

**City of Bay City**  
**Windstorm Renewal Options**  
**April 27th, 2024 -April 27th, 2025**

Option	Carrier	Deductible	Limit	Annual Cost
1-Combined Carriers	AmRisc Carriers	5% Per Location, subject to \$250,000 Minimum Per Occurrence – Named Wind	\$16,012,679.00	\$198,367.97
	Texas Windstorm Insurance Association (TWIA)*	1% per item, subject to a minimum of \$1,000 per item	\$13,324,000.00	\$163,273.00
			<b>\$29,336,679.00</b>	<b>\$361,640.97</b>

Option	Carrier	Deductible	Limit	Annual Cost
2-Combined Carriers	AmRisc Carriers	5% Per Location, subject to \$250,000 Minimum Per Occurrence – Named Wind	\$5,000,000.00	\$182,634.47
	Texas Windstorm Insurance Association (TWIA)*	1% per item, subject to a minimum of \$1,000 per item	\$13,324,000.00	\$163,273.00
			<b>\$18,324,000.00</b>	<b>\$345,907.47</b>

Option	Carrier	Deductible	Limit	Annual Cost
3-Combined Carriers	AmRisc Carriers	5% Per Location, subject to \$250,000 Minimum Per Occurrence – Named Wind	\$11,896,710.00	\$136,488.11
	Texas Windstorm Insurance Association (TWIA)*	1% per item, subject to a minimum of \$1,000 per item	\$13,324,000.00	\$163,273.00
			<b>\$25,220,710.00</b>	<b>\$299,761.11</b>

**Option 1 - AmRisk**

**5% Per Location, subject to \$250,000 Minimum Per Occurrence – Named Wind**

ID	Building Description	Address	City	Zip	Building Value	Content Value	Other Property	Total Value	Cost Per Item
1	Communication Building/Tower	4511 Starling Dr	Bay City	77414-8277	\$450,000	\$250,000	\$50,000	\$750,000	\$9,291
2	Civic Center w/Flag Pole	2001 7th St	Bay City	77414-5113	\$6,817,876	\$95,000	\$343,794	\$7,256,670	\$89,897
3	Offices and Hangar Building	99000 FM 2540	Van Vleck	77482-0000	\$1,200,000	\$10,000	\$0	\$1,210,000	\$14,990
11	Fire Department	1900 6th St	Bay City	77414-5133	\$1,580,040	\$0		\$1,580,040	\$19,574
13	Municipal Court/Flag Pole	1824 6th St	Bay City	77414-5131	\$604,010	\$50,000		\$654,010	\$8,102
19	Police Dept/Flag Pole/130kw Generator	1916 6th St	Bay City	77414-5133	\$2,173,600	\$208,200	\$31,319	\$2,413,119	\$29,894
32	City Hall Annex Building	1900 5th St	Bay City	77414-6144	\$973,940	\$74,900		\$1,048,840	\$12,993
164	Airport - Row E Hangar	3598 FM 2450 N (E-Row hangar)	Bay City	77414-0000	\$900,000			\$900,000	\$11,149
	Business Income				\$200,000			\$200,000	\$2,478
					\$14,899,466	\$688,100		\$16,012,679	\$198,367.97

**Option 2 - AmRisk**

**5% Per Location, subject to \$250,000 Minimum Per Occurrence, (Caps at \$5,000,000.00) – Named Wind**

ID	Building Description	Address	City	Zip	Building Value	Content Value	Other Property	Total Value	Cost Per Item
1	Communication Building/Tower	4511 Starling Dr	Bay City	77414-8277	\$450,000	\$250,000	\$50,000		\$5,516
2	Civic Center w/Flag Pole	2001 7th St	Bay City	77414-5113	\$6,817,876	\$95,000	\$343,794		\$83,572
3	Offices and Hangar Building	99000 FM 2540	Van Vleck	77482-0000	\$1,200,000	\$10,000	\$0		\$14,709
11	Fire Department	1900 6th St	Bay City	77414-5133	\$1,580,040	\$0			\$19,368
13	Municipal Court/Flag Pole	1824 6th St	Bay City	77414-5131	\$604,010	\$50,000			\$7,404
19	Police Dept/Flag Pole/130kw Generator	1916 6th St	Bay City	77414-5133	\$2,173,600	\$208,200	\$31,319		\$26,644
32	City Hall Annex Building	1900 5th St	Bay City	77414-6144	\$973,940	\$74,900			\$11,938
164	Airport - Row E Hangar	3598 FM 2450 N (E-Row hangar)	Bay City	77414-0000	\$900,000				\$11,032
	Business Income				\$200,000				\$2,452
					\$14,899,466	\$688,100		\$5,000,000	\$182,634

**Option 3 - AmRisk**

**5% Per Location, subject to \$250,000 Minimum Per Occurrence – Named Wind**

ID	Building Description	Address	City	Zip	Building Value	Content Value	Other Property	Total Value	Cost Per Item
1	Communication Building/Tower	4511 Starling Dr	Bay City	77414-8277	\$450,000	\$250,000	\$50,000	\$750,000	\$8,603
2	Civic Center w/Flag Pole	2001 7th St	Bay City	77414-5113	\$6,817,876	\$95,000	\$343,794	\$7,256,670	\$83,255
3	Offices and Hangar Building	99000 FM 2540	Van Vleck	77482-0000	\$1,200,000	\$10,000	\$0	\$1,210,000	\$13,882
11	Fire Department	1900 6th St	Bay City	77414-5133	\$1,580,040	\$0		\$1,580,040	\$18,128
164	Airport - Row E Hangar	3598 FM 2450 N (E-Row hangar)	Bay City	77414-0000	\$900,000			\$900,000	\$10,326
	Business Income				\$200,000			\$200,000	\$2,295
					\$11,147,916	\$355,000		\$11,896,710	\$136,489

**TWIA**

**1% per item, subject to a minimum of \$1,000**

<b>ID</b>	<b>Building Description</b>	<b>Address</b>	<b>City</b>	<b>Zip</b>	<b>TWIA Building Value</b>	<b>TWIA Content Value</b>	<b>Total Value</b>	<b>TWIA Cost per Item 1% deductible</b>
10	City Hall	1901 5th St	Bay City	77414-6199	\$2,617,000	\$110,000	\$2,727,000	\$10,334
12	Service Center	2105 Ave M	Bay City	77414-5233	\$1,000,000	\$28,000	\$1,028,000	\$13,323
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
139	Library (CDC gets 25%)	1100-1100A 7th St	Bay City	77414-4915	\$3,374,000	\$1,050,000	\$4,424,000	\$18,625
147	Training Facility	4010 Avenue F	Bay City	77414-0000	\$721,000	\$0	\$721,000	\$9,774
					<b>\$12,036,000</b>	<b>\$1,288,000</b>	<b>\$13,324,000</b>	<b>\$163,273</b>