October 22, 2026

REQUEST FOR PROPOSAL

2027

WINDSTORM INSURANCE SPECIFICATIONS
FOR
THE CITY OF NEDERLAND

(RENEWAL DATE: MARCH 1, 2027)

PREPARED BY:

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SECTION I
GENERAL REQUIREMENTS AND INSTRUCTIONS

A. INTRODUCTION

The City of Nederland is seeking competitive proposals for windstorm insurance for its commercial facilities that are insured by AIG, Sompo, Endurance & Palms Specialty, Navigators, Hartford, Aspen, Trium (Lloyd's), James River, and Lloyd's on the deductible buy down policies. The City's current policies expire on March 1, 2027**.**

This RFP process is restricted to this part of the City's property insurance. It does not include any property insurance outside the windstorm coverage provided by the current carriers. The locations for which coverage is maintained and the corresponding limits are listed in Exhibit A. Proposers must use the limits specified.

B. NOTICE

1. The successful proposer will be asked to renew the windstorm coverage effective March 1, 2027, to March 1, 2028.

2. The City reserves the right to accept or reject, in part or in whole, any portion of the proposed program when, in its judgment, such action is deemed necessary and in its best interests. The City also reserves the right to waive or dispense with any of the formalities contained herein.

3. Each proposer is asked to submit quotations on the basis of the specifications contained herein. The City will consider alternative quotations provided the alternatives are clearly explained. All deviations from the specifications must be clearly identified and explained in the applicable proposal form.

4. The underwriting information contained herein is believed to be accurate and up-to-date, but is not intended to be an express or implied warranty.

C. TIMETABLE

1. The specifications will be available for proposers at 9:00 a.m., on Thursday, October 22, 2026, at the Office of Joni Underwood, City Clerk at 207 N. 12th Street, Nederland, Texas. The specifications may also be downloaded from the City's website (www.ci.nederland.tx.us).

2. Insurance markets will be assigned (per Section J - Assignment of Markets) beginning on Monday, October 26, 2026. A Market Request Form is included in this packet. It must be completed and delivered to RWL Group with a copy to Ms. Stephanie Gaspard, Human Resource Director at the City of Nederland. It may be mailed or e-mailed.

3. Two (2) hard copies and two (2) electronic copies of each proposal must be delivered to the Office of the City Clerk, 207 N. 12th Street, Nederland, TX 77627, no later than 2:00 p.m., Monday, January 25, 2027, in a sealed envelope. Each envelope should be clearly labeled "***WINDSTORM INSURANCE PROPOSAL***." If proposals are sent by mail, the proposer is responsible for their delivery by the proposal deadline. An electronic copy of each response is to be sent to Carolyn Miller at RWL Group no later than 2:00 p.m. on Monday, January 25, 2027.

   The sealed envelopes will be opened at the office of the City Clerk after 2:00 p.m. on Monday, January 25, 2027. Any proposal received ***after*** the deadline will be returned unopened, and will not be considered.

4. Finalist interviews, if deemed necessary, will be conducted on Monday, February 1, 2027.

5. The successful proposer will provide coverage binders by no later than Friday February 26, 2027.
6. Coverage is to be effective as of March 1, 2026.
7. The successful proposer will deliver insurance policies to Ms. Stephanie Gaspard by no later than Friday, April 30, 2027.

D. COMMUNICATION

1. Proposers will direct any requests for information, written or otherwise, to:

Carolyn A. Miller, CPCU
Senior Consultant
RWL GROUP
1520 Lucian Street
Austin, Texas 78725
Phone: 512-904-0048 or 972-907-9095 E-mail: Carolyn@rwlgroup.com

2. Ms. Stephanie Gaspard, Human Resource Director, will represent the insured for all matters pertaining to these specifications and all contracts in conjunction therewith. Inspections may be coordinated through Ms. Gaspard, who can be contacted as follows:

Ms. Stephanie Gaspard
Human Resource Director
City of Nederland
207 N. 12th Street
Nederland, TX 77627
Phone: 409-723-1501 Fax: 409-723-1550
e-mail: Sgaspard@ci.nederland.tx.us

E. PROPOSALS

1. The specifications contain proposal forms. Each proposer should complete these forms and attach them to the proposal. Unless otherwise stated, proposers must fill in all blank spaces on the proposal page(s). Proposals must state either a unit price or lump-sum price for each item of coverage, either typed or written in ink. Proposers must clearly state and summarize all costs, including optional programs. Proposers must explicitly identify exceptions to or deviations from the specifications in the Exception Form included in the specification package. Failure to follow these instructions may be grounds for disqualification of a proposal.

2. The proposals are to be clearly explained and identified. Each proposer is asked to screen his/her designated underwriting proposals for correctness and compliance with the specifications.

3. Proposers may withdraw their quotations at any time prior to the time specified as the closing time for acceptance of proposals. However, no proposer may withdraw or cancel his/her proposal after the closing time for submission.

4. Any person submitting a proposal who is in doubt as to the true meaning of any part of these specifications may submit a written request for interpretation to RWL Group. The person submitting the request will be responsible for its prompt delivery. As to the interpretation of the specifications, the decision of RWL Group will be final. Oral explanations will not be binding.

5. **Note: The proposal from each agent must include a copy of the quote from each insurance company included in that agent's proposal.**

6. The City of Nederland will accept one of the proposals, or a combination of several parts of more than one proposal, or reject all proposals as soon as possible after the closing time for submission.

F. QUALIFICATIONS

1. AGENT:

All agents submitting proposals for this insurance must meet the following minimum qualifications:

a. The agent or broker must be duly licensed to do business in the State of Texas.

b. The agency must have insurance for agent's errors and omissions with a limit of at least $1,000,000 per-occurrence. A certificate evidencing coverage must be included with the proposal.

c. The agency must have been in business for at least five (5) years.

d. The agency must assign a minimum of one qualified account representative to service the City of Nederland. This representative should have several years of experience in commercial property/casualty insurances and/or hold an insurance designation. Please include the resumes of all proposed account representatives in the proposal.

2. INSURER:

a. Local claims, underwriting and engineering capabilities will be considered a plus. If independent servicing firms are to be used for claims or safety engineering services, their names and addresses must be shown.

b. Proposals will be accepted from insurers regardless of their *A.M. Best* rating (or whether or not they are rated). For providers other than the TWIA, more favorable consideration will be given to those proposals submitted by insurers with ratings of at least A-:VII in the latest edition of the *A.M. Best Key Rating Guide* (property/casualty edition).

c. Insurers shall be duly licensed, or approved non-admitted carriers, and comply with all applicable state insurance laws and requirements or duly constituted applicable insurance regulatory authorities.

d. Quotations from risk retention groups and self-insured pools are also invited. However, each proposer is required to attach information in sufficient and meaningful format to demonstrate the financial and managerial capabilities of the provider to satisfy acceptable industry standards. The information to be attached must include, but is not limited to:

1) Current financial statements and auditor's report

2) Three-year income statement

3) Specifics, by line, of reinsurance, specific excess and annual aggregate stop-loss limits; retention for specific excess; attachment point for stop-loss; names of reinsurers; etc.

4) Copy of most recent annual actuarial report and specific status of any recommendations

5) Information about how often independent actuarial reviews are conducted, and by whom

6) Information about loss control, claims, and MIS services, including the names of servicing organizations

7) Name of the administrator for the program and his/her experience and track record in administering similar programs

8) Background information about the program; i.e., when and why it was formed, who conducted the original feasibility study, etc. (Attach a copy of the feasibility study, if available.)

9) Underwriting objectives and philosophy of the program, including eligibility criteria, a schedule of current participants, composition of members by industry grouping, etc.

10) Verification of compliance with applicable State and Federal laws.

G. SELECTION CRITERIA

The City of Nederland reserves the right to award the subjects of the RFP, in whole or in part, to those proposers who demonstrate professional competence in submitting proposals that satisfy cost, coverage, and servicing criteria. Insurance proposals will be carefully evaluated in terms of cost effectiveness and coverage, and for compliance with the insurance, risk financing, and servicing criteria as contained in the specifications. The City of Nederland will consider the merits of each proposal, whether on a consolidated or fragmented basis. Award will be made to the proposer submitting the best and most responsive proposal.

H. SERVICING CRITERIA

The City strongly desires to receive personalized and timely professional risk management services of the highest professional quality from the selected proposer. Proposers who demonstrate the professional capability, expertise, and experience in handling an account the size of Nederland will receive favorable consideration. Servicing criteria will be evaluated in terms of such considerations as:

1. Number of years in business
2. Size of agency and staff
3. Experience of staff
4. Professional servicing capabilities; i.e., loss control, claims management, information storage systems, underwriting, exposure and hazard identification, etc.

5. Capability and willingness of agency resources to personally respond to the professional needs of the insured in a timely manner

6. Technical skills of staff with respect to insurance coverages and knowledge of certain internal risk management administrative considerations (insurance budgets, premium allocations, contractual risk transfer, legal trends, etc.).

Appropriate emphasis will be placed on these considerations with respect to the evaluations of the insurance proposals, as well as the servicing plan submitted by each proposer.

Each proposer is asked to submit a description of the service his/her organization will be providing. Proposers should specifically identify the names of personnel who will be responsible for servicing the City's account. The descriptions should include the qualifications and experience of account executive personnel and technical support persons who will be directly responsible for servicing this account. A proposed plan should be clearly explained as to how the proposer intends to deliver the requested services in a personalized and timely manner. ***Please use the Servicing Criteria Form at the end of Section I for responding to this section***.

I. MARKETING PHILOSOPHY

Except to the extent required to comply with the public bid law, it is not the philosophy of the City to frequently engage in competitive proposal. The City prefers to develop a relationship with its agent and insurers, and to remain consistent with this philosophy after completion of the proposal effort. Accordingly, a three-year, fixed rate program is desired.

J. ASSIGNMENT OF MARKETS **(Does Not Apply To Direct Writers)**

The market allocation procedure applies only to situations when more than one agent wants to obtain quotes from the same insurance group. Your cooperation is sought in obtaining as wide a representation of potential insurers as is presently possible through the following method:

1. Each agent participating in the proposal process is asked to submit a list of three (3) insurers that he/she would like to work with in preparing proposals for the requested insurance programs, **ranked in order of preference.**

   A form is provided entitled "Market Request Form." Please list no more than three (3) choices per line of coverage.

2. This form should be completed and e-mailed/mailed to Ms. Carolyn Miller (See Section D for contact particulars.) A copy must also be sent to Ms. Stephanie Gaspard at the City of Nederland. Markets will be assigned beginning on Monday, October 26, 2026. No market is to be reserved until approved by RWL Group. ***Failure to follow these rules may result in disqualification of your proposal. Please endeavor to have the Market Request Form submitted by close of business on Friday, October 23, 2026.***

   The City of Nederland and RWL Group reserve the right to assign the use of any given insurance carrier with respect to this insurance to a specific agent or broker to avoid multiplicity of contact with the same insurance underwriter.

3. Additional markets may be requested following receipt of the initial market assignments. Additional markets must be requested in writing to RWL Group with a copy to Stephanie Gaspard. They must not be reserved until approved by RWL Group. Supplemental market assignments will be made on Wednesday, October 28, 2026. ***Failure to follow these rules may result in disqualification of your proposal***.

4. Insurance markets will be assigned in accordance with the following principles:

   a. All market awards will endeavor to follow the Market Request Form in the order of priority indicated by the agent. The order of choice between agents requesting the same markets will be determined by the date and time RWL Group receives the Market Request Form. The incumbent agent will be given first choice.

   b. Requests for insurance markets received after the date indicated will be honored only to the extent that such companies have not previously been requested and assigned.

5. Only one agent should contact any one insurance group. All requests for carriers that are part of a group should be made in the name of the group and ***not the individual carrier***. Market requests for other than insurance companies or groups are not acceptable; for example, if the company is National Union, please show your choice as AIG Group. Refer to Item F, #2 for non-admitted carriers that may be part of a group. In the case of E&S markets, please show the name of the carrier group. Do not list the company or intermediary. If one insurer will not provide full insurance coverage, the percentage of the amount of coverage provided by each insurer must be shown.

K. DISQUALIFICATION AND REJECTION OF PROPOSALS

Failure to comply with the requirements or the procedures set forth herein, or to satisfy the insurance and servicing criteria as set forth in the specifications, may result in disqualification of the proposer or rejection of the insurance proposal. ***It is not intended that technical exceptions to the specifications will, in and of themselves, disqualify proposers, unless the exceptions are deemed to be material. The City reserves exclusive right to make a determination as to what is or is not material.***

L. LEGAL

All proposers are expected to comply with all federal, state and local insurance laws and regulations relative to the preparation and submission of insurance proposals. All proposals that are submitted will be presumed to be in compliance with all applicable laws.

M. AUTHORIZED SIGNATURE

All proposal forms must be signed by persons who have the legal authority to bind the insurer to the insurances that are proposed.

CITY OF NEDERLAND
2027
WINDSTORM MARKET REQUEST FORM

Agency: _____

Name of Agent: _____

Address: _____

_____

Telephone #: _____

Fax #: _____

E-Mail: _____

RANKED PREFERENCE	WINDSTORM INSURANCE	DEDUCTIBLE BUY DOWN
1.		
2.		
3.		

SERVICING CRITERIA FORM

Please use this form to respond to Item H of Section I. Each proposer must clearly and specifically address all of the criteria requested in this section.

Authorized Signature	Company	Date

CLAIMS SERVICES FORM

1. What is the location of the office that will be handling the City's account?

2. Is there 24-hour claims service?

3. Describe any special assistance you will provide to the City with regard to developing property values, assembling other underwriting information, or settling claims.

4. Please attach copies of claims reporting guidelines with which the insured must comply and samples of claims reporting forms used.

5. Please provide a specimen copy of a loss/claims report.

6. Please provide any additional information you feel would be relevant.

Authorized Signature	Company	Date

SECTION II
A. GENERAL UNDERWRITING REQUIREMENTS

1. NAMED INSURED - The named insured for all policies shall be "The City of Nederland, Texas."

2. CANCELLATION AND RENEWAL:

   a. A minimum cancellation provision of sixty (60) days is requested on the policy in lieu of customary provisions.

   b. A minimum of sixty (60) days' notice-of-intent not-to-renew is also requested.

3. GENERAL INSURANCE PROVISIONS AND EXTENSIONS:

   a. The effective date of the policy(ies) is to be March 1, 2027.

   b. The notice of claims provisions in the policy(ies) should be modified to the effect that knowledge of an actual or potential claim by the insured commences upon receipt of such information or advice by the Human Resource Director of the City of Nederland.

   c. The policy(ies) should be endorsed to the effect that failure to disclose all facts at the inception date of the coverage shall not prejudice the insurance, provided such failure is due to unintentional error or omission.

   d. Automatic coverage for newly acquired or formed organizations is requested for a minimum of ninety (90) days, except where otherwise extended by the provisions of the policy, subject to proper reporting to underwriters and, if applicable, payment of additional premium.

   e. All proposals should include an option to renew the windstorm coverage at the end of the March 1, 2027 to March 1, 2028 coverage term. Where rates are subject to annual adjustment or State or Federal regulatory control, each proposer is asked to specify how renewal rates will be determined. ***A two-year or three-year fixed rate program is requested. Alternatively, a multiple year term with a rating formula for determining renewal rates is requested.***

4. CASH FLOW AND RATING:

   To the extent that it is consistent with underwriting practices and permissible by law and insurance regulations, the City strongly desires, and will give consideration to the following criteria:

   a. Payment of annual premiums in monthly or quarterly installments.
   b. Participating and dividend programs.

5. NON-ADMITTED INSURANCE CARRIERS:

   If insurance is quoted through a non-admitted carrier, it will be subject the following criteria:

   a. *A.M. Best* rating of A-:VII is preferred.

   b. The carrier ***must*** be on the NAIC approved list and must be acceptable to the Texas Department of Insurance.

   c. A Cut-Through Endorsement should be contained in the policy.

   d. A Service of Suit Endorsement ***must*** be contained in the policy.

   e. The policy must comply with applicable surplus lines laws.

6. The Statement of Values has a location I.D. number for each location. These I.D. numbers must be utilized on the location schedule used in the actual policy when issued.

PROPOSAL FORM FOR GENERAL REQUIREMENTS

Does the policy include the following? Indicate yes or no, and premium, if any.

1. Named Insured (Per Section II) _____ Yes _____ No _____ Premium
2. Sixty-day cancellation and non-renewal notice

   _____ Yes _____ No _____ Premium
3. Notice of claims provisions (Per Section II)

   _____ Yes _____ No _____ Premium
4. Failure to disclose provision (Per Section II)

   _____ Yes _____ No _____ Premium
5. Automatic coverage for newly acquired/formed organizations

   _____ Yes _____ No _____ Premium
6. The location numbers in the Statement of Values will be used in the schedule of location on the policies.

   _____Yes _____ No
7. Indicate option to renew and describe any special renewal provisions._____

   _____

   _____
8. Specify payment terms and any available installment plans._____

   _____

   _____
9. Include specimen policy forms and endorsements.
10. If the carrier is non-admitted, please answer the following:
    a. Does policy include: Cut-Through Endorsement? _____ Yes _____ No

       Service-of-Suit Endorsement? _____ Yes _____ No

    b. Is company an approved surplus lines carrier in Texas? _____ Yes _____ No

_____ _____ _____

Authorized Signature Company Date

B. WINDSTORM INSURANCE

Proposals for windstorm insurance are requested as follows:

1. LIMITS OF LIABILITY: Per-occurrence based on the entire schedule of locations.

   Include a $1,000,000 sublimit for blanket BI/EE actual loss sustained with a separate deductible of 72 hours.

2. DEDUCTIBLES: Provide optional quotes for full schedule and $50,000,000 loss limit: (a) with a flat deductible of $250,000 all wind; (b) flat deductible of $500,000 all wind; (c) 1% TIV on affected locations, subject to a $250,000 minimum for other than named storm and 5% TIV on affected locations for named storm, minimum $250,000; (d) 1%TIV on affected locations, subject to a $500 minimum for other than named storm and 5% TIV on affected locations, minimum $500,000. Please quote an optional deductible buy down to flat $25,000 all risks. Other options will be considered as long as they are fully explained.

3. EXTENSIONS OF COVERAGE: The following coverage extensions are requested:

   a. Agreed amount.

   b. Replacement cost coverage for all property.

   c. Automatic additional insureds, loss payees and mortgagees coverage provided as interest may appear.

4. EXCLUSION: There must be no exclusion applicable to signal lights, signal light poles, street lights, street light poles, decorative lighting or fences to the extent that such items are included in the schedule of insured property.

5. LAYERED PROGRAM: If a layered program is applicable, the following must be included:

   - **Sublimits Coverage Provision:**

     Notwithstanding anything to the contrary referenced herein, in the event the primary underlying limits are exhausted, this policy shall cover applicable sublimited coverages up to, and not exceeding, the applicable sublimit for each coverage insured in the underlying policy. In no event shall this coverage and underlying coverages pay any amount for sublimited coverages in excess of the applicable sublimit, except when this policy is specifically written to provide excess coverage for losses arising out of the specified perils of earthquake and flood, subject always to the maximum limits of this policy.

   - **Priority of Payments Provision:**

     Notwithstanding anything to the contrary referenced herein, in determining the amount of any one loss, disaster or casualty for which this policy is excess, the total loss for all coverages caused by any combination of perils, including underlying sublimits, one or more of which is insured against under the forms attached shall be used even though all such perils or coverages are not insured against by this policy. Upon exhaustion of the limit(s) of liability or sublimits of the underlying insurance, this policy shall be liable for the loss in excess of the limits of liability of the underlying insurance with respect to those perils and/or coverages insured hereunder, subject to the limit(s) and sublimit(s) of this policy.

   - **Quota Share Coverage:**

     If coverage is quota share, the terms and provisions in all participating coverages must read exactly the same in all applicable policies.

   - **Excess Coverage:**

     All excess coverages should follow form and provide continuity of coverage for applicable perils and insured property.

PROPOSAL FORM FOR WINDSTORM INSURANCE

1. Insurer: _____

2. Annual Premium: (Please complete table below or attach premium schedule for covered locations):

Per-Occ Deductibles	Buildings & Contents Per Full Schedule	Buildings & Contents $50,000,000 Loss Limit
$250,000 - All Wind		
$500,000 – All Wind		
1% TIV $250,000 Minimum - Other Than Named Storm 5% TIV $250,000 Minimum - Affected Locations/Named Storm		
Deductible Buydown - Flat to All Risks $25,000		
Other		

3. Indicate valuation basis for real and personal property (replacement cost, stated value or ACV).

   Buildings_____ Contents_____

4. Please indicate if the following are included, and show the additional premium if any:

   a. Coinsurance per schedule. _____ Yes _____ No Premium_____

   b. Automatic coverage for all newly acquired real and personal property, subject to minimum ninety (90)-day reporting.

      _____ Yes_____ No Premium_____

   c. Automatic additional insureds, loss payees and mortgagees coverage provided as interests may appear.

      _____ Yes_____ No Premium_____

5. Is there an exclusion for signal lights and poles, street lights and poles, and decorative lighting or fences? _____ Yes _____ No Explain._____

   _____

   _____

6. Is there a separate BI/EE deductible of 72 hours, as specified?
   _____ Yes _____ No _____ Premium

7. Is there a $1,000,000 actual loss sustained limit for BI/EE?

	_____ Yes	_____ No	_____ Premium
Is it blanket?	_____ Yes	_____ No	_____ Premium

8. If a layered program is proposed, are the following included:

a. Sublimit wording	_____ Yes	_____ No
b. Priority of Payment wording (per specs)	_____ Yes	_____ No
c. Quota share policies read the same	_____ Yes	_____ No
d. Excess wording is following form as applicable	_____ Yes	_____ No

9. Does carrier require annual adjustments of values other than additions and deletions of property?
_____ Yes_____ No Explain._____

_____

_____

10. Indicate method of premium payment (monthly, quarterly, etc.) _____

11. a. Indicate the term of the coverage. _____

b. If more than one year, are rates fixed? _____ Yes_____ No

c. If rates are not fixed, are they determined by formula? _____ Yes_____ No

Explain_____

_____ _____ _____

Authorized Signature Company Date

EXCEPTION FORM FOR WINDSTORM INSURANCE

Please use this page to explain any differences between the specification requirements and your proposal. ***This form must specifically list and explain all exceptions/additions to any item in these specifications, including General Underwriting Requirements. Failure to list exceptions accurately could result in disqualification and rejection of your proposal***.

Authorized Signature	Company	Date

SECTION III

UNDERWRITING INFORMATION

EXHIBIT A

SCHEDULE OF LOCATIONS AND LIMITS

To be Provided as Soon as Avaiable

CITY OF NEDERLAND
SCHEDULE OF VALUES
10/21/2026

ID	Department	Address Line 1	Occupancy	Construction Code	Year Built	Square Foo	Number of	Roof Type	Building Value	Contents Value
87	Fire/Police	1400 Boston Ave	200KW Gas Generator	Minimum	2008	0	0		$160,847.00	$0.00
88	Fire/Police	1400 Boston Ave	200KW Gas Generator	Minimum	2008	0	0		$160,847.00	$0.00
89	Administration	1400 Boston Ave	1600amp ATS	Minimum	2007	0	0		$26,957.00	$0.00
164	Administration	1308 Boston Avenue	Former Bank of America Building/Drivethru	Joisted Masonry	1986	17800	2	Single Ply M	$824,000.00	$154,500.00
73	Animal Control	1700 Canal Ave	Animal Control	Joisted Masonry	2003	1092	1	Normal/As	$128,197.00	$8,482.00
81	City	1200 Boston Ave	(2)Lamp Posts	Minimum	0	0	0		$7,338.00	$0.00
119	City	1400 Boston Ave	Electronic Sign	Minimum	2014	0	0		$221,869.00	$0.00
107	City Hall	207 N 12th St	City Hall/Iron Fence/Gate/Flag Pole/Light Poles	Masonry Non-Combustible	2013	4995	1	Metal	$1,421,095.00	$663,840.00
123	City Hall	207 N 12th St	City Hall Generator	Minimum	2016	0	0		$120.575.00	$0.00
8	Code Enforcement	1903 Atlanta Ave	Office	Masonry Non-Combustible	1960	4756	1	Not Listed	$619,656.00	$141,358.00
2	Fire/Police	1400 Boston Ave	Public Safety Bldg w/Election Equipment	Masonry Non-Combustible	1968	20926	1	Not Listed	$4,966,969.00	$2,955,091.00
85	Fire/Police	1400 Boston Ave	Communication Tower/Antennas	Minimum	2006	0	0		$110,936.00	$0.00
13	Library	2712 Nederland Ave	Library	Masonry Non-Combustible	1964	16596	1	Not Listed	$3,036,282.00	$2,830,842.00
3	Museum	1518 Boston Ave	Museum	Frame	1975	1095	1	Metal	$156,352.00	$19,399.00
12	Museum	1516 Boston Ave	Windmill Museum	Frame	1975	1391	2	Normal/As	$188,102.00	$19,399.00
1	Parks	2301 Ave H	Bath House/Concession	Frame	1979	2798	1	Normal/As	$570,011.00	$13,177.00
4	Parks	2400 Ave H	Office/Gym	Non-Combustible	1981	15107	1	Metal	$2,094,877.00	$85,047.00
5	Parks	1519 Boston Ave	Pavilion	Non-Combustible	1981	2430	1	Metal	$152,159.00	$0.00
7	Parks	1516 Boston Ave	Pavilion	Frame	1977	309	1	Metal	$16,623.00	$0.00
16	Parks	2301 Ave H	Storage/Repair	Non-Combustible	1999	1600	1	Metal	$111,422.00	$7,247.00
30	Parks	2301 Ave H	Pool-Pump/Motor	Minimum	2001	0	0		$14,976.00	$0.00
34	Parks	2301 Ave H	Fence	Minimum	1999	0	0		$85,502.00	$0.00
37	Parks	2301 Ave H	Restroom	Joisted Masonry	1985	400	1	Normal/As	$87,011.00	$0.00
41	Parks	2301 Ave H	Playground Equipment	Minimum	1997	0	0		$59,727.00	$0.00
46	Parks	2301 Ave H	Lighting-Site/Park Holophane	Minimum	2000	0	0		$84,587.00	$0.00
48	Parks	2301 Ave H	Fencing/Backstops/Bases	Minimum	2001	0	0		$63,050.00	$0.00
49	Parks	2301 Ave H	(6)Light Poles	Minimum	0	0	0		$52,418.00	$0.00
61	Parks	2301 Ave H	Fencing/Lighting	Minimum	0	0	0		$49,421.00	$0.00
62	Parks	900 Boston Ave	Playground Equipment	Minimum	1999	0	0		$31,837.00	$0.00
64	Parks	900 Helena Ave	Pavilion	Non-Combustible	2000	480	1	Metal	$24,861.00	$0.00
65	Parks	500 S 5th St	Playground Equipment	Minimum	2022	0	0		$83,349.00	$0.00
66	Parks	207 N 12th St	Monument	Minimum	2001	0	0		$2,736.00	$0.00
75	Parks	2301 Ave H	Pool Canopy	Non-Combustible	1999	740	1	Fabric (Nyl	$5,692.00	$0.00
79	Parks	1100-1700 Block Boston Ave	(26)Lamp Posts	Minimum	0	0	0		$95,548.00	$0.00
80	Parks	1200 Atlanta Ave	(7)Lamp Posts	Minimum	0	0	0		$25,760.00	$0.00
93	Parks	2301 Ave H	**Pool Filter w/Motor**	Minimum	2007	0	0		$64,696.00	$0.00
103	Parks	2301 Ave H	Pool	Minimum	2010	0	0		$819,200.00	$0.00
104	Parks	2301 Ave H	(4) Lamp Posts	Minimum	2010	0	0		$20,818.00	$0.00
121	Parks	2301 Ave H	Sundeck/Transformer	Frame	2016	924	1	Metal	$90,575.00	$0.00
122	Parks	207 N 12th St	Pavillion/Poles/Benches/Medallion/Brick Structure/Veterans Kiosk	Frame	2016	0	1		$431,155.00	$0.00
124	Parks	2301 Ave H	(2) Covered Dugouts 12 x 24 w/ Fence	Non-Combustible	2016	576	1		$9,045.00	$0.00
125	Parks	2301 Ave H	**Pool - UV System (Cabinet replaced 2025 - $19,500.00)**	Minimum	2016	0	0		$50,499.00	$0.00

CITY OF NEDERLAND
SCHEDULE OF VALUES
10/21/2026

126	Parks	2301 Ave H	**Pool Chemtrol/Acid Pump and Chlorinator (Control Panel)**	Minimum	2009	0	0		$12,985.00	$0.00
	Parks	2301 Ave H	**Pool Acid Tab Feeder**	Non-Combustible	2025			Metal	$6,300.00	$0.00
	Park	2301 Ave H	**Acutab Chlorinator with feeder**	Non-Combustible	2025			Metal	$7,500.00	$0.00
	Parks	2301 Ave H	**PVC Pool Piping System and valves, fittings - stainless steel hardware**	Non-Combustible	2025				$74,745.00	$0.00
136	Parks	2301 Ave H	Metal Cover & Fence over pool pump	Non-Combustible	2018	864	1	Metal	$51,091.00	$0.00
159	Parks	2301 Ave H	2-Story Water Slide	Frame	2020		0		$218,630.00	$0.00
165	Parks	2301 Ave H	Inclusive Playground	Minimum	2023		0		$555,211.00	$0.00
166	Parks	2301 Ave H	Inclusive Playground Iron Fence	Minimum	2023		0		$17,199.00	$0.00
167	Parks	2301 Ave H	Gabled Shelter	Non-Combustible	2024		0	Metal	$205,000.00	$0.00
6	Public Works	400 Hardy Ave	Office/City Shop	Non-Combustible	1975	9000	1	Metal	$100,000.00	$202,719.00
67	Public Works	400 Hardy Ave	Storage Pavilion	Non-Combustible	1975	6540	1	Metal	$92,404.00	$0.00
74	Public Works	515 Hardy Ave	Storage	Non-Combustible	2003	2624	1	Metal	$186,924.00	$215,043.00
127	Public Works	1200-1400 blk of Boston Ave	Ornamental Street Sign/Poles	Minimum	2017		0		$28,502.00	$0.00
128	Public Works	Intersection 12th St and Boston	Span Wire/Signals	Minimum	2006		0		$71,251.00	$0.00
129	Public Works	Intersection 14th St and Nederland	Traffic Masts/Signals	Minimum	2015		0		$356,257.00	$0.00
130	Public Works	Intersection 21st St and Nederland	Traffic Masts/Signals	Minimum	2015		0		$356,257.00	$0.00
131	Public Works	Intersection 27th and Nederland	Traffic Masts/Signals	Minimum	2004		0		$356,257.00	$0.00
132	Public Works	Intersection 27th St and Helena	Traffic Masts/Signals	Minimum	2004		0		$356,257.00	$0.00
133	Public Works	Intersection 27th and Nederland	Traffic Masts/Signals	Minimum	2015		0		$356,257.00	$0.00
137	Public Works	Various	(8)Solar School Zone Signs/Poles	Frame	0		0		$70,372.00	$0.00
138	Public Works	Various	(3)Solar SZ Signs/Poles	Frame	0		0		$26,390.00	$0.00
139	Public Works	Various	(1)Solar SZ Sign	Frame	0		0		$8,797.00	$0.00
140	Public Works	Various	(3)Solaz SZ Signs/Poles	Frame	0		0		$26,390.00	$0.00
141	Public Works	Various	(4)Solar SZ Signs/Poles	Frame	0		0		$35,186.00	$0.00
142	Public Works	Various	(4)Solar SZ Signs/Poles	Frame	0		0		$35,186.00	$0.00
143	Public Works	Various	(1)Solar SZ Sign/Pole	Frame	0		0		$8,797.00	$0.00
161	Public Works	1121 Boston Avenue	Nederland Arch	Masonry Non-Combustible	2021		1		$228,359.00	$0.00
10	Senior Citizens	914 Boston Ave	Senior Citizen Ctr w/30ft Flag Pole	Non-Combustible	1975	3672	1	Metal	$363,593.00	$0.00
9	Wastewater	515 Hardy Ave	Headworks	Minimum	2002	0	0		$384,229.00	$1,895,863.00
29	Wastewater	1430 N 17th St	Fencing-1160ft	Minimum	1962	0	0		$34,746.00	$0.00
51	Wastewater	1804 Hwy 365	Lift Station	Minimum	0	0	0		$7,544.00	$0.00
52	Wastewater	1548 Nederland Ave	Lift Station/Fence/SCADA	Minimum	0	0	0		$54,717.00	$0.00
53	Wastewater	1515 Canal	Lift Station/Fence/SCADA	Minimum	0	0	0		$53,682.00	$0.00
54	Wastewater	37th St @ Park St	Lift Station	Minimum	0	0	0		$1,498.00	$0.00
55	Wastewater	1404 S 16th St	Lift Station/Fence/SCADA	Minimum	0	0	0		$47,874.00	$0.00
56	Wastewater	Jefferson Co. Airport	Lift Station/Fence/SCADA	Minimum	0	0	0		$162,136.00	$0.00
57	Wastewater	Airport Plaza Subdivision	Lift Station/Fence/SCADA	Minimum	0	0	0		$114,002.00	$0.00
70	Wastewater	8023 Viterbo Rd	Lift Station #1/SCADA	Minimum	2003	0	0		$199,292.00	$0.00
71	Wastewater	8023 Viterbo Rd	Lift Station #2	Minimum	2003	0	0		$22,165.00	$0.00
84	Wastewater	3335 Hwy 69	Lift Station/Pumps/Control Panel/SCADA	Minimum	2004	0	0		$48,450.00	$0.00
96	Wastewater	515 Hardy Ave	Office/SCADA	Joisted Masonry	1985	1680	1	Metal	$249,539.00	$96,840.00
98	Wastewater	515 Hardy Ave	Dewatering Building	Non-Combustible	1953	1392	1	Metal	$634,752.00	$1,176,152.00
99	Wastewater	515 Hardy Ave	Electrical Building/SCADA	Joisted Masonry	1993	160	1	Normal/As	$155,380.00	$124,472.00

CITY OF NEDERLAND
SCHEDULE OF VALUES
10/21/2026

101	Wastewater	515 Hardy Ave	Blower Building/SCADA		Joisted Masonry	1953	1332	1	Normal/As	$601,959.00	$434,948.00
114	Wastewater	515 Hardy Ave	1000kw Generator (Kohler)		Minimum	2014	0	0		$450,378.00	$0.00
115	Wastewater	1548 Nederland Ave	Generator (Generac)		Minimum	2014	0	0		$35,644.00	$0.00
116	Wastewater	1515 Canal	Generator (Generic)		Minimum	2014	0	0		$42,682.00	$0.00
117	Wastewater	4558 Hodgson	Generator (Generac)		Minimum	2014	0	0		$43,282.00	$0.00
118	Wastewater	3724 Airline	Generator (Generac)		Minimum	2014	0	0		$35,644.00	$0.00
144	Wastewater	1700 Canal Ave	Sludge Holding Tank		Frame	1996		0		$429,267.00	$0.00
145	Wastewater	515 Hardy Ave	Digester #1		Frame	2000		0		$908,498.00	$0.00
146	Wastewater	515 Hardy Ave	Digester 32		Frame	2002		0		$908,498.00	$0.00
147	Wastewater	515 Hardy Ave	Aeration Basin #1		Frame	1958		0		$2,534,786.00	$0.00
148	Wastewater	515 Hardy Ave	Aeration Basin #2		Frame	1998		0		$2,534,786.00	$0.00
149	Wastewater	515 Hardy Ave	Clarifier #1		Frame	2002		0		$2,679,752.00	$0.00
150	Wastewater	515 Hardy Ave	Clarifier #2		Frame	1999		0		$2,679,752.00	$0.00
151	Wastewater	515 Hardy Ave	Return Sludge Station		Frame	2000		0		$101,336.00	$0.00
152	Wastewater	515 Hardy Ave	Thickener Tank		Frame	1985		0		$304,005.00	$0.00
153	Wastewater	515 Hardy Ave	UV Disinfection		Frame	2001		0		$923,557.00	$0.00
154	Wastewater	515 Hardy Ave	Grit Chamber Building		Frame	1953		0		$152,003.00	$0.00
156	Wastewater	4558 Hodgson	Lift Station w/Fence/SCADA		Frame	0		0		$437,006.00	$0.00
157	Water	1430 N 17th St	Control Building		Frame	0		0		$190,566.00	$0.00
158	Water	1430 N 17th St	High Service Pump Station		Frame	0		0		$506,677.00	$0.00
11	Water	1700 Canal Ave	Plant/SCADA		Semi Fire Resistive	1996	4064	0		$7,054,052.00	$41,192.00
19	Water	1700 Canal Ave	2M gal-Ground Water Tank		Non-Combustible	1980	0	0		$2,150,557.00	$0.00
20	Water	South 5th St @ Ave E	450k gal-Elev Water Tank/SCADA		Non-Combustible	1961	0	0		$2,760,110.00	$0.00
21	Water	3421 Canal Ave	500k gal-Elev Water Tank/SCADA		Non-Combustible	1964	0	0		$2,957,051.00	$0.00
22	Water	3300 Ave G	500k gal-Elev Water Tank/SCADA		Non-Combustible	1981	0	0		$2,971,838.00	$0.00
27	Wastewater	400 Hardy Ave	Fencing/(2) Roller Gates		Minimum	1975	0	0		$114,002.00	$0.00
68	Water	South 5th St @ Ave E	Fence		Minimum	0	0	0		$10,932.00	$0.00
69	Water	3421 Canal Ave	Fence		Minimum	0	0	0		$11,232.00	$0.00
94	Water	1700 Canal Ave	275KW Generator		Minimum	2008	0	0		$161,856.00	$0.00
95	Water	1430 N 17th St	500KW Generator		Minimum	2008	0	0		$211,115.00	$0.00
102	Water	1700 Canal Ave	Office/Warehouse		Masonry Non-Combustible	1997	3257	1	Metal	$799,702.00	$111,808.00
134	Wastewater	515 Hardy Ave	Office/Shop/Fence		Non-Combustible	2017		0		$1,762,809.00	$255,852.00
135	Wastewater	515 Hardy Ave	250kw Generac Generator		Minimum	2017		0		$133,706.00	$0.00
155	Water	1430 N 17th St	RAS - WAS Pump Station w/Pumps/SCADA		Frame	1962		0		$388,030.00	$0.00
										$61,596,175.00	**$11,453,271.00**

$73,049,446.00

EXHIBIT B

LOSS INFORMATION

PENINSULA INSURANCE BUREAU
ADMINISTRATORS & LOSS ADJUSTERS

October 29, 2025

This responds to your request for loss runs on the following:

INSURED: The City of Nederland Texas

POLICY NUMBER(S):

Policy #	Coverage	Effective	Expiration
B1230AP14093A23	Deductible Buyback - Wind	3/1/2023	3/1/2024
MCD-180971	Deductible Buyback - Wind	11/16/2018	11/16/2020

Insurer: Certain Underwriters at Lloyd's, London

Peninsula Insurance Bureau is the claims administrator for Certain Underwriters at Lloyd's, London. We reviewed our records and have the following records pertaining to the above referenced policies:

Loss Runs Results**: NO LOSSES FOUND FOR THE ABOVE REFERENCED POLICIES**

Loss Date	Status	Policy Number	Claim Number	Location Address	Loss Description	Loss Paid	Expense Paid

If you have any questions or concerns, please do not hesitate to contact our offices.

Best Regards,

Audrey Martindale (amartindale@pibajusters.com)

Print Date : 10/27/2025

Loss Run Dated - 09/30/2025

City of Nederland **Account No: 1044995**

Policy Term: 03/01/2023 -- 03/01/2024

Policy Numbers: AMR-71928-02,MSP-30610-02,CPP1686684-02,ORAMPR009922-02,GVS-36424-01,TSAMPR0007069-01,72AMR306012-00,SPI-15207-00

Broker Company: Amwins Insurance Brokerage, LLC

No Claims found for this policy

	Loss Paid	Expense Paid	Loss Reserve	Expense Reserve	Total Incurred
Total All Years:					

This is not to be construed as an absolute statement of claims, but as a history located for this insured with the listed policy numbers. The Amrisc, LLC loss runs do not necessarily reflect all new claims, transactions or changes applicable within the last 30 days.

sedgwick

The Art of Adjusting

OCTOBER 27 2025

Amwins Insurance Brokerage, LLC
111 West Oak Avenue | Suite 200
Tampa, FL 33602

Insured: City of Nederland

Policy: P72305230CSP 3/1/2023 3/1/2024

Dear Team,

Our records show no losses for the named insured with these policy numbers.

This is not to be construed as an absolute statement of no claims, only that no loss history has been located for this insured and/or policy number(s).

To Ensure timely processing of your loss run requests, please submit them directly to corelossruns@sedgwick.com .

Sincerely,

Sedgwick Delegated Authority
Loss Runs Dept.

Loss Run

BALANCE PARTNERS

Certain Underwriters at Lloyd's of London

Term: 03/01/2024 - 03/01/2025

Policy Number: **B2429BW2402235-0005**

Policy Type: New

Line of Business: WDBB

As of: 08/31/2026

CRC Insurance Services, Inc.-Houston
10375 Richmond Avenue
Suite 500
Houston, TX 77042

for City of Nederland

*****Please note that all loss amounts are shown excess of appropriate deductible amounts****

Control No	Claim No	Date of Loss	Date Reported	Status	Description of Claim	Paid Indemnity	Paid Expense	Reserve	Total Incurred
					Totals:	$0.00	$0.00	$0.00	$0.00

Loss Run

Certain Underwriters at Lloyd's of London

Term: 03/01/2024 - 03/01/2025

Policy Number: **B2429BW2402235-0009**

Policy Type: New

Line of Business: WDBB

As of: 08/31/2026

CRC Insurance Services, Inc.-Houston
10375 Richmond Avenue
Houston, TX 77042

for City of Nederland

*****Please note that all loss amounts are shown excess of appropriate deductible amounts****

Control No	Claim No	Date of Loss	Date Reported	Status	Description of Claim	Paid Indemnity	Paid Expense	Reserve	Total Incurred
					Totals:	$0.00	$0.00	$0.00	$0.00

Loss Run

BALANCE PARTNERS

Certain Underwriters at Lloyd's of London

Term: 03/01/2025 - 03/01/2026

Policy Number: **B2429BW2502235-0004**

Policy Type: Renewal

Line of Business: WDBB

As of: 08/31/2026

CRC Insurance Services, Inc.-Houston
10375 Richmond Avenue
Suite 500
Houston, TX 77042

for City of Nederland

*****Please note that all loss amounts are shown excess of appropriate deductible amounts****

Control No	Claim No	Date of Loss	Date Reported	Status	Description of Claim	Paid Indemnity	Paid Expense	Reserve	Total Incurred
					Totals:	$0.00	$0.00	$0.00	$0.00

Loss Run

Certain Underwriters at Lloyd's of London

Term: 03/01/2025 - 03/01/2026

Policy Number: **B2429BW2502235-0007**

Policy Type: Renewal

Line of Business: WDBB

As of: 08/31/2026

CRC Insurance Services, Inc.-Houston
10375 Richmond Avenue
Suite 500
Houston, TX 77042

for City of Nederland

*****Please note that all loss amounts are shown excess of appropriate deductible amounts****

Control No	Claim No	Date of Loss	Date Reported	Status	Description of Claim	Paid Indemnity	Paid Expense	Reserve	Total Incurred
					Totals:	$0.00	$0.00	$0.00	$0.00

Loss Run

BALANCE PARTNERS

Certain Underwriters at Lloyd's of London

Term: 03/01/2026 - 03/01/2027

Policy Number: **B2429BW2602235-0010**

Policy Type: Renewal

Line of Business: WDBB

As of: 08/31/2026

CRC Insurance Services, Inc.-Houston
10375 Richmond Avenue
Suite 500
Houston, TX 77042

for City of Nederland

*****Please note that all loss amounts are shown excess of appropriate deductible amounts****

Control No	Claim No	Date of Loss	Date Reported	Status	Description of Claim	Paid Indemnity	Paid Expense	Reserve	Total Incurred
					Totals:	$0.00	$0.00	$0.00	$0.00

Print Date : 10/13/2026

Loss Run Dated - 09/30/2026

City of Nederland

Account No: 777866

Policy Term: 11/16/2020 -- 03/01/2022

Policy Numbers: AMR-71928,AMP7539039-00,MSP-30610,CPP1686684-00,10T029659-14428-20-00,USI-27669-00,LEX-014300121-00,SSI-18911-00,HAN-25123-00,ORAMPR009922-00

Broker Company: CRC Specialty

No Claims found for this policy

City of Nederland

Account No: 925650

Policy Term: 03/01/2022 -- 03/01/2023

Policy Numbers: AMR-71928-01,AMP7539039-01,MSP-30610-01,CPP1686684-01,USI-27669-01,LEX-014300121-01,HAN-25123-01,ORAMPR009922-01,GVS-36424-00,TSAMPR0007069-00

Broker Company: CRC Specialty

No Claims found for this policy

	Loss Paid	Expense Paid	Loss Reserve	Expense Reserve	Total Incurred
Total All Years:					

This is not to be construed as an absolute statement of claims, but as a history located for this insured with the listed policy numbers. The Amrisc, LLC loss runs do not necessarily reflect all new claims, transactions or changes applicable within the last 30 days.

We compile claim information for our own business purpose and exercise reasonable care in doing so. Amounts reserved are based on our judgment.They are subject to change and should not be regarded as ultimate settlement values. We make no representation or warranties to insureds, insurers or others to whom this information is furnished.

Policy: MWC0500149 **Insured: CITY OF NEDERLAND** **City, State Zip: NEDERLAND, TX 77627**

Term: 3/1/2024 - 3/1/2025 CLAIM DETAIL - None

*Syndicated Policy

We compile claim information for our own business purpose and exercise reasonable care in doing so. Amounts reserved are based on our judgment.They are subject to change and should not be regarded as ultimate settlement values. We make no representation or warranties to insureds, insurers or others to whom this information is furnished.

GRAND TOTALS — Insured: CITY OF NEDERLAND — City, State Zip: NEDERLAND, TX 77627

Policy - Term	Total Claims	Indemnity		Expense		Recoveries		Totals		Total Reported Loss
		Reserve	Paid	Reserve	Paid	Deductible	Subro, Salvage, etc	Reserves	Paids Net Of Recoveries	
MWC0500149 - 3/1/2024 - 3/1/2025	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Policies: 1	**0**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**

Amwins Global Risks & Special Risks - Facultative Risk Claims Summary

Claim Ref	Loss Date	Policy Ref	Inception Date	Expiry Date	Type / Interest	Claim Description	Subro	Sett Ccy	Order Percentage	Order Settled Fees	Order Outstanding Fees	Order Settled Loss	Order Outstanding Loss Estimate	Order Total Incurred	Claim Status
Client:- City of Nederland						**Agent:- CRC Insurance Services LLC - Houston - CA016765**									
Settlement Currency: USD															
		AP12311A22	01/03/2022	01/03/2023	Deductible Buy-Back			USD		0.00	0.00	0.00	0.00	0.00	
							USD Totals:			**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	

N.B. Please note for events that give rise to losses at multiple locations the above may not include figures for all locations and are only representative of those known to Amwins Global Risks at the time the report was run. These figures will also not reflect balances accruing to any aggregate deductibles that may apply and will not reflect fees in relation to any claims advised to Amwins Global Risks after 28th August 2017.

Ventus Risk Management, Inc.
3630 Peachtree Road, NE, Suite 980
Atlanta, GA 30326

Historical Loss Run as of October 12, 2026

Insured:	City of Nederland
Line of Business:	Commercial Property
Policy Number:	VETEF06515220
Policy Period:	03-01-2022 to 03-01-2023

No claims have been reported for this policy period.

We compile claim information for our own business purpose and exercise reasonable care in doing so. Amounts reserved are based on our judgment.They are subject to change and should not be regarded as ultimate settlement values. We make no representation or warranties to insureds, insurers or others to whom this information is furnished.

Policy: MWC0500149 **Insured: CITY OF NEDERLAND** **City, State Zip: NEDERLAND, TX 77627**

Term: 3/1/2024 - 3/1/2025 CLAIM DETAIL - None

*Syndicated Policy

We compile claim information for our own business purpose and exercise reasonable care in doing so. Amounts reserved are based on our judgment.They are subject to change and should not be regarded as ultimate settlement values. We make no representation or warranties to insureds, insurers or others to whom this information is furnished.

GRAND TOTALS — Insured: CITY OF NEDERLAND — City, State Zip: NEDERLAND, TX 77627

Policy - Term	Total Claims	Indemnity		Expense		Recoveries		Totals		Total Reported Loss
		Reserve	Paid	Reserve	Paid	Deductible	Subro, Salvage, etc	Reserves	Paids Net Of Recoveries	
MWC0500149 - 3/1/2024 - 3/1/2025	0	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Total Policies: 1	**0**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**	**$0.00**



AIG Loss Run

Policy :	0061384716-041-000 CITY OF NEDERLAND
	0061384716-041-001 CITY OF NEDERLAND
	0061384716-041-002 CITY OF NEDERLAND
Filters:	Status = ALL
Requester ID:	107710
Report Date / Time:	09/28/2026 01:18 EST
Valuation Date:	09/25/2026
Source:	US/CA

The AIG Loss Run is a detail report, providing claim and financial information.
Run additional reports using IntelliRisk at https://aig.com/ir.

Certain claim information may not be available in this report, since data availability can vary based on the insurance program or benefit state (due to regulatory considerations).
The content contained in this report is subject to privacy and security laws and should be handled in accordance with the applicable laws and regulations. This report is intended for review and use by authorized representatives of the insured or other parties authorized by the insured solely for legitimate business reasons. The information contained herein should be treated as privileged and confidential. If you are not the intended recipient, you are hereby notified that any disclosure, copy or distribution of this information is strictly prohibited, as is the taking of any action by you in reliance on its contents. If you received this communication in error, please notify us immediately.

AIG Loss Run
Property

Policy : 0061384716-041-000 CITY OF NEDERLAND 03/01/2024 - 03/01/2025

Report Date / Time: 09/28/2026 01:18 EST
Valuation Date: 09/25/2026
Currency: USD

Claimant Name / Claim # / Loss Date / Loss Location	OneClaim # / Receipt Date	Div/H.O. / Status / Closed Dt	Major Class Code/Description / Loss Description / Claim Examiner Email	Indemnity Paid	Adjusting Exp Paid	Alloc Exp Paid	Reserves	Total Recoveries	Total Incurred
		093/	No Claims for Policy 0061384716-041-000 / Criteria	.00	.00	.00	.00	.00	.00
Pol-Asco-Mod: 0061384716-041-000			**Claim Count = 0**	**.00**	**.00**	**.00**	**.00**	**.00**	**.00**

***Certain claim information may not be available since data availability can vary based on the insurance program.**

AIG Loss Run
Property

Policy : 0061384716-041-001 CITY OF NEDERLAND 03/01/2025 - 03/01/2026

Report Date / Time: 09/28/2026 01:18 EST
Valuation Date: 09/25/2026
Currency: USD

Claimant Name / Claim # / Loss Date / Loss Location	OneClaim # / Receipt Date	Div/H.O. / Status / Closed Dt	Major Class Code/Description / Loss Description / Claim Examiner Email	Indemnity Paid	Adjusting Exp Paid	Alloc Exp Paid	Reserves	Total Recoveries	Total Incurred
		093/	No Claims for Policy 0061384716-041-001 / Criteria	.00	.00	.00	.00	.00	.00
Pol-Asco-Mod: 0061384716-041-001			**Claim Count = 0**	**.00**	**.00**	**.00**	**.00**	**.00**	**.00**

Certain claim information may not be available since data availability can vary based on the insurance program.

AIG Loss Run
Property

Policy : 0061384716-041-002 CITY OF NEDERLAND 03/01/2026 - 03/01/2027

Report Date / Time: 09/28/2026 01:18 EST
Valuation Date: 09/25/2026
Currency: USD

Claimant Name / Claim # / Loss Date / Loss Location	OneClaim # / Receipt Date	Div/H.O. / Status / Closed Dt	Major Class Code/Description / Loss Description / Claim Examiner Email	Indemnity Paid	Adjusting Exp Paid	Alloc Exp Paid	Reserves	Total Recoveries	Total Incurred
		093/	No Claims for Policy 0061384716-041-002 / Criteria	.00	.00	.00	.00	.00	.00
Pol-Asco-Mod: 0061384716-041-002			**Claim Count = 0**	**.00**	**.00**	**.00**	**.00**	**.00**	**.00**
Totals For Policy: 0061384716			**Claim Count = 0**	**.00**	**.00**	**.00**	**.00**	**.00**	**.00**
Property Report Totals:			**Claim Count = 0**	**.00**	**.00**	**.00**	**.00**	**.00**	**.00**

***Certain claim information may not be available since data availability can vary based on the insurance program.*

Loss Run Tabular

Loss Run

As of Date: 09/25/2026
Today's Date: 09/28/2026

Claims Listing for: City of Nederland

Broker: CRC – Houston

Summary

Underwriting Division	Policy Number	Policy Effective Date	Policy Expiration Date	Incurred	Number of Claims
Excess Property	00152758-2	03/01/2026	03/01/2027	0.00	0
Excess Property	00152758-1	03/01/2025	03/01/2026	0.00	0
Excess Property	00152758-0	03/01/2024	03/01/2025	0.00	0
			Totals:	0.00	0

Detail

Policy #	**00152758-2**		**Policy Effective Date: 03/01/2026**				**Underwriting Division: Excess Property**		
Company:	**James River Insurance Company**		**Policy Expiration Date: 03/01/2027**						
NO CLAIMS FOUND 09/25/2026									
0	**Policy Totals**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Policy #	**00152758-1**		**Policy Effective Date: 03/01/2025**				**Underwriting Division: Excess Property**		
Company:	**James River Insurance Company**		**Policy Expiration Date: 03/01/2026**						
NO CLAIMS FOUND 09/25/2026									
0	**Policy Totals**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Policy #	**00152758-0**		**Policy Effective Date: 03/01/2024**				**Underwriting Division: Excess Property**		
Company:	**James River Insurance Company**		**Policy Expiration Date: 03/01/2025**						
NO CLAIMS FOUND 09/25/2026									
0	**Policy Totals**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
0	**Account Totals**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

The information contained within the James River Loss Run is proprietary. The express purpose of the Loss Run is to aid the insured and its brokers in understanding the performance of their account and in the placement of their insurance coverage. Any other use or distribution is strictly prohibited by James River. Reserve amounts shown in this report are estimates only and are based on information known about the loss at the time estimates are made. Reserve amounts shown should not be construed as an admission of coverage or liability or a confirmation that any payment will be made. Reserve amounts are established at James River's sole discretion and are subject to change at any time without notice.

Current as of: Monday, September 28, 2026 10:14 AM EST

Loss Report for Policy **BO26LCMZ0G10TIC**

Policy Number	Effective Date	Expiration Date	Assured Name	No. Claims	No. Open	No. Closed	Incurred Losses
BO26LCMZ0G10TIC	3/1/2026	3/1/2027	City of Nederland	0	0	0	0

No Claims for **BO26LCMZ0G10TIC**

Loss Report for Policy **BO25LCMZ0G10TIC**

Policy Number	Effective Date	Expiration Date	Assured Name	No. Claims	No. Open	No. Closed	Incurred Losses
BO25LCMZ0G10TIC	3/1/2025	3/1/2026	City of Nederland	0	0	0	0

No Claims for **BO25LCMZ0G10TIC**

Loss Report for Policy **BO24LCMZ0G10TIC**

Policy Number	Effective Date	Expiration Date	Assured Name	No. Claims	No. Open	No. Closed	Incurred Losses
BO24LCMZ0G10TIC	3/1/2024	3/1/2025	City of Nederland	0	0	0	0

No Claims for **BO24LCMZ0G10TIC**

This report is intended for informational purposes only, is subject to changes, and shall not be construed as admission of liability. Reserve information is revealed only as a recognition of potential exposure and does not necessarily represent the value of a claim or a decision that the claim should or will be paid. The Hartford considers this report and these reserve figures to be confidential and proprietary information.

SOMPO

Claims Loss Run

Report Run Date / Time: 9/28/2026 7:51:16 AM
Exclude Claims without Losses: Yes

Policy Number: ESP30054413900
Insured: City of Nederland
Policy Effective Date: Mar 1, 2024
Policy Expiration Date: Mar 1, 2025

Claim Number	Claimant	Claim Status	Examiner	Date of Loss	Date Reported	Date Closed	Claim Type	Type of loss	Loss State	Loss Reserve	Loss Paid	Expense Reserve	Expense Paid	Recovered Loss	Total Incurred
No Losses Reported															
ESP30054413900 - Total															

Policy Number: ESP30080647400
Insured: City of Nederland
Policy Effective Date: Mar 1, 2025
Policy Expiration Date: Mar 1, 2026

Claim Number	Claimant	Claim Status	Examiner	Date of Loss	Date Reported	Date Closed	Claim Type	Type of loss	Loss State	Loss Reserve	Loss Paid	Expense Reserve	Expense Paid	Recovered Loss	Total Incurred
No Losses Reported															
ESP30080647400 - Total															

Policy Number: ESP30080647401
Insured: City of Nederland
Policy Effective Date: Mar 1, 2026
Policy Expiration Date: Mar 1, 2027

Claim Number	Claimant	Claim Status	Examiner	Date of Loss	Date Reported	Date Closed	Claim Type	Type of loss	Loss State	Loss Reserve	Loss Paid	Expense Reserve	Expense Paid	Recovered Loss	Total Incurred
No Losses Reported															
ESP30080647401 - Total															

Loss Run Report

Insured: City of Nederland

Summary per Policy Period

Policy Period	Policy Number	Insurer Name	Actual Paid Losses	Recovery Amount	Net Paid Losses	Current Reserves	Allocated Loss Expenses	Total Incurred
3/1/2025 3/1/2026	TX250301F76G	Syndicate 1322 at Lloyd's	$0	$0	$0	$0	$0	$0

Details Per Claim

Claim Number						Claimant Name				
Policy Period	Policy Number	Loss Date	Notice Date	Actual Paid Losses	Recovery Amount	Net Paid Losses	Current Reserves	Allocated Loss Expenses	Total Incurred	Claim Status
Claim Description						Location of Loss				

IMPORTANT NOTICE: The information contained in this loss run is confidential. It may only be used by a licensed insurance broker representing the insured named in this loss run for the sole purpose of obtaining insurance quotations for that same insured. All other uses are unauthorized. Dissemination of this loss run or information in this loss run to anyone other than an insurance carrier intending in good faith to quote the insured is unauthorized. The information in this loss run is subject to change, and the accuracy of this information is not guaranteed. Anyone relying on this information does so at its own risk. The financial information in this loss run does not in any way reflect an opinion by Trium Property U.S. Services, Inc. of a claimant's or insured's entitlement to any claim or any funds. All dates are approximations.

Loss Run Report

Insured: City of Nederland

Summary per Policy Period

Policy Period	Policy Number	Insurer Name	Actual Paid Losses	Recovery Amount	Net Paid Losses	Current Reserves	Allocated Loss Expenses	Total Incurred
3/1/2026 3/1/2027	TX260301F76G	Syndicate 1322 at Lloyd's	$0	$0	$0	$0	$0	$0

Details Per Claim

Claim Number						Claimant Name				
Policy Period	Policy Number	Loss Date	Notice Date	Actual Paid Losses	Recovery Amount	Net Paid Losses	Current Reserves	Allocated Loss Expenses	Total Incurred	Claim Status
Claim Description						Location of Loss				

IMPORTANT NOTICE: The information contained in this loss run is confidential. It may only be used by a licensed insurance broker representing the insured named in this loss run for the sole purpose of obtaining insurance quotations for that same insured. All other uses are unauthorized. Dissemination of this loss run or information in this loss run to anyone other than an insurance carrier intending in good faith to quote the insured is unauthorized. The information in this loss run is subject to change, and the accuracy of this information is not guaranteed. Anyone relying on this information does so at its own risk. The financial information in this loss run does not in any way reflect an opinion by Trium Property U.S. Services, Inc. of a claimant's or insured's entitlement to any claim or any funds. All dates are approximations.

Loss run report

Amwins Insurance Brokerage, LLC

The City of Nederland, Texas

Report date: 10/27/2025 3:21:57 AM (UTC)

Policy	Effective date	Expiration date	Claim count		Loss	Expense	Total
MKLV2XPR001374	3/1/2023	3/1/2024	0	Paid:	$0.00	$0.00	$0.00
				Reserved:	$0.00	$0.00	$0.00
				Incurred:	$0.00	$0.00	$0.00
Policy count = 1			**0**		**$0.00**	**$0.00**	**$0.00**

In a small number of cases the Subrogation Recovered Amount includes the return of Loss/ALAE overpayments.

Typically on first party claims, Deductibles are represented as $0 (zero) as they are netted from paid amounts.

Amounts do not reflect reimbursements to the insured.

As of September 4, 2019, the Loss Run Reporting totals will reflect ground up values which include Insured Obligation Payments. Reports accessed prior should not be directly compared with versions pulled after September 4, 2019.

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The Art of Adjusting™

SEPTEMBER 28, 2026

CRC GROUP
121 River Oaks Drive
Southlake, Texas, United States

Insured:	City of Nederland
Policy:	PLM0068824
	PLM0068825
	INP0025926

Dear Team,

Our records show no losses for the named insured and/or policy number(s) where administrated by Sedgwick Delegated Authority.

This is not to be construed as an absolute statement of no claims, only that no loss history has been located for this insured and/or policy number(s).

To ensure timely processing of your loss run requests, please submit them directly to SDAlossruns@sedgwick.com. Thank you.

Sincerely,

Sedgwick Delegated Authority
Loss Runs Dept

RISKSMITH UW LOSS RUN
POLICY NUMBER: 23-XSP-0065
INSURED: The City of Nederland, Texas
October 27, 2025

SYNERGY ADJUSTING

NO LOSS NOTICE

Policy Period: 03/01/2023 – 03/01/2024

This Policy is showing no losses in our system.
If you have further questions about this loss run please
contact our Client Services Department at clientservices@englemartin.com

This loss run represents only claims that have been reported to Synergy (formerly EMCAS), and does not capture claims that may have been reported to or handled by entities other than Synergy.

Loss Run for LHD930157 - City of Nederland / Nederland TX

For all years

Insured Name: **City of Nederland / Nederland TX** Policy No: LHD930157 0 Term: 3/1/2023 - 3/1/2024

No claims exist for this policy year.

Total Gross Incurred	Paid	Reserve	Incurred
Indemnity	$0.00	$0.00	$0.00
Expense	$0.00	$0.00	$0.00
Total	$0.00	$0.00	$0.00

Loss Run Details

Report run date: 11/03/2025 6:31:21 AM EST

ARCH SPECIALTY INSURANCE COMPANY

Insured Name:: City of Nederland
Policy Number: ESP103203300
MGA Policy Number:
Policy Term: 03/01/2023 - 03/01/2024
Report run by: mareyes@corp.archcapservices.com

Claim	Date Closed	State	Date Of Loss	Date Reported	Claim Status (Open/Closed)	Loss Description	Indemnity Paid	Expense Paid
							$0	$0
Policy Claim Count : 0							**$0**	**$0**
Grand Total Claims : 0							**$0**	**$0**

o The reserves reflected here represent estimates of exposure and expenses based upon currently available information. Reserves may reflect other statutorily required parameters. Reserves do not necessarily reflect Arch's valuation of a claim. Final incurred amounts for a claim may be less than, equal to, or greater than currently posted reserves as investigation continues. No representation is therefore made as to their accuracy and the posted amounts are subject to change at any time. Any stated reserve herein is not an admission that any claim is covered by the policy or any other policy issued by Arch. *Claims listed are those reported to Arch pursuant to the policy. This policy may carry a SIR and additional claims may have been reported to the insured or their TPA that are not reflected here. o Arch considers these reserve figures to be proprietary information that should not be disclosed to third parties without Arch's express written consent. This report is intended for review and use by the policyholder or authorized agent of the policyholder.xo By receiving this information, recipient acknowledges and agrees that: (1) the recipient is requesting such information on behalf of the insured; (2) recipient will use this information only for its own internal purposes or for such purposes authorized by the insured; (3) such information is confidential and proprietary and may be subject to privacy laws, regulations or other legal requirements; (4) any unauthorized use of the information is strictly prohibited; (5) recipient's receipt of the information does not waive any privilege or protection attaching to such information by virtue of Arch's work or communications with counsel; and (6) recipient agrees to protect and safeguard the information from unauthorized use or disclosure.

TWIA Loss Run
As Of: 9/29/26

Policy Number	Policy Effective Date	Policy Expiration Date	Claim Number	Status Type	Transaction Amount	Loss Date
TWCB0100134544-1	3/1/24	3/1/25	No Reported Losses		$0.00	
TWCB0100134544-2	3/1/25	3/1/26	No Reported Losses		$0.00	