

City of Sweeny

Proposal Summary

AmRisc - 05/22/2026-05/22/2027

TWIA - 06/01/2026-06/01/2027

Based on TIV: \$4,710,000 Per Open Market Schedule

| Option 1 - \$4.7M Open Market Limits & \$25,000 per Occurrence Deductible Open Market; 5% Deductible TWIA | | | | | |
|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| Carrier | Layer | Participation | Limits | Deductible | Total Premium |
| TWIA | - | - | \$1,757,000 | 5% Per Item / Minimum \$1,000 Per Item | \$20,022.00 |
| AmRisc | \$4,710,000 / \$100K Wind Driven Rain Sublimit Included | 100.00% | \$4,710,000 | Named Storm: 2% Per Occurrence* Per Building, \$50K Min. (\$50K Min is Per Occurrence as an Aggregate Deductible)* All Other Wind/Hail: 1% Per Occurrence* Per Building, \$50K Min. (\$50K Min is Per Occurrence as an Aggregate Deductible)* | \$49,308.79 |
| Insurisk | All Wind/Hail Deductible Buy Back | 100.00% | | \$25,000 per Occurrence | \$7,606.94 |
| \$6,467,000.00 | | | | | \$76,937.73 |
| Option 2 - \$4.7M Open Market Limits & 2% Deductible Open Market; 5% Deductible TWIA | | | | | |
| Carrier | Layer | Participation | Limits | Deductible | Total Cost |
| TWIA | - | - | \$1,757,000 | 5% Per Item / Minimum \$1,000 Per Item | \$20,022.00 |
| AmRisc | \$4,710,000 / \$100K Wind Driven Rain Sublimit Included | 100.00% | \$4,710,000 | Named Storm: 2% Per Occurrence* Per Building, \$50K Min. (\$50K Min is Per Occurrence as an Aggregate Deductible)* All Other Wind/Hail: 1% Per Occurrence* Per Building, \$50K Min. (\$50K Min is Per Occurrence as an Aggregate Deductible)* | \$49,308.79 |
| \$6,467,000.00 | | | | | \$69,330.79 |

*Info in blue added by KW

Based on TIV: \$4,710,000 Per Open Market Schedule

| 2025-2026 Expiring Terms | | | | | |
|---------------------------------|---------------------------------------------------------|---------------|-------------|------------------------------------------------------------------------------------------------|--------------------|
| Carrier | Layer | Participation | Limits | Deductible | Total Cost |
| TWIA | - | - | \$1,757,000 | 5% Per Item / Minimum \$1,000 Per Item | \$20,022.00 |
| AmRisc | \$4,710,000 / \$100K Wind Driven Rain Sublimit Included | 100.00% | \$4,710,000 | Named Storm: 3% Per Location, \$100K Min. All Other Wind/Hail: 1% Per Location, \$100K Min. | \$60,985.15 |
| \$6,467,000.00 | | | | | \$81,007.15 |

Option Selected (Indicate _____)
Option 1 or 2):

By accepting this proposal, you acknowledge and understand that (1) a minimum policy premium may apply, (2) you have met all eligibility requirements regarding flood coverage at certain locations and (3) you have reviewed the I, the undersigned, as an authorized representative of:

City of Sweeny

do hereby accept on behalf of the above-named political subdivision the portions of the proposal as indicated above.

Signature of Authorized Official: _____

Title: _____ Date: _____

City of Sweeny
Wind/Hail Locations & Values for 2026-2027
AMRisc Covered Properties

| ID | Building Description | | Address Line | City | Zip | Year Built | # of Stories | Building Values | Contents Value | Business Income Value | Total Value | Fire Construct ion Class | Rating Method | Base B&M Contribution | B&M Modified Contribu tion | B & M Factored Contribu tion | Effective Date | Coverage To Date | Area | Flood Zone | 2% Deductible | |
|----|----------------------------------|----------------------------------|------------------------|--------|------------|------------|--------------|-----------------|----------------|-----------------------|-----------------|--------------------------|---------------|-----------------------|----------------------------|------------------------------|----------------|------------------|-------|------------|---------------|--------------|
| 4 | City Hall | City Hall | 102 W Ashley-Wilson Rd | Sweeny | 77480-1202 | 1986 | 1 | \$ 739,375.00 | | | \$ 739,375.00 | 1 | TML Class | | | | 10/1/2015 | 10/1/2016 | 3020 | X | \$ 14,787.50 | |
| 5 | Volunteer Fire Station/Generator | Volunteer Fire Station/Generator | 210 N Pecan St | Sweeny | 77480-3022 | 1970 | 1 | \$ 1,139,063.00 | | | \$ 1,139,063.00 | 3 | TML Class | | | | 10/1/2015 | 10/1/2016 | 5950 | X | \$ 22,781.26 | |
| 6 | Library/Civic Center | Library/Civic Center | 205 W Ashley-Wilson Rd | Sweeny | 77480-1023 | 1983 | 1 | \$ 1,872,747.00 | | | \$ 1,872,747.00 | 3 | TML Class | | | | 10/1/2015 | 10/1/2016 | 10400 | X | \$ 37,454.94 | |
| 21 | Seniors Bldg | Seniors Bldg | 205 N Oak | Sweeny | 77480-0000 | 2006 | 1 | \$ 349,215.30 | | | \$ 349,215.30 | 3 | TML Class | | | | 10/1/2015 | 10/1/2016 | 1763 | V Zones | \$ 6,984.31 | |
| 22 | Police Station | Police Station | 123 N Oak | Sweeny | 77480-3011 | 1970 | 1 | \$ 560,000.00 | | | \$ 560,000.00 | 4 | TML Class | | | | 10/1/2015 | 10/1/2016 | 2800 | X | \$ 11,200.00 | |
| | Business Income | | | | | | | | | \$25,000 | \$ 25,000.00 | | | | | | | | | | | \$ 500.00 |
| | Extra Expense | | | | | | | | | \$25,000 | \$ 25,000.00 | | | | | | | | | | | \$ 500.00 |
| | | | | | | | | \$ 4,660,400.30 | \$ 0 | \$ 50,000 | \$ 4,710,400.30 | | | | | | | | | | | \$ 94,208.01 |

Signature: _____

Date: _____

Texas Windstorm Insurance Association
Effective June 1, 2026-June 1, 2027
TWIA Covered Properties

| ID | Building Description | Address Line | City | Zip | Year Built | Building Values | Contents Value | Total Value | TML Building Values | TML Contents Value | TML Total Value | Value Difference |
|----|------------------------------------------------|----------------------------------------|-------------------|-----------------------|-----------------|------------------------|----------------------|---------------------|---------------------|--------------------|-----------------|------------------------|
| 9 | 400k gal Ground Water Tank | 201 Peach St | Sweeny | 77480-3017 | 1978 | \$ 279,000.00 | \$0 | \$ 279,000.00 | \$ 412,625.00 | \$ - | \$ 412,625.00 | \$ (133,625.00) |
| 10 | 400k gal Ground Water Tank | 200 Sycamore St | Sweeny | 77480-2916 | 1978 | \$ 279,000.00 | \$0 | \$ 279,000.00 | \$ 412,625.00 | \$ - | \$ 412,625.00 | \$ (133,625.00) |
| 13 | 200k gal Elevated Water Tank | 800 N Hackberry St | Sweeny | 77480-0000 | 1978 | \$ 1,199,000.00 | \$0 | \$ 1,199,000.00 | \$ 1,772,214.00 | \$ - | \$ 1,772,214.00 | \$ (573,214.00) |
| 14 | 75k gal Elevated Water Tank w/Tower | 200 N Peach St | Sweeny | 77480-3018 | 1947 | \$ ----- | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 15 | Water Well #1 | 201 Peach St | Sweeny | 77480-3017 | 1978 | \$ ----- | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 16 | Water Well #5 | 200 Sycamore St | Sweeny | 77480-0000 | 1978 | \$ ----- | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 17 | Water Well #3 (Entire Well) | 301 Martin Luther King Blvd | Sweeny | 77480-0000 | 1978 | \$ ----- | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| 18 | Water Well #4 | 109 S Travis | Sweeny | 77480-2921 | 1978 | \$ ----- | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| | | | | | | \$ 1,757,000.00 | Total Premium | \$ 20,022.00 | | | | \$ (840,464.00) |

- * WPI8 is required for any major renovation or re-roof after 1988. We will pull all the WPI8s, and advise if any are missing.
- *Quote subject to TWIA inspection'
- * Premium is due to TWIA before effective date. City does have payment options with TWIA.
- * Items 14-18 removed from windstorm coverage per city's request on 4/16/2025.

Signature: _____

Date: _____

City of Sweeny
Properties on TMLIRP Property Schedule That Do NOT Have Windstorm Coverage

| <i>Member Name</i> | <i>Building ID</i> | <i>Address</i> | <i>Updated Address</i> | <i>Building Description</i> | <i>Occupancy Description</i> | <i>Member Department</i> | <i>Fire Code</i> | <i>EC Code</i> | <i>Building Value</i> | <i>Contents Value</i> | |
|--------------------|--------------------|-----------------------------|------------------------|----------------------------------------|--------------------------------------------------|--------------------------|-------------------------|---------------------|-----------------------|-----------------------|-------------------------------------------------------------|
| Sweeny | 2 | 212 N Sycamore St | | Auto Equipment Storage/Sign Shop | Automobile Shop/Repair | Garage | Non-Combustible | Ordinary Masonry | \$79,569 | \$20,148 | |
| Sweeny | 3 | 209 W 2nd St | | Auto Storage | Automobile Shop/Repair | Garage | Non-Combustible | Ordinary Masonry | \$91,521 | \$20,148 | |
| Sweeny | 7 | 111 W 3rd St | | Chamber of Commerce/Municipal Court | Court Houses | Administration | Frame | Ordinary | \$897,767 | \$67,161 | To be removed-no longer owned by City |
| Sweeny | 8 | 201 N Peach St | | Pump House | Pumping Plants, Water Works | Water/Sewer | Masonry Non-Combustible | Ordinary Masonry | \$149,630 | \$100,742 | |
| Sweeny | 11 | 201 W 2nd St | | Public Works Office | Storage, General (Including Warehouse) | City | Frame | Ordinary | \$329,181 | \$20,148 | |
| Sweeny | 12 | 2607 Ave A | | Wastewater Treatment Plant | Sewage Disposal Plants | Wastewater | Minimum | Minimum | \$2,907,708 | \$13,433 | |
| Sweeny | 14 | 200 N Peach St | | 75k gal Elevated Water Tank w/Tower | Tanks, Water | Water/Sewer | Non-Combustible | Semi-Wind Resistive | \$1,074,493 | \$0 | |
| Sweeny | 15 | 201 N Peach St | | Water Well #1 | Pumping Plants, Water Works | Water/Sewer | Minimum | Minimum | \$78,625 | \$0 | |
| Sweeny | 16 | 200 Sycamore St | | Water Well #2 (Entire Well) | Pumping Plants, Water Works | Water/Sewer | Minimum | Minimum | \$233,359 | \$0 | |
| Sweeny | 17 | 301 Martin Luther King Blvd | | Water Well #3 (Entire Well) | Pumping Plants, Water Works | Water/Sewer | Minimum | Minimum | \$266,225 | \$0 | |
| Sweeny | 18 | 109 S Travis St | | Water Well #4 | Pumping Plants, Water Works | Water/Sewer | Minimum | Minimum | \$78,625 | \$0 | |
| Sweeny | 19 | 2607 Ave A | | Office/Chlorine Bldg w/180kw Generator | Chlorine/Chemical Storage | Water/Sewer | Masonry Non-Combustible | Ordinary Masonry | \$258,833 | \$1,343 | |
| Sweeny | 20 | 2607 Ave A | | Polymer Bldg | Sewage Disposal Plants | Water/Sewer | Frame | Ordinary | \$2,829 | \$6,716 | |
| Sweeny | 23 | 102 W Ashley Wilson Rd | | Parking Shelter | Storage - Opensided - Autos or Equipment Shelter | City Hall | Non-Combustible | Ordinary | \$22,446 | \$0 | |
| Sweeny | 24 | 200 N Peach St | | Repeater Bldg | Storage, General (Including Warehouse) | Water | Non-Combustible | Ordinary Masonry | \$4,561 | \$0 | |
| Sweeny | 25 | 1507 A CR 372 | | Fire Training Building | Fire or EMS Departments | Fire | Frame | Ordinary | \$374,070 | \$67,161 | Reviewing ownership and possible removal from City coverage |
| Totals | | | | | | | | | \$6,849,442 | \$317,000 | |

Market Responses from Carriers

AXIS: Can't compete - would need at least \$50K to consider.

Catalytic: Declined - We will need to decline this one given the light metal frame on the schedule as well as

CoAction: Declined - age & location not a fit for us.

Dellwood: Declined - age & location not a fit for us.

Eirion: Would need closer to \$50K & a 3% NS deductible

ICAT: Declined - Age of Properties

Insurisk: Can't Compete - would need at minimum a 3% NS

Kinsale (small biz): Can't Compete - did not model well.

Munich Re: Interested in the account but will need a 3% NS based on construction & location. Would need

RLI: Declined - would not be competitive because of construction & location.

RSUI: Can't Compete due to construction & location. Would be limited to \$2.5M capacity

Tower Hill: Declined - can't compete with targets.

Trium: Declined - would need \$50K+ to consider.

Velocity: Declined - age or property

Ventus: Declined - would be around \$50K premium at minimum

Westchester : Declined - age and location.

the older roofs at some of the locations. I'm sorry we could not be of more help here.

roughly \$45K