



Unless notified otherwise, completion of this form replaces the application, statement of values, hard copy loss runs and formally executed loss letters. This form contains the information submitted to date. The form must be completed, signed and returned for underwriter's review and acceptance within 30 days of inception. Any inaccurate information identified on the returned form is automatically deemed noted and agreed by underwriters upon receipt, so please return as soon as possible.

Named Insured: City of Bay City Account ID: 1057826
Mailing Address: 1801 Fifth Street, Bay City, TX 77414

Table with columns: Loc/Bldg No., Address, City, State, Zip, Building Area (Sq. ft), % Automatic Sprinklers, Original Year Built, ISO Const. (1 to 6), No. Of Buildings, Initial each Section. Includes a Totals row and handwritten 'SB' marks.

If you have any questions regarding the type of construction or other information, discuss with your agent prior to signing this application.

Table with columns: Valuation (RCV, ALS), Coins (N/A, 1/12th monthly), Loc/Bldg No., Building, Contents/BPP, Other, BI, Loc TIV. Includes a Totals row and handwritten 'SB' marks.

These values often form the basis of the policy's limit of liability. Please review carefully.

List ALL losses caused by requested perils for the prior 6 years that did or may exceed the specified threshold. Please add any losses if not listed. Incomplete loss history is considered material and may void coverage. Threshold: \$9,000

Table with columns: DOL, Description / COL, Incurred, Status (O/C). Lists losses for 09/14/2021 and 09/25/2017 with handwritten 'SB' marks.

Form with Yes/No questions regarding policy coverage, applicant type, and financial history. Includes a section for explaining Yes answers and a section for listing discrepancies. Includes handwritten 'SB' marks.

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. The insured further acknowledges the fraud statement above and understands the Policy will contain a Fraud Notice by state. Severe cancellation penalties apply to CAT exposed property - Form is available upon request. Carriers' participation may change prior to binding or throughout the coverage period.

In accordance with insurance rules and regulations, this notice is to inform you that AmRisk, LLC for services rendered may receive compensation in the form of commission paid as a percentage of premiums and fees. Fees are assessed in compliance with applicable state law and are due when coverage is bound. I, the undersigned, have reviewed the terms, conditions, premiums, fees and amount to be charged and find them to be acceptable. By signing below, and in exchange for the coverages to be provided pursuant to the terms and conditions of the applicable insurance policy, I agree to pay the premiums, fees, and other amounts to be charged.

To the best knowledge of the applicant and the producer, the above information is true and complete. Initial each Section.

Signature and title lines for Applicant (Shawna D Burkhardt) and Producer. Includes handwritten date 4-28-23 and handwritten 'SB' marks.



POLICY NUMBER	EFFECTIVE DATE/TIME	EXPIRATION DATE/TIME
TWCB0100080682	04/27/2023 12:01 a.m.	04/27/2024 12:01 a.m.
NAME INSURED AND ADDRESS		AGENCY NAME AND LOCATION
CITY OF BAY CITY 1901 5TH ST BAY CITY TX 77414-6199		VICTOR INSURANCE MANAGERS LLC VICTOR INSURANCE MANAGERS LLC (11829) 500 DALLAS STREET SUITE 1400 HOUSTON TX 77002 (713) 787-2431

IMPORTANT

Early cancellation may result in approximately 25% of your premium being retained by Texas Windstorm Insurance Association.

This policy is subject to an immediate surcharge if determined necessary by the Texas Insurance Commissioner. Failure to pay the surcharge will result in cancellation of the policy.

COVERAGES - Windstorm and Hail Only

In consideration of the stipulations and conditions herein or added hereto which are made a part of this policy, and of the premiums provided, TWIA does insure the insured named above and legal representatives FROM the effective date shown above TO the expiration date shown above at 12:01 a.m. Standard Time at the location of property against direct loss resulting from the perils of Windstorm and Hail only which have a premium inserted opposite thereto and only on the property described and located as provided hereon.

COVERAGES SUMMARY

TOTAL POLICY PREMIUM:

\$163,273

Minimum earned premium applies

LOCATION INFORMATION: LOCATION 1

LOCATION ADDRESS	COUNTY	TERRITORY CODE
1901 5th St. Bay City, TX 77414	Matagorda	10

7

City of Bay City

Windstorm AmRisc-TWIA 3rd revision

April 27, 2023-April 27, 2024

AmRisc at 5% deductible, minimum \$250,000 per occurrence

ID	Building Description	Address	City	Zip	Building Value	Content Value	Total Value	Cost Per Item	Year Built	Construction	Flood Zone	Roof Age
1	Communication Building/Tower	4511 Starling Dr	Bay City	77414-8277	\$322,157	\$0	\$322,157	\$3,737	1984 5	n	280 C	
2	Civic Center w/Flag Pole	2001 7th St	Bay City	77414-5113	\$5,591,975	\$95,000	\$5,686,975	\$65,965	1975 4	n	37693 A3	2018
11	Fire Department	1900 6th St	Bay City	77414-5133	\$1,180,872	\$0	\$1,180,872	\$13,697	1949 2	n	8316 C	2018
13	Municipal Court/Flag Pole	1824 6th St	Bay City	77414-5131	\$410,142	\$50,000	\$460,142	\$5,337	1927 2	n	3179 C	
19	Police Dep/Flag Pole/130kw Generator	1916 6th St	Bay City	77414-5133	\$2,118,065	\$208,200	\$2,326,265	\$26,983	1982 4	n	11440 B	
32	City Hall Annex Building	1900 5th St	Bay City	77414-6144	\$683,797	\$74,900	\$758,697	\$9,600	1989 1	n	5126 B	
59	Animal Impound	4611 Starling Dr	Bay City	77414-8277	\$156,023	\$0	\$156,023	\$1,810	1990 3	n	1500 C	
	Business Income				\$200,000		\$200,000	\$2,320				
					\$10,663,031	\$428,100	\$11,091,131	\$128,650				
							Total Cost!					

TWIA at 1% deductible

ID	Building Description	Address	City	Zip	Building Value	Content Value	Total Value	Cost Per Item	Year Built	Construction	Flood Zone	Roof Age
10	City Hall	1901 5th St	Bay City	77414-6199	\$2,617,000	\$110,000	\$2,727,000	\$10,334	1965 4	n	11370 B	
12	Service Center	2105 Ave M	Bay City	77414-5233	\$1,000,000	\$28,000	\$1,028,000	\$13,323	1941 1	n	11700 B	
64	Center for Energy Dev/Training Center/Flag Pole	4000 Ave F	Bay City	77414-7612	\$4,324,000	\$100,000	\$4,424,000	\$111,217	1989 4	n	87456 C	2020
139	Library	1100-1100A 7th St	Bay City	77414-4915	\$3,374,000	\$1,050,000	\$4,424,000	\$18,625	1967 4	n	20887 A3	2018
147	Training Facility	4010 Avenue F	Bay City	77414-0000	\$721,000	\$0	\$721,000	\$9,774	2015 4	n	5,040 C	
					\$12,036,000	\$1,288,000	\$13,324,000	\$163,273				

Total AmRisc & TWIA \$291,923

Scotty Jones

From: Patel, Heena A <heena.patel@victorinsurance.com>
Sent: Wednesday, April 26, 2023 4:51 PM
To: Scotty Jones
Subject: RE: City of Bay City-windstorm update-AmRisc quote expires tonight at midnight

Apologies Scotty,

AmRisc in the past has always extended quotes, and we hardly have any accounts that lapse in coverage, so I don't request too often.

This is the first year that AmRisc informed us that it would not give an extension on a quote.

Heena Patel, AU

Senior Account Executive, Vice President, Victor US

500 Dallas Street, Suite 1400, Houston, TX 77002

P: 713-787-2424

P: 713-787-2424

heena.patel@victorinsurance.com



From: Scotty Jones <sjones@cityofbaycity.org>
Sent: Wednesday, April 26, 2023 4:26 PM
To: Patel, Heena A <heena.patel@victorinsurance.com>
Subject: RE: City of Bay City-windstorm update-AmRisc quote expires tonight at midnight

CAUTION: This email originated outside the company. Do not click links or open attachments unless you are expecting them from the sender.

Heena,
We are binding but you told me that we didn't need to worry if no decision was made as long as a storm was not out there. Why all of a sudden changing response?
Scotty

From: Patel, Heena A <heena.patel@victorinsurance.com>
Sent: Wednesday, April 26, 2023 12:51 PM
To: Ashley Rivera <arivera@cityofbaycity.org>; Scotty Jones <sjones@cityofbaycity.org>
Cc: Racquel Brown <RBrown1@tmlrp.org>; lnolen@tmlrp.org
Subject: City of Bay City-windstorm update-AmRisc quote expires tonight at midnight

Good afternoon Ashley & Scotty,

Spoke to Ashley this morning, and she informed me that windstorm coverage is going to be tabled until next week's meeting. Please note that as of mid-night tonight, the city will not have any wind/hail coverage.

The AmRisc quote expires today, so I asked for an extension on the quote. Unfortunately, AmRisc is *unable* to extend the quote to 5/15 while city goes bare.

We will have to re-submit the schedule of locations as *new business*. We will then be working with another underwriter who does new business. It is likely that AmRisc will not offer terms because coverage is wind/hail only and due to age of the buildings.

Quite possible that we will have to utilize another insurance company, which will most probably be higher than the current AmRisc renewal pricing.

AmRisc is renewing older buildings, but is hardly accepting new business with older construction.

Best thing is to make a decision today if city has any interest in purchasing AmRisc.

We can wait if it's TWIA, but there will still be a lapse in coverage.

Ashley, I will be calling you shortly to discuss.

Best,

Heena Patel, AU

Senior Account Executive, Vice President, Victor US

500 Dallas Street, Suite 1400, Houston, TX 77002

P: 713-787-2424

P: 713-787-2424

heena.patel@victorinsurance.com

