



**CITY OF KINGSLAND, GEORGIA
CITY COUNCIL
AGENDA • DECEMBER 22, 2025**

Regular Meeting

City Council Chamber

6:00 PM

107 South Lee Street - City Hall, Kingsland, GA 31548

I. PUBLIC HEARING - STARTS AT 6:00PM

II. CALL TO ORDER AND WELCOME GUESTS

III. ROLL CALL

Charles Grayson Day Jr., Mayor
Paul Chamberlin, Councilman
Farran Fullilove, Councilman
Kristy Chance, Councilwoman
Alex Blount, Mayor Pro Tem

IV. INVOCATION AND PLEDGE TO THE FLAG

V. CONSENT DOCKET

1. Approve the Council Minutes of the last regular Council Meeting
2. Approve the Agenda as Presented
3. Approve the Payments of Accounts Payable as Due and Funds Available

VI. GRANTING AUDIENCE TO THE PUBLIC

VII. OLD BUSINESS

VIII. NEW BUSINESS

1. City of Kingsland Citizen Appointment to the Camden County Public Service Authority Board

The PSA Board is composed of nine (9) members appointed by the Board of Commissioners, and the Cities of Kingsland, St. Marys, and Woodbine. The members shall include the elected official or appointee of the City of Kingsland, the City of St. Marys, and the City of Woodbine, and the elected official or appointee for Camden County. Each city council shall appoint one resident from their respective city to serve on the PSA Board and the Camden County Board of Commissioners shall appoint two residents of the county to serve on the PSA Board. This citizen appointment is for a term of three (3) years starting January 1, 2026 through December 31, 2029

2. Kingsland Planning Commission Board Appointment
Councilman Blount Planning Commission Appointment -
3. Approval of: Resolution 17 - Amendment No. 1 To The Tax Allocation District #2 – Camden Woods Development Agreement

A Resolution Approving Amendment No. 1 To The Tax Allocation District #2 – Camden Woods Redevelopment Plan Developer Development Agreement Between City of Kingsland, Georgia, Camden County Joint Development Authority, And Sawyer And Associates Inc.; To Modify Certain Completion Deadlines And Reimbursement Amounts; And For Other Purposes.

Staff recommends approval.

4. Approval of: Service Agreement for Risk and Resilience Assessment (RRA) & Emergency Response Plan (ERP) Updates

Service agreement to provide engineering and consulting services for updates to the city's Risk and Resilience Assessment (RRA) & Emergency Response Plan. As part of our compliance with the America's Water Infrastructure Act (AWIA), all community water systems serving between 3,300 and 49,999 people must UPDATE and certify to EPA their Risk and Resilience Assessments (RRAs) by June 30, 2026, and their Emergency Response Plan (ERP) by December 30, 2026.

Staff recommends approval.

5. Alcohol License Renewal for Juan Corporan - Culinary Highest Institution, LLC - 980 E. King Avenue, Suite C

Alcohol License Renewal for Juan Corporan - Culinary Highest Institution, LLC - 980 E. King Avenue, Suite C. This renewal was not included with the list on the December 8, 2025, renewals as it was lost in the mail.

6. Approval of: Proposal to Demonstrate Peracetic Acid (PAA) Disinfection at the Kingsland Wastewater Treatment Plant

BAR Environmental has proposed conducting a full-scale demonstration of peracetic acid (PAA) disinfection at the City of Kingsland Wastewater Treatment Plant to evaluate its effectiveness for wastewater disinfection, including reduction of enterococcus and overall pathogen control. The demonstration would utilize Peregreen® peracetic acid and is intended to provide the City with operational, performance, and chemical consumption data under actual plant operating conditions.

EPD provided a no-objection letter dated December 2, 2025. Staff recommends approval.

7. Bid Award: Purchase of Sewer Bypass Pump

Staff recommends low bid, United Rentals, for a total of \$53,000.

8. Approval of: Workers Compensation Coverage 2026

Andy Gowen, representing Gown Aldridge Insurance Agency, has presented a proposal for the City's workers' compensation insurance coverage. The proposed structure provides a fixed premium amount of \$362,046, replacing the City's current plan, which includes a fixed premium plus up to \$75,000 per claim.

The new fixed-cost arrangement will offer budget stability by eliminating variable claim-related expenses and allowing the City to forecast total costs with greater accuracy.

Additionally, the proposed premium represents an estimated \$75,000 savings compared to the current structure for the last coverage period.

Staff recommends accepting the proposal from Andy Gowen, of Gowen Aldridge Insurance Agency, for a total cost of \$362,046.

IX. MAYOR AND COUNCIL ANNOUNCEMENT

X. ADJOURNED

RESOLUTION NO. 17

A RESOLUTION APPROVING AMENDMENT NO. 1 TO THE TAX ALLOCATION DISTRICT #2 – CAMDEN WOODS REDEVELOPMENT PLAN DEVELOPER DEVELOPMENT AGREEMENT BETWEEN CITY OF KINGSLAND, GEORGIA, CAMDEN COUNTY JOINT DEVELOPMENT AUTHORITY, and SAWYER AND ASSOCIATES INC.; TO MODIFY CERTAIN COMPLETION DEADLINES AND REIMBURSEMENT AMOUNTS; AND FOR OTHER PURPOSES.

WHEREAS, the City of Kingsland (the “City”), The Camden County Joint Development Authority (The Authority), and Sawyer and Associates, Inc. (the “Developer”) previously entered into that certain Development Agreement dated June 16, 2023 (the “Agreement”) relating to the development and redevelopment of property located within the City’s Tax Allocation District #2 (“TAD #2”); and

WHEREAS, Section 9.4 Amendments and Waivers provides that any provision of this Agreement may be amended or waived if such amendment or waiver is in writing and is signed by the parties; and

WHEREAS, Section 5.1 of the Agreement establishes the requirement for the Developer to commence and complete construction of the Project and associated Redevelopment Costs, with diligence and in a good and workmanlike manner; and

WHEREAS, the Agreement currently requires the Redevelopment Costs Completion to occur on or before December 31, 2026; and

WHEREAS, due to updated project schedules and construction sequencing, the Parties desire to extend the Redevelopment Costs Completion deadline to December 31, 2027; and

WHEREAS, Section 3.4(b) of the Agreement provides that the City shall receive the first \$2.5 million of the Positive Tax Allocation Increment as reimbursement for work related to public infrastructure shown in Exhibit B and Exhibit E as attached and part of the Agreement; and

WHEREAS, updated project cost estimates reflect an increase in the City’s public infrastructure investment, and the Parties desire to amend the Agreement to provide the City with up to Four Million Dollars (\$4,000,000.00) from the first Positive Tax Allocation Increment as partial reimbursement for qualified, actual costs incurred for the Camden Woods Parkway Road and Multi-Use Path Improvements; and

WHEREAS, the Parties find it in the best interest to approve Amendment No. 1 to the Agreement to modify these provisions.

NOW, THEREFORE, the parties hereto agree to amend the Development Agreement as follows:

Section 1. Approval of Amendment.

Amendment No. 1 to the Development Agreement, attached hereto as Exhibit A and incorporated herein by reference, is hereby approved. The Amendment modifies:

1. **Section 5.1** to extend the Redevelopment Costs Completion deadline to December 31, 2027; and

2. Tax Allocation District Increment Revenue Sharing.

Section 3.4 Reimbursement of Parties.

(b) Revenue Sharing and Reimbursement of the City and Developer.

Upon the City's receipt of up to Four Million Dollars (\$4,000,000.00) from the first positive Tax Allocation Increment as partial reimbursement for qualified actual costs associated with Camden Woods Parkway Road and Multi-Use Path Improvements, the City and the Developer agree to share such increment revenues on a fifty percent (50%) City / fifty percent (50%) Developer basis. This revenue-sharing structure shall operate on a pay-as-you-go reimbursement model, and all disbursements shall be limited solely to qualified TAD project costs as defined under applicable Georgia law and the TAD Redevelopment Plan.

Developer reimbursement payments shall be made only from actual Tax Allocation Increment revenues received by the City and only after verification of eligible expenses. No general fund or other City revenues shall be obligated or pledged for such reimbursements.

(c) Effect on Prior Provisions.

The reimbursement framework described in Section 3.4(b) supersedes and replaces all prior City and Developer reimbursement priorities, including the provisions formerly allocating the first \$2.5 million of Positive Tax Allocation Increment to the City and the next \$5.5 million (up to \$9.5 million) to the Developer.

(d) Cost Approval Requirement.

No Redevelopment Cost or project expenditure shall be eligible for reimbursement unless it has been (i) specifically identified in writing by the Developer, (ii) submitted to the City and the Authority for review, and (iii) approved in writing by the City prior to incurring or paying such cost. The fact that a cost or activity may qualify as an eligible redevelopment cost under Georgia law or under the Redevelopment Plan shall not, by itself, obligate the City to approve such cost for reimbursement. The City retains sole and absolute discretion to determine which costs are approved for reimbursement from Tax Allocation Increment revenues.

All other terms and conditions of the original Development Agreement remain in full force and effect, except as expressly modified herein.

Section 2. Authorization to Execute.

The Parties are authorized to execute Amendment No. 1 and all related documents necessary to effectuate the intent of this Resolution.

Section 3. Repealer.

All resolutions or parts of resolutions in conflict herewith are hereby repealed to the extent of such conflict.

Section 4. Effective Date.

This Resolution shall be effective immediately upon adoption.

Signature page follows

RESOLVED AND ADOPTED this ___ day of _____, 20__.

CITY OF KINGSLAND, GEORGIA

By: _____
Mayor

ATTEST:

By: _____
City Clerk

[Seal]

CAMDEN COUNTY JOINT DEVELOPMENT AUTHORITY

By: _____
Chairman

Attest: _____
Secretary

[Seal]

Sawyer and Associates, Inc.

A Georgia Limited Liability Company

By: _____

President



November 4, 2025

Mr. Lee Spell
City Manager
City of Kingsland
PO Box 250
Kingsland, GA 31548

RE: City of Kingsland, Georgia
Risk and Resilience Assessment (RRA)
& Emergency Response Plan (ERP) Updates
C&S File No.: K5000.002, Task 003

Dear Mr. Spell:

Carter & Sloope, Inc. (C&S or Engineer) commends Kingsland (Client) for proactively engaging a well-qualified engineering firm to provide engineering assistance services for **Risk and Resilience Assessment (RRA) & Emergency Response Plan (ERP) Updates** (Project). The scope of services described below is based on our understanding of the project from what has been published under the America's Water Infrastructure Act (AWIA).

Background

As part of our compliance with the America's Water Infrastructure Act (AWIA), all community water systems serving between 3,300 and 49,999 people must UPDATE and certify to EPA their **Risk and Resilience Assessments (RRAs) by June 30, 2026 and their Emergency Response Plan (ERP) by December 30, 2026.**

The RRA process evaluates the risks to and resilience of your water system, including:

- Threats from malevolent acts and natural hazards
- Vulnerabilities in physical infrastructure, source water, treatment, storage, and distribution
- Cybersecurity and automated systems
- Monitoring practices and financial infrastructure
- Chemical handling and operational continuity

Scope of Work (Basic Services)

Section 2013 of America's Water Infrastructure Act of 2018 (AWIA) required all water systems that serve a population of more than 3,300 to develop plans to address potential natural disasters or malevolent acts that could cause operational upsets to the water supply of the general public. Wood Environmental (funded by GEFA) assisted the Client in developing a Risk and Resilience Assessment (RRA) and the subsequent Emergency Response Plan (ERP). As required by the AWIA, these plans must be updated every five (5) years, which drives the need for this proposed scope of work. In addition, we will incorporate the newer Cybersecurity Assessment that the Environmental Protection Agency (EPA) has developed since that time.

Phase 1 – Update Risk and Resilience Assessment (Due June 30, 2026)

The RRA defines assets at risk of failure and the potential threats that would result in those failures, by defining threat-asset pairs and evaluating the potential for these events occurring.

1. Review Critical Assets & Threats, Update Threat-Asset Pairs

- Client to complete and return RFI No. 1 – General System Info. Prior to Meeting #1.
- Meeting #1:
 - a. Purpose – Review and update current list of assets, that if compromised, could result in prolonged or widespread service interruption or degradation, injuries, fatalities, detrimental economic impact, impacts to the environment, loss of public confidence and/or inhibiting the effective function of national defense or civilian government. Update threats, including malevolent threats, natural disasters, dependency/proximity hazards and other customer threats, for each of the critical assets. Update Threat-Asset pairs for each previously identified or new critical asset and prioritize based on probability of occurrence and resulting impacts. A consensus among participants will be achieved so that priority Threat-Asset pairs may be further evaluated.
 - b. Assets to Consider – Piping, storage and distribution facilities, financial infrastructure, SCADA and monitoring systems, electronics, computers and other automated systems. Also, Client should consider including any system/equipment they would like to upgrade (this assessment may provide justification for purchase).
 - c. Meeting Attendees – Client Personnel including Utilities Director, Water Plant Manager, Distribution System Manager and personnel working with critical assets.
- Action Items:
 - C&S to distribute meeting minutes to include list of critical assets and threat-asset pairs identified.

2. Consequence, Vulnerability and Threat Analysis

- C&S to develop CVT analysis and submit to Client for review:
 - a. Purpose – Develop consequence criteria to develop the worst reasonable consequences that may be caused by specific threats, analyze the vulnerability of each asset and its ability to withstand each specified threat, and estimate the likelihood of a threat.
- Action Items:
 - a. C&S to distribute results of CVT analysis.
 - b. Client to provide response to CVT analysis.
 - c. C&S will document specific assumptions and procedures used in performing the consequence and vulnerability analysis.
 - d. C&S will record the method used for making estimates and the estimates themselves regarding the threat analysis.
 - e. C&S will estimate the Client's risk and resilience and the community's resilience relative to each threat-asset pair, applying monetary terms to the risk.
 - f. C&S will record the risk and resilience estimates for each Threat-Asset pair for use in Risk and Resilience Management.

3. Risk and Resilience Analysis

- Meeting #2:
 - a. Purpose – Discuss and identify counter measures to the Threat-Asset pairs based on the results and review by City of Kingsland. Multiple counter measures for each pair should be discussed and refined to realize the best response for each threat-asset pair. This is an opportunity to provide justification for capital expenditures that are desired that would also provide resiliency, i.e. building access, security cameras, etc. We would like to develop a portfolio of options agreeable to the Owner to address the identified threats.
 - b. Attendees – Same as Meeting #1
- Action Items:
 - a. C&S to distribute meeting minutes.
 - b. C&S to calculate net benefits and benefit-cost ratio to estimate total value and risk reduction efficiency for each option.

4. Risk and Resilience Management Review and Delivery

- Meeting #3:
 - a. Purpose – Discuss the benefit and benefit-cost ratio and confirm this aligns with Client's short- and long-term goals.
 - b. Attendees – Same as Meeting #1
- Action Items:
 - a. C&S to distribute meeting minutes.
 - b. C&S to complete assessment and provide final report
 - c. Client to certify completion of the risk and resilience assessment

Phase 2 – Update Emergency Response Plan (Due December 30, 2026)

Task 1. Review ERP and Discuss Changes

- Meeting #1:
 - a. Purpose – Discuss the existing ERP, specifically:
 - 1. Mitigation measures implemented since the ERP was developed,
 - 2. New or updated Threat-Asset pairs, and their implications
- Action Items:
 - a. C&S to distribute meeting minutes
 - b. C&S to develop RFI to address any items identified.
 - c. C&S to develop draft update to ERP
 - d. Client to review draft and provide comments.
 - e. C&S to finalize ERP
 - f. Client to certify completion of the ERP.

Phase 3 – Cybersecurity Assessment

Task 1. Cybersecurity Assessment

- C&S to develop assessment RFI along with recommendations and submit to the City of Kingsland for response.

- Action Items:
 - c. C&S to take responses from RFI and develop an assessment report.
 - d. C&S to develop a Risk Mitigation Plan
- Meeting #1 (this is anticipated to be part of Meeting #2 for the RRA):
 - d. Purpose – Discuss the cybersecurity assessment, report and risk mitigation plan. Risk mitigation plan actions will document and detail current status, planned mitigation action, personnel responsible and involved departments/ or agencies.

Once all documentation is received, our team will schedule a meeting with the Client to review the previously identified threat-asset pairs and modify them accordingly; ***if documents listed above are unavailable and need to be furnished with the assistance of C&S staff, the fee submitted herein will need to increase accordingly (see Fee Basis section below).** C&S will provide guidance on State requirements to submit or share final documents, but the actual delivery of final documents to the State is the responsibility of the Client.

Additional Services

Services not included within the Basic Scope of Services above, which are considered Additional Services, are specifically excluded from the Scope of the Engineer's services, but can be provided on an hourly basis in accordance with our Hourly Fee Schedule or on a lump sum basis or as agreed to in writing by the Client and the Engineer. Additional Services include, but are not limited to, the following:

- a. Services resulting from significant changes in the scope, extent, or character of the portions of the Project specified by Engineer or its requirements including, but not limited to, changes in size, complexity, Client's schedule, or method of financing; and revising previously accepted reports or other Project-related documents when such revisions are required by changes in Laws and regulations enacted subsequent to the date of this proposal or are due to any other causes beyond Engineer's control.
- b. Services required as a result of Client providing incomplete or incorrect Project information to Engineer.
- c. Preparing to serve or serving as a consultant or witness for Client in any litigation, arbitration, or other dispute resolution process related to the Project. Preparation time for deposition and trial testimony or arbitration will be charged at hourly rate multiplied by 1.5. Actual time for deposition, trial testimony or arbitration including travel time will be charged at hourly rate multiplied by 2.50. Reimbursable expenses will be charged at actual cost multiplied by 1.15.
- d. Providing more extensive services required to enable Engineer to issue notices or certifications requested by Client and not specifically provided in the Basic Services.
- e. Services in connection with Work Change Directives and Change Orders to reflect changes requested by Client so as to make compensation commensurate with the extent of the Additional Services rendered.
- f. Preparing for and participating in public meetings and/or public hearings unless specifically included in the Basic Services.
- g. Other services performed or furnished by Engineer not otherwise detailed or provided for in this Agreement.

Hourly Fee Schedule

Hourly rates used for Basic and/or Additional Services shall be determined by multiplying individual hourly rates of each class of employee by the number of hours spent performing the service.

Employee Classification	Hourly Billing Rate
Principal I – V	\$ 190 - \$ 280
Senior Professional Engineer I – VIII	\$ 165 - \$ 280
Staff Engineer - Project Engineer I - VIII	\$ 95 - \$ 175
Project Manager I – IX	\$ 115 - \$ 210
Engineering Technician I - VII	\$ 125 - \$ 185
CADD Drafter/Design Technician I – X	\$ 80 - \$ 170
GIS Technician I – II	\$ 80 - \$ 90
Administrative Support I – X	\$ 60 - \$ 150
Funding Specialist I - VII	\$ 75 - \$ 170
Construction Observer I - IX	\$ 75 - \$ 160
Surveyor (1-person)	\$ 105
Surveyor (2-person)	\$ 165

Carter & Sloope reserves the right to adjust the Hourly Fee Schedule annually beginning July 1, 2026, and we will provide the Client with an updated schedule prior to any hourly rates increases. **Note that any changes to our Hourly Fee Schedule will not affect any of our lump sum and/or not-to-exceed fees stated herein.**

Reimbursable Expenses/Sub-Consultants

There are no fees for reimbursable expenses from Carter & Sloope, Inc. for the Basic Services of the Engineer. All costs associated with normal travel, meals, printing/reproduction, etc. are included in our lump sum fees.

Fee Basis

We propose completing our work for Basic Services described herein for the lump sum amounts or hourly, not-to-be exceeded, amounts as scheduled below. Hourly, not-to-exceed amounts shall be determined in accordance with our Hourly Fee Schedule. No fee amount may be exceeded without prior written approval from the Client. Compensation distribution between tasks may be altered to be consistent with actual services rendered, within the total amount authorized.

<u>Task No.</u>	<u>Description</u>	<u>Fee Basis</u>
1	Preliminary Engineering/Consulting	Total Lump Sum \$ <u>18,000.00*</u>

***This fee assumes all requested documents are complete and available for C&S's use. As mentioned previously, if any documents are unavailable and require C&S assistance to furnish, C&S would revise and resubmit our fee accordingly.**

If you have any questions or concerns regarding our proposed Scope of Work and/or proposed fee schedule, please contact me. I would welcome the opportunity to discuss this with you. If the Scope of Services is acceptable, please sign, date, and return one (1) copy to us for our files. Once approved, Carter & Sloope can begin work on this project immediately.

Sincerely,



Tom Sloope, P.E.

TS:JW

encl: N/A

cc: Filiz Morrow, fmorrow@kingslandgeorgia.com
Bill Coleman, bcoleman@kingslandgeorgia.com
File

I hereby acknowledge review of this Scope of Services and authorize Carter & Sloope, Inc. to proceed with the work as described in this agreement.

Signature

Date

Title

TERMS AND CONDITIONS

The Client hereby accepts the following general terms and conditions (“Terms and Conditions”) applicable to Carter & Sloope, Inc.’s performance of the services described in the attached Proposal (the “Services”):

1. **Method and Terms of Payment:** Invoices will be submitted by Carter & Sloope, Inc. (“Carter & Sloope”, “C&S”, or “Engineer”) monthly in proportion to services performed and are due within 30 days of receipt. Any amounts not paid by the Client within thirty (30) days of the date of such invoices shall be considered past due and shall accrue interest at a rate of one-and-one-half percent (1.5%) per month or the maximum allowed by law, whichever is less, of the past due amount per month until such time as such amounts are paid in full. Payment thereafter shall first be applied to accrued interest and then the unpaid principal. If the Client fails to make payment to the Engineer in accordance with the payment terms herein, this shall constitute a material breach of this Agreement and the Engineer shall have the right, upon seven (7) days written notice, to suspend performance of all or part of the Services in accordance with Paragraph 2 “Suspension” until 1.) all past due amounts are paid, and 2.) satisfactory assurance of prompt future payment is received by the Engineer. The Client waives any and all claims against the Engineer for any such suspension. The above right is in addition to all other rights and remedies Engineer may have at law or in equity including termination of this Agreement by the Engineer for cause in accordance with Paragraph 3 “Termination” herein.
 - A. *Collection Costs:* If the Client fails to make payments when due and the Engineer incurs any costs in order to collect overdue sums from the Client, the Client agrees that all such collection costs incurred shall immediately become due and payable to the Engineer. Collection costs shall include, without limitation, legal fees, collection agency fees and expenses, court costs, collection bonds and reasonable Engineer staff costs at standard billing rates for the Engineer’s time spent in efforts to collect. This obligation of the Client to pay the Engineer’s collection costs shall survive the term of this Agreement or any earlier termination by either party.
 - B. *Set-offs, Backcharges, Discounts:* Payment of invoices shall not be subject to any discounts or set-offs by the Client unless agreed to in writing by the Engineer. Payment to the Engineer for services rendered and expenses incurred shall be due and payable regardless of any subsequent suspension or termination of this Agreement by either party.
 - C. *Disputed Invoices:* If the Client objects to any portion of an invoice, the Client shall so notify the Engineer in writing within seven (7) calendar days of receipt of the invoice. The Client shall identify in writing the specific cause of the disagreement and the amount in dispute and shall pay that portion of the invoice not in dispute in accordance with the other payment terms of this Agreement. Any dispute over invoiced amounts due which cannot be resolved within ten (10) calendar days after presentation of invoice by direct negotiation between the parties shall be resolved within thirty (30) calendar days in accordance with the Dispute Resolution provision of this Agreement. Interest as stated above shall be paid by the Client on all disputed invoice amounts that are subsequently resolved in the Engineer’s favor and shall be calculated on the unpaid balance from the date of the invoice.
 - D. *Legislative Action:* If after the Effective Date of this Agreement, any governmental entity takes legislative action that imposes taxes, fees or charges on Engineer’s services or compensation under this Agreement, then the Engineer may invoice such new taxes, fees, or charges as a Reimbursable Expense to which a factor of 1.0 shall be applied. Client shall reimburse Engineer for the cost of such invoiced new taxes, fees and charges in addition to the compensation agreed to herein.
2. **Suspension:** The Client may suspend all or part of the Project for up to ninety (90) days upon seven (7) days written notice to the Engineer. The Engineer may, after giving seven (7) days written notice to the Client, suspend services under this Agreement if Engineer’s performance has been substantially delayed through no fault of the Engineer. In the event the Project is suspended for period(s) totaling more than ninety (90) days, Client agrees to pay reasonable costs incurred by the Engineer in: 1.) preserving and documenting services performed or in progress, and 2.) demobilizing and remobilizing services. The Engineer shall have no liability whatsoever to the Client for any costs or damages as a result of such suspension caused by any breach of this Agreement by the Client. Suspended projects may change in many ways due to the passage of time, changes in the size or environment, regulatory modifications, or other issues outside of Engineer’s control. Engineer is not and shall not be responsible for any such changes. Upon payment in full by the Client, the Engineer shall resume services under this Agreement; however, a reassessment of the project scope, fee, and project schedule may be performed by the Engineer as an Additional Service. Upon the conclusion of the project reassessment, the time schedule and Engineer’s compensation shall be equitably adjusted to compensate for the period of suspension plus any reasonable time and expense necessary for the Engineer to resume performance.
3. **Termination:** In the event of termination of this Agreement by either party, the Client shall, within fifteen (15) calendar days of termination, pay the Engineer for the services rendered and fees provided in the invoice and all reimbursable expenses

incurred by the Engineer, its agents and subcontractors up to the termination date in accordance with the payment provisions of this Agreement. In the event of any termination that is not the fault of the Engineer, the Client shall pay the Engineer, in addition to payment for services rendered and reimbursable costs incurred, for all expenses reasonably incurred by the Engineer in connection with the orderly termination of this Agreement, including but not limited to demobilization, to complete tasks whose value would otherwise be lost, to prepare notes as to the status of completed and uncompleted tasks, to assemble Project Materials in orderly files, reassignment of personnel, associated overhead costs and all other expenses directly resulting from the termination.

The obligation to provide further services under this Agreement may be terminated as follows:

- A. *For Cause:* Either party may terminate the Agreement for cause upon giving the other party not less than thirty (30) days written notice in the event of substantial failure by the other party to perform in accordance with the terms of this Agreement and through no fault of the terminating party.
1. Assignment of this Agreement or transfer of the Project by either party to any other entity without prior written consent of the other party; or
 2. If, through any cause, the Engineer shall fail to fulfill in timely and proper manner any material obligations under this Agreement, or if the Engineer shall violate any of the covenants, agreements, or stipulations of this Agreement, the Client shall thereupon give written notice to the Engineer of such failure, violation or breach. If Engineer has not or cannot remedy such failure, violation or breach within thirty (30) days of the giving of such notice by the Client, the Client shall thereupon have the right to terminate this Agreement by giving written notice to the Engineer of such termination and specifying the effective date thereof, at least ten (10) days before the effective date of such termination. In such event, all finished or unfinished documents, data, studies, surveys, drawings, maps, models, photographs and reports prepared by the Engineer under this Agreement shall, at the option of the Client subject to the requirements in Paragraph 11 herein, become its property and the Engineer shall be paid within fifteen (15) calendar days of termination for all services rendered and all reimbursable expenses incurred by the Engineer up to date of termination. Engineer shall have no liability to Client on account of such termination.
 3. Suspension of the Project or the Engineer's services by the Client for more than ninety (90) calendar days, consecutive or in the aggregate; or
 4. If Client demands that Engineer furnish or perform services contrary to Engineer's responsibilities as licensed professional; or
 5. Material changes in the conditions under which this Agreement was entered into, the Scope of Services or the nature of the Project, and the failure of the parties to reach agreement on the compensation and schedule adjustment necessitated by such changes.
- B. *For Convenience:* Either party shall have the right to terminate this Agreement at any time for convenience and without cause upon thirty (30) days written notice.
4. Changes. The Engineer's commitment as set forth in this Agreement is based on the expectation that all of the services described in this Agreement will be provided. The Client may, from time to time, request changes in the scope of the services of the Engineer to be performed hereunder. In the event the Client elects to reduce the Engineer's Scope of Services, the Client hereby agrees to release, hold harmless, defend and indemnify the Engineer from any and all claims, damages, losses or costs associated with or arising out of such reduction in services. Such changes, including any increase or decrease in the amount of the Engineer's compensation, which are mutually agreed upon by and between the Client and the Engineer, shall be incorporated in written amendments to this Contract.
 5. Personnel: The Engineer represents that he has, or will secure at his own expense, the personnel required in performing the services under this Agreement. Such personnel shall not be employees of or have any contractual relationship with the Client. All of the services required hereunder will be performed by the Engineer or his sub-consultants under his supervision and personnel engaged in the work shall be fully qualified and shall be authorized or permitted under State and Local Law to perform such services.
 6. Reports and Information. The Engineer, at such times and in such forms as the Client may require, shall furnish the Client such periodic reports as it may request pertaining to the work or services undertaken pursuant to this Agreement, the costs and obligations incurred or to be incurred in connection therewith, and any other matters covered by this Agreement.
 7. Certifications. As used herein and throughout this Agreement, the words "certify" and/or "certification" shall mean an expression of the Engineering Consultant's professional opinion to the best of its information, knowledge and belief, and therefore does not constitute a warranty or guarantee by the Engineer.

8. Records and Audits. The Engineer shall maintain accounts and records, including personnel, property and financial records, adequate to identify and account for all costs pertaining to the Agreement. These records will be made available for audit purposes to the Client or any authorized representative, and will be retained for three years after, the expiration of this Contract unless permission to destroy them is granted by the Client.
9. Findings Confidential. All of the reports, information, data, etc., prepared or assembled by the Engineer under this Agreement are confidential and the Engineer agrees that they shall not be made available to any individual or organization without the prior written approval of the Client unless required by law, court order, or for use in connection with legal or administrative proceedings, mediation, or arbitration.
10. Standard of Care, Disclaimer of Warranties. Engineer will strive to perform Services under this Agreement in a manner consistent with the level of care and skill ordinarily exercised by members of the profession currently practicing in the same locality under similar conditions. NO OTHER REPRESENTATION AND NO WARRANTY OR GUARANTEE, EITHER EXPRESS OR IMPLIED, IS INCLUDED OR INTENDED BY THIS AGREEMENT.
11. Ownership of Documents & Copyright. All documents, including electronic files, prepared or furnished by Engineer are instruments of service, and Engineer retains all common law, statutory and other reserved rights, ownership and property interest (including the copyright and the right of reuse) in such documents, whether or not the Project is completed. The Client may make and retain copies of them for information and reference in connection with the use of the Project; however, such copies are not intended or represented to be suitable for reuse by others, and may not be used by others unless otherwise required by law, court order, or for use in connection with legal or administrative proceedings, mediation, or arbitration. The Client agrees not to distribute, publish or otherwise disseminate Engineer's documents without first obtaining Engineer's prior written consent. The Client may request and negotiate with the Engineer to acquire ownership of the documents for a mutually agreed amount. If Client acquires ownership of Documents prepared by Engineer, Client agrees: 1.) that any subsequent reuse or modification of them by Client or any party obtaining them through Client will be at Client's sole risk and without liability to engineer, and 2.) Client will defend, indemnify and hold harmless Engineer from and against any claims, damages, and liabilities arising from or related to any use, reuse or modification of Documents by Client or any party obtaining them through Client. Client agrees that Engineer may retain copies of all documents for its files. Electronic communications and CADD data transferred by Email, websites or computer disks (collectively "E-Data") are provided only as an accommodation by Engineer for the benefit of Client. Signed paper prints of documents constitute the contract deliverables. Client assumes the risk that E-Data may differ from the paper deliverable. Client agrees to indemnify and hold harmless Engineer from and against Client, damages, and liabilities for defects or inappropriate use of E-Data created or transmitted by Engineer.
12. Third-Party Beneficiaries and Reliance Upon Documents. Nothing contained in this Agreement shall create a contractual relationship with or a cause of action in favor of a third-party against either the Client or the Engineer. Engineer's performance of the Services, as set forth in this Agreement, is intended solely and exclusively for the Client's benefit and use. No party may claim under this Agreement as a third-party beneficiary, unless otherwise required by law, court order, or for use in connection with legal or administrative proceedings, mediation or arbitration. Client agrees not to distribute, publish or otherwise disseminate Engineer's Documents, without first obtaining Engineer's prior written consent. No third-party may rely upon Engineer's documents or the performance or non-performance of services unless Engineer has agreed to such reliance in advance and in writing. The Client and Engineer agree to require a similar provision in all contracts with contractors, subcontractors, sub consultants, vendors and other entities involved in this Project to carry out the intent of this provision.
13. Compliance with Local Laws. The Engineer shall exercise usual and customary professional care in its effort to comply with applicable laws, codes and regulations as of the date of the execution of this Agreement. Design changes made necessary by newly enacted laws, codes and regulations after this date shall entitle the Engineer to a reasonable adjustment in the schedule and additional compensation in accordance with the Additional Services provisions of this Agreement.
14. Public Responsibility. Both the Client and the Engineer owe a duty of care to the public that requires them to conform to applicable codes, standards, regulations and ordinances, principally to protect the public health and safety. The Client shall make no request of the Engineer that, in the Engineer's reasonable opinion, would be contrary to the Engineer's professional responsibilities to protect the public. The Client shall take all actions and render all reports required of the Client in a timely manner. Should the Client fail to take any required actions or render any required notices to appropriate public authorities in a timely manner, the Client agrees that the Engineer has the right to exercise its professional judgment in reporting to appropriate public officials or taking other necessary action. The Client agrees to take no action against or attempt to hold the Engineer liable in any way for carrying out what the Engineer reasonably believes to be its public responsibility. Furthermore, the Client agrees the Engineer shall not be held liable in any respect for reporting said conditions. Accordingly, the Client agrees, to the fullest extent permitted by law, to indemnify and hold harmless the Engineer, its officers, directors, employees and sub-consultants (collectively, Engineer) against all

damages, liabilities or costs arising out of or in any way connected with the Engineer's notifying or failing to notify appropriate public officials.

15. Accessibility. It is recognized that the Client has certain obligations under local, state and Federal accessibility laws and regulations that could affect the design of the Project. It is further recognized that Federal accessibility laws and regulations are not part of, or necessarily compatible with, State or local laws, codes and regulations governing construction. Consequently, the Engineer will be unable to make recommendations or professional determinations that will ensure compliance with the Federal accessibility laws and regulations, and the Engineer shall, accordingly, not have any liability to the Client in connection with the same. The Engineer strongly advises the Client to obtain appropriate legal and financial counsel with respect to compliance with the appropriate disability access laws. The Engineer will endeavor to design for accessibility by persons with disabilities in conformance with the provisions and references in applicable State or local building codes and the technical design requirements of the Americans with Disabilities Act (ADA) and/or the Fair Housing Act (FHA) in effect as of the date of completion of the design to the extent those statutes apply to the Project. The Client will determine the full extent of its obligations under the ADA and Fair Housing Act Amendments (FHAA), including whether the ADA and/or the FHAA apply to the Project, the extent that modifications are readily achievable under the ADA, and the extent that modifications to improve disability access are necessary during an alteration and provide the Engineer with such information. The Client acknowledges that it has been advised by the Engineer to retain a consultant (Accessibility Consultant) to review the project plans, specifications, and construction for compliance with the Americans with Disability Act, the Fair Housing Act, and other Federal, state, and local accessibility laws, rules, codes, ordinances, and regulations (hereinafter referred to as "Accessibility Issues"). If Client fails to retain an Accessibility Consultant, the Client agrees to release defend, indemnify and hold harmless the Engineer, its officers, directors, employees and subconsultants (collectively, Engineer) from any claim, damages, liabilities or costs arising out of or in any way connected with Accessibility Issues.
16. Specification of Materials. The Client understands and agrees that products or building materials that are permissible under current building codes and ordinances may, at some future date, be banned or limited in use in the construction industry because of presently unknown hazardous and/or defective characteristics. The Engineer is only expected to meet current industry standards and may rely on manufacturers' information and representations. The Client agrees that if any product or material specified for this Project by the Engineer shall, at any future date be suspected or discovered to be defective or a health or safety hazard, then the Client shall waive all claims as a result thereof against the Engineer. The Client further agrees that if the Client directs the Engineer to specify any product or material after the Engineer has informed the Client that such product or material may not be suitable or may embody characteristics that are suspected of causing or may cause the product or material to be considered a hazardous substance in the future, the Client waives all claims as a result thereof against the Engineer, and the Client agrees, to the fullest extent permitted by law, to indemnify and hold harmless the Engineer from any damages, liabilities or costs, including reasonable attorneys' fees and defense costs, arising in any way from the specification or use of any products or materials which, at any future date, become known or suspected health or safety hazards
17. Opinions or Estimates of Costs. If included in the Services, the Engineer will provide preliminary opinions of probable costs of materials, installation, remediation or construction and/or total project costs based on the Engineer's experience on similar projects, which are not intended for Client's or others' use in developing firm budgets or financial models, or making investment decisions. Client agrees that any opinion of cost is still merely an estimate.
18. Limit of Liability. The inclusion of this Limitation of Liability provision is a material consideration for the Engineer's willingness to perform the services. In recognition of the relative risks and benefits of the Project to both the Client and the Engineer, the risks have been allocated such that, to the fullest extent permitted by law, Client and Engineer: 1.) waive against each other, and the other's employees, owners, partners, officers, directors, shareholders, agents, insurers, and sub-consultants, any and all claims for or entitlement to special, incidental, indirect, or consequential damages of any nature whatsoever or claims expenses from any cause or causes, including attorney's fees and costs and expert-witness fees and costs arising out of, resulting from, or in any way related to the Project; and 2.) **agree that Engineer's total aggregate liability to Client under this Agreement shall be limited to the total amount of compensation received by Engineer on this Project or \$50,000, whichever is greater.** In no event shall the limit exceed the insurance amount. This limitation shall apply to any and all liability regardless of the cause of action or legal theory placed or asserted unless otherwise prohibited by law. Upon Client's request, Engineer may negotiate an increase to this limitation in exchange for an additional agreed consideration for the increased limit. Client and Engineer agree to limit liability to the other in the following respects to the fullest extent permitted by law: Neither party will have liability to the other for any specials, indirect or consequential, incidental, exemplary, or penal losses or damages including, but not limited to, loss of use, loss of profit, loss of business, loss of income, loss of reputation, unavailability of the other party's property or facility, shutdowns or service interruptions, and any other consequential damages or claims related to the Project that either party may have incurred from any cause of action including negligence, strict liability, breach of contract and breach of strict or implied warranty. Both the Client and the Engineer shall require

similar waivers of consequential damages protecting all the entities or persons named herein in all contracts and subcontracts with others involved in this Project.

19. Insurance. Throughout the term of this Agreement, Engineer shall maintain insurance in amounts not less than shown:
- | | |
|---------------------------|--|
| a) Worker's Compensation | Statutory amount where services are performed |
| b) Automobile | \$1,000,000 combined single limit |
| c) General Liability | \$1,000,000 per occurrence / \$2,000,000 General Aggregate |
| d) Professional Liability | \$1,000,000 per claim and aggregate |
| e) Excess Umbrella | \$5,000,000 on "b" & "c" |

Client agrees to require all third parties engaged by or through Client in connection with the Project to provide Engineer with current Certificates of Insurance Endorsed to include Engineer as an additional insured on their "b", "c" and "e" policies of insurance and authorizes Engineer to enforce this provision directly with all Project related third parties.

20. Indemnification.

A. Indemnification of Client: Subject to the provisions and limitations of this Agreement, Engineer agrees to indemnify and hold harmless Client, its shareholders, officers, directors and employees from and against any and all liabilities, damages, expenses (including without limitation reasonable attorney's fees) or other losses (collectively "Losses") to the extent caused by Engineer's negligent performance of its Services under this Agreement.

B. Indemnification of Engineer: To the extent allowed to a municipality by Georgia law and subject to the provisions and limitations of this Agreement, Client agrees to defend, indemnify and hold harmless Engineer from and against any and all claims by third parties related to services provided by Engineer under this Agreement, and against any and all Losses to the extent caused by the negligence of Client, its employees, agents and contractors. In addition, except to the extent caused by Engineer's sole negligence, Client expressly agrees to defend, indemnify and hold harmless Engineer from and against any and all Losses arising from or related to the existence, disposal, release, discharge, treatment or transportation of Hazardous Materials, or the exposure of any person to Hazardous Materials, or the degradation of the environment due to the presence, discharge, disposal, release of or exposure to Hazardous Material.

21. Dispute Resolution. Claims, disputes, and other matters in controversy between Engineer and Client caused by or any way related to this Agreement will be submitted to non-binding mediation as a condition precedent to litigation. The Client and the Engineer further agree to include a similar mediation performed with rules as established by The American Arbitration Association provision in all agreements with independent contractors and consultants retained for the Project and to require all independent contractors and consultants also to include a similar mediation provision in all agreements with their subcontractors, subconsultants, suppliers and fabricators, thereby providing for mediation as the primary method for dispute resolution among the parties to all those agreements. The cost for mediation including the mediator's fees, reproduction of documents, and miscellaneous out-of-pocket expenses will be borne equally by each party to this Agreement. The laws of the State of Georgia will govern the validity of these terms, their interpretation and performance. Client and Engineer agree that venue for any litigation will be in the courts of the State of Georgia and Engineer and Client both hereby waive any right to initiate any action in or remove any action to, any other jurisdiction.

22. Subrogation. The Client and the Engineer agree, to the fullest extent permitted by law, to waive any and all rights against each other and any of their contractors, subcontractors, consultants, subconsultants, construction managers, Clients' representatives, employees, director, officers, agents, assigns for any and all damages, including without limitation bodily injury, death, damage to real and personal property, and all consequential damages including delay and lost profits (collectively "Damages") covered by any insurance applicable to the Project or the site upon which the Project is located. The Client and the Engineer hereby warrant and represent that they will require all of their contractors, subcontractors, consultants, subconsultants, construction managers, Clients' representatives, employees, director, officers, agents, and assigns to waive subrogation against each other, the Client and the Engineer and any of their contractors, subcontractors, consultants, subconsultants, construction managers, Clients' representatives, employees, director, officers, agents, and assigns for any and all Damages covered by any insurance applicable to the Project or the site upon which the Project is located. The provisions of this waiver apply regardless of whether the loss occurs or the damages are sustained during construction or after the project is completed. The intent of this provision is to obtain the broadest waiver of subrogation possible.

23. Severability. This agreement reflects the entire agreement of the parties with respect to its terms and supersedes all prior agreements, whether written or oral. If any portion of this Agreement is void or voidable, such portion will be deemed stricken and the Agreement reformed to as closely approximate the stricken portions as the law allows.



12-12-2025

City of Kingsland
Wastewater Treatment Plant
Kingsland, GA

Subject: Proposal to Demonstrate Peracetic Acid (PAA) Disinfection at the Kingsland Wastewater Treatment Plant

Dear Robby Drawdy,

BAR Environmental respectfully offers to conduct a full-scale demonstration of peracetic acid (PAA) disinfection at the City of Kingsland Wastewater Treatment Plant to evaluate its effectiveness for wastewater disinfection, including enterococcus reduction and overall pathogen control.

The proposed demonstration will utilize **Peregreen® peracetic acid** and is intended to provide the City with operational, performance, and consumption data under actual plant conditions.

Scope of Demonstration

The demonstration will include the following:

- Temporary installation of **new chemical feed tubing and injection tubes** suitable for PAA service
- Supply of **two (2) 330-gallon totes** of Peregreen® PAA
- Plastic, weather enclosure for chem feed pump
- Technical support for setup, startup, and operational guidance throughout the trial
- Kingsland will furnish the chemical feed pump (reuse existing.)

Demonstration Parameters

- **Estimated trial duration:** 30 days
- **Target dosage range:** 1.5 to 2.0 ppm
- **Average daily flow:** 1.6 MGD

Based on these parameters, estimated chemical usage for the 30-day demonstration at average flow is approximately **600 gallons** of Peregreen® PAA.

At a **maximum flow rate of 3.0 MGD**, estimated chemical usage for a 30-day period is approximately **1,100 gallons**.

Objectives

The objectives of this demonstration are to:

- Evaluate PAA performance for wastewater disinfection under Kingsland-specific conditions
- Confirm effective enterococcus and pathogen reduction
- Assess operational considerations such as feed control, contact time, and chemical consumption
- Provide the City with data to support long-term disinfection decision-making

Investment

- (2) 330 Gallon totes, and miscellaneous equipment listed above: \$12,120.00

BAR Environmental appreciates the opportunity to work with the City of Kingsland and demonstrate the benefits of peracetic acid as a reliable and effective disinfection solution. We would welcome the opportunity to review this proposal with you and coordinate scheduling and logistics at your convenience.

Please feel free to contact me with any questions or to discuss next steps.

Sincerely,

Randy Carpenter
BAR Environmental
706-421-3261
Rando@bar-enviro.com

December 10, 2025

To: City of Kingsland
691 N Lee St
Kingsland, GA 31548

Subject: Sole Source Representation of Peragreen® WW

Dear City of Kingsland:

Enviro Tech, an Arxada Company, is the inventor and manufacturer of Peragreen® WW. We hold several trademarks associated with this chemistry, including other products.

Enviro Tech is the exclusive manufacturer of Peragreen® WW and holds the sole rights to this trademark in the United States.

BAR Environmental Inc. will serve as the exclusive representative of Peragreen® WW for the City of Kingsland, Georgia, unless otherwise communicated by Enviro Tech.

Please feel free to contact me directly if you need any additional information.

Sincerely,



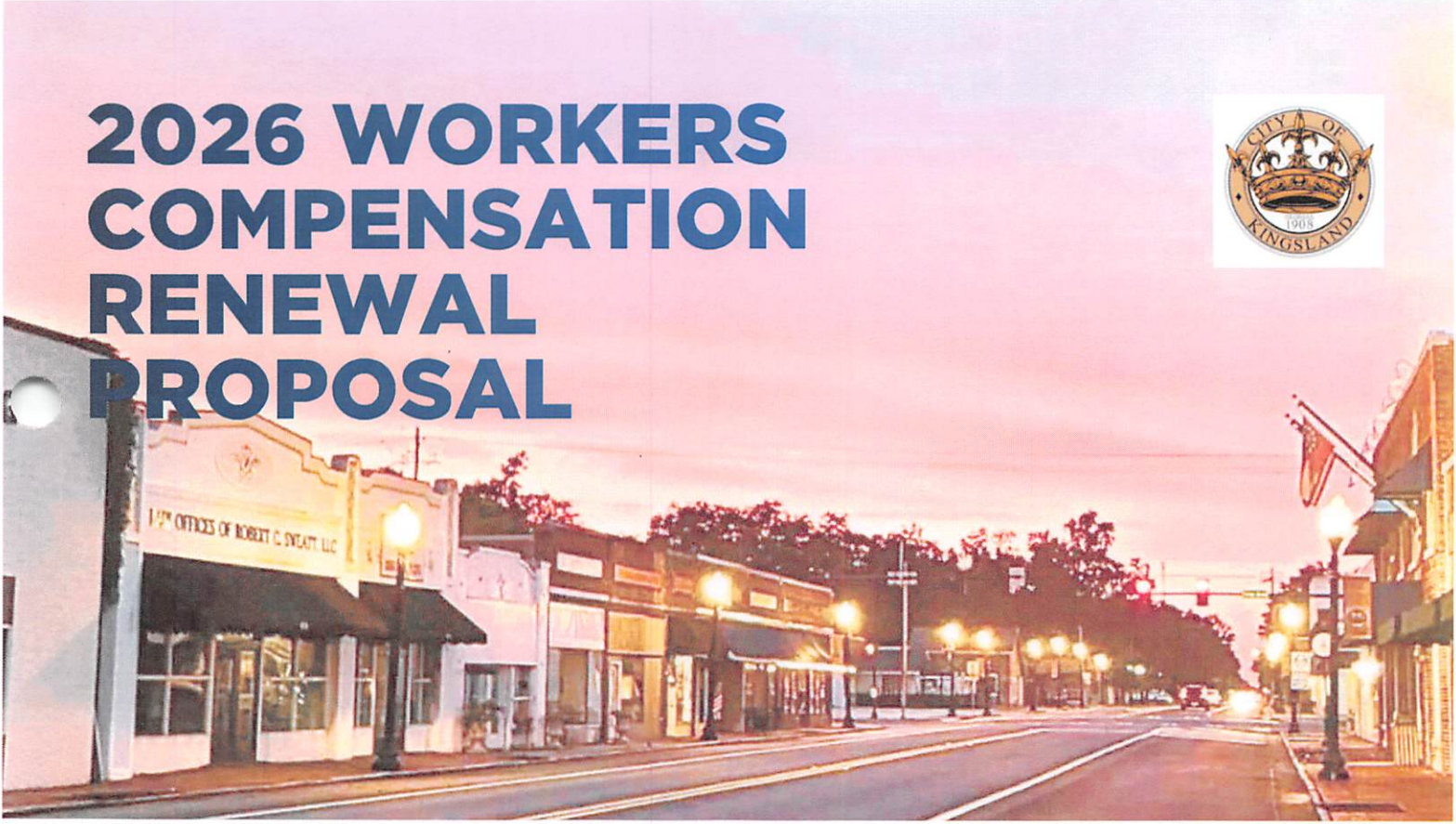
Steve Woods
Sr. Sales Director
stephen.woods@arxada.com



Bid Tabulation
Purchase of Sewer Bypass Pump
12/11/25

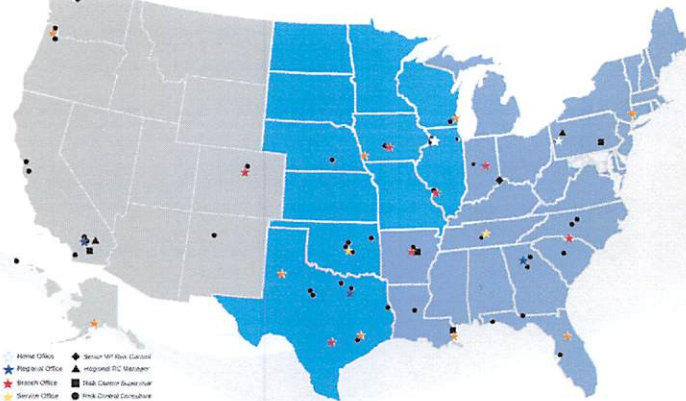
Vendors	Total Cost	ETA
United Rentals	\$ 53,000.00	4-6 Weeks
Rental Pump Parts LLC	\$ 58,604.00	30 Days
Florida Pumping Solutions	\$ 66,512.94	

2026 WORKERS COMPENSATION RENEWAL PROPOSAL





BITCO's Risk Control Team is Here For You.



Home Office
 Regional Office
 Branch Office
 Service Office
 Service Location
 Senior Risk Control
 Regional Risk Manager
 Risk Control Supervisor
 Risk Control Coordinator



Public-Entity Expertise

BITCO specializes in cities, counties, schools, and service districts, offering tailored first-dollar workers' compensation programs.

Financial Strength You Can Trust

BITCO holds an A.M. Best A+ (Superior) rating and is backed by Old Republic International, ensuring long-term stability.

Online Claims Portal

Staff is able to view open and closed claims in real time through an interactive portal.

Proven, Cost-Saving Claims Services

Recognized as a High Tier Performer, BITCO delivers strong claims handling and has produced over \$100 million in cost-containment savings.

Partnership-Focused Claims Approach

BITCO works directly with employers and injured workers—responding quickly, coordinating care, and supporting return-to-work efforts.

MARKET SUMMARY

	GMA 2025	BITCO 2026
PAYROLL	\$8,084,866	\$9,485,812
PREMIUMS	\$153,588	\$362,046
DEDUCTIBLE COST	\$280,351	NO DEDUCTIBLE
TOTAL PREMIUM	\$433,939.33	\$362,046



STRATEGIC VALUE PROVIDED

Gowen Aldridge's partnership with the City of Kingsland has progressed beyond traditional brokerage and claims handling into a comprehensive, proactive collaboration integrating risk management, HR consulting, and operational compliance support.

INSIGHTS

Workers' Compensation Support

- Quarterly claims review meetings
- 24/7 claims portal access
- Department-specific meetings (Police, Streets and Roads, Public Works)
- Customized safety and training support
- Reserve, cost, and trend analysis

Additional Support

- Return-to-work guidance
- Post-injury care coordination
- On-site risk assessments

Value

- Local Agent Services: toolbox talks, HR documents, templates, and forms

FINANCIAL IMPACT OF A \$75,000 DEDUCTIBLE

A \$75,000 deductible places significant financial exposure on the City, as multiple moderate-sized workers' compensation claims in the same year can quickly accumulate to several hundred thousand dollars in unplanned expense. This structure makes it difficult for a municipality like Kingsland to properly forecast and structure its annual budget, since the City must assume substantial risk before the carrier contributes. Moving to a no-deductible program shifts that risk entirely to the carrier — ensuring all claims are paid from dollar one, stabilizing costs, and protecting Kingsland from large, unexpected losses. This approach provides greater financial security while reducing long-term exposure from a workers' compensation standpoint.

Name: City of Kingsland

Losses

25-26	\$285,547.58
24-25	\$143,969.87
23-24	\$550,621.41
22-23	\$151,647.26
21-22	\$23,745.16
20-21	
19-20	
18-19	
17-18	
Total	\$1,155,531.28
# of Years	5
	\$231,106.26
	0.5
Needed Premium	\$462,212.51

Quoted Premium

Exp. Mod	1
Schedule Credit	N/A
Company	BGI

	23/24		24/25	
	Carrier:	GMA	Carrier:	
Deductible Payment	Total Claims:	26	Deductible Payment	Total Claims:
	Total Incurred:	\$550,621.41		Total Incurred:
	Paid	Reserve		Paid
\$97,501.85	\$313,350.45	\$237,270.96	\$188,580.34	\$113,747.69
\$198.49	\$15.00	\$0.00	\$15.00	\$318.19
\$594.00	\$1,869.95	\$0.00	\$1,869.95	\$891.73
\$554.60	\$12.61	\$0.00	\$12.61	\$820.32
\$75,000.00	\$1,443.85	\$0.00	\$1,443.85	\$820.32
\$6,316.79	\$507.00	\$0.00	\$507.00	\$884.71
\$23.00	\$674.73	\$0.00	\$674.73	\$1,637.27
\$970.62	\$939.94	\$0.00	\$939.94	\$50.00
\$825.51	\$602.13	\$0.00	\$602.13	\$768.19
\$501.20	\$6,715.75	\$0.00	\$6,715.75	\$507.91
\$253.73	\$639.31	\$0.00	\$639.31	\$595.42
\$1,550.70	\$356.90	\$0.00	\$356.90	\$2,253.56
\$160.00	\$3,434.96	\$0.00	\$3,434.96	\$5,601.50
\$344.17	\$3,624.96	\$0.00	\$3,624.96	\$2,512.07
\$10,209.04	\$4,375.46	\$0.00	\$4,375.46	\$324.00
	\$4,512.56	\$0.00	\$4,512.56	\$1,111.25
	\$645.92	\$0.00	\$645.92	\$35,644.86
	\$173,477.32	\$0.00	\$75,000.00	\$484.00
	\$2,405.61	\$0.00	\$2,405.61	\$1,096.85
	\$700.30	\$0.00	\$700.30	\$13,161.75
	\$801.18	\$0.00	\$801.18	\$9,043.48
	\$101,292.79	\$237,270.96	\$75,000.00	\$1,331.40
	\$1,158.50	\$0.00	\$1,158.50	\$670.23
	\$569.00	\$0.00	\$569.00	\$1,942.52
	\$797.24	\$0.00	\$797.24	\$279.75
	\$794.18	\$0.00	\$794.18	\$845.71
	\$983.30	\$0.00	\$983.30	\$19,363.70
				\$2,307.72
				\$664.85
				\$7,814.43

\$97,501.85

Total Deductible Cost to City \$188,580.34

Total 5 year Cost	\$ 1,655,342.00
Average Claims Per year	19
Average Claim Payout	\$ 8,073.00

19 claims per year if 3 of them are at \$70, hypothetical scenario for the year after you inc

		25/26		
GMA		Carrier:	GMA	
29	Deductible Payment	Total Claims:	18	Deductible Payment
\$143,969.87		Total Incurred:	\$285,547.58	
Reserve		Paid	Reserve	
\$30,222.18	\$143,969.47	\$164,523.89	\$121,023.69	\$280,351.33
\$0.00	\$318.19	\$422.07	\$0.00	\$422.07
\$0.00	\$891.73	\$501.06	\$0.00	\$501.06
\$0.00	\$820.32	\$405.72	\$0.00	\$405.72
\$0.00	\$820.32	\$33,484.37	\$23,661.85	\$57,146.00
\$0.00	\$884.71	\$1,008.64	\$0.00	\$1,008.64
\$0.00	\$1,637.27	\$21,577.65	\$0.00	\$21,577.65
\$0.00	\$50.00	\$2,059.14	\$0.00	\$2,059.14
\$0.00	\$768.19	\$17,984.74	\$49,058.62	\$67,043.00
\$0.00	\$507.91	\$1,750.61	\$0.00	\$1,750.61
\$0.00	\$595.42	\$726.28	\$0.00	\$726.28
\$0.00	\$2,253.56	\$267.66	\$0.00	\$267.66
\$0.00	\$5,601.50	\$10,095.45	\$42,108.43	\$53,203.00
\$0.00	\$2,512.07	\$250.57	\$0.00	\$250.57
\$0.00	\$324.00	\$68,799.66	\$3,200.34	\$68,799.66
\$0.00	\$1,111.25	\$797.16	\$0.00	\$797.16
\$0.00	\$35,644.86	\$3,505.55	\$1,494.45	\$3,505.55
\$0.00	\$484.00	\$887.56	\$0.00	\$887.56
\$0.00	\$1,096.85	\$0.00	\$1,500.00	\$0.00
\$0.00	\$13,161.75			
\$0.00	\$9,043.48			
\$0.00	\$1,331.40			
\$0.00	\$670.23			
\$3,057.48	\$5,000.00			
\$0.00	\$279.75			
\$0.00	\$845.71			
\$27,164.70	\$46,528.00			
\$0.00	\$2,307.72			
\$0.00	\$664.85			
\$0.00	\$7,814.43			

Total Deductible Cost to City	\$143,969.47
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Total Deductible Cost to City	\$280,351.33
Assumed Premium	\$ 153,588.00
Total Insurance Cost	\$ 433,939.33

.000 the city would be paying close to \$400,000
 lude the smaller claim payouts.

21/22				22/23				23/24				24/25				25/26			
Carrier:		GMA		Carrier:		GMA		Carrier:		GMA		Carrier:		GMA		Carrier:		GMA	
Total Claims:	8	Deductible Payment		Total Claims:	14	Deductible Payment		Total Claims:	26	Deductible Payment		Total Claims:	29	Deductible Payment		Total Claims:	18	Deductible Payment	
Total Incurred:	\$23,745.16			Total Incurred:	\$151,647.26			Total Incurred:	\$550,621.41			Total Incurred:	\$143,969.87			Total Incurred:	\$285,547.58		
Paid	Reserve			Paid	Reserve			Paid	Reserve			Paid	Reserve			Paid	Reserve		
\$23,745.16	\$0.00	\$23,745.16		\$151,647.26	\$0.00	\$97,501.85		\$313,350.45	\$237,270.96	\$188,580.34		\$113,747.69	\$30,222.18	\$143,969.47		\$164,523.89	\$121,023.69	\$280,351.33	
\$9,251.44	\$0.00	\$9,251.44	\$198.49	\$0.00	\$0.00	\$198.49	\$15.00	\$0.00	\$0.00	\$15.00	\$318.19	\$0.00	\$0.00	\$318.19	\$422.07	\$0.00	\$0.00	\$422.07	\$0.00
\$183.49	\$0.00	\$183.49	\$594.00	\$0.00	\$0.00	\$594.00	\$1,869.95	\$0.00	\$0.00	\$1,869.95	\$891.73	\$0.00	\$0.00	\$891.73	\$501.06	\$0.00	\$0.00	\$501.06	\$0.00
\$419.76	\$0.00	\$419.76	\$554.60	\$0.00	\$0.00	\$554.60	\$12.61	\$0.00	\$0.00	\$12.61	\$820.32	\$0.00	\$0.00	\$820.32	\$405.72	\$0.00	\$0.00	\$405.72	\$0.00
\$5,400.94	\$0.00	\$5,400.94	\$129,145.41	\$0.00	\$0.00	\$75,000.00	\$1,443.85	\$0.00	\$0.00	\$1,443.85	\$820.32	\$0.00	\$0.00	\$820.32	\$33,484.37	\$23,661.85	\$0.00	\$57,146.00	\$0.00
\$183.49	\$0.00	\$183.49	\$6,316.79	\$0.00	\$0.00	\$6,316.79	\$507.00	\$0.00	\$0.00	\$507.00	\$884.71	\$0.00	\$0.00	\$884.71	\$1,008.64	\$0.00	\$0.00	\$1,008.64	\$0.00
\$587.36	\$0.00	\$587.36	\$23.00	\$0.00	\$0.00	\$23.00	\$674.73	\$0.00	\$0.00	\$674.73	\$1,637.27	\$0.00	\$0.00	\$1,637.27	\$21,577.65	\$0.00	\$0.00	\$21,577.65	\$0.00
\$5,382.45	\$0.00	\$5,382.45	\$970.62	\$0.00	\$0.00	\$970.62	\$939.94	\$0.00	\$0.00	\$939.94	\$50.00	\$0.00	\$0.00	\$50.00	\$2,059.14	\$0.00	\$0.00	\$2,059.14	\$0.00
\$2,336.23	\$0.00	\$2,336.23	\$825.51	\$0.00	\$0.00	\$825.51	\$602.13	\$0.00	\$0.00	\$602.13	\$768.19	\$0.00	\$0.00	\$768.19	\$17,984.74	\$49,058.62	\$0.00	\$67,043.00	\$0.00
			\$501.20	\$0.00	\$0.00	\$501.20	\$6,715.75	\$0.00	\$0.00	\$6,715.75	\$507.91	\$0.00	\$0.00	\$507.91	\$1,750.61	\$0.00	\$0.00	\$1,750.61	\$0.00
			\$253.73	\$0.00	\$0.00	\$253.73	\$639.31	\$0.00	\$0.00	\$639.31	\$595.42	\$0.00	\$0.00	\$595.42	\$726.28	\$0.00	\$0.00	\$726.28	\$0.00
			\$1,550.70	\$0.00	\$0.00	\$1,550.70	\$356.90	\$0.00	\$0.00	\$356.90	\$2,253.56	\$0.00	\$0.00	\$2,253.56	\$267.66	\$0.00	\$0.00	\$267.66	\$0.00
			\$160.00	\$0.00	\$0.00	\$160.00	\$3,434.96	\$0.00	\$0.00	\$3,434.96	\$5,601.50	\$0.00	\$0.00	\$5,601.50	\$10,095.45	\$47,108.43	\$0.00	\$53,203.00	\$0.00
			\$344.17	\$0.00	\$0.00	\$344.17	\$3,624.96	\$0.00	\$0.00	\$3,624.96	\$2,512.07	\$0.00	\$0.00	\$2,512.07	\$250.57	\$0.00	\$0.00	\$250.57	\$0.00
			\$10,209.04	\$0.00	\$0.00	\$10,209.04	\$4,375.46	\$0.00	\$0.00	\$4,375.46	\$324.00	\$0.00	\$0.00	\$324.00	\$68,799.66	\$3,200.34	\$0.00	\$68,799.66	\$0.00
							\$4,512.56	\$0.00	\$0.00	\$4,512.56	\$1,111.25	\$0.00	\$0.00	\$1,111.25	\$797.16	\$0.00	\$0.00	\$797.16	\$0.00
							\$645.92	\$0.00	\$0.00	\$645.92	\$35,644.86	\$0.00	\$0.00	\$35,644.86	\$3,505.55	\$1,494.45	\$0.00	\$3,505.55	\$0.00
							\$173,477.32	\$0.00	\$0.00	\$75,000.00	\$484.00	\$0.00	\$0.00	\$484.00	\$887.56	\$0.00	\$0.00	\$887.56	\$0.00
							\$2,405.61	\$0.00	\$0.00	\$2,405.61	\$1,096.85	\$0.00	\$0.00	\$1,096.85	\$0.00	\$1,500.00	\$0.00	\$0.00	\$0.00
							\$700.30	\$0.00	\$0.00	\$700.30	\$13,161.75	\$0.00	\$0.00	\$13,161.75					
							\$801.18	\$0.00	\$0.00	\$801.18	\$9,043.48	\$0.00	\$0.00	\$9,043.48					
							\$101,292.79	\$237,270.96	\$75,000.00	\$1,331.40	\$0.00	\$0.00	\$1,331.40						
							\$1,158.50	\$0.00	\$0.00	\$1,158.50	\$670.23	\$0.00	\$0.00	\$670.23					
							\$569.00	\$0.00	\$0.00	\$569.00	\$1,942.52	\$3,057.48	\$5,000.00						
							\$797.24	\$0.00	\$0.00	\$797.24	\$279.75	\$0.00	\$0.00	\$279.75					
							\$794.18	\$0.00	\$0.00	\$794.18	\$845.71	\$0.00	\$0.00	\$845.71					
							\$983.30	\$0.00	\$0.00	\$983.30	\$19,363.70	\$27,164.70	\$46,528.00						
										\$2,307.72	\$0.00	\$0.00	\$2,307.72						
										\$664.85	\$0.00	\$0.00	\$664.85						
										\$7,814.43	\$0.00	\$0.00	\$7,814.43						

Total Deductible Cost to City \$177,000.00

Total Deductible Cost to City \$97,501.85

Total Deductible Cost to City \$188,580.34

Total Deductible Cost to City \$143,969.47

Total Deductible Cost to City	\$280,351.33
Assumed Premium	\$ 153,588.00
Total Insurance Cost	\$ 433,939.33

Total 5 year Cost	\$ 1,655,342.00
Average Claims Per year	19
Average Claim Payout	\$ 8,073.00

19 claims per year if 3 of them are at \$70,000 the city would be paying close to \$400,000 for the year after you include the smaller claim payouts.

Name: City of Kingsland**Losses**

25-26	\$285,547.58
24-25	\$143,969.87
23-24	\$550,621.41
22-23	\$151,647.26
21-22	\$23,745.16
20-21	
19-20	
18-19	
17-18	
<hr/> Total	\$1,155,531.28
# of Years	5
	<hr/> \$231,106.26
	0.5
Needed Premium	<hr/> \$462,212.51

Quoted Premium

Exp. Mod	1
Schedule Credit	N/A
Company	BGI