's options for upgrading with AIPSO was distributed (Attachment #2).

Thomas Rolling stated the Application System Subcommittee was tasked with reviewing TAIPA's options for a new application system. Given what happened with ProAce, a major concern for the subcommittee was risk mitigation. Their decision was to choose a vendor that already has a system readily available, which would mean upgrading with AIPSO.

It was moved by Thomas Rolling and seconded by Bill Brooks to:

“Engage AIPSO to upgrade TAIPA to EASi 2.0 and the new APS system.”

There was discussion regarding the two options presented on the handout (EASi 2.0 and EASi 3.0). The main difference between the two options is that 3.0 has additional features for e-payment, fax submission, and electronic delivery of assignment notices, while 2.0 does not. The subcommittee and TAIPA staff do not recommend going to 3.0 at this time for the following reasons:

1. 3.0 would entail getting company buy-in, since the companies would need to reprogram their systems to be able to accept information electronically.
2. Application volume is so low right now that it doesn't seem the additional features are worth the additional cost.
3. We would need to research additional requirements for data security and EFT transactions related to the electronic payments, which would impact TAIPA procedures.

It was asked if we would pay the same amount of money for 3.0 as we would for 2.0. If we go directly to 3.0, we'd have to pay an additional \$150,000, whereas if we chose 2.0, we would have the option of paying into 3.0, but it wouldn't be mandatory.

The motion carried with 13 in favor (Awalt, Berthold, Brooks, Cooper, Hamel, Hausman, Hartwell, Hogan, Jackson, Lonquist, McQuaid, Morris, Rolling) and two abstentions (Curry, Strauss).

ITEM 4D: 2013 BUDGET (EXHIBIT 4)

James Langford presented the 2013 budget request. The 2013 proposed budget is \$269,000 less than in 2012, which is a reduction of 17.1%. The budget was reduced due to two fewer employees as a result of the voluntary exit program, a less expensive lease,

TAIPA Governing Committee Meeting
November 30, 2012

renegotiating vendor contracts, cancelling non-necessary contracts, reducing the number of Governing Committee meetings, and holding Operations Subcommittee meetings by teleconference.

There was a law change for our pension plan, which postpones the requirement for full-funding, resulting in a reduction in our required contribution for 2013. However, we have decided to contribute at the same amount as last year in order to get closer to being fully funded, as we are further behind than the rest of the plan.

It was moved by Laura Hausman and seconded by Carmelita Hogan to:

“Approve the 2013 budget of \$1,300,300 as outlined in Exhibit 4.”

The motion carried unanimously.

The 2013 proposed assessment is \$286,500 less than in 2012, which is a reduction of about 20%. We will still have enough carryover to last us into January, when we’ll begin receiving assessments. In recent years, we’ve received about 66% of the total assessment by the end of January, so we should have not any issues with cash flow.

It was moved by George Cooper and seconded by Kit Morris to:

“Approve TAIPA to assess the industry for \$1,150,000.”

The motion carried unanimously.

ITEM 5: OPERATIONS SUBCOMMITTEE REPORT

A. OVER/UNDER REPORT (EXHIBIT 5)

Bill Brooks stated that American Safety Casualty was discussed last time, as they were going to be moved to storage, but began writing again. This can be seen on the report.

B. PROPOSED CHANGES TO STATUTE LANGUAGE (EXHIBIT 6)

Bill Brooks stated the Operations Subcommittee was asked to review proposed changes to Chapter 2151, which governs TAIPA. If accepted, the proposed changes will be up for consideration during the next session of the Texas Legislature. The proposed changes will reduce costs for TAIPA.

The first proposed change would allow the Governing Committee to hold meetings by teleconference. This would save TAIPA about \$25,000 per year. It also provides increased flexibility if an emergency meeting was needed.

The second proposed change would state that TAIPA may include other incentive programs, whereas now it says that we must. There was discussion regarding lack of clarity in that section. It was agreed to switch Sec. 2151.153 (a) and (b). The wording of the new (b) will begin, “The plan of operation may include other incentive programs...”

There was discussion regarding the underserved incentive program being in place since 1993 without being reviewed. It was suggested we add a sentence to require TDI to

TAIPA Governing Committee Meeting
November 30, 2012

review the program every five to ten years. Instead, it was agreed to have TAIPA counsel and staff periodically ask TDI to review the program without having to make a statute change.

The third proposed change would eliminate the requirement for TAIPA to make an annual rate filing. This would save TAIPA about \$45,000 per year if no filing was made.

The fourth proposed change would implement a “file and use” system for rate changes less than 110% of the current rate. The Commissioner would still have the right to examine the filing and either approve or reject it, but there would not be a hearing like we currently have. This would save TAIPA about \$15,000 per year.

It was moved by Bill Brooks and seconded by Dick Lonquist to:

“Move forward with the proposed legislation outlined in Exhibit 6, as amended through discussion.”

There was discussion regarding if Sec. 2151.203 (b) needed to be changed. It was agreed not to make the change, since we wouldn’t want to file multiple times within 12 months.

The motion carried with 14 in favor (Awalt, Berthold, Brooks, Cooper, Curry, Hamel, Hartwell, Hausman, Hogan, Lonquist, McQuaid, Morris, Rolling, Strauss) and one against (Jackson).

There was discussion regarding the process of the proposed legislation. TAIPA will inform the trade associations of the legislation and will ask for their support. TAIPA will then find a sponsor in the House of Representatives and the Senate. The Governing Committee must consider there is no guarantee the bill will come out as TAIPA intended. It was agreed by consensus for the Association Manager and Counsel to report any questions, changes, or concerns to the Officers. The Officers will keep the Governing Committee abreast of any happenings.

ITEM 6: STRATEGIC PLANNING SUBCOMMITTEE REPORT

Dick Lonquist stated the Strategic Planning Subcommittee recommends they meet once per year to review the current situation at TAIPA. Their tentative plan is to meet in the first quarter in order to have time to make proposals to the Governing Committee and have those proposals included in the budget process.

It was moved by Dick Lonquist and seconded by Bill Brooks to:

“Keep the Strategic Planning Subcommittee as a standing committee and meet once per year.”

The motion carried unanimously.

Anyone who would like to join the subcommittee should inform Fred Strauss or James Langford.

SKIPPED TO ITEM 9: 2013 MEETING DATES (EXHIBIT 7)

The 2013 dates are shown in Exhibit 7.

SKIPPED TO ITEM 10: 2014 MEETING DATES (EXHIBIT 8)

The proposed 2014 dates are shown in Exhibit 8.

It was moved by Carol Berthold and seconded by Kit Morris to:

“Approve the 2014 dates.”

The motion carried unanimously.

SKIPPED TO ITEM 11: PERSONNEL MATTERS

Acting under authority of Government Code 551.074, the Governing Committee commenced a closed meeting at 12:03 PM.

The open meeting resumed at 12:53 PM.

ITEM 7B: REPORT OF COUNSEL—PROACE UPDATE

Laura Hausman and Becky Jackson left the meeting. Terry Fain voted as an alternate.

It was moved by Carol Berthold and seconded by Kit Morris to:

“Authorize the Officers to enter into a lawsuit against ProAce and/or enter into settlement discussions/decisions either inside or outside of a lawsuit, between now and the next Governing Committee meeting.”

The motion carried unanimously.

It was moved by George Cooper and seconded by Pam McQuaid to:

“Extend James Langford’s contract for the year of 2013, have the Chair conduct a review of his services in 2012 and set objectives for 2013, and that his salary be effective January 1, 2013 as discussed in the closed meeting.”

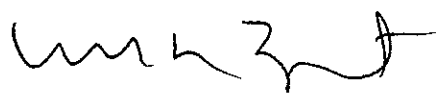
The motion carried unanimously.

ITEM 12: ADJOURNMENT

There being no further business to discuss, it was moved by Carol Berthold and seconded by Thomas Rolling to:

“Adjourn the meeting.”

The motion carried unanimously. The meeting adjourned at 12:56 PM.



Signature of Secretary

12/14/2012

Date Signed

Richard R. Lonqvist

Printed Name of Secretary

TAIPA 2013 Rate Review Private Passenger Auto

**Review Based on Loss and Expense Experience
Through 2011**

**Costs Projected for Policies to be Issued Beginning
July 1, 2013**

TAIPA Data

History of Car Counts and Claim Counts

	BI		PD		PIP		UMBI		UMPD	
	Earned Cars	Rptd Claims	Earned Cars	Rptd Claims	Earned Cars	Rptd Claims	Earned Cars	Rptd Claims	Earned Cars	Rptd Claims
2002	37,630	2,029	37,402	3,653	2,661	507	4,857	102	NA	NA
2003	47,861	2,199	47,729	4,202	3,442	438	6,848	97	NA	NA
2004	42,199	1,684	42,051	3,512	2,649	389	5,692	95	NA	NA
2005	23,547	967	23,468	2,015	997	136	2,558	29	NA	NA
2006	14,790	550	14,736	1,123	483	43	1,472	20	NA	NA
2007	9,571	358	9,539	778	236	10	872	10	845	20
2008	6,771	254	6,757	540	190	7	659	3	639	13
2009	5,432	203	5,427	450	178	20	570	6	558	11
2010	4,304	151	4,294	347	174	10	510	5	494	18
2011	3,560	109	3,480	289	136	9	378	1	369	11

History of Rate Change

Date of Rate Change	BI		PD		PIP		UM	
	Rate Change	Cumulative Change	Rate Change	Cumulative Change	Rate Change	Cumulative Change	Rate Change	Cumulative Change
7/15/91	7.4%		8.0%		-0.2%		6.6%	
6/1/92	4.0%		4.1%		0.1%		4.8%	
6/1/93	19.6%		-3.9%		13.5%		-8.4%	
6/1/95	37.7%		29.3%		107.3%		272.1%	
8/1/96	5.9%		54.7%		79.5%		33.1%	
4/1/98	5.2%		-12.8%		44.8%		20.5%	
3/1/99	-41.0%		1.8%		-20.7%		-40.9%	
12/1/00	-10.3%		1.2%		-25.6%		-24.8%	
12/3/01	-7.6%		22.9%		-0.8%		1.2%	
2/1/04	29.1%	Base	24.1%	Base	86.2%	Base	29.1%	Base
9/1/05	0.4%	0.4%	-11.3%	-11.3%	24.0%	24.0%	-10.3%	-10.3%
6/1/07	0.9%	1.3%	-6.6%	-17.2%	-19.6%	-0.3%	-5.5%	-15.2%
4/1/08	-5.5%	-4.3%	-6.5%	-22.5%	-7.8%	-8.1%	1.9%	-13.6%
11/1/09	-4.1%	-8.2%	8.3%	-16.1%	-8.2%	-15.6%	-2.4%	-15.7%
11/1/11	-5.5%	-13.2%	-13.4%	-27.4%	0.0%	-15.6%	0.0%	-15.7%
7/1/12	31.9%	14.5%	20.0%	-12.9%	0.0%	-15.6%	0.0%	-15.7%

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2013 RATE DEVELOPMENT

ANALYSIS OF INVOLUNTARY ACTUAL LOSS RATIOS

Accident Year	<u>Bodily Injury Liability</u>		<u>Property Damage Liability</u>		<u>Personal Injury Protection</u>		<u>Uninsured Motorists</u>	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Actual Earned Premium	Loss & LAE Ratio	Actual Earned Premium	Loss & LAE Ratio	Actual Earned Premium	Loss & LAE Ratio	Actual Earned Premium	Loss & LAE Ratio
2002	9,629,563	87.8%	12,063,041	81.5%	588,964	127.9%	868,458	77.5%
2003	12,909,563	85.5%	17,908,147	70.4%	810,193	119.3%	1,353,925	82.6%
2004	10,023,224	86.2%	14,871,129	69.4%	667,691	93.7%	1,082,863	63.6%
2005	6,133,546	69.5%	8,847,075	61.9%	360,379	36.4%	557,973	46.8%
2006	4,134,140	55.4%	5,385,649	56.2%	215,268	13.7%	342,095	67.0%
2007	2,806,618	69.7%	3,505,321	74.0%	142,839	8.5%	227,526	26.8%
2008	2,167,478	87.6%	2,477,286	85.1%	91,969	10.3%	170,276	32.5%
2009	1,832,189	92.4%	1,953,298	87.0%	75,205	23.4%	147,667	34.6%
2010	1,566,911	93.8%	1,810,016	81.5%	77,895	24.2%	139,231	88.7%
2011	1,361,615	103.2%	1,521,946	97.3%	71,191	48.7%	119,329	47.9%

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2013 RATE DEVELOPMENT

YEAR ENDING QUARTER	PRIVATE PASSENGER AUTO CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS				PRIVATE PASSENGER AUTO CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS			
	BODILY INJURY LIABILITY				PROPERTY DAMAGE LIABILITY			
	ASSIGNED RISKS PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM FREQUENCY*	VOLUNTARY RISKS PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM FREQUENCY*	ASSIGNED RISKS PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM FREQUENCY*	VOLUNTARY RISKS PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM FREQUENCY*
2002-3	3.56	\$4,929	1.85	\$5,524	9.13	\$2,621	5.30	\$2,403
2002-4	3.53	4,930	1.85	5,619	8.96	2,676	5.21	2,419
2003-1	3.55	5,011	1.88	5,770	8.65	2,665	5.09	2,430
2003-2	3.57	4,980	1.89	5,951	8.43	2,673	4.99	2,446
2003-3	3.35	4,952	1.88	6,080	8.05	2,680	4.93	2,445
2003-4	3.35	4,867	1.85	6,128	8.03	2,637	4.87	2,438
2004-1	3.24	4,741	1.81	6,083	7.97	2,605	4.88	2,418
2004-2	3.29	4,621	1.77	6,078	8.04	2,614	4.86	2,403
2004-3	3.27	4,890	1.74	6,096	7.86	2,614	4.82	2,394
2004-4	3.36	5,018	1.72	6,161	7.79	2,661	4.79	2,378
2005-1	3.53	5,339	1.68	6,263	7.98	2,682	4.76	2,380
2005-2	3.55	5,628	1.66	6,274	8.05	2,717	4.79	2,390
2005-3	4.08	5,453	1.63	6,263	8.13	2,689	4.80	2,406
2005-4	4.14	5,580	1.59	6,217	8.23	2,697	4.79	2,428
2006-1	4.18	5,428	1.59	6,232	8.02	2,684	4.79	2,460
2006-2	4.17	5,785	1.56	6,165	7.75	2,727	4.74	2,483
2006-3	3.79	6,158	1.56	6,107	7.41	2,766	4.70	2,505
2006-4	3.76	6,375	1.55	6,167	7.31	2,787	4.72	2,525
2007-1	3.82	6,573	1.54	6,118	7.18	2,851	4.71	2,531
2007-2	3.85	6,444	1.51	6,233	7.19	2,859	4.75	2,540
2007-3	4.10	6,021	1.50	6,359	7.80	3,035	4.79	2,543
2007-4	3.89	5,902	1.50	6,400	7.81	2,966	4.85	2,544
2008-1	3.76	5,868	1.48	6,562	7.70	2,967	4.85	2,568
2008-2	4.02	5,453	1.48	6,675	7.79	2,876	4.83	2,587
2008-3	3.43	5,577	1.42	6,841	7.53	2,695	4.72	2,604
2008-4	3.78	5,812	1.37	7,080	7.46	2,753	4.63	2,632
2009-1	3.78	5,863	1.34	7,192	7.53	2,769	4.61	2,641
2009-2	3.44	6,533	1.31	7,288	7.56	2,796	4.60	2,646
2009-3	3.33	6,282	1.31	7,355	7.74	2,977	4.64	2,645
2009-4	2.83	6,620	1.30	7,444	7.61	2,984	4.60	2,642
2010-1	2.89	7,545	1.28	7,489	7.55	3,008	4.53	2,628
2010-2	2.66	7,751	1.27	7,546	7.89	2,999	4.53	2,622
2010-3	3.01	9,037	1.25	7,590	7.67	2,859	4.58	2,618
2010-4	3.00	9,105	1.25	7,550	7.61	2,728	4.65	2,612
2011-1	3.02	8,504	1.26	7,626	7.48	2,670	4.70	2,628
2011-2	3.65	7,999	1.26	7,725	7.53	2,790	4.68	2,632
2011-3	3.53	8,215	1.26	7,761	7.55	2,894	4.65	2,652
2011-4	4.13	7,765	1.28	7,780	7.96	2,976	4.71	2,693

* Per 100 Cars

LINEAR

1 YEAR	35.8%	-9.9%	2.2%	7.7%	14.5%	0.1%	3.3%
2 YEAR	22.0%	0.1%	0.3%	0.4%	-1.7%	2.2%	1.2%
3 YEAR	3.7%	11.7%	-1.9%	0.5%	-0.3%	0.9%	0.2%

Source: QDE trend data report.

TEXAS AUTOMOBILE INSURANCE PLAN ASSOCIATION - 2013 RATE DEVELOPMENT

YEAR ENDING QUARTER	PRIVATE PASSENGER AUTO CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS PERSONAL INJURY PROTECTION				PRIVATE PASSENGER AUTO CLAIM FREQUENCY, CLAIM COST AND PURE PREMIUM TRENDS UNINSURED MOTORISTS			
	ASSIGNED RISKS		VOLUNTARY RISKS		ASSIGNED RISKS		VOLUNTARY RISKS	
	PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM COST	PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM COST	PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM COST	PAID CLAIM FREQUENCY*	AVERAGE PAID CLAIM COST
2002-3	12.53	\$1,947	2.28	\$1,779	1.42	\$3,816	0.36	\$8,685
2002-4	12.18	1,998	2.25	1,819	1.34	3,209	0.37	8,909
2003-1	10.47	2,063	2.18	1,838	1.37	3,756	0.38	8,835
2003-2	10.55	2,071	2.10	1,864	1.49	4,297	0.38	8,819
2003-3	8.96	2,094	2.02	1,892	1.42	4,639	0.38	8,874
2003-4	7.67	2,136	1.95	1,906	1.23	4,434	0.37	8,868
2004-1	7.55	2,343	1.92	1,937	1.17	4,042	0.37	8,894
2004-2	7.07	2,451	1.88	1,952	0.99	3,730	0.36	8,935
2004-3	8.19	2,532	1.85	1,958	1.14	4,607	0.35	9,084
2004-4	9.66	2,560	1.81	1,980	1.51	4,155	0.34	8,964
2005-1	11.17	2,314	1.77	1,992	1.60	4,482	0.33	9,017
2005-2	12.46	2,250	1.73	2,000	1.72	4,929	0.33	9,139
2005-3	11.10	2,064	1.70	2,015	1.67	4,009	0.32	8,976
2005-4	10.12	1,905	1.66	2,006	1.02	3,348	0.31	8,917
2006-1	8.41	1,743	1.65	2,003	1.04	3,367	0.31	8,886
2006-2	8.07	1,712	1.64	2,032	1.13	3,303	0.30	8,835
2006-3	6.36	1,835	1.61	2,042	0.95	3,192	0.30	8,992
2006-4	6.41	1,831	1.60	2,058	1.15	6,488	0.29	9,087
2007-1	4.82	1,871	1.59	2,063	1.56	3,305	0.29	9,093
2007-2	3.43	1,736	1.57	2,046	1.90	1,650	0.29	9,167
2007-3	2.21	1,309	1.58	2,031	2.04	1,864	0.29	9,160
2007-4	2.12	1,413	1.59	2,029	1.72	90	0.29	9,238
2008-1	3.27	2,087	1.58	2,038	1.39	713	0.28	9,511
2008-2	2.00	598	1.55	2,059	0.68	-1,315	0.27	9,656
2008-3	2.58	1,042	1.49	2,096	0.44	-3,312	0.27	10,056
2008-4	2.11	-543	1.43	2,115	0.45	-1,937	0.25	10,261
2009-1	2.77	-2,114	1.39	2,140	0.16	-8,230	0.25	10,410
2009-2	5.56	-488	1.37	2,160	0.64	-2,822	0.24	10,601
2009-3	5.59	-762	1.38	2,168	0.85	-5,170	0.24	10,595
2009-4	6.17	-29	1.38	2,191	0.88	-4,824	0.24	10,950
2010-1	6.10	564	1.38	2,207	1.27	-871	0.23	11,008
2010-2	3.97	126	1.35	2,226	0.75	-257	0.23	10,994
2010-3	4.04	-321	1.34	2,238	0.38	-6,229	0.22	11,002
2010-4	4.59	-732	1.34	2,257	1.37	-892	0.21	11,008
2011-1	5.34	-545	1.34	2,274	1.02	-4,411	0.21	11,008
2011-2	5.59	83	1.36	2,295	1.10	-4,528	0.21	11,286
2011-3	5.35	206	1.35	2,326	1.44	-2,726	0.21	11,563
2011-4	5.88	926	1.35	2,336	0.53	-10,763	0.21	11,490

LINEAR	1 YEAR	2 YEAR	3 YEAR
1083.2%	9.8%	10.0%	6.5%
537.9%	0.6%	-0.3%	-0.9%
-210.4%	3.7%	3.3%	3.2%
	-44.2%	123.1%	
	0.0%	98.3%	
	22.2%	8.6%	
	0.0%	6.1%	
	-5.6%	3.0%	
	-7.2%	3.3%	

* Per 100 Cars

Source: QDE trend data report.

Texas Automobile Insurance Plan Association - 2013 Rate Development

Summary of Proposed Rate Changes by Coverage

	<u>2011 Earned Premium at Present Rates</u>	<u>Proposed Rate Change</u>
Bodily Injury Liability	\$1,795,970	+7.4%
Property Damage Liability	1,826,335	+7.5%
Personal Injury Protection	71,191	+3.5%
Uninsured/Underinsured Motorists - BI	66,598	+3.6%
<u>Uninsured/Underinsured Motorists - PD</u>	<u>52,731</u>	<u>+1.6%</u>
Total	\$3,812,825	+7.2%

Application System Upgrade Options

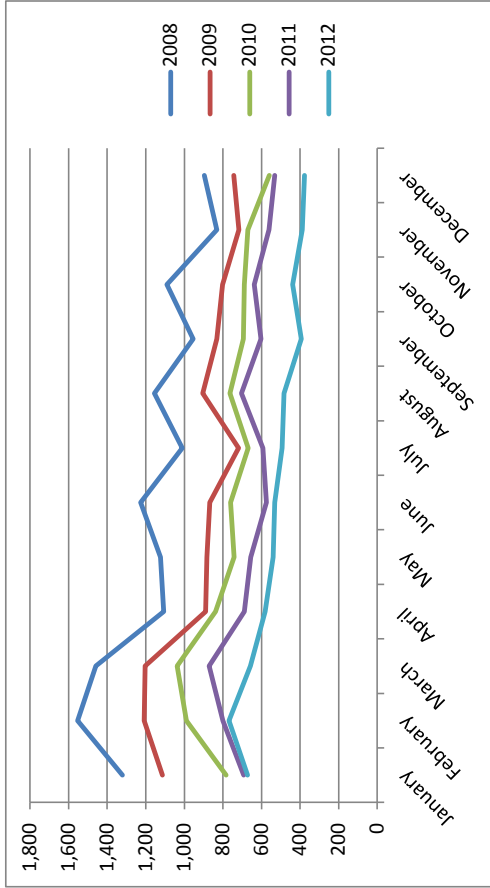
	Option 1	Option 2
	AIPSO: Upgrade to EASi 2.0 and newest APS	AIPSO: Upgrade to EASi 3.0 and newest APS
Upfront Vendor Costs	\$25,000	\$25,000
Ongoing Annual Vendor Costs	-\$7,500/year for EASi maintenance -\$7,500 for small EASi enhancements -total of \$15,000/year (subject to possible annual increases of 0-5%; could also increase if app counts increase)	-\$7,500/year for EASi maintenance -\$7,500 for small EASi enhancements -total of \$15,000/year (subject to possible annual increases of 0-5%; could also increase if app counts increase)
Upfront/Annual Costs Over 5 Yrs	\$100,000	\$100,000
Upfront/Annual Costs Over 6 Yrs	\$115,000	\$115,000
Upfront/Annual Costs Over 7 Yrs	\$130,000	\$130,000
Upfront/Annual Costs Over 8 Yrs	\$145,000	\$145,000
Upfront/Annual Costs Over 9 Yrs	\$160,000	\$160,000
Upfront/Annual Costs Over 10 Yrs	\$175,000	\$175,000
Costs for Future Upgrades	Optional, But Highly Recommended: \$30,000/year for 5 years (\$150,000 total) = enhancements & EASi 3.0; would then re-evaluate for next fee schedule for future upgrades	Mandatory: \$30,000/year for 5 years (\$150,000 total) = enhancements & EASi 3.0; would then re-evaluate for next fee schedule for future upgrades
TAIPA Ownership?	No (Owned by AIPSO; Installed on AIPSO Servers)	No (Owned by AIPSO; Installed on AIPSO Servers)
Real-time or Batch?	Batch	Batch
Commercial Availability	Currently only available on EASi 1.0; Expect to have prototype for EASi 2.0 by end of 2013.	Currently only available on EASi 1.0; Expect to have prototype for EASi 2.0 by end of 2013.
Development Time	Development will take 6-9 months; Start date will depend on industry priorities when the project is awarded	Development will take 15 months (6-9 months for all features except electronic payments); Start date will depend on industry priorities when the project is awarded
IT Consultant	\$3,000/month for retainer of 30 hours (includes all IT-related tasks, including those not related to application system)	\$3,000/month for retainer of 30 hours (includes all IT-related tasks, including those not related to application system)
Servers/Equipment	Included in maintenance costs	Included in maintenance costs
Data Backup	\$99.95/month for 1,000 GB	\$99.95/month for 1,000 GB
Notes	Improves upon EASi 1.0 by streamlining the data-gathering process so that it will be more intuitive and user-friendly for producers.	Improves upon EASi 2.0 by reducing timeframe between point of sale and completion of assignment by adding in functionality for e-payment/fax submission/electronic delivery of assignment notices.

Monthly Total (December 2012)		
	Private Passenger	Commercial
EASi Applications	313	39
Paper Applications	20	5
Total Applications Received	333	44
Applications Assigned	299	38
Applications Suspended	33	6
Applications Rejected	1	0
Applications Deficient	46	2
Applications with SR-22s	75	0
Total Applications Received in December 2011:		532
Total Applications Received in December 2012:		377
Year to Date Total (as of December 2012)		
	Private Passenger	Commercial
EASi Applications	5325	552
Paper Applications	372	76
Total Applications Received	5697	628
Applications Assigned	5312	586
Applications Suspended	379	32
Applications Rejected	6	10
Applications Deficient	369	24
Applications with SR-22s	1219	3
Total Applications Received YTD (as of December 2011):		7,914
Total Applications Received YTD (as of December 2012):		6,325
YTD Percent Change from Dec. 2011 to Dec. 2012:		-20.08%
Application Assignment History*		
1993: 723,165	2000: 44,945	2007: 16,780
1994: 716,036	2001: 53,477	2008: 12,896
1995: 461,059	2002: 66,153	2009: 10,299
1996: 214,744	2003: 74,506	2010: 8,724
1997: 95,461	2004: 47,434	2011: 7,364
1998: 55,041	2005: 31,517	2012: 5,898
1999: 47,108	2006: 23,634	

*Application Assignment History based on applications assigned, not received.

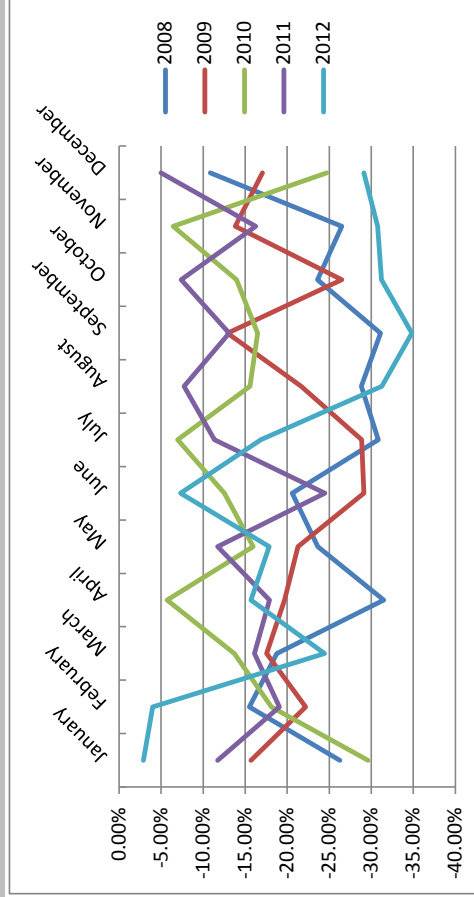
Trend of Applications Received from 2008 to 2012

	2008	2009	2010	2011	2012
January	1,321	1,114	784	692	672
February	1,554	1,209	990	801	769
March	1,459	1,203	1,038	871	658
April	1,108	890	839	689	581
May	1,123	884	743	656	539
June	1,226	869	760	574	532
July	1,011	719	669	593	493
August	1,155	905	764	704	484
September	954	831	694	603	393
October	1,091	802	689	638	438
November	832	717	671	561	389
December	897	744	560	532	377
Total	13,731	10,887	9,200	7,914	6,325



Percent Change in Applications Received

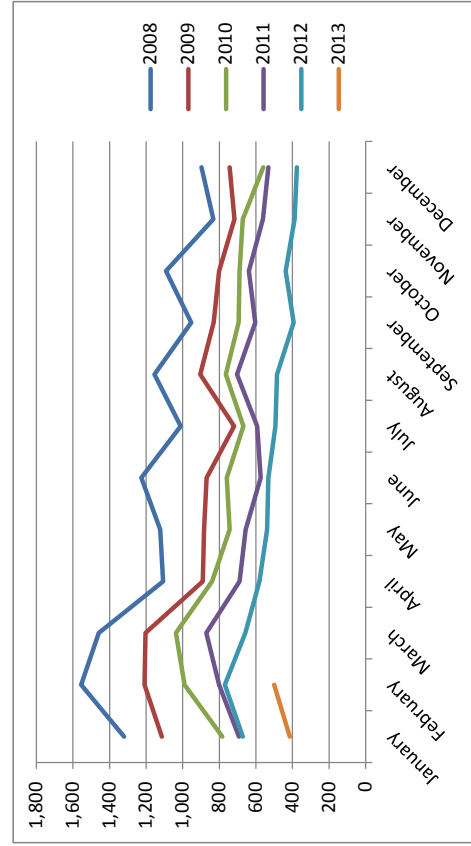
	2008	2009	2010	2011	2012
January	-26.28%	-15.67%	-29.62%	-11.74%	-2.89%
February	-15.50%	-22.20%	-18.11%	-19.09%	-4.00%
March	-18.76%	-17.55%	-13.72%	-16.09%	-24.46%
April	-31.48%	-19.68%	-5.73%	-17.88%	-15.68%
May	-23.66%	-21.28%	-15.95%	-11.71%	-17.84%
June	-20.60%	-29.12%	-12.54%	-24.47%	-7.32%
July	-30.85%	-28.88%	-6.95%	-11.36%	-16.86%
August	-28.84%	-21.65%	-15.58%	-7.73%	-31.25%
September	-31.12%	-12.89%	-16.49%	-13.11%	-34.83%
October	-23.60%	-26.49%	-13.98%	-7.40%	-31.24%
November	-26.50%	-13.82%	-6.42%	-16.24%	-30.78%
December	-10.84%	-17.06%	-24.73%	-5.00%	-29.14%
Total YTD	-24.12%	-20.72%	-15.49%	-13.98%	-20.08%



Monthly Total (February 2013)		
	Private Passenger	Commercial
EASi Applications	427	31
Paper Applications	33	10
Total Applications Received	460	41
Applications Assigned	426	35
Applications Suspended	34	6
Applications Rejected	0	0
Applications Deficient	47	3
Applications with SR-22s	120	0
Total Applications Received in February 2012:	769	70
Total Applications Received in February 2013:	501	19
Year to Date Total (as of February 2013)		
	Private Passenger	Commercial
EASi Applications	769	70
Paper Applications	58	19
Total Applications Received	827	89
Applications Assigned	775	76
Applications Suspended	52	14
Applications Rejected	0	0
Applications Deficient	99	6
Applications with SR-22s	226	0
Total Applications Received YTD (as of February 2012):	1,441	141
Total Applications Received YTD (as of February 2013):	916	89
YTD Percent Change from Feb. 2012 to Feb. 2013:	-36.43%	-36.21%
Application Assignment History*		
1993: 723,165	2000: 44,945	2007: 16,780
1994: 716,036	2001: 53,477	2008: 12,896
1995: 461,059	2002: 66,153	2009: 10,299
1996: 214,744	2003: 74,506	2010: 8,724
1997: 95,461	2004: 47,434	2011: 7,364
1998: 55,041	2005: 31,517	2012: 5,898
1999: 47,108	2006: 23,634	

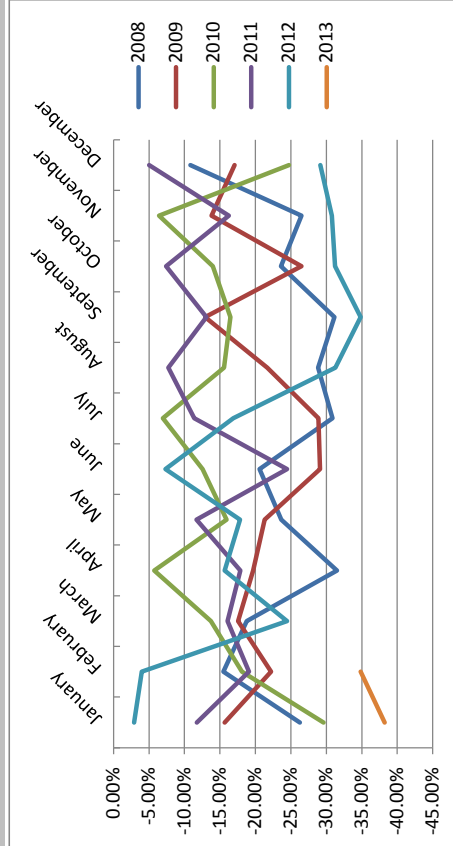
*Application Assignment History based on applications assigned, not received.

Trend of Applications Received from 2008 to 2013



2013 Estimate of Applications Received: 4,420

Percent Change in Applications Received



	2008	2009	2010	2011	2012	2013
January	-26.28%	-15.67%	-29.62%	-11.74%	-2.89%	-38.24%
February	-15.50%	-22.20%	-18.11%	-19.09%	-4.00%	-34.85%
March	-18.76%	-17.55%	-13.72%	-16.09%	-24.46%	
April	-31.48%	-19.68%	-5.73%	-17.88%	-15.68%	
May	-23.66%	-21.28%	-15.95%	-11.71%	-17.84%	
June	-20.60%	-29.12%	-12.54%	-24.47%	-7.32%	
July	-30.85%	-28.88%	-6.95%	-11.36%	-16.86%	
August	-28.84%	-21.65%	-15.58%	-7.73%	-31.25%	
September	-31.12%	-12.89%	-16.49%	-13.11%	-34.83%	
October	-23.60%	-26.49%	-13.98%	-7.40%	-31.24%	
November	-26.50%	-13.82%	-6.42%	-16.24%	-30.78%	
December	-10.84%	-17.06%	-24.73%	-5.00%	-29.14%	
Total YTD	-24.12%	-20.72%	-15.49%	-13.98%	-20.08%	-36.43%

Texas Auto Ins. Plan Assoc.
ACTUAL VS. BUDGET--ADJUSTED
 For the period ended December 31, 2012

	2012	2012			
	Actual	Year To Date Budget	Variance	Annual Budget	% Used
REVENUE					
Assessments & Penalties	1,441,145	1,436,500	4,645	1,436,500	100.32%
Other Revenue	1,156	0	1,156	0	0.00%
TOTAL	1,442,301	1,436,500	5,801	1,436,500	100.40%
EXPENDITURES					
Salaries	585,013	437,200	-147,813	437,200	133.81%
					Interim Manager's status changed from consultant to employee and those expenses were reclassified into this category; voluntary staff reduction resulted in a package for two employees.
Emp. Benefits & Other Ins. Exp.	285,347	463,500	178,153	463,500	61.56%
					Saved money by switching insurance vendors; vacation accrual decreased, pension costs decreased.
Office Equipment Expense	24,288	34,700	10,412	34,700	69.99%
					Saved money by switching copier vendors.
Printing & Stationary Exp.	1,484	3,500	2,016	3,500	42.41%
					Did not order as many assignment notices or envelopes as expected.
Computer Expenses	9,145	10,600	1,455	10,600	86.27%
					Did not spend as much as expected on misc. computer supplies and printer ink cartridges.
Postage & Shipping Exp.	22,605	28,000	5,395	28,000	80.73%
					Did not spend as much on overnight packages as expected (due to decrease in Governing Committee meetings and now no longer mailing out agendas).
Telephone Expense	9,539	9,100	-439	9,100	104.82%
					Within range.
Rent Expense	164,886	169,800	4,914	169,800	97.11%
					Within range.
Moving Expense	11,008	0	-11,008	0	0.00%
					Didn't budget for moving expenses, as we thought they would be negotiated in new lease agreement.
Taxes	876	1,500	624	1,500	58.41%
					Property taxes were less than expected due to disposal of many items.
Other Office Expenses	13,302	11,100	-2,202	11,100	119.84%
					Held retirement parties for the employees that left as a result of the voluntary staff reduction, which weren't budgeted for.
Governing Committee	20,908	38,800	17,892	38,800	53.89%
					Held three Governing Committee meetings instead of the four meetings budgeted. Per diems, hotel fees, and mileage reimbursements were less than expected.
Operation Sub-committee	1,151	6,300	5,149	6,300	18.27%
					Only held conference calls and one in-person Strategic Planning Subcommittee instead of the four meetings budgeted.
Producer Review Panel	0	3,600	3,600	3,600	0.00%
					Budgeted for one Producer Review Panel meeting; did not need one this year.
Employee Meetings, Seminars & Staff Travel	10,094	19,000	8,906	19,000	53.12%
					Only some employees took classes this year.
Legal Expenses	80,694	100,400	19,706	100,400	80.37%
					Legal fees for Governing Committee, Operations Subcommittee, Producer Review Panel, and the rate filing were less than budgeted.

	Actual	2012 Year To Date Budget	Variance	2012 Annual Budget	% Used	Reason for Variance
Audit Expense	20,999	20,400	-599	20,400	102.94%	Within range.
Dues, Subscriptions & Publications	1,914	1,900	-14	1,900	100.72%	Within range.
TAIPA Tradition, Visitor Meals & Gifts	2,831	3,700	869	3,700	76.52%	Decreased discretionary spending.
System Consultants	44,865	48,800	3,935	48,800	91.94%	Budgeted for services from VIN verification company for new application system, which 91.94% was not implemented.
Consultants - Other	7,685	78,200	70,515	78,200	9.83%	Interim Manager's status changed from consultant to employee and those expenses were 9.83% reclassified out of this category.
Actuary	48,301	48,300	-1	48,300	100.00%	Within range.
Other	0	0	0	0	0.00%	No other expenses.
SUBTOTAL	1,366,934	1,538,400	171,466	1,538,400	88.85%	
Depreciation	11,756	7,900	-3,856	7,900	148.81%	Didn't expect to pay for leasehold improvements at the new location, which increased depreciation; made adjustments to accumulated depreciation for assets fully depreciated, but no longer in service. Note: this is non-cash expense.
Amortization	0	23,000	23,000	23,000	0.00%	Amortization was expected for new application system, which was not implemented.
Gain (Loss) on Disposition of Fixed Assets	2,643	0	-2,643	0	0.00%	Within range.
SUBTOTAL	14,398	30,900	16,502	30,900	46.60%	
TOTAL OPERATING EXPENSE	1,381,333	1,569,300	187,967	1,569,300	88.02%	
NET FROM OPERATIONS	60,969	-132,800	193,769	-132,800		
Non-Operating Pension Costs	-87,731	0	87,731	0	0.00%	Pension liability decreased this year due to higher than expected gain on assets.
NET	148,700	-132,800	281,500	-132,800		
CAPITAL BUDGET						
Software Development in Progress	0	0	0	0	0.00%	No software development in 2012.
Office Furniture & Equipment	0	0	0	0	0.00%	No furniture & fixture expenditures in 2012.
Computer Equipment	0	0	0	0	0.00%	No computer equipment expenditures in 2012.
Computer Software	0	0	0	0	0.00%	No computer software expenditures in 2012.
Leasehold Improvements	45,545	0	-45,545	0	0.00%	Had to pay for excess construction fees and cabling at new location, which was not budgeted for.
TOTAL	0	0	-45,545	0	0.00%	

NOTE: Items that are considered "within range" are within 5% or \$5,000 of the expected year-to-date budget.

Texas Auto Ins. Plan Assoc.**Statement of Financial Position--Adjusted**

As Of December 31, 2012

Unaudited

ASSETS

Current Assets

Cash and cash equivalents	\$ 177,709
Accounts receivable	100
Prepaid expenses	52,648
Total current assets	<u>230,458</u>

Property and Equipment

Software development in progress	115,000
Furniture and equipment	38,921
Computer equipment	25,569
Leasehold improvements	45,545
Computer software	9,858
	<u>234,893</u>
Less accumulated depreciation	59,954
	<u>174,940</u>

Total assets	<u><u>405,397</u></u>
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LIABILITIES AND NET ASSETS

Current Liabilities

Accounts payable	11,442
Accrued vacation	20,446
Accrued payroll liabilities	6,658
Total current liabilities	<u>38,546</u>

Other Liabilities

Accrued pension benefit costs	1,058,887
Deferred lease benefit	17,435
Total other liabilities	<u>1,076,322</u>

Net (Deficiency) Assets

Unrestricted	<u>(709,471)</u>
Total net assets	<u>(709,471)</u>

Total liabilities and net assets	<u><u>\$ 405,397</u></u>
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Texas Auto Ins. Plan Assoc.

Statement of Activities--Adjusted
For the period ended December 31, 2012
Unaudited

Changes in unrestricted net assets

	Current YTD
Member assessments	\$ 1,437,400
Interest income	1,100
Assessment penalties	3,745
Miscellaneous income	56
Total revenues	1,442,301

Expenses

Salaries and related expenses	870,360
Occupancy expenses	186,309
Professional Services	202,544
Depreciation & amortization	11,756
Postage and delivery	22,605
Office supplies and expense	25,772
Governing committee	20,908
Computer supplies & expenses	9,145
Operation Sub-committee	1,151
Staff education & seminars	10,094
Miscellaneous	13,302
Staff expense	2,831
Dues and subscriptions	1,914
Total operating expenses	1,378,690

Other revenues (expenses)

<i>Gain (loss) on disposition of assets</i>	(2,643)
<i>Pension minimum liability adjustment</i>	87,731
Total other revenue expenses	85,088

Increase (decrease) in unrestricted net assets 148,700

Net assets (deficiency) at beginning of year (858,171)

Net assets (deficiency) as of December 31, 2012 \$ (709,471)

Texas Auto Ins. Plan Assoc.
ACTUAL VS. BUDGET
 For the period ended January 31, 2013

	Actual	2013 Year To Date Budget	Variance	2013 Annual Budget	% Used	Reason for Variance
REVENUE						
Assessments & Penalties	95,842	95,833	8	1,150,000	8.33%	
Other Revenue	22	0	22	0	0.00%	
TOTAL	95,864	95,833	31	1,150,000	8.34%	
EXPENDITURES						
Salaries	32,273	30,975	-1,298	371,700	8.68%	Within range.
Emp. Benefits & Other Ins. Exp.	31,091	31,300	209	375,600	8.28%	Within range.
Office Equipment Expense	1,311	1,850	539	22,200	5.91%	Within range.
Printing & Stationary Exp.	137	167	30	2,000	6.86%	Within range.
Computer Expenses	896	858	-37	10,300	8.69%	Within range.
Postage & Shipping Exp.	3,147	2,200	-947	26,400	11.92%	Within range.
Telephone Expense	762	675	-87	8,100	9.41%	Within range.
Rent Expense	0	5,992	5,992	71,900	0.00%	First 2.5 months at new location are "free" rent.
Taxes	0	183	183	2,200	0.00%	Taxes aren't due until later in the year.
Other Office Expenses	1,200	708	-492	8,500	14.12%	Wrote off more assessments than anticipated due to companies cancelling their COA's.
Governing Committee	0	2,300	2,300	27,600	0.00%	No Governing Committee meetings held yet.
Operation Sub-committee	0	500	500	6,000	0.00%	No Operations Subcommittee meetings held yet.
Producer Review Panel	0	292	292	3,500	0.00%	No Producer Review Panel meetings held yet.
Employee Meetings, Seminars & Staff Travel	4,357	1,333	-3,024	16,000	27.23%	Already paid tuition for spring semester (Jan.-May) for employee; will end on budget.
Legal Expenses	4,959	9,792	4,833	117,500	4.22%	Within range.
Audit Expense	0	1,883	1,883	22,600	0.00%	Haven't had annual audit or incurred any consulting fees yet.
Dues, Subscriptions & Publications	170	158	-12	1,900	8.95%	Within range.
TAIPA Tradition, Visitor Meals & Gifts	126	300	174	3,600	3.50%	Within range.
System Consultants	3,625	8,683	5,058	104,200	3.48%	Budgeted for option for future EASI upgrades (such as 3.0), which will not be pursued at this time; also, have not paid customization fees for EASI 2.0 yet (will be paid upon completion); will end under-budget.
Consultants - Other	599	2,450	1,851	29,400	2.04%	Budgeted for salary survey, which has not been performed yet; will end on budget.

	2013 Actual	2013 Year To Date Budget	Variance	2013 Annual Budget	% Used	Reason for Variance
Actuary	3,647	4,617	970	55,400	6.58%	Within range.
Other	0	0	0	0	0.00%	No other expenses to date.
SUBTOTAL	88,299	107,217	18,917	1,286,600	6.86%	
Depreciation	1,135	1,142	7	13,700	8.29%	Within range.
Amortization	0	0	0	0	0.00%	No amortization expected this year.
Gain (Loss) on Disposition of Fixed Assets	0	0	0	0	0.00%	Have not sold any assets to date.
SUBTOTAL	1,135	1,142	7	13,700	8.29%	
TOTAL OPERATING EXPENSE	89,434	108,358	18,924	1,300,300	6.88%	
NET FROM OPERATIONS	6,430	-12,525	18,955	-150,300		
Non-Operating Pension Costs	0	0	0	0	0.00%	Pension adjustment will be made at end of year.
NET	6,430	-12,525	18,955	-150,300		
CAPITAL BUDGET						
Software Development in Progress	0	0	0	0	0.00%	No software development in progress.
Office Furniture & Equipment	0	0	0	0	0.00%	No furniture & fixture expenditures to date.
Computer Equipment	0	0	0	0	0.00%	No computer equipment expenditures to date.
Computer Software	0	0	0	0	0.00%	No computer software expenditures to date.
Leasehold Improvements	0	0	0	0	0.00%	No leasehold improvement expenditures to date.
TOTAL	0	0	0	0	0.00%	

NOTE: Items that are considered "within range" are within 5% or \$5,000 of the expected year-to-date budget.

Texas Auto Ins. Plan Assoc.

Statement of Financial Position

As Of January 31, 2013

Unaudited

ASSETS

Current Assets	
Cash and cash equivalents	\$ 817,211
Accounts receivable	422,837
Prepaid expenses	47,993
Total current assets	1,288,041
Property and Equipment	
Software development in progress	115,000
Furniture and equipment	38,921
Computer equipment	25,569
Leasehold improvements	45,545
Computer software	9,858
	234,893
Less accumulated depreciation	61,089
	173,804
Total assets	1,461,846

LIABILITIES AND NET ASSETS

Current Liabilities	
Accounts payable	4,149
Accrued vacation	20,446
Accrued payroll liabilities	9,712
Deferred revenue	1,054,258
Total current liabilities	1,088,565
Other Liabilities	
Accrued pension benefit costs	1,058,887
Deferred lease benefit	17,435
Total other liabilities	1,076,322
Net (Deficiency) Assets	
Unrestricted	(703,041)
Total net assets	(703,041)
Total liabilities and net assets	\$ 1,461,846

Texas Auto Ins. Plan Assoc.

Statement of Activities
For the period ended January 31, 2013
Unaudited

Changes in unrestricted net assets

	Current YTD
Member assessments	\$ 95,842
Interest income	22
Total revenues	95,864
Expenses	
Salaries and related expenses	63,364
Occupancy expenses	762
Professional Services	12,829
Depreciation & amortization	1,135
Postage and delivery	3,147
Office supplies and expense	1,448
Computer supplies & expenses	896
Staff education & seminars	4,357
Miscellaneous	1,200
Staff expense	126
Dues and subscriptions	170
Total operating expenses	89,434
Other revenues (expenses)	
Total other revenue expenses	-
<i>Increase (decrease) in unrestricted net assets</i>	6,430
<i>Net assets (deficiency) at beginning of year</i>	(709,471)
<i>Net assets (deficiency) as of January 31, 2013</i>	\$ (703,041)

TAIPA PP Over/Under Report

01/10/2013

COMPANY

Year-End 2008

Year-End 2009

Year-End 2010

Year-End 2011

1st QTR 2012

2nd QTR 2012

3rd QTR 2012

	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR
21ST CENTURY CENTENNIAL INS CO (SC) (prev -AIG CENT'L -Am Int'l)	434,421		374,290		100,816		90,492		124,571		76,608		9,253	
ACE AMERICA				0		45		404		641		828		1,051
ALFA SPECIALTY INS CORP				2		71		333	1,451		1,224		301	
ALLSTATE INS CO		17,398		62,945		20,681		25,531		22,473		925		15,830
AMER MERCURY INS CO	7,188			2,471	2,559		5,250		779		2,079		2,559	
ASSURANCEAMERICA INS CO						40		68		68		80		125
AutoOne INS CO (prev Penn General [SC])		253,008		220,909		61,581	1,239		159,671		204,049		225,603	
COLONIAL LLOYDS		3		346		1,101		1,272		1,276		1,276		1,276
COMPANION PROP & CAS INS CO				0		8		44		64		81		101
CORNERSTONE NATL INS CO				81		486		867		1,009		1,114		1,232
ELEPHANT INS CO													New to OTA	3
GOVERNMENT EMPLOYEES INS CO		67,506		38,449		13,521	721			5,661	5,448		904	
HOMEOWNERS OF AMER INS CO				0		198		1,649		2,283		2,684		3,057
HOUSTON GENERAL INS EXCH		803		2,415		3,006		3,006						
IMPERIAL FIRE & CAS		1,357		1,586		1,903	316		257		1,108		1,655	
LINCOLN GENERAL		85,908		101,427		51,328		51,337		51,337		51,337		51,337
MILEMETER INS CO				36		542		1,296		1,562		1,740		1,900
NATIONAL LIABILITY & FIRE (SC)				0		36,708	1,826			57,271		80,245		63,104
NATIONWIDE MUT INS CO		31,038		17,622		14,032		9,142		15,497		16,019		7,547
PRIVILEGE UNDERWRITERS RECIP EXCH								32		85		140		219

TAIPA PP Over/Under Report

COMPANY

Year-End 2008

Year-End 2009

Year-End 2010

Year-End 2011

1st QTR 2012

2nd QTR 2012

3rd QTR 2012

01/10/2013

	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR
OBE INS CORP			4	29	40	40	40	40		40		41
SECURITY NATIONAL		49,779	49,779	49,779	49,779	49,779	49,779	49,779		49,779		49,779
SERVICE LLOYDS INS CO	885		885	885	885	885	885	885		885		885
SOMPO JAPAN INS CO (prev Yasuda F&M)	2,016		1,977	1,976	1,976	1,976	1,976	1,976		1,976		1,976
SOUTHLAND LLOYDS INS CO		175		274	292	293	293	293		293		293
STARR INDEMNITY & LIABILITY CO				1	147	277	277	277		378		495
STATE FARM MUT AUTO INS CO		188,467		18,467	56,449		32,542			51,294		14,448
TEXAS FARM BUREAU CAS INS CO (Southern Farm Bur)		24,805		19,163		4,514	45,792			33,435		29,609
TOKIO MARINE & NICHIDO FIRE INS						5	5			5		5
UNIVERSAL INSURANCE EXCHANGE (receivership)		7		15		15	15			15		15
VISION INS CO				522	1,444	1,620	1,620			1,669		1,669
TOTALS	832,103	832,103	768,553	329,719	329,719	159,154	289,590	289,590	293,377	293,377	243,136	243,136
PREMIUMS WRITTEN	5,856,958	4,906,293	4,237,673	3,381,187	1,045,110	724,092	772,187	724,092	772,187	772,187	772,187	772,187

TAIPA OTPP Over/Under Report

01/10/2013

COMPANY	Year-end 2008	Year-end 2009	Year-end 2010	Year-end 2011	1st Qrt 2012	2nd Qrt 2012	3rd Qrt 2012	
	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR
ALASKA NATL		27	36	48	54	59	63	66
ALLMERICA FIN BENEFIT INS CO				2,730	5,943	6,892	7,818	8,474
ALLMERICA FIN ALLIANCE INS CO				57	120	120	120	120
AMER BANKERS INS CO OF FLORIDA		172	490	819	1,053	1,156	1,257	1,329
AMER CONTRACTORS INS RISK RET. GRP				5,329	6,495	7,793	9,089	9,996
AMER MERCURY INS CO		32,511	21,941	15,326	16,052	17,071	15,371	3,592
AMER MODERN HOME INS CO		33,382	85	85	85	90	95	98
AMER MODERN LLOYD'S	232		29,515	25,931	22,389	22,508	22,626	22,708
AMER NATIONAL PROP & CAS CO		128	437	755	1,032	1,134	1,235	1,306
AMERICAN SAFETY CAS INS CO		806	806	806	806	360	1,528	1,781
AMER SERVICE INS CO INC.				8	23	24	24	25
ASSOCIATION INS CO					New to quota	6	13	17
AUTOONE INS CO (servicing carrier)		585,212	379,647	66,176	219,499		292,095	347,387
AXIS Ins Co (prev Fireman's Fund Ins co of WI)			New to quota	51	192	261	329	377
BRITISH AMERICAN INS CO		15,833	15,503	15,388	14,946	15,025	15,103	15,158
CENTENNIAL INS CO		1	1	1	1	1	1	1
CLARENDON NATIONAL INS CO	52,443		51,574	51,569	51,569		51,569	
COLUMBIA INS CO	1,237		1,235	1,233	1,233		1,233	
COMMERCIAL ALLIANCE INS CO				69	453	455	453	453
COMPANION PROP & CAS INS CO					68	111	154	185
COREPOINTE INS CO (prev Chrysler & Daimlerchrysler)		44,898	40,297	39,316	39,649	39,650	39,649	39,649

TAIPA OTPP Over/Under Report

01/10/2013

Year-end 2008

Year-end 2009

Year-end 2010

Year-end 2011

1st Qrt 2012

2nd Qrt 2012

3rd Qrt 2012

COMPANY	Year-end 2008	Year-end 2009	Year-end 2010	Year-end 2011	1st Qrt 2012	2nd Qrt 2012	3rd Qrt 2012	
	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER	UNDR
GENERAL STAR NATIONAL INS CO				23	34	46		54
GOVERNMENT EMPLOYEES INS CO	86		9,698	13,838	13,517	13,194	12,969	
GREAT MIDWEST INS CO				857	1,298	1,737		2,044
HOUSING ENTERPRISE INS CO INC					New to quota	3		4
KNIGHTBROOK INS CO				81	224	366		466
LINCOLN GENERAL		265,294		73,630	73,630	73,630		73,630
MAXUM CAS INS CO					New to quota	603		813
MID-CONTINENT CAS CO	797,232		774,568	767,927	766,474	765,066	764,066	
MOTORISTS COMM MUT INS CO (prev Amer Hardware Mut Ins Co)	32,651		30,409	29,856	29,659	29,467	29,330	
NATIONAL LIABILITY & FIRE INS CO (SC)				1,258,536	1,333,544	1,382,582		1,438,035
NAVIGATORS INS CO				20	53	85		108
NORTH AMER SPECIALTY INS CO					New to quota	8		10
OAK BROOK COUNTY MUTUAL		1		1	1	1		1
OKLAHOMA SURETY CO	685,720		685,107	684,987	684,930	684,873	684,834	
PREFERRED PROFESSIONAL INS CO				514	572	628		669
PRESERVER INS CO				3	730	1,461		1,970
PROCENTURY INS CO				1	1	1		1
OBE INS CORP				1,432	1,891	2,339		2,657
REDWOOD FIRE & CAS INS CO				1,639	2,469	3,291		3,869
REPUBLIC WESTERN INS CO				13	16	19		21
RIVERPORT INS CO				6	9	12		14

TAIPA OTPP Over/Under Report

01/10/2013

COMPANY	Year-end 2008	Year-end 2009	Year-end 2010	Year-end 2011	1st Qrt 2012	2nd Qrt 2012	3rd Qrt 2012
	OVER	UNDR	OVER	UNDR	OVER	UNDR	OVER
ROCHDALE INS CO		15		15		15	
SAFETY NATL CAS CORP					New to quota	52	70
SEATON INS CO	8	8		8	Liab & Fire	8	
SECURITY NATIONAL	36,861	0	22,051	33,007			
SENECA INS CO	1	1	4	53		81	91
SOMPO JAPAN F & M INS CO AMER							New to quota
SPARTA INS CO			3,518	5,202		6,451	6,888
STARR IND & LIABILITY CO					New to quota	26	35
STATE FARM MUT AUTO INS CO	255,742	207,368	165,126	162,606	163,210	166,829	171,812
TECHNOLOGY INS CO INC			94	487		687	757
TEXAS FARM BUREAU CAS INS CO (prev Southern Farm Bur)	52,975	42,968	31,376	38,165	38,931	37,651	37,680
TEXAS HOSPITAL INS EXCH	9,509	9,849	10,153	10,430	10,501	10,570	10,620
TOWER NATL INS CO				277	745	1,213	1,540
UNITRIN AUTO & HOME INS CO	2,909	31,357	32,159	32,159	32,159	32,159	32,159
VININGS INS CO					New to quota	14	19
TOTALS	1,861,351	1,576,537	1,563,609	1,768,909	1,780,529	1,837,497	1,891,388
PREMIUMS CREDITED	3,182,043	3,040,994	2,391,554	1,696,221	546,102 1st qtr	548,389 2nd qtr	382,622 3rd qtr



February 11, 2013

Audit Committee
Texas Automobile Insurance Plan Association
1120 South Capital of Texas Highway
CityView Bldg. 3, Ste. 105
Austin, TX 78746

This letter is to explain our understanding of the arrangements for the services that Atchley & Associates, LLP (the Firm) is to perform for Texas Automobile Insurance Plan Association (TAIPA) for the year ending December 31, 2012. We ask that you either confirm or amend this understanding.

The Objective and Scope of the Audit of the Financial Statements

You have requested that we audit the financial statements of TAIPA (the Organization), which comprise the statement of financial position as of December 31, 2012, and the related statements of activities, and cash flows for the year then ended, and the related notes to the financial statements, and the supplementary comparison of revenues and expenses versus budget. We are pleased to confirm our acceptance and our understanding of this audit engagement by means of this letter.

Our audit will be conducted with the objective of our expressing an opinion on the financial statements.

The Responsibilities of the Auditor

We will conduct our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, an unavoidable risk that some material misstatements may not be detected exists, even though the audit is properly planned and performed in accordance with GAAS. Also, an audit is not designed to detect errors or fraud that are immaterial to the financial statements.

In making our risk assessments, we consider internal control relevant to the Organization's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control. However, we will communicate to you in writing concerning any significant deficiencies or material weaknesses in internal control relevant to the audit of the financial statements that we have identified during the audit.

We will also communicate to the audit committee (a) any fraud involving senior management and fraud (whether caused by senior management or other employees) that causes a material misstatement of the financial statements that becomes known to us during the audit, and (b) any instances of noncompliance with laws and regulations that we become aware of during the audit (unless they are clearly inconsequential).

Our services under this Engagement Letter do not include services for tax return preparation, tax advice, or representation in any tax matter. Nevertheless, we may discuss with you certain tax considerations or provide you with tax information that may be relevant to our services. Any such discussions or information would be based upon limited tax research, limited due diligence, and limited analysis regarding the underlying facts. Because additional research or a more complete review of the facts could affect our analysis and conclusions the information provided during these discussions should not be used as the basis for proceeding with any transaction or any tax return reporting.

The Responsibilities of Management and Identification of the Applicable Financial Reporting Framework

Our audit will be conducted on the basis that management and, when appropriate, those charged with governance, acknowledge and understand that they have responsibility:

- a. For the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America;
- b. For the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; and
- c. To provide us with:
 - (1) Access to all information of which management is aware that is relevant to the preparation and fair presentation of the financial statements such as records, documentation, and other matters;
 - (2) Additional information that we may request from management for the purpose of the audit; and
 - (3) Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from management and, when appropriate, those charged with governance written confirmation concerning representations made to us in connection with the audit including among other items:

- a. That management has fulfilled its responsibilities as set out in the terms of this letter; and
- b. That it believes the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

Management is responsible for identifying and ensuring that the Organization complies with the laws and regulations applicable to its activities, and for informing us about all known material violations of such laws or regulations. In addition, management is responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the entity involving management, employees who have significant roles in internal control, and others where the fraud could have a material effect on the financial statements. Management is also responsible for informing us of its knowledge of any allegations of fraud or suspected fraud affecting the entity received in communications from employees, former employees, analysts, regulators, or others.

Management is responsible for the preparation of the supplementary information in accordance with accounting principles generally accepted in the United States of America. Management agrees to include the auditors' report on the supplementary information in any document that contains the supplementary information and that indicates that the auditor has reported on such supplementary information. Management also agrees to present the supplementary information with the audited financial statements or, if the supplementary information will not be presented with audited financial statements, to make the audited financial statements readily available to the intended users of the supplementary information no later than the date of issuance of the supplementary information and the auditor's report thereon.

Management is responsible for informing us of its views about the risks of fraud within the Organization, and its knowledge of any fraud or suspected fraud affecting the Organization.

Because the Firm will rely on the Organization and its management and audit committee to discharge the foregoing responsibilities, the Organization holds harmless and releases the Firm, its partners, and employees from all claims, liabilities, losses, and costs arising in circumstances where there has been a knowing misrepresentation by a member of the Organization's management which has caused, in any respect, the Firm's breach of contract or negligence. This provision shall survive the termination of this arrangement for services.

The Organization's Records and Assistance

If circumstances arise relating to the condition of the Organization's records, the availability of appropriate audit evidence, or indications of a significant risk of material misstatement of the financial statements because of error, fraudulent financial reporting, or misappropriation of assets, which in our professional judgment, prevent us from completing the audit or forming an opinion, we retain the unilateral right to take any course of action permitted by professional standards, including declining to express an opinion, issue a report, or withdraw from the engagement.

During the course of our engagement, we may accumulate records containing data that should be reflected in the Organization's books and records. The Organization will determine that all such data, if necessary, will be so reflected. Accordingly, the Organization will not expect us to maintain copies of such records in our possession.

The assistance to be supplied by Organization personnel is described in the attached client participation list, which outlines the specific schedules and analyses that should be completed by Organization personnel, including the dates when the information should be available to us. The participation list has been discussed with and agreed to by Nicole Morgan, Accounting Coordinator. The timely and accurate completion of this work is an essential condition to our completion of the audit and issuance of our audit report.

If, in connection with our audit, you request us to perform accounting services necessary for the preparation of the financial statements (such as maintaining depreciation schedules, computing the provision for income taxes, drafting the financial statements, etc.), you agree to designate an appropriate individual to oversee the services, make all management decisions involved in those services, evaluate the adequacy and results of the services, and accept responsibility for the results of the services.

Fees, Costs, and Access to Workpapers

Our fees for the audit and accounting services described above are based upon the value of the services performed and the time required by the individuals assigned to the engagement, plus direct expenses. Our fee estimate and completion of our work is based upon the following criteria:

- a. Anticipated cooperation from Organization personnel
- b. Timely responses to our inquiries
- c. Timely completion and delivery of client assistance requests
- d. Timely communication of all significant accounting and financial reporting matters
- e. The assumption that unexpected circumstances will not be encountered during the engagement

If any of the aforementioned criteria are not met, then fees may increase. Interim billings will be submitted as work progresses and as expenses are incurred. We will notify you immediately of any circumstances we encounter which could significantly affect our initial estimate of fees, excluding direct out-of-pocket expenses, estimated to be \$15,975. All other provisions of this letter will survive any fee adjustment. In accordance with our firm policies, work may be suspended if your account becomes sixty or more days overdue and will not be resumed until your account is paid in full. If we elect to terminate our services for nonpayment, our engagement will be deemed to have been completed upon written notification of termination even if we have not completed our report. You will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket expenditures through the date of termination.

You may terminate the arrangement at any time by written notice to us. Termination for any reason will not affect your obligation to pay us for fees and expenses incurred prior to termination or in transferring files to and otherwise cooperating with any successor auditor. All provisions of this

arrangement will survive termination or cancellation, except that (a) we will not have any obligation to provide services after termination and (b) you will not have any obligation to pay us for any services that we perform after termination, except for costs incurred to cooperate with a successor auditor or regulatory agency subpoena or inquiry.

Our professional standards require that we perform certain additional procedures, on current and previous years' engagements, whenever a partner or professional employee leaves the firm and is subsequently employed by or associated with a client in a key position. Accordingly, the Organization agrees it will compensate the Firm for any additional costs incurred as a result of the Organization's employment of a partner or professional employee of the Firm.

In the event we are requested or authorized by the Organization or are required by government regulation, subpoena, or other legal process to produce our documents or our personnel as witnesses with respect to our engagement for the Organization, the Organization will, so long as we are not a party to the proceeding in which the information is sought, reimburse us for our professional time and expenses, as well as the fees and expenses of our counsel, incurred in responding to such requests.

In a legal action in which the Firm or its partners are not the defendants, we shall also be entitled to fees at \$350.00 per hour and reimbursements for testimony if we are subpoenaed as a witness in a subsequent litigation by third parties and such testimony involves the work we performed pursuant to this agreement. If we are ordered by a state or federal judge to permit the subsequent inspection and/or reproduction of files, records, and other documents relating to work performed by us pursuant to this agreement, then you agree that we may comply with these orders without prior notice to you.

Claim Resolution

The Organization and the Firm agree that no claim arising out of services rendered pursuant to this agreement shall be filed more than two years after the date of the audit report issued by the Firm or the date of this arrangement letter if no report has been issued. The Organization waives any claim for punitive damages. The Firm's liability for all claims, damages and costs of the Organization arising from this engagement is limited to the amount of fees paid by the Organization to the Firm for the services rendered under this arrangement letter.

Indemnification is intended to protect the Firm and its principals and employees against being named in any lawsuit arising from this engagement as a result of having completed this engagement. You shall indemnify the Firm and its principals and employees and hold us harmless from all claims, liabilities, losses, and counsel fees and expenses unless it shall have been determined by a court of competent jurisdiction that we have acted negligently in the performance of the work covered by our engagement. In no event shall the Firm and its principals and employees be liable for consequential, special, incidental or punitive loss, damage or expense (including without limitation, lost profits, opportunity costs, etc.) even if we have been advised of their possible existence.

If a dispute arises out of or relates to this contract or engagement letter, or the obligations of the parties therein, and if the dispute cannot be settled through negotiation, the parties agree first to try in good faith to settle the dispute by mediation using the Commercial Mediation Rules of the American Arbitration Association (AAA) before resorting to arbitration, litigation, or some other dispute resolution procedure. Thereafter, any unresolved controversy or claim arising from or relating to this

contract or the obligations of the parties hereunder shall be settled by arbitration administered using the American Arbitration Association or another mutually agreeable arbitration service using the AAA Arbitration Rules for Professional Accounting and Related Services Disputes and judgment on the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

Reporting

We will issue a written report upon completion of our audit of the Organization’s financial statements. Our report will be addressed to the Governing Committee of the Organization. We cannot provide assurance that an unmodified opinion will be expressed. Circumstances may arise in which it is necessary for us to modify our opinion, add an emphasis-of-matter or other-matter paragraph(s), or withdraw from the engagement.

This letter constitutes the complete and exclusive statement of agreement between the Firm and the Organization, superseding all proposals, oral or written, and all other communications, with respect to the terms of the engagement between the parties.

Please sign and return the attached copy of this letter to indicate your acknowledgment of, and agreement with, the arrangements for our audit of the financial statements including our respective responsibilities.

Atchley & Associates, LLP

Atchley & Associates, LLP

Confirmed on behalf of Texas Automobile Insurance Plan Association:

Audit Committee or Board Chair

Date

Chief Executive Officer

Date

Chief Financial Officer

Date

**REMAINING 2013 GOVERNING COMMITTEE MEETING DATES
(SCHEDULED)****AUGUST 2013:**

Friday, August 9, 2013
Marriott Austin South Hotel

NOVEMBER 2013:

Friday, November 8, 2013
Marriott Austin South Hotel

2014 PROPOSED GOVERNING COMMITTEE MEETING DATES**MARCH 2014:**

Friday, March 21, 2014
Omni Austin Hotel Southpark

AUGUST 2014:

Friday, August 21, 2014
Omni Austin Hotel Southpark

NOVEMBER 2014:

Friday, November 20, 2014
Omni Austin Hotel Southpark