

# CITY OF BRUNSWICK

601 Gloucester Street \* Post Office Box 550 \* Brunswick \* Georgia \* 31520-0550 \* (912) 267-5500 \* Fax (912) 267-5549

Cosby H. Johnson, Mayor  
Felicia M. Harris, Mayor Pro Tem  
Kendra L. Rolle, Commissioner  
Lance Sabbe, Commissioner  
Gwen Atkinson-Williams, Commissioner

City Attorney  
Brian D. Corry

City Manager  
Regina M. McDuffie

## AGENDA

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### BRUNSWICK CITY COMMISSION WORK SESSION

WEDNESDAY, MAY 1, 2024 AT 5:30 P.M.  
1229 NEWCASTLE STREET, 2<sup>nd</sup> FLOOR

&

STREAMED LIVE AT THE BELOW WEB ADDRESS:

<https://www.facebook.com/citybwkga>

### PRESENTATION(S)

1. Sam Massad, with Pioneer Land Surveying to Present and Review Howard Coffin Park Survey Plat. (Encl. 1)
2. Sam Massad, CEO, Global Green Resources to Present Information on New Recycling of the Municipal Solid Waste. (Encl. 2)

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## AGENDA

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### BRUNSWICK CITY COMMISSION REGULAR SCHEDULED COMMISSION MEETING

WEDNESDAY, MAY 1, 2024 AT 6:00 P.M.  
1229 NEWCASTLE STREET, 2<sup>nd</sup> FLOOR

&

STREAMED LIVE AT THE BELOW WEB ADDRESS:

<https://www.facebook.com/citybwkga>

## CALL TO ORDER \*\*INVOCATION \*\*PLEDGE OF ALLEGIANCE

### APPROVAL OF AGENDA

1. Adoption of May 1, 2024 Regular Scheduled Commission Meeting Agenda.

### RECOGNITION(S), PRESENTATION(S), & AWARD(S)

2. Proclamation Presentation to Morgan Marshall and Teria Flowers with Safe Harbor; Recognizing the Month of May as Teen Pregnancy Prevention Month. (Encl. 3)

3. Proclamation Recognizing the Month of May as National Cities, Towns and Village Month. **(Encl. 4)**

4. Proclamation Recognizing May 5<sup>th</sup> – 11<sup>th</sup> as Municipal Clerk’s Week. **(Encl. 5)**

**UPDATE**

5. Brunswick-Glynn Joint Water and Sewer Executive Director Andrew Burroughs to Provide an Update on Projects in the City. **(Encl. 6)**

6. Orange Square Community Park and Splash Pad. *(R. McDuffie)* **(Encl. 7)**

**APPOINTMENT(S)**

7. Commission

- 1) Planning and Appeals Commission ~ Three Appointments – (two board members and one alternate)

**ITEM(S) TO CONSIDER FOR APPROVAL**

8. Consider Approval of April 17, 2024 Regular Scheduled Meeting Minutes. *(subject to any necessary charges.) (N. Atkinson)* **(Encl. 8)**

9. Consider Approval of Brunswick Police Department Surplus Items. *(K. Jones)* **(Encl. 9)**

10. Consider Approval of Financial Reports as of March 31, 2024. *(R. McDuffie)* **(Encl. 10)**

11. Consider Approval of Renewal of General Liability and Property Insurance With Georgia Interlocal Risk Management Agency (GIRMA). *(C. Hancock)* **(Encl. 11)**

**DISCUSSION**

12. Preliminary Presentation of the 2024/2025 Fiscal Year Budget. *(R. McDuffie)*

**CITY ATTORNEY’S ITEM(S)**

13. Consider Approval of Amendment to the Employment Agreement Between the City of Brunswick and City Clerk Naomi Atkinson. **(Encl. 12)**

14. Consider Approval of Amendment Number 18 of City of Brunswick Defined Benefit Plan. **(Encl. 13)**

**EXECUTIVE SESSION**

“Individuals with disabilities who require certain accommodations in order to allow them to observe and/or participate in this meeting, or who have questions regarding the accessibility of the meeting or the facilities are required to contact the ADA Coordinator Rick Charnock at 912-267-5572 or email [rcharnock@cityofbrunswick-ga.gov](mailto:rcharnock@cityofbrunswick-ga.gov) . Please give at least 48 hours’ notice to allow the City to make reasonable accommodations for those person(s).”



Subject: Survey Plat

Brief summary of what you will address the Commission on:

Present Plat on Howard Coffin Park

Sam Massad, with Pioneer Land Surveying, Land Surveyor presenting and reviewing the Howard Coffin Park Survey and the presented plat.

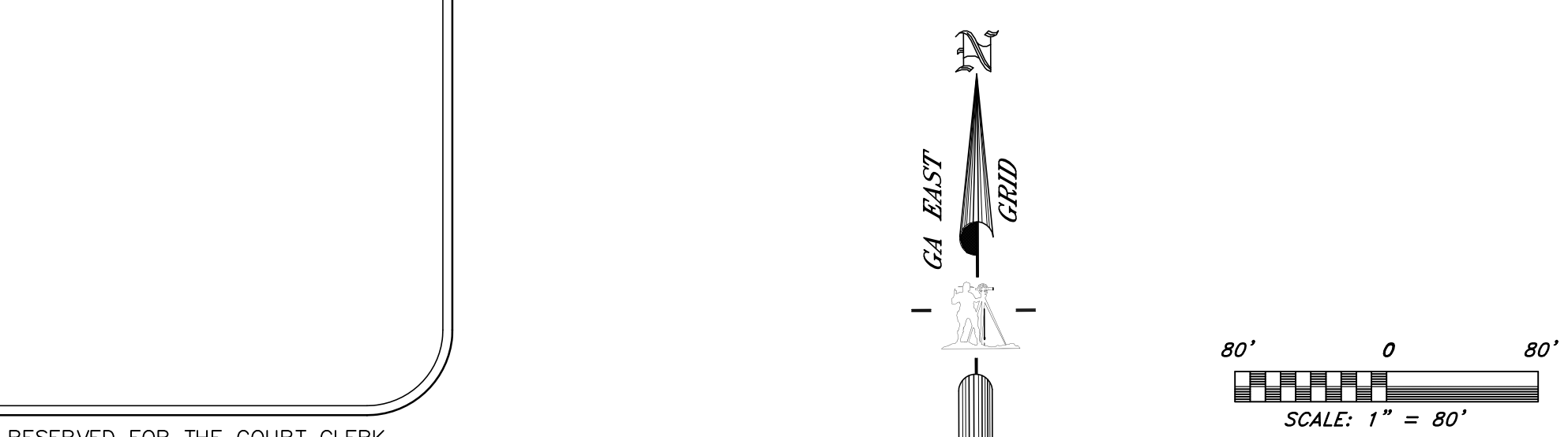
Sam Massad

Name

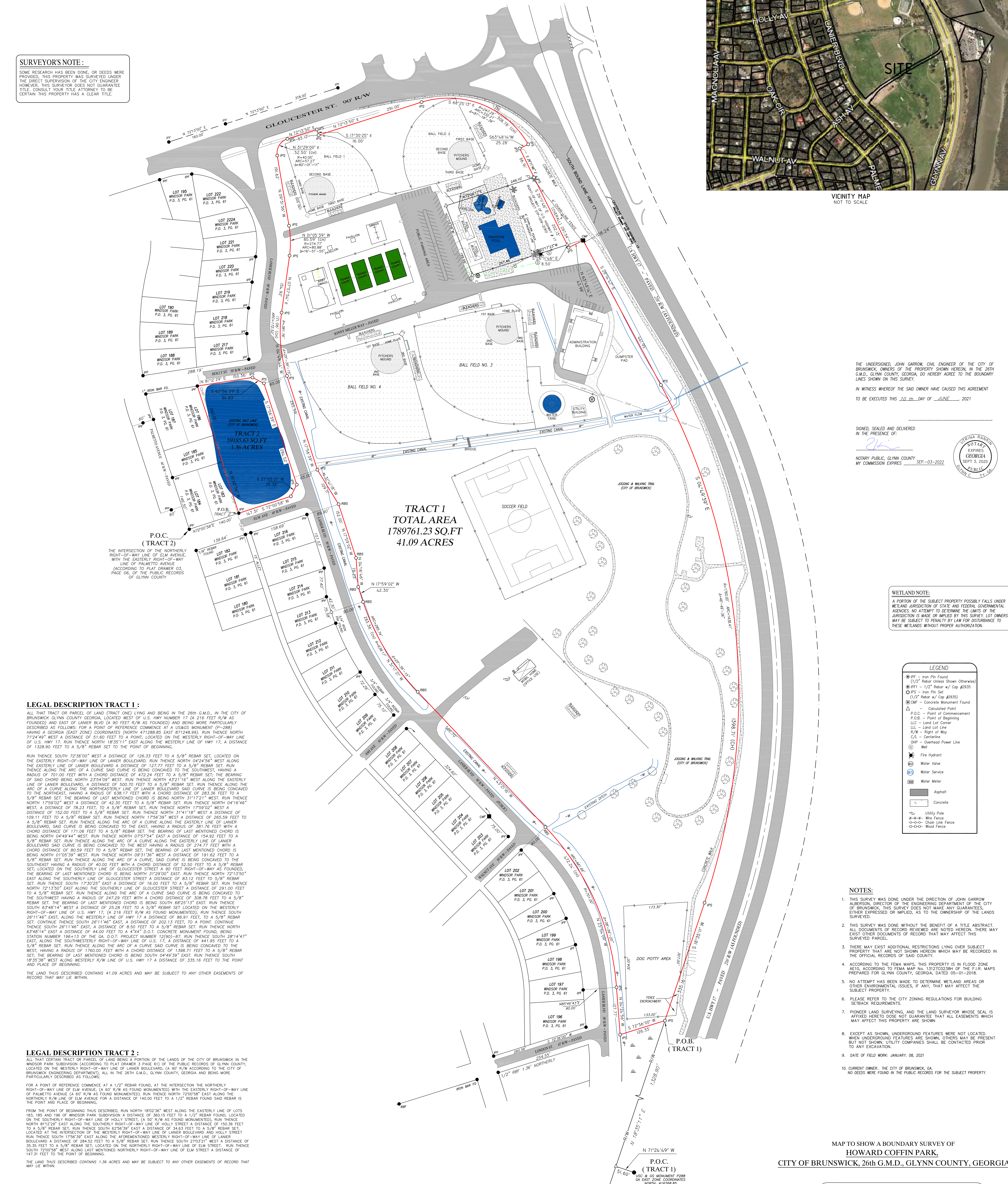
Brunswick, Georgia

Meeting Date: May 1, 2024

**SURVEYOR'S NOTE:**  
SOME RESEARCH HAS BEEN DONE, OR DEEDS WERE PROVIDED, THIS PROPERTY WAS SURVEYED UNDER THE DIRECT SUPERVISION OF THE CITY ENGINEER. HOWEVER, THIS SURVEYOR DOES NOT GUARANTEE TITLE. CONSULT YOUR TITLE ATTORNEY TO DETERMINE THE MAXIMUM RELATIVE POSITIONAL ERROR WAS 0.03 FEET WITH A SCALE FACTOR OF 1.0000399902003, GEOD 12A (CONUS).



BEARINGS AND COORDINATES SHOWN HEREON THIS SURVEY ARE RELATED TO THE STATE OF GEORGIA COORDINATE SYSTEM (EAST ZONE, NAD83) USING RTK-CPS TECHNOLOGY, EPOCH 20 RECEIVER, IN REAL TIME (REAL TIME MODE). ALL OBSERVATIONS WERE MADE DURING TIME PERIODS WHEN EIGHT OR MORE SATELLITES WERE TRACKED. THE MAXIMUM RELATIVE POSITIONAL ERROR WAS 0.03 FEET WITH A SCALE FACTOR OF 1.0000399902003, GEOD 12A (CONUS).



THE UNDERSIGNED, JOHN GARROW, CIVIL ENGINEER OF THE CITY OF BRUNSWICK, OWNERS OF THE PROPERTY SHOWN HEREON IN THE 26TH G.M.D., GLYNN COUNTY, GEORGIA, DO HEREBY AGREE TO THE BOUNDARY LINES SHOWN ON THIS SURVEY.

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF:  
*[Signature]*  
NOTARY PUBLIC, GLYNN COUNTY  
MY COMMISSION EXPIRES SEP-03-2022



**WETLAND NOTE:**  
A PORTION OF THE SUBJECT PROPERTY POSSIBLY FALLS UNDER THE WETLAND JURISDICTION OF STATE AND FEDERAL GOVERNMENTAL AGENCIES. NO ATTEMPT TO DETERMINE THE LIMITS OF THE JURISDICTION IS MADE OR IMPLIED BY THIS SURVEY. LOT OWNERS MAY BE SUBJECT TO PENALTY BY LAW FOR DISTURBANCE TO THESE WETLANDS WITHOUT PROPER AUTHORIZATION.

**LEGEND**

- Iron Pin Found
- 1/2" Rebar w/ Cap #2935
- Iron Pin Set
- Concrete Monument Found
- Calculated Point
- Point of Beginning
- Land Lot Corner
- Land Lot Line
- Right of Way
- Centerline
- Overhead Power Line
- Well
- Fire Hydrant
- Water Valve
- Water Service
- Water Meter
- Asphalt
- Concrete
- Utility Pole
- Wire Fence
- Chain Link Fence
- Wood Fence

- NOTES:**
- THIS SURVEY WAS DONE UNDER THE DIRECTION OF JOHN GARROW, ALBURNSON, DIRECTOR OF THE ENGINEERING DEPARTMENT OF THE CITY OF BRUNSWICK, THIS SURVEY DOES NOT MAKE ANY GUARANTEES, EITHER EXPRESSED OR IMPLIED, AS TO THE OWNERSHIP OF THE LANDS SURVEYED.
  - THIS SURVEY WAS DONE WITHOUT THE BENEFIT OF A TITLE ABSTRACT. ALL DOCUMENTS OF RECORD REFERENCED ARE NOTED HEREON; THERE MAY EXIST OTHER DOCUMENTS OF RECORD THAT MAY AFFECT THIS SURVEYED PARCEL.
  - THERE MAY EXIST ADDITIONAL RESTRICTIONS LYING OVER SUBJECT PROPERTY THAT ARE NOT SHOWN HEREON WHICH MAY BE RECORDED IN THE OFFICIAL RECORDS OF SAID COUNTY.
  - ACCORDING TO THE FEMA MAPS, THIS PROPERTY IS IN FLOOD ZONE AE10. ACCORDING TO FEMA (2015) MAP NO. 130220288 OF THE F.I.R. MAPS PREPARED FOR GLYNN COUNTY, GEORGIA, DATED 05-01-2018.
  - NO ATTEMPT HAS BEEN MADE TO DETERMINE WETLAND AREAS OR OTHER ENVIRONMENTAL ISSUES, IF ANY, THAT MAY AFFECT THE SUBJECT PROPERTY.
  - PLEASE REFER TO THE CITY ZONING REGULATIONS FOR BUILDING SETBACK REQUIREMENTS.
  - PIONEER LAND SURVEYING, AND THE LAND SURVEYOR WHOSE SEAL IS AFFIXED HERETO DOES NOT SHOW HEREON WHICH ALL EASEMENTS WHICH MAY AFFECT THIS PROPERTY ARE SHOWN.
  - EXCEPT AS SHOWN, UNDERGROUND FEATURES WERE NOT LOCATED. WHEN UNDERGROUND FEATURES ARE SHOWN, OTHERS MAY BE PRESENT BUT NOT SHOWN. UTILITY COMPANIES SHOULD BE CONTACTED PRIOR TO ANY EXCAVATION.
  - DATE OF FIELD WORK: JANUARY, 08, 2021
  - CURRENT OWNER: THE CITY OF BRUNSWICK, GA. NO DEEDS WERE FOUND IN THE PUBLIC RECORDS FOR THE SUBJECT PROPERTY.

**MAP TO SHOW A BOUNDARY SURVEY OF HOWARD COFFIN PARK, CITY OF BRUNSWICK, 26th G.M.D., GLYNN COUNTY, GEORGIA**

**SURVEY FOR:**  
THE CITY OF BRUNSWICK & SHAWN WILLIAMS  
26TH G.M. DISTRICT - GLYNN COUNTY - GEORGIA

**FIELD DATA**

FIELD NO.	261-404-B
DRAWN	SAW
PROJECT NO.	261-404-B

NOTE: THIS PLAN WAS PREPARED FOR THE EXCLUSIVE USE OF THE PERSON, PERSONS OR ENTITY NAMED HEREON. THIS PLAN ASSUMES NO LIABILITY TO THE PERSON, PERSONS, OR ENTITY NOT NAMED HEREON, AND ANY USE BY UNNAMED PARTIES WILL BE AT THEIR OWN RISK.

**PIONEER LAND SURVEYING**  
363 WHOOPING CREEK ROAD  
CAROLINA, GEORGIA 30116  
PHONE: 770-838-1919  
FAX: 800-835-7789  
www.pioneer-land.com

**SURVEYOR CERTIFICATION:**  
This plan is a retracement of an existing parcel or parcels of land and does not subdivide or create a new parcel or make changes to any real property boundaries. The recording information of this document, maps, plats, or other instruments which created the parcel or parcels so stated herein, RECORDATION OF THIS PLAN DOES NOT IMPLY APPROVAL OF ANY LOCAL JURISDICTION AVAILABILITY OF RECORDS, COMPLIANCE WITH LOCAL REGULATIONS OR REQUIREMENTS, OR SUITABILITY FOR ANY USE OR PURPOSE OF THE LAND. Furthermore, the undersigned Land Surveyor Certifies that this plan complies with the minimum Technical Standards for Property Surveys in Georgia as set forth in the rules and regulations of the Georgia Board of Registration for Professional Engineers and Land Surveyors and as set forth in O.C.G.A. Section 47-6-67.

Surveyor: Lester E. Bal, LS002335



**CLOSURE STATEMENT**  
The field data upon which this plan is based has a closure precision of one foot in 2,072,794 feet, and an angular error of 4 sec. per angle point and was obtained using the Least Squares Method.

This plan has been calculated for closure, and is found to be accurate within one foot in 820,279 feet.

This survey was made using a Trimble 5600 Total Station, which reads distances to the nearest 0.001 foot and with direct reading to 3 seconds for angular measurement.



Subject: Waste Services

Brief summary of what you will address the Commission on:

Present information on Waste services being provided  
in Glynn County.

Sam Massad, with Global Green Resources, LLC, CEO, - He will be presenting information on new technology and recycling of the MSW.

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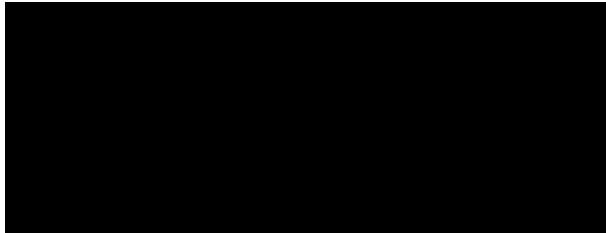
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Global Green Resources

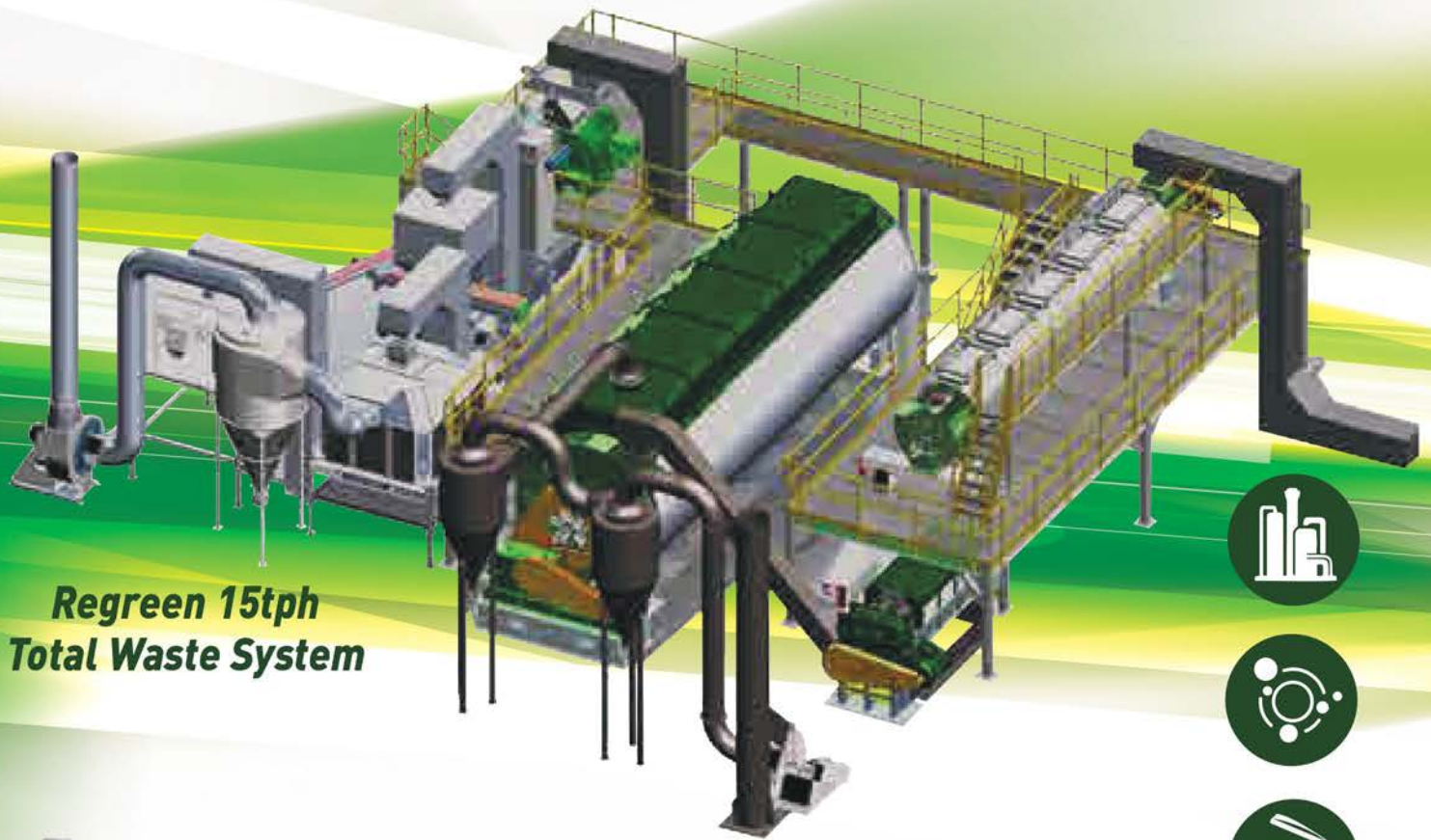
Name Sam Massad  
Brunswick, Georgia



Meeting Date: May 1, 2024

# ReGreen Corporate Overview

*Machine Systems and Sub-Set Systems Overview Specifications*



**Regreen 15tph  
Total Waste System**



# REGREEN USA - HOUSTON MANUFACTURING

UNITED STATES OF AMERICA - HOUSTON, TEXAS: PLANT MANUFACTURING & SHIPPING

ReGreen factories produces large scale waste processing equipment, the Total Waste Solution can be configured from 15 tons-per-hour to 50 tons-per-hour based on the situation.



Regreen Technologies Systems can be configured in containerized and non-containerized capacities in 1 to 3 ton per hour systems. All 1 ton triple deck Total Waste Systems are housed in three parallel transport ready containers 40' x 8' (12.2M x 2.4M). This container houses the radiant heat processor which eliminates pathogens and eliminates odor. Next, the press will remove the liquid and transfer fluids to the filtration system, and the solids will transfer to the radiant heat extractor and dryer to bring the humidity down to 5 - 8% moisture. Regreen Technologies has developed the Total Waste Systems (TWS) with over a decade of experience and many patents filed in the United States of America and international.



# REGREEN INTERNATIONAL MANUFACTURING

## EUROPEAN MANUFACTURING AND SHIPPING GLOBAL FACILITY

Regreen Technologies has developed the Total Waste Systems (TWS) with over a decade of experience and many US and International patents; to create a disruptive system that turns mixed municipal solid, food waste, animal waste, and green waste into renewable energy and transportation fuels. The TWS machines harvest valuable carbon and hydrogen encapsulated in current waste streams and converts it to renewable energy, diesel and jet fuel in less than 60 minutes with less carbon and sulfur. The raw fuel source produced from the Regreen machines has been tested by certified labs. Regreen's fuel source has a carbon content less than 20% fossil fuel as low as 10%; and is generated at a lower cost that is safe for our environment. The TWS machines removes harmful pathogens, toxins and water from the waste streams during processing and delivers a low humidity (< 5%) and high quality fuel source that makes Regreen's aviation fuel source attractive to customers worldwide.



## Green Global Solutions for any waste management need

Regreen Technologies has been developing the Total Waste Systems (TWS) over 15 years; to create a green fuel technology | energy solution that also solves a global problem in waste management. Regreen has secured strategic alliances with waste management companies and energy companies that have provided industry expertise and best practices to specialized in the production of renewable energy and a superior green technology. This global collaboration on developing the best green fuel technology while solving a waste management dilemma has driven Regreen Technologies to pioneer the best low carbon renewable fuel source.





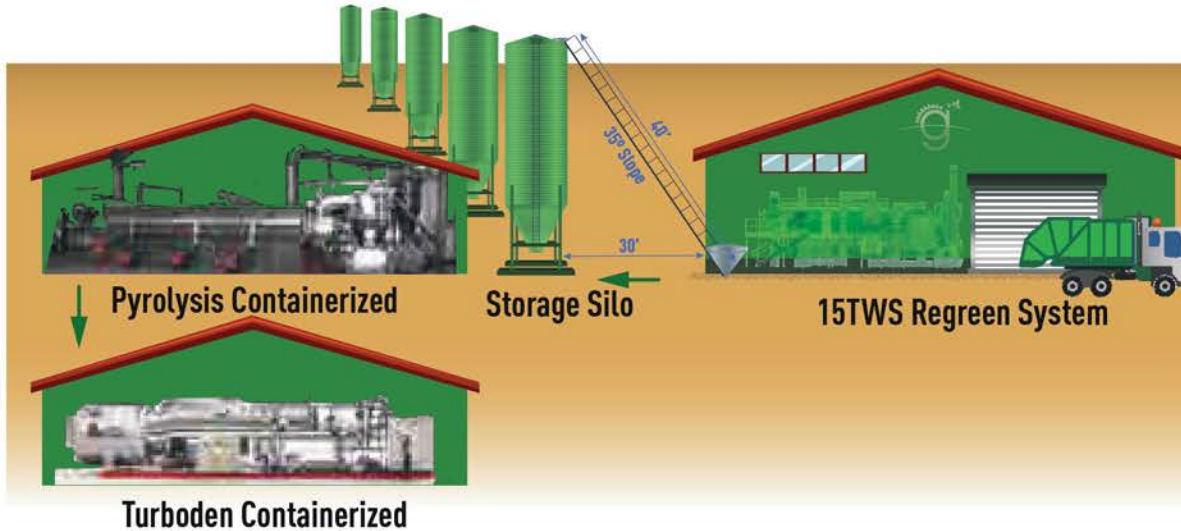
# SYSTEMS REQUIREMENTS

## REQUIREMENTS FOR LAND AREA, POWER AND NATURAL GAS

Regreen Equipment	Land Area SqFt *	Building Area SqFt	Power*	Power w/ Pelletizer	**Natural Gas
1 Ton TWS	3,000	1,000	150	175	0
3 Ton TWS	5,000	3,000	275	475	0
5 Ton TWS	10,000	5,000	300	500	2 - 4MMBTU
15 Ton TWS	30,000	10,000	450	747	6 - 12MMBTU

\* Power Requirements will be grid to the electrical panel

\*\* Boilers can be operated by natural gas, diesel or propane



This machine can process mixed waste to pellets comes in various sizes from 3 ton, 5 ton to 15 ton/hour.

1. These Total Waste Systems (TWS) can process green waste and food waste. The final output can be used as soil amendment, organic fertilizer or animal feed.
2. If its used as mixed waste (industrial / commercial / residential waste) the final output will produce fuel pellets which can then be used for example: as a commercial fuel for heating and cement kilns.
3. Additional output can be produced when the ReGreen Total Waste Systems can be combined with a pyrolysis system to produce: Jet Fuel, Green Diesel (with no sulfur), and low carbon fuel products.

## MOISTURE EXTRACTION

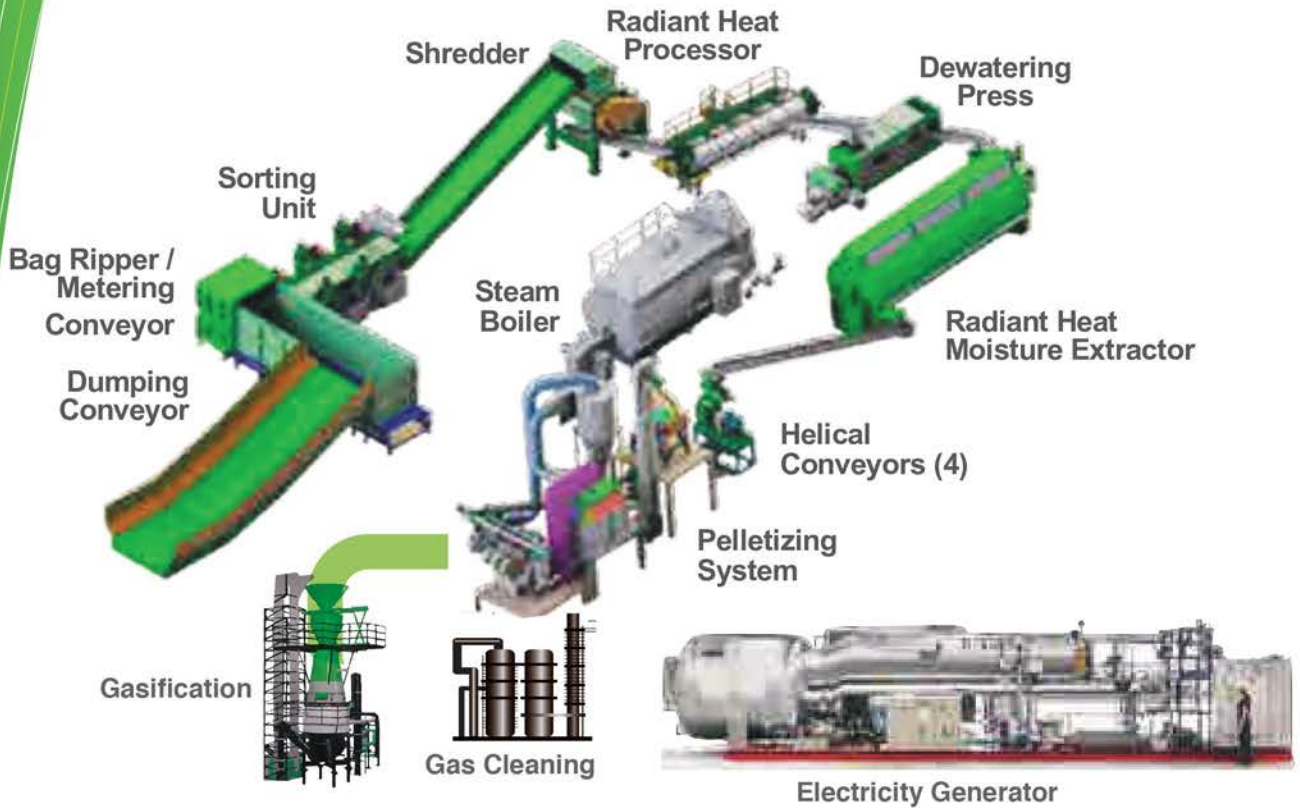
We use a proprietary press to remove excess liquids for treatment to irrigation water standards. The remaining solids then travel to the drying unit. The only unit in the world that can dry waste to as low as 3% moisture content in minutes, using our patented radiant heat process. If you have organic waste, our Total Waste System can turn this material into animal feed, fertilizers, or clean-burning energy pellets in under 30 minutes.



Water filtration systems remove usable gray water during processing

# REGREEN MACHINES | SUBSYSTEMS FLOW

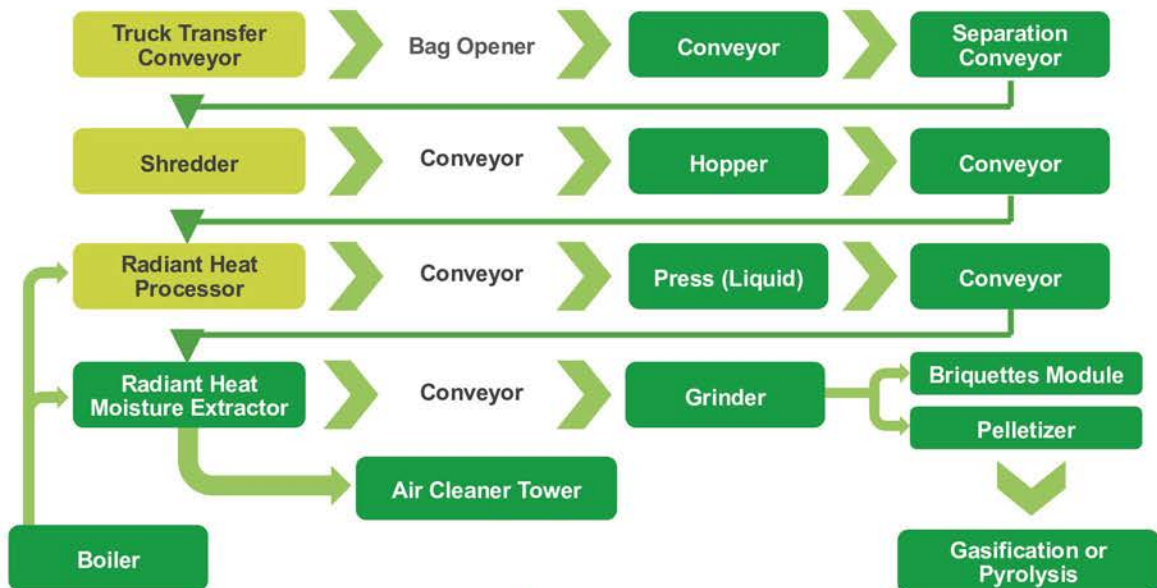
MACHINES ARRANGED TO SHOW THE FLOW OF FEEDSTOCK TO PELLET TO GAS/ELECTRICITY



Regreen Technology Inc.,  
Makers of the world's most innovative municipal waste processing systems.

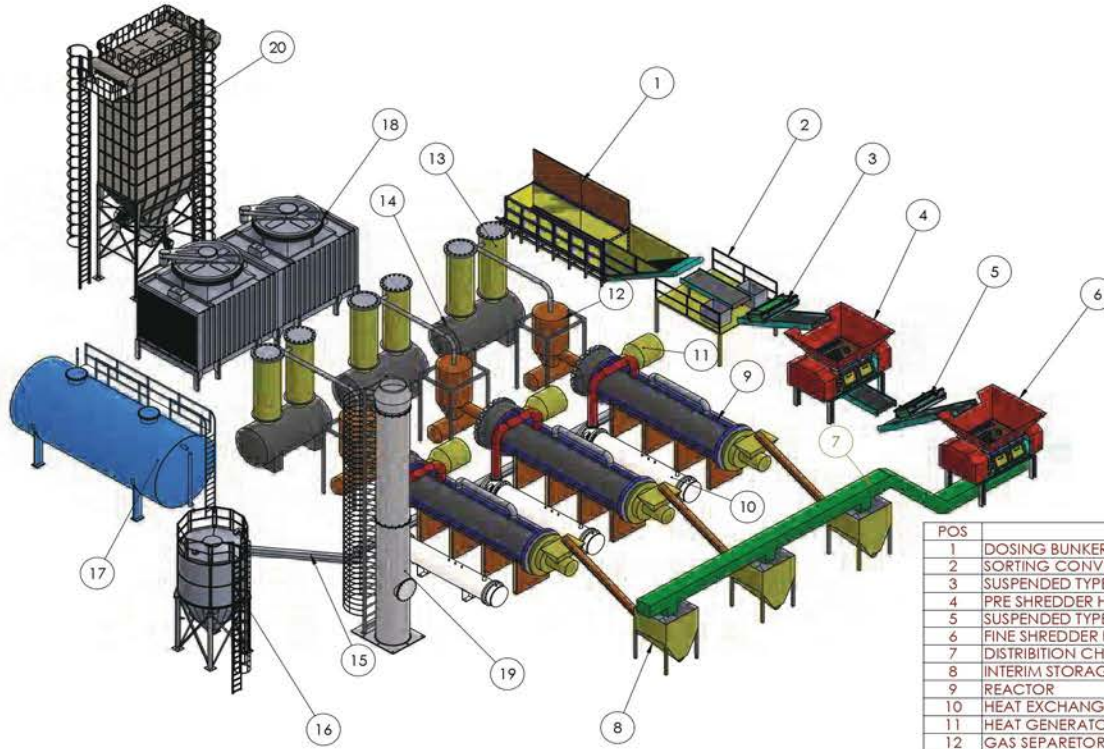
The Total Waste System (TWS) is a patented process using proprietary technology to turn any solid waste material into marketable products. Recovery facilities normally have to remove recyclable materials from the sorting line and the remaining waste must be landfilled. Not anymore, thanks to Regreen and the Total Waste System.

The process starts by placing waste material on the initial conveyor. This system can use a small loader but can be configured to accept materials directly from collection vehicles. This is useful for waste material with high organic content. In configurations of 5 tons-per-hour and higher comes equipped for a "negative-sort", removing metals, rock, and other inert materials or other potential contaminants. This sorting line is on ground level and is typically 3-feet wide.

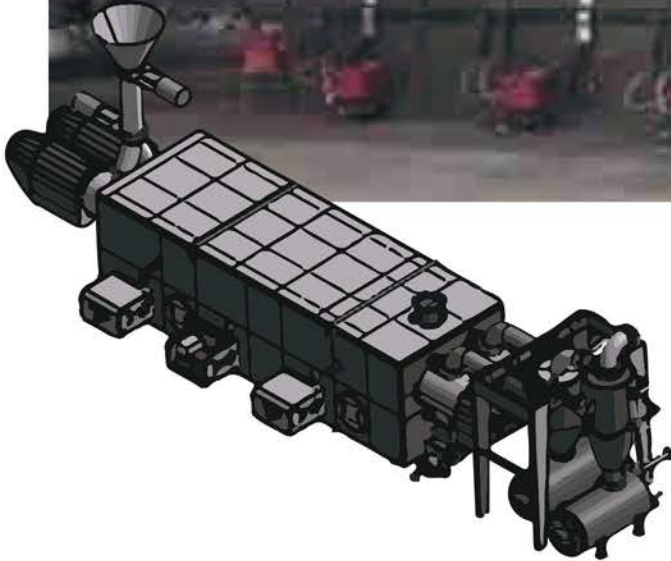


# REGREEN PYROLYSIS PLANT CONFIGURATION

REGREEN PYROLYSIS PROCESSING CONFIGURATION FOR PLASTIC TO PETROLUUM PRODUCTS



POS	PRODUCT	POWER
1	DOSING BUNKER FOR WASTE PLASTIC	11 KW
2	SORTING CONVEYOR & CONSTRUCTION	
3	SUSPENDE TYPE MAGNETIC SEPARATOR-1	3 KW
4	PRE SHREDDER HSV 1600	153 KW
5	SUSPENDE TYPE MAGNETIC SEPARATOR-2	3 KW
6	FINE SHREDDER HSV 1600	153 KW
7	DISTRIBUTION CHAIN CONVEYOR	11 KW
8	INTERIM STORAGE DEPOT	9 KW
9	REACTOR	
10	HEAT EXCHANGER FOR STACK GAS	
11	HEAT GENERATOR	
12	GAS SEPARATOR	
13	CONDENSER	540KW
14	INTERIM OIL TANK	
15	CARBON BLACK DISCHARGING SYSTEM	
16	CARBON BLACK DEPOT & AIR LOCK SYSTEM	
17	PYROLYSIS OIL MAIN SILO	
18	COOLER SYSTEM	22 KW
19	CHIMNEY SYSTEM	16 KW
20	DUST FILTER UNIT	32 KW
TOTAL POWER		953 KW



5 gallons of PyroOil distilled from the Pyrolysis System seen above:

**Jug 1 - Sugar cane, Jug 2 - MSW and Jug 3 - Tire / Plastic**

# 15TWS PYROLYSIS | GAS PROJECTIONS

## REGREEN PYROLYSIS GASIFICATION ANNUAL PROJECTIONS

<b>MSW Input/Hr</b> 15Tons @ 50% moisture	➡	<b>Hrs/Day</b> 24 hours	➡	<b>Days/Yr</b> 350 days	➡	<b>MSW Tons/Yr</b> 126,000.00 tons / year
<b>Pellet Output/Hr</b> 8Tons @ 50% moisture	➡	<b>Hrs/Day</b> 24 hours	➡	<b>Days/Yr</b> 350 days	➡	<b>Pellet Output Tons/Yr</b> 67,200.00 tons / year
10Tons @ 30% moisture		24 hours		350 days		84,000.00 tons / year
12Tons @ 20% moisture		24 hours		350 days		100,800.00 tons / year

**1 ton of pellets will produce 185 – 207 gallons of fuel**

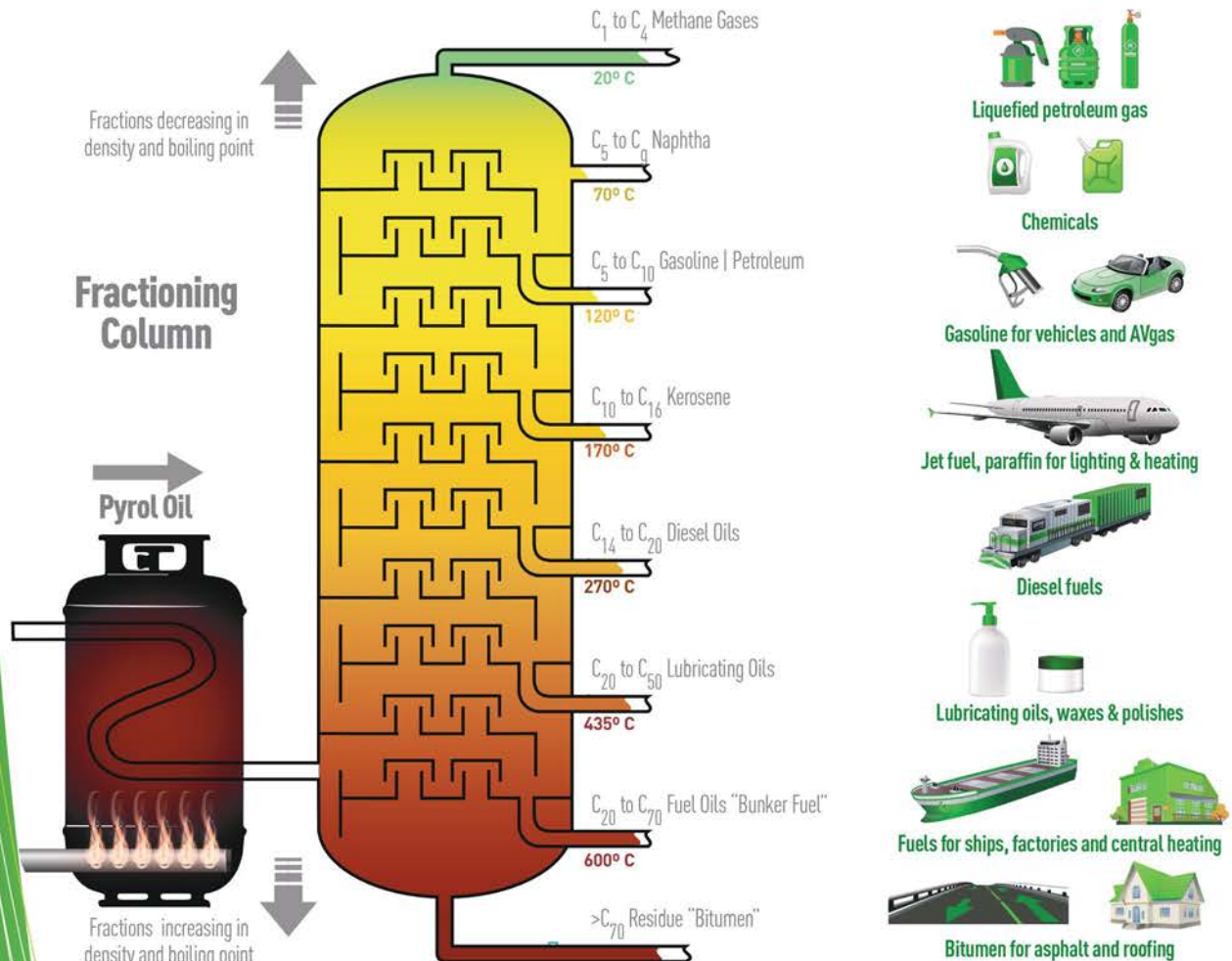
	Jet Fuel	Diesel	Solvent	PyroOil	Asphalt	Carbon Black
Example:	29 gallons	71 gallons	23 gallons	50 gallons	34 gallons	1 gallon

**1 ton of pellets will produce 1MWh of electricity**

### Cost of production per ton: MSW to Pellets

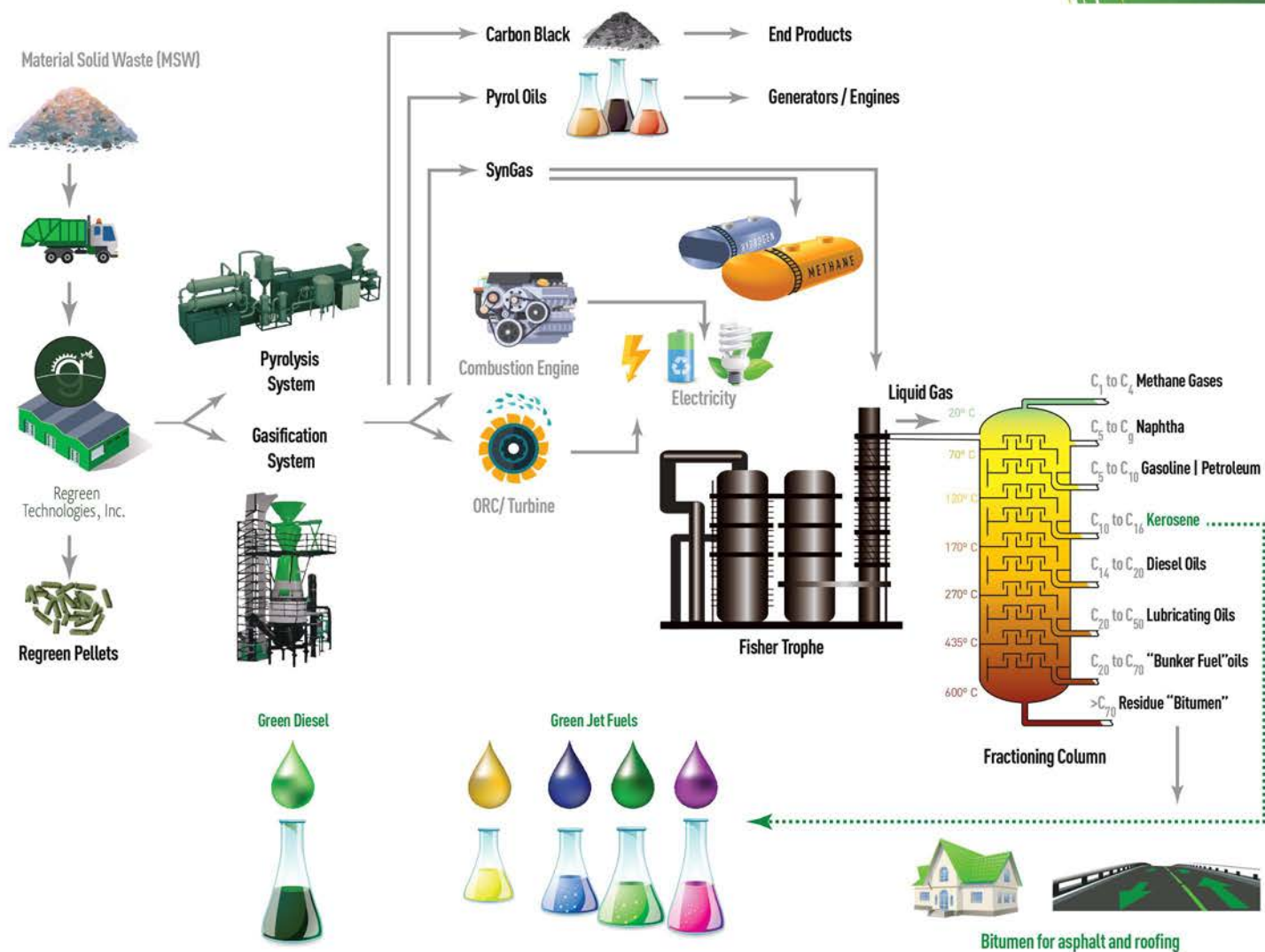
USA	Vietnam	India	Russia	South Africa	Middle East
\$30.00/ton	\$5.00/ton	\$6.00/ton	\$4.00/ton	\$8.00/ton	\$8.00/ton

## Pyrol Oil Fractional Distillation



# REGREEN FLOW DIAGRAM

VARIOUS CONFIGURATIONS CAN BE MADE DEPENDING ON THE DESIRED OUTPUT PRODUCT



## Liquid Data

	Element	Measurement
1	Density	0,94 g/cm <sup>3</sup>
2	Kinematic viscosity @400 ° C	7,05 cSt
3	Water content	28% wt.
4	Heating value	13,86 MJ/kg.
5	Flash point	75° C
6	Pour point	4° C
7	Sulphur content	N/A
8	Acid value	0,34 mg KOH/g oil
9	Carbon residue	0,42%wt.

## Gas Composition

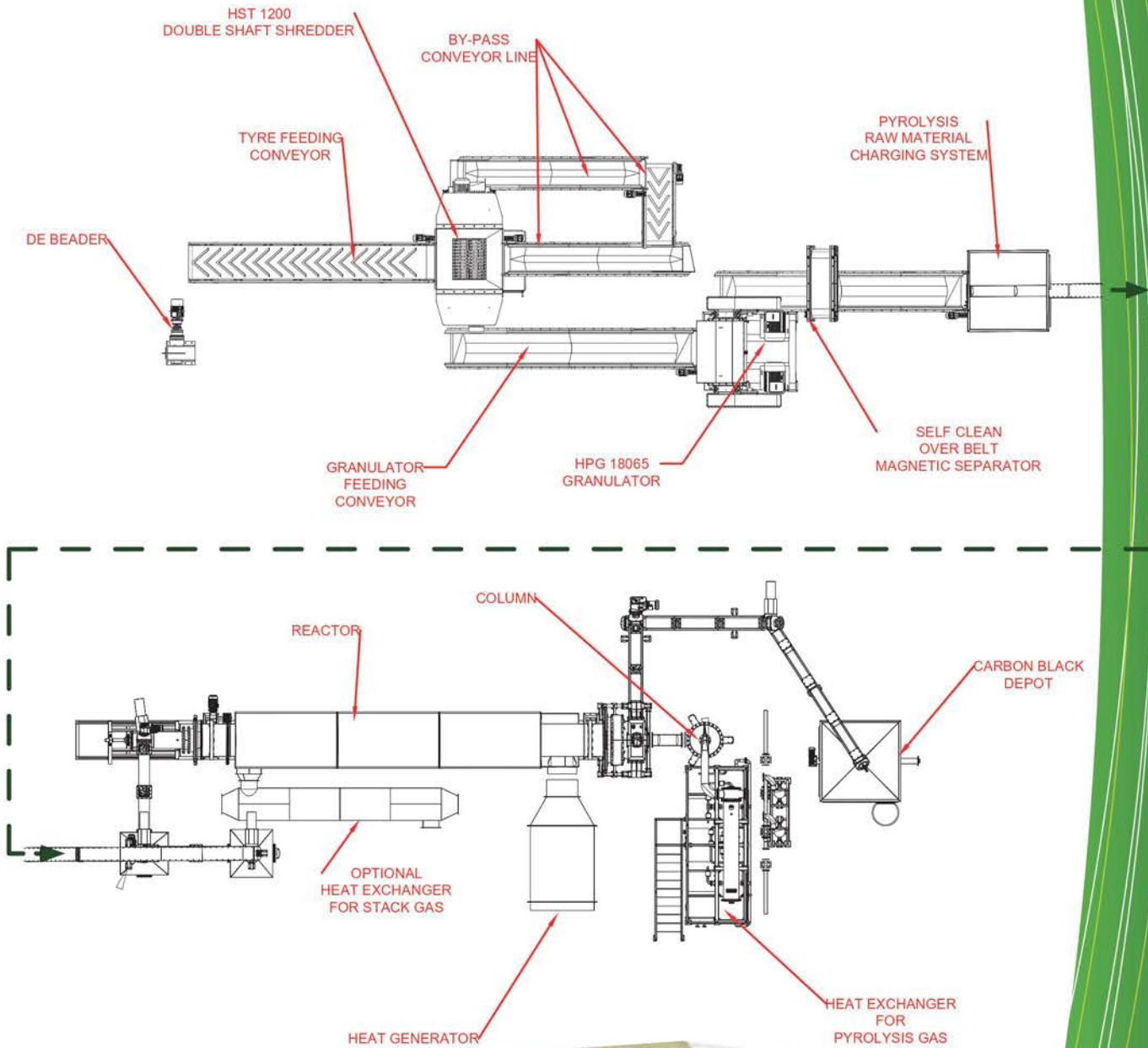
	Element	Data
1	H2 content	18,8%
2	CO content	27,9%
3	CO2 content	29,3%
4	CH4 content	16,1%
5	Others	7,9%

# TIRE SHREDDER TO PYROLYSIS SYSTEM

## DOUBLE SHAFT TIRE SHREDDER USING CUSTOM CONVEYORS TO PYROLYSIS SYSTEM

ReGreen utilizing customized input and output heavy conveyors to transport the used tires to the shredder and granulator to best consistency in processing the rubber in the pyrolysis system. Carbon black, methane and Pyrol Oil are generated by the pyrolysis system; the Pyrol Oil is then processed by a refinery to generate the final petroleum products.

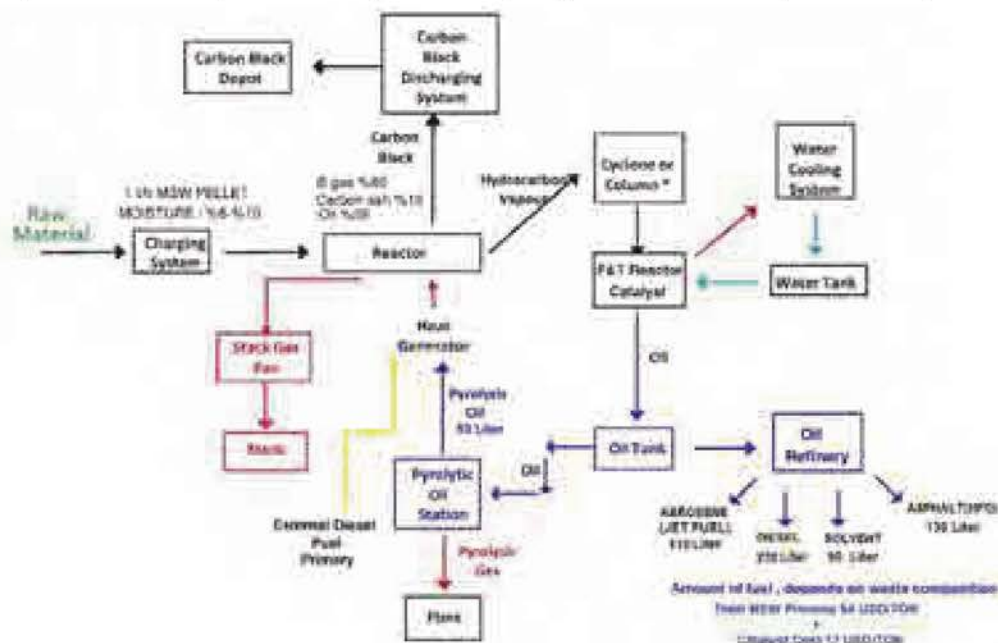
ReGreen to Pyrolysis System Flow Diagram



# REGREEN SHREDDER TO PYROLYSIS SYSTEM

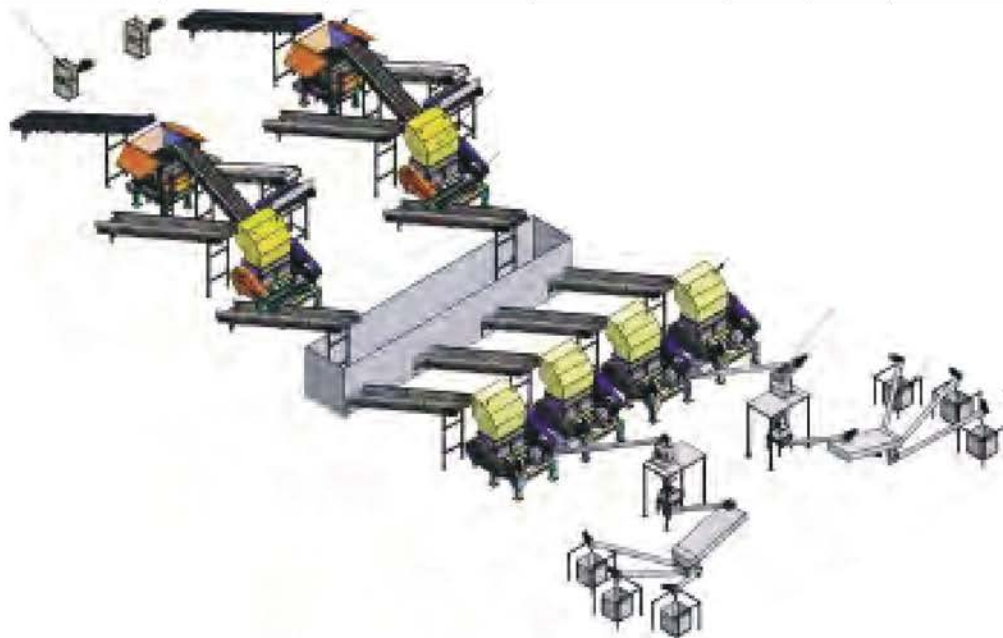
## DOUBLE SHAFT SHREDDER USING CUSTOM CONVEYORS TO PYROLYSIS SYSTEM

ReGreen utilizing customized input and output heavy conveyors to transport the used tires to the shredder and granulator to best consistency in processing the rubber in the pyrolysis system. Carbon black, methane and Pyrol Oil are generated by the pyrolysis system; the Pyrol Oil is then prodedded by a refinery to genrate the final petroleum products.



## ReGreen Pyrolysis - Emission Test Summary

All items	Parameters								
	CO	NO <sub>2</sub>	NO	SO <sub>2</sub>	Toz	HF	HCl	VOC	Total Carbon
1	0.00	0.4228	0.2559	0.04497	0.0028	.	.	...	—
	0.00	0.4228	0.2559	0.04497	0.0028	.	.	...	—



# ORC TURBODEN AND GENTECH SYSTEMS

## ORC TURBODEN UNIT AND RECEIPROCATING GENERATOR

Turboden Organic Rankine Cycle (ORC) technology can be profitably and efficiently used to produce electric and thermal power from waste and to enhance the efficiency of existing waste to energy plants. Turboden ORC turbo-generators in this application are able to produce up to 40 MW of electric power per single generator.



Designed according to specific client requirements, the ORC-based Waste to Energy plant is able to produce electric power only with an electrical efficiency up to 30% or Combined Heat & Power (CHP). Depending on specific characteristics of the waste, various waste combustion technologies and heat recovery exchangers may be employed.



Reciprocating generator can run on the PyroOil, SynGas, Methane, and Diesel produced from the Pyrolysis System to generate electricity. Available in different sizes to fit your needs.



ReGreen  
Systems

Eliminating  
a global  
waste  
problem

Lowering  
Carbon  
CO<sub>2</sub>  
Footprint  
Globally

Waste to  
fuel pellet

Fuel pellet  
to  
SynGas

SynGas to  
Electricity

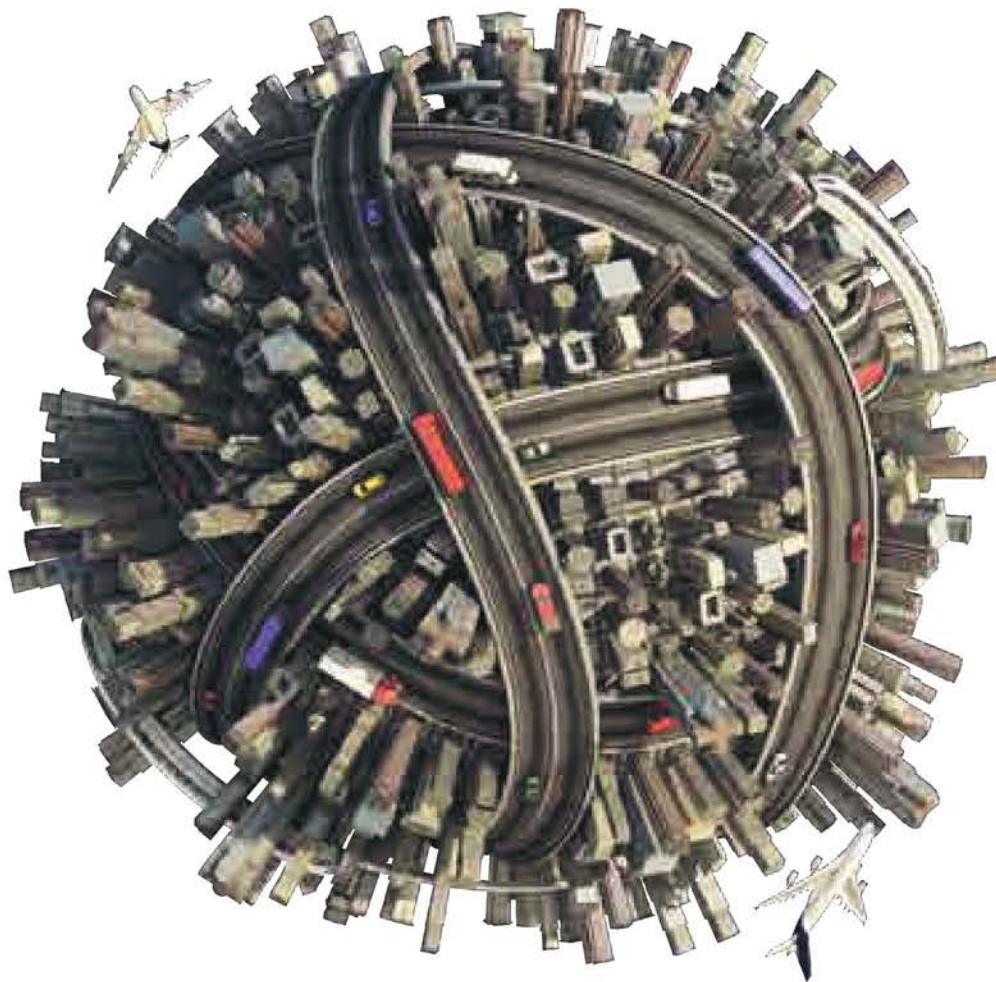
# REGREEN GLOBAL PERSPECTIVES

INNOVATING GREEN TECHNOLOGY WITH A GLOBAL FOCUS

Regreen Technologies, a leader in converting waste to energy, and has been developing the Total Waste Systems for many years. The Regreen machines are tested by certified labs to ensure quality pathogen free renewable energy. The diverted waste streams are turned into renewable energy pellets, produce reclaimed water, improves the diversion rate for landfills and lowers their air space requirements immediately. It also lowers carbon emissions, creates thousands of jobs for the economy, solves a global waste management problem and reduction of global warming. The final result is an economical and sustainable green technology that supports waste management and waste disposal needs around the world.

TOTAL WASTE SYSTEM

# TWS



Regreen Technologies, Inc.

18291 Enterprise Lane,  
Huntington Beach, CA 92648  
t: 949-440-4830  
www.regreenus.com



*Mayor and City Council of*

**Brunswick, Georgia**

**Proclamation**

**WHEREAS,** Georgia’s teen birth rates are at a historic low, showing a significant decline over the past five years, however there are significant disparities within teen pregnancies, reported higher amongst populations living in poverty; and

**WHEREAS,** access to high-quality teen-friendly health care improves the physical and mental health of youth, while strengthening the capacity of families and youth-serving professionals to support development of impoverished populations more susceptible to youth-pregnancy; and

**WHEREAS,** teens are less likely to become pregnant when protective factors are in place such as open communication with supportive adults and accurate knowledge about sexual health and contraception; and

**WHEREAS,** Safe Harbor Children’s Center develops protective programing, such as their Street Outreach Program, offering youth education and intra-interpersonal development.

**NOW, THEREFORE,** I, Cosby H. Johnson, as Mayor of the City of Brunswick, along with my fellow Commissioners, do hereby proclaim May 2024, as “**TEEN PREGNANCY PREVENTION MONTH**” and support activities that focus on efforts to reduce teen pregnancy.

*In witness whereof I have hereunto set my hand and caused this seal to be affixed.*

\_\_\_\_\_  
Cosby H. Johnson, Mayor

Attest: \_\_\_\_\_  
Naomi D. Atkinson, City Clerk

Date: May 1, 2024

*Mayor and City Council of*

**Brunswick, Georgia**

**Proclamation**

**WHEREAS,** the National League of Cities, founded in 1924, is the oldest and largest organization representing the interest of more than 19,000 municipal governments in the United States; and

**WHEREAS,** the National League of Cities works with 49 state leagues to strengthen local leadership, drive innovation, and influence federal policies impacting local programs and operations; and

**WHEREAS,** the City of Brunswick is a proud member of the National League of Cities and benefits from the organizations, research, expertise, and advocacy.

**NOW, THEREFORE,** I, Cosby H. Johnson, as Mayor of the City of Brunswick, along with my fellow Commissioners, do hereby proclaim May 2024, as **“NATIONAL CITIES MONTH”** in celebration of America’s local governments and the National League of Cities’ centennial anniversary.

*In witness whereof I have hereunto set my hand and caused this seal to be affixed.*

\_\_\_\_\_  
Cosby H. Johnson, Mayor

Attest: \_\_\_\_\_  
Naomi D. Atkinson, City Clerk

Date: May 1, 2024

*Mayor and City Council of*

**Brunswick, Georgia**

**Proclamation**

**WHEREAS,** the Office of the Municipal Clerk is one of the oldest offices in government, occupied as early as ancient Rome, and found throughout the world; and

**WHEREAS,** a Municipal Clerk provides a professional link between citizens, elected officials, and outside agencies with goals of safeguarding democratic processes and preserving local histories; and

**WHEREAS,** Municipal Clerks pledge to be impartial public servants, rendering equal service to all, with aims of improving service delivery for the betterment of the community.

**NOW, THEREFORE,** I, Cosby H. Johnson, as Mayor of the City of Brunswick, along with my fellow Commissioners, do hereby proclaim May 5-11, 2024, as “**MUNICIPAL CLERKS WEEK**” and thank all Municipal Clerks for their exemplary dedication to serving communities across the world.

*In witness whereof I have hereunto set my hand and caused this seal to be affixed.*

\_\_\_\_\_  
Cosby H. Johnson, Mayor

Attest: \_\_\_\_\_  
Naomi D. Atkinson, City Clerk

Date: May 1, 2024



# JWSC Update

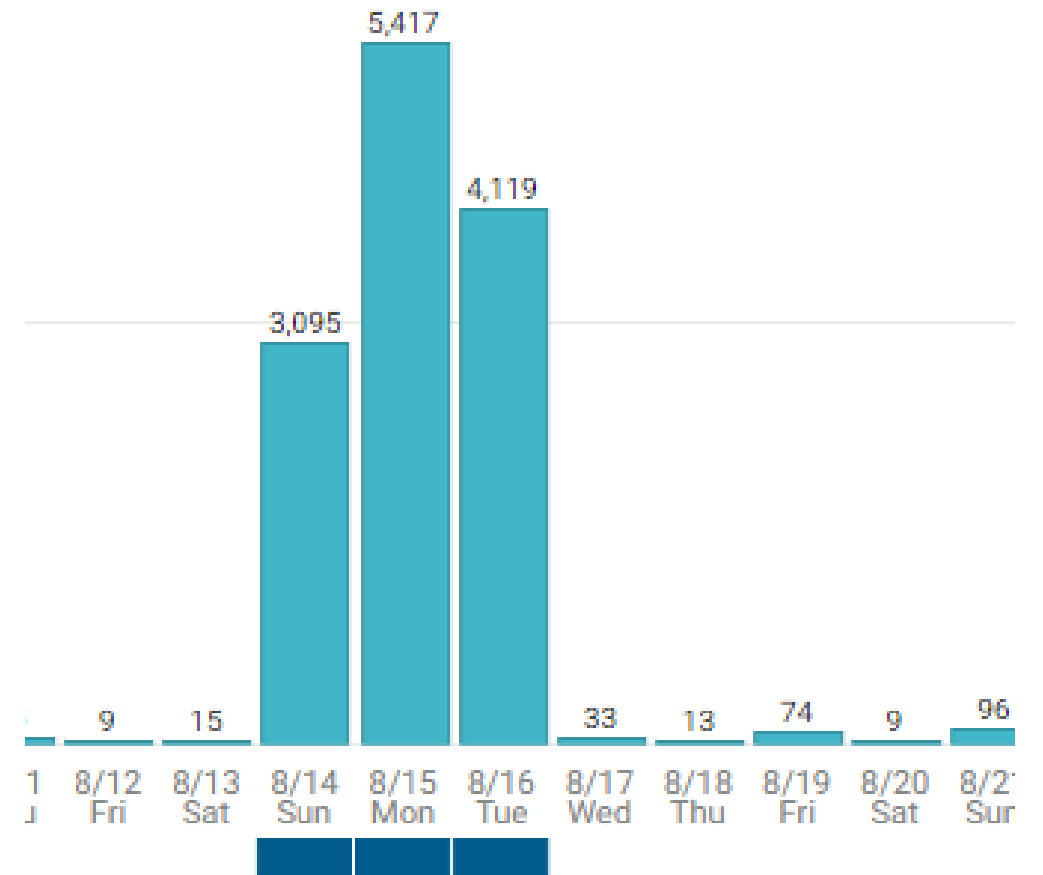
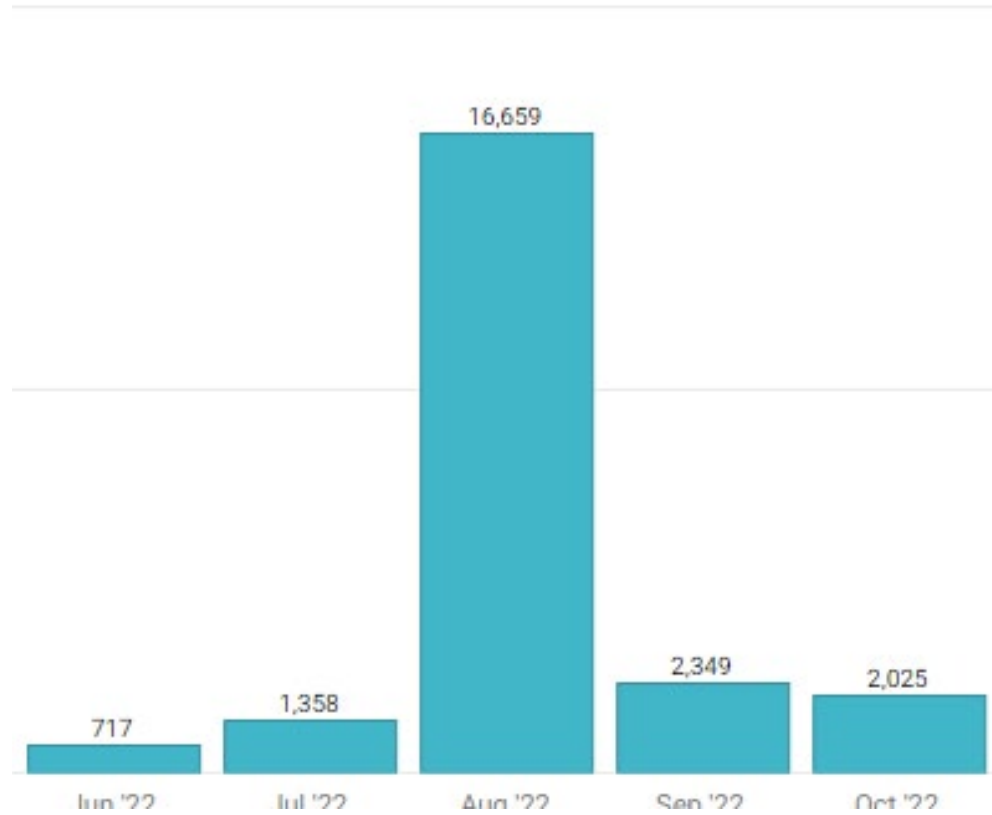
# City Projects Update

## City Projects Recently Completed:

- Water Meter Replacements
- Academy Creek WPCF Rehab – Phase I

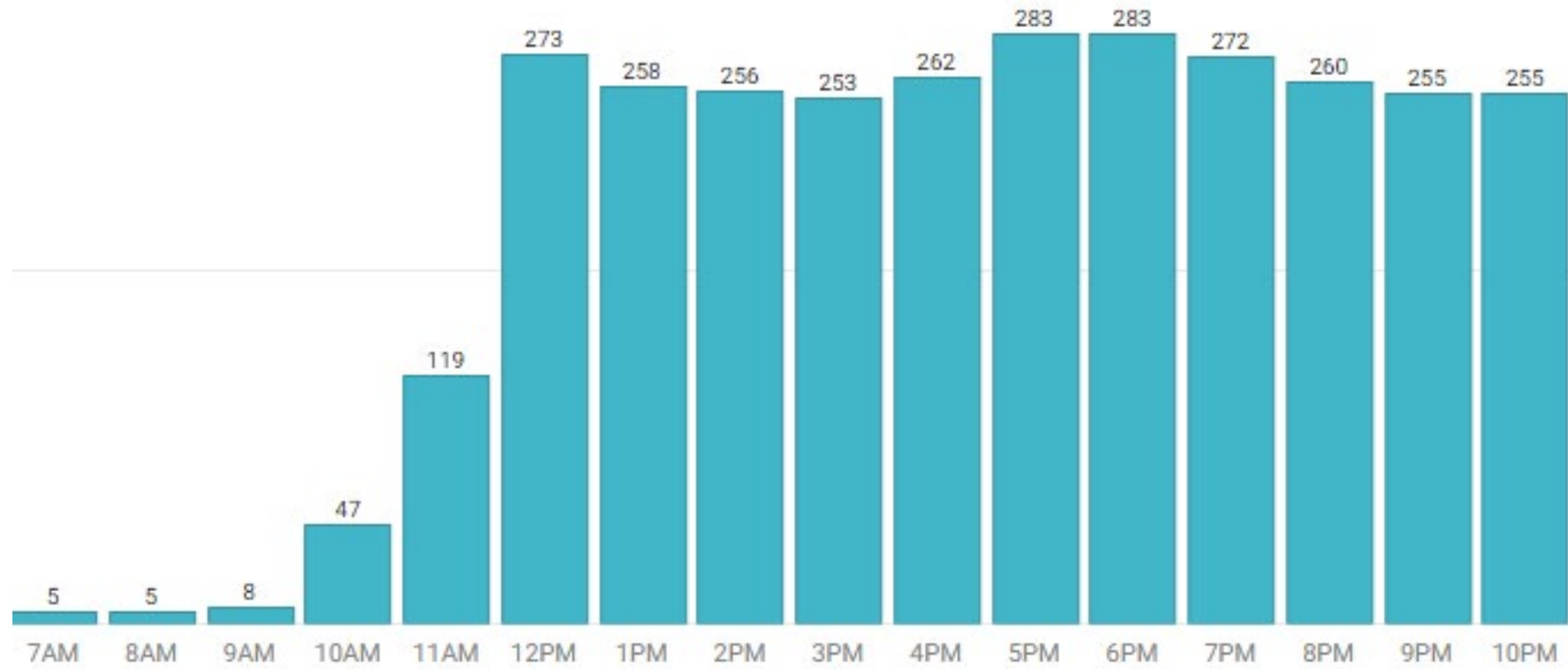


## MONTHLY CONSUMPTION ANALYSIS



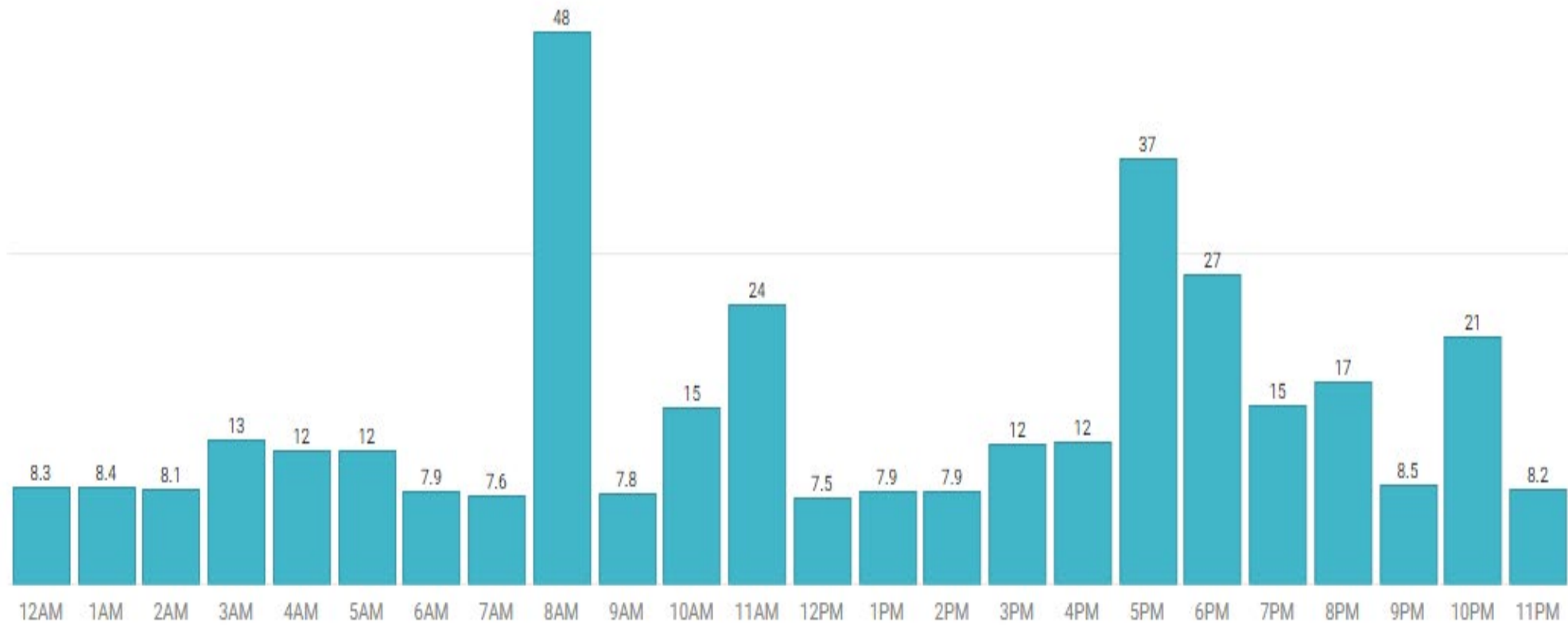


8/14/2022



## HOURLY CONSUMPTION ANALYSIS

3/19/2022



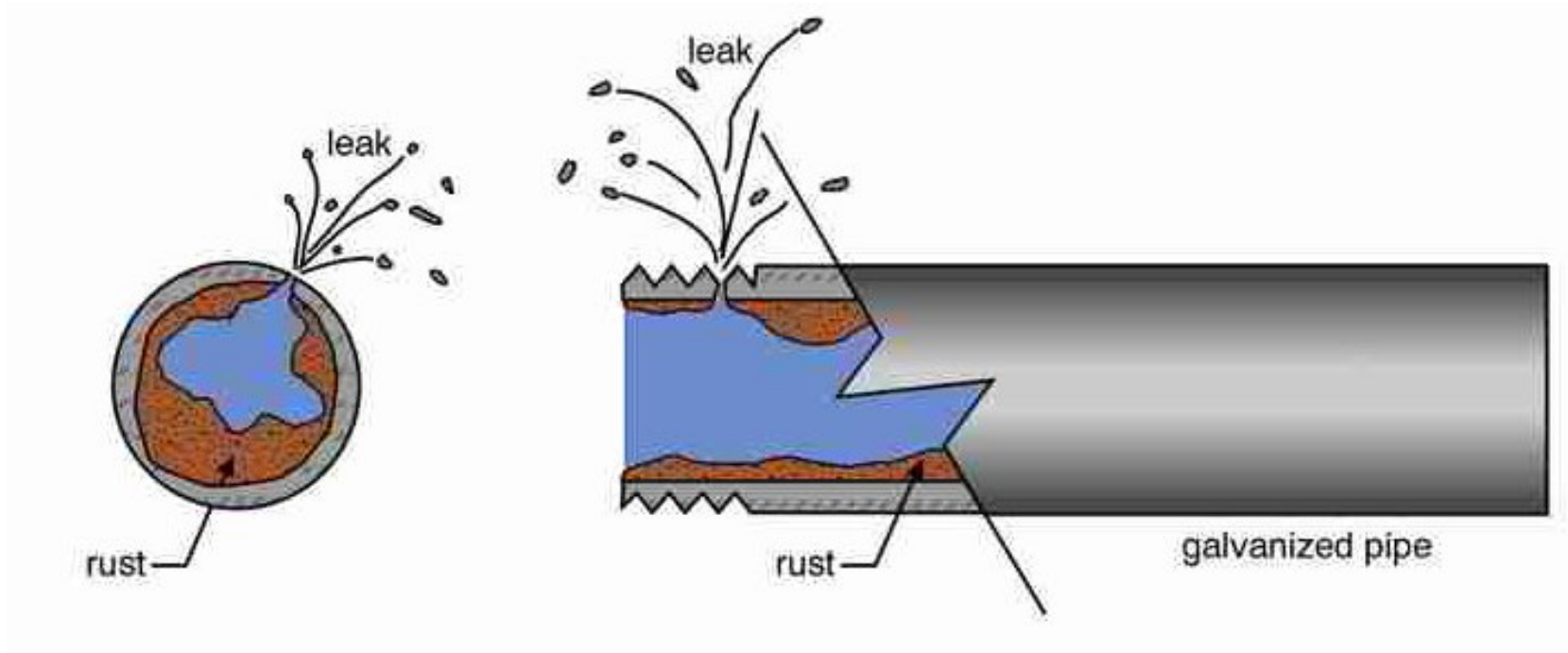


## City Projects in Construction Phase:

- PS 4001/4002 Rehab
- Galvanized Water Main Replacements









## City Projects Kicking Off Soon:

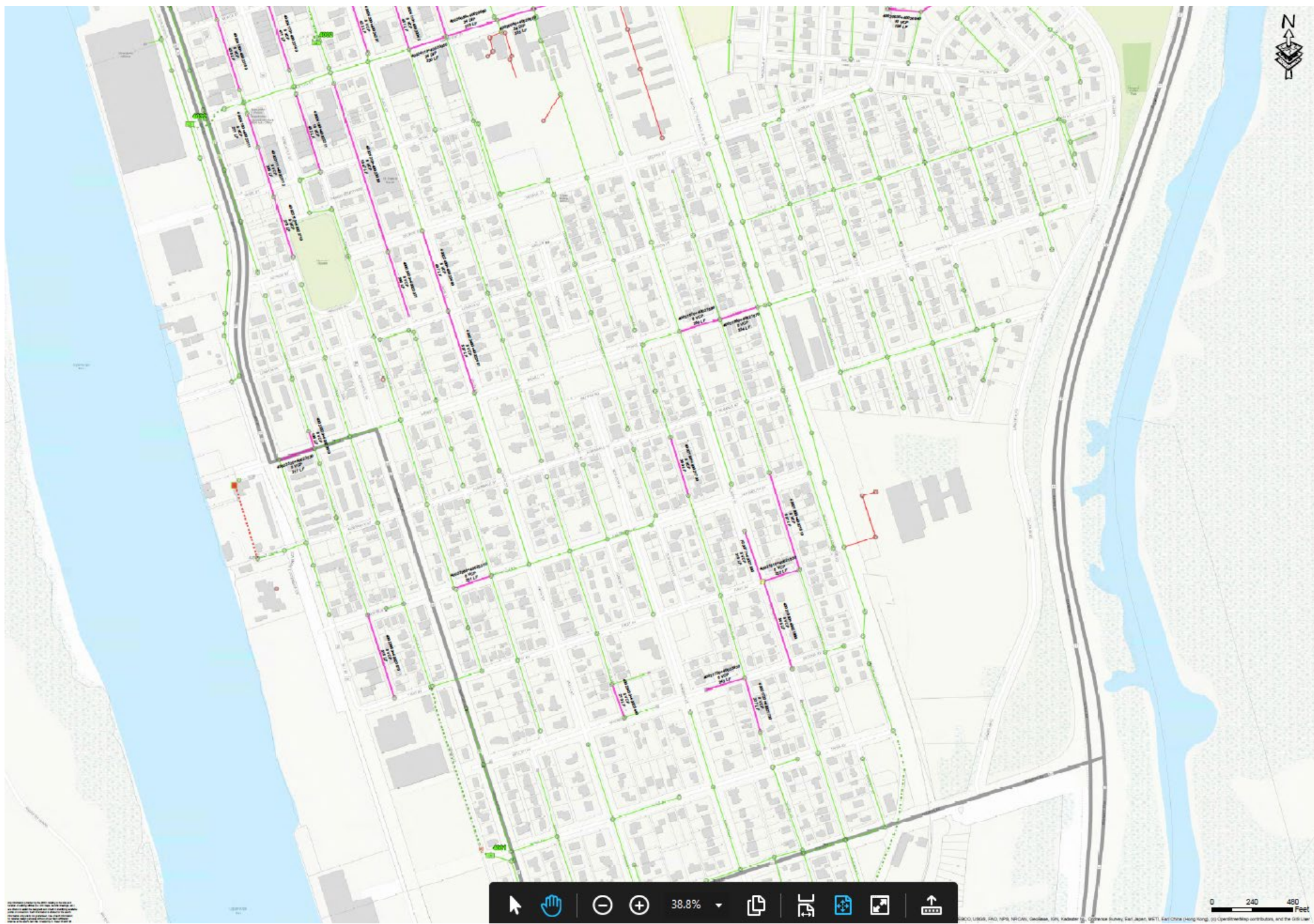
- Basin 4002 CIPP
- Academy Creek WPCF Rehab - Phase 2







1. Utility lines shown are for informational purposes only. They do not represent actual utility lines. Utility lines are shown in green for water, pink for gas, and red for electric. Utility lines are shown with their depth in feet. Utility lines are shown with their depth in feet. Utility lines are shown with their depth in feet.

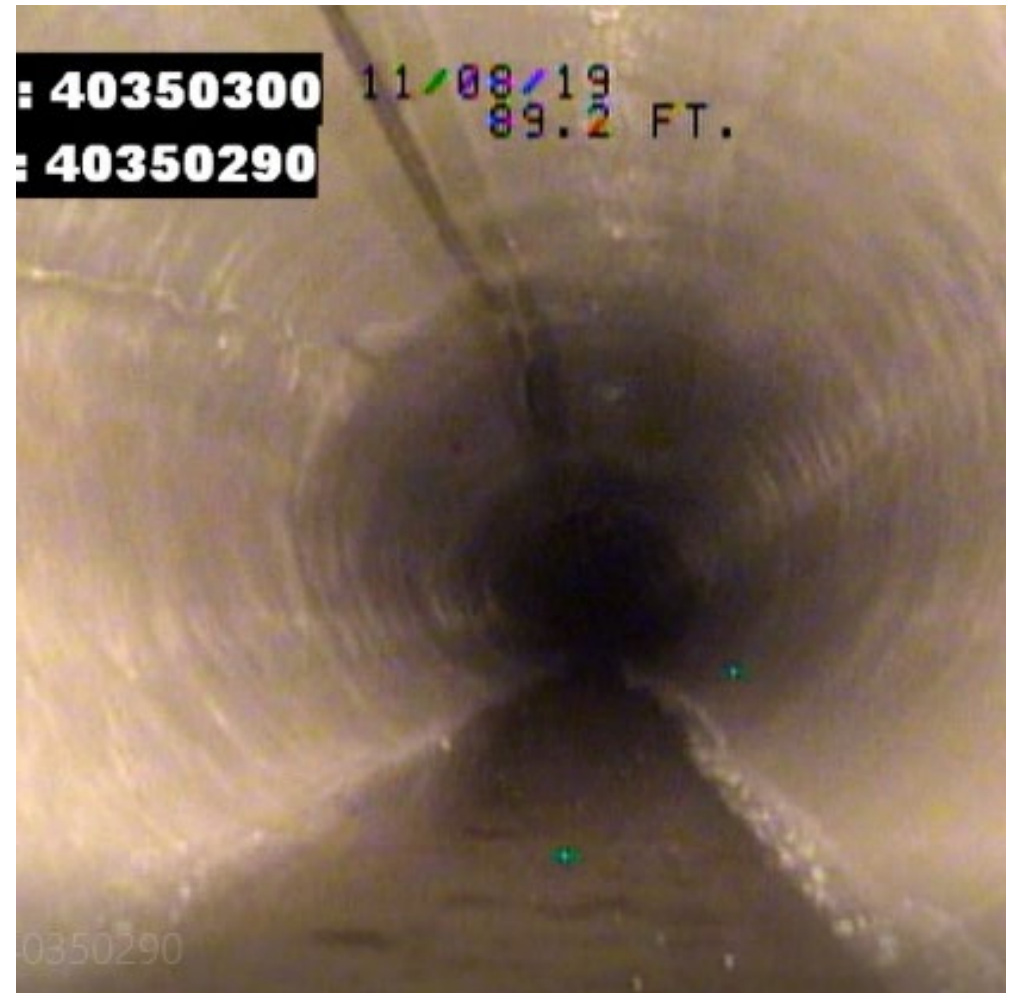


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Navigation and zoom controls including a compass, hand icon, zoom in (+) and zoom out (-) buttons, a zoom level indicator showing 38.8%, and a scale bar.

0 240 480 Feet







## Neighborhood Extension Projects:

- Arco
- Brunswick Villa
- Community Road



# Customer Service Efforts

## Water Outage Notifications

- Sign up for Text Messages from JWSC
- Notifications Sent Out When Water Will Be Disconnected for Unplanned Repairs (most completed while in service)





## Continuous Usage Notifications

- Sign up for Text Messages from JWSC
- Notifications Sent Out When Continuous Usage Present



## Connection Assistance Policy :

- Connection Fees Can Be Financed for Existing Structures
- Maximum Finance Time – 10 Years
- Added to Monthly Bill



# Contact Information

Andrew Burroughs

Office Phone: 912.261.7108

Cell Phone: 912.602.9619

Email: [aburroughs@bgjwsc.org](mailto:aburroughs@bgjwsc.org)

# ORANGE SQUARE IMPROVEMENT PROJECT

April 25, 2024

This project is nearing completion. Most of the project tasks have already been completed, and the remaining tasks will be finalized by the end of May.

The project is funded largely by a Land and Water Conservation Fund grant. The grant period ends June 30, 2024, and the project is scheduled to be completed ahead of this date. The project tasks include:

- Install splash pad – The splash pad has been installed. City staff is working with the equipment manufacturer to address some minor issues with the control equipment. Once these issues are resolved, the system will undergo a multi-day test period ahead of the planned opening on Memorial Day weekend.
- Install restroom facilities - The restroom building is complete. The building will include men's and women's restroom facilities along with a maintenance and equipment room for the splash pad operating equipment. The contractor is finalizing a couple of minor details such as installation of hand dryers and door closures, but these items will be installed by the end of April.
- Construct picnic pavilions –The project scope includes construction of two picnic pavilions in the park. These pavilions are approximately 80% complete and will be completed ahead of the Memorial Day opening.
- Install playground structure – A new playground has been installed on the west side of the splash pad. This playground is complete.
- Basketball court improvements – the basketball court surface has been painted and new perimeter fencing installed around the court. These items are complete.
- Parking and sidewalk improvements – new concrete sidewalks have been constructed within the park to connect the restroom area and the basketball court. The sidewalk work is complete. The scope also includes parking improvements. The parking area will be located east of the splash pad off of L Street. This parking area will be completed prior to the Memorial Day opening.
- Lighting and signage improvements – Lighting improvements have been completed to provide additional visibility and safety within the park. New signage is currently being manufactured which will be consistent with other parks throughout the city.

**OFFICIAL MINUTES  
BRUNSWICK CITY COMMISSION  
REGULAR SCHEDULED MEETING  
WEDNESDAY, APRIL 17, 2024  
AT 6:00 P.M.**

**1229 NEWCASTLE STREET, 2<sup>nd</sup> FLOOR**

**&**

**STREAMED LIVE AT THE BELOW WEB ADDRESS:**

<https://www.facebook.com/citybwkga>

**PRESENT:** Honorable Mayor Cosby Johnson, Mayor Pro Tem Felicia Harris, Commissioner Kendra Rolle, Commissioner Lance Sabbe and Commissioner Gwen Atkinson-Williams

**CALL TO ORDER:** Mayor Johnson - *meeting began at 6:01 p.m.*

**INVOCATION:** Pastor Drew Thompson, Union City Church

**PLEDGE OF ALLEGIANCE:** Recited in unison by all in attendance.

**APPROVAL OF AGENDA**

1. Adoption of April 17, 2024 Regular Meeting Agenda.

Commissioner Sabbe made a motion to approve the above-referenced agenda; seconded by Mayor Pro Tem Harris. Motion passed unanimously.

**PUBLIC COMMENT(S)**

Allen Bailey advised commission of an event that will be held at Mary Ross Waterfront Park on Saturday, April 20, 2024.

**RECOGNITION(S), PRESENTATION(S), & AWARD(S)**

2. Georgia Recreation Park Association State Basketball Champions. (V. Booker)

Recreation and Parks Director Booker introduced the Georgia Recreation Park Association State Girls Basketball Champions.

Mayor and Commissioners congratulated the basketball team and coaches on receiving the Georgia Recreation Park Association State Basketball Championship.

**POINT OF PRIVILEGE**

\*\*

Mayor Johnson read proclamation for Brad Piazza and Port City Partners on winning The Georgia Trust for Historic Preservation Excellence in Rehabilitation award for the rehabilitation of Queen and Grant, located at 1315 Grant Street.

\*\*

Mayor Johnson presented proclamation to Michael Torras on winning The Georgia Trust for Historic Preservation Excellence in Restoration award for The Visitors Club, located on Hwy. 17.

**UPDATE**

3. Recreation and Parks Director, Vanessa Booker to give an update on activities at the Recreation Department. (V. Booker)

Recreation and Parks Director Booker gave an update on the progress and activities at the Recreation Department.

Following questions and responses; the commission thanked Director Booker for the update.

**PUBLIC HEARING – NEW ALCOHOL BEVERAGE LICENSE(S)** (A. Brown)

4.

<b>New Alcohol Beverage License</b>			
<b>Name of Business</b>	<b>Business Owner/Manager</b>	<b>Business Address</b>	<b>Permit Type</b>
Makers	Owner: Kathy Brooks	1214 Newcastle Street	On premise consumption of beer and wine.

Mayor Johnson opened the floor for anyone wanting to speak in favor or opposition of the new alcohol license for **Makers** referenced above.

No one came forth to address the commission.

Commissioner Rolle moved to approve the new alcohol license for **Makers**; seconded by Commissioner Atkinson-Williams. Motion passed unanimously.

**ITEM(S) TO CONSIDER FOR APPROVAL**

5. Consider Approval of April 3, 2024 Regular Scheduled Meeting Minutes. (*subject to any necessary charges.*) (N. Atkinson)

Mayor Pro Tem Harris made a motion to approve the above-referenced minutes; seconded by Commissioner Sabbe. Motion passed unanimously.

6. Consider Approval to Change Regular Scheduled Commission Meeting Date of Wednesday, June 19, 2024.

Commissioner Sabbe moved to change the regular scheduled June 19, 2024 commission meeting to Tuesday, June 18, 2024; seconded by Mayor Pro Tem Harris. Motion passed unanimously.

7. Consider Approval of an Award Agreement Between Georgia Department of Natural Resources Coastal Resources Division and the City of Brunswick to Accept Funding from the National Fish And Wildlife Foundation through the National Coastal Resilience Fund for Design of Flood Mitigation Practices along Lanier Boulevard and Near Glynn Middle School. (G. Alberson)

Commissioner Atkinson-Williams moved to approve the above-referenced award agreement; seconded by Mayor Pro Tem Harris. Motion passed unanimously.

8. Consider Approval of a Design Agreement with Goodwyn Mills Cawood (GMC) for Engineering Design Services Associated with the National Fish and Wildlife Foundation Grant for Flooding Mitigation Improvements on Lanier Boulevard and near Glynn Middle School. (G. Alberson)

Commissioner Atkinson-Williams moved to approve the above-referenced design agreement; seconded by Commissioner Sabbe. Motion passed unanimously.

**EXECUTIVE SESSION**

Mayor Pro Tem Harris made a motion to hold an executive session to discuss personnel; seconded by Commissioner Atkinson-Williams. Motion passed unanimously.

**RECONVENE EXECUTIVE SESSION**

Mayor Johnson reported no action was taken.

Commissioner Sabbe made a motion to adjourn; seconded by Commissioner Rolle. Motion passed unanimously.

**MEETING ADJOURNED** – *meeting adjourned at 8:05 p.m.*

/s/Cosby H. Johnson

Cosby H. Johnson, Mayor

Attest: /s/ Naomi D. Atkinson

Naomi D. Atkinson

City Clerk



**SUBJECT: Surplus Items**

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**COMMISSION ACTION REQUESTED ON:** May 1, 2024

**PURPOSE:** To declare surplus items as listed.

**HISTORY:** N/A

**FACTS AND ISSUES:** Old items that are no longer usable by the department.

**BUDGET INFORMATION:** N/A

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**OPTIONS:** Approve for items to be auctioned to city employees with out of date SWAT vest being sold only to certified officers.

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**DEPARTMENT RECOMMENDATION ACTION:** Approve surplus items.

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**DEPARTMENT:** Brunswick Police Department

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Prepared by: Chief Kevin Jones

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**ADMINISTRATIVE COMMENTS:**

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**ADMINISTRATIVE RECOMMENDATION:**

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*Regina M. McDuffie*

---

City Manager

4/18/24

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Date



# **BRUNSWICK POLICE DEPARTMENT**

206 Mansfield Street\*Brunswick, Georgia, 31520\*Phone: 912-267-5559\*Fax: 912-267-5526

[www.brunswickpolice.org](http://www.brunswickpolice.org)

**Kevin M. Jones, Chief of Police**



To: K Jones

Re: Surplus Items:

Sir,

The following is the Surplus Items we previously discussed.

8x TREK Bicycle



Gregory A. Post  
Assistant Chief of Operations

Angela L. Smith  
Assistant Chief of Administration

Matthew Wilson  
Patrol Services Captain

Daniel Merritt  
Support Services Captain

Jose Galdamez  
Criminal Investigations Captain





# **BRUNSWICK POLICE DEPARTMENT**

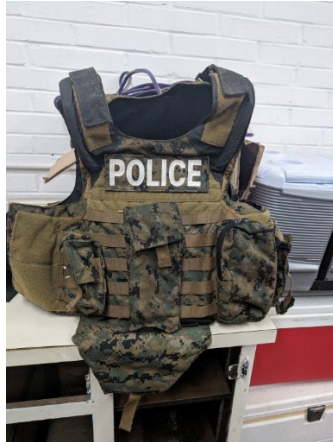
206 Mansfield Street\*Brunswick, Georgia, 31520\*Phone: 912-267-5559\*Fax: 912-267-5526

[www.brunswickpolice.org](http://www.brunswickpolice.org)

**Kevin M. Jones, Chief of Police**



4x Body Armor Vest with one Lvl IIIA Plate



1x Body Armor with Soft Armor



Gregory A. Post  
Assistant Chief of Operations

Angela L. Smith  
Assistant Chief of Administration

Matthew Wilson  
Patrol Services Captain

Daniel Merritt  
Support Services Captain

Jose Galdamez  
Criminal Investigations Captain



# BRUNSWICK POLICE DEPARTMENT

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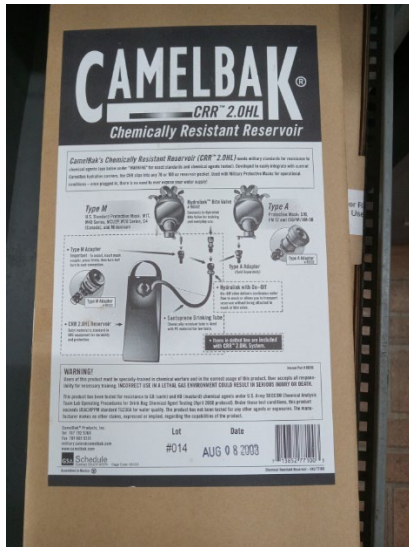
Kevin M. Jones, Chief of Police



1x Fast Machine (Not operational)



41x Camel Bak Bladders



Gregory A. Post  
Assistant Chief of Operations



Angela L. Smith  
Assistant Chief of Administration

Matthew Wilson  
Patrol Services Captain

Daniel Merritt  
Support Services Captain

Jose Galdamez  
Criminal Investigations Captain



# **BRUNSWICK POLICE DEPARTMENT**

206 Mansfield Street\*Brunswick, Georgia, 31520\*Phone: 912-267-5559\*Fax: 912-267-5526

[www.brunswickpolice.org](http://www.brunswickpolice.org)

**Kevin M. Jones, Chief of Police**



50X Camel Bak Mask Adapters



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Support Services Commander



Gregory A. Post  
Assistant Chief of Operations

Angela L. Smith  
Assistant Chief of Administration

Matthew Wilson  
Patrol Services Captain

Daniel Merritt  
Support Services Captain

Jose Galdamez  
Criminal Investigations Captain



**Monthly Finance Report**

**DATE:** April 16, 2024

**TO:** Honorable Mayor and Commissioners  
City of Brunswick  
Brunswick, GA

**FROM:** Regina M. McDuffie, City Manager

**SUBJECT:** Financial Reports as of March 31, 2024 75.00%

---

**General Fund  
March 31, 2024  
Cash Basis**

	Monthly	Year to Date	% of Budget	Amended Budget	% (over)under Budget
Revenues	950,590 *	17,840,585	88.00%	20,272,968	-13.00%
Expenditures	1,387,480	13,580,478	66.99%	20,272,968	8.01%
Net Revenues & Expenditures	(436,890)	4,260,107			
<b>Cash Balance as of 03/31/2024</b>	<b>12,614,256</b>	<i>(Prime South \$707,941.32 GA Fund One \$11,906,315)</i>			

\* includes \$5,706,143 property tax billing in September  
\$ 5,666,333.58 actually collected as of 03/31/2024

	LOST	LOST YTD	
Mar-24	750,124	7,386,995	<i>August 2023 included a one-time adjustment of \$124,882 from Dept of Revenue for error on their part covering 09/22 thru 08/23</i>
Mar-23	706,008	6,816,230	
Increase (Decrease)	44,116	570,765	
	6.25%	8.37%	

**Capital Projects - SPLOST VI  
As of March 31, 2024  
(04/01/2017-09/30/2020)**

	Total Expended as of 03/31/2024	Reimbursements Received		City Expended as of 03/31/2024	Original Budget Amount	Amended Budget Amount	Remainder (Overage)
Storm Drainage Improvements	4,726,518	242,814	<i>a</i>	4,483,704	3,243,750	4,551,750	68,046
Highway 17 Infrastructure	533,628	336,883	<i>b</i>	196,745	215,107	215,107	18,362
Wayfindings & Gateways	160,000	0		160,000	259,500	259,500	99,500
Cemetery Restoration/Renovation	259,500	0		259,500	259,500	259,500	0
Sidney Lanier Park Improvements	399,307	0		399,307	519,000	519,000	119,693
	14,087,469	3,960,463		10,127,006	9,124,607	10,432,607	305,601

*a* \$242,814 from Glynn County

*b* \$336,883 from GADOT Highway 17

**Total Cash on Hand (month ending) \$256,825.20**

**Capital Projects - SPLOST 22  
As of February 29, 2024  
(04/01/2023-03/01/2029)**

	Tier 1 Budget	City Expended as of 03/31/2024	(Over) Under Budget - Tier 1
Mill and Pave Various Streets	7,660,000	99,252	7,560,748
Storm Drainage Improvements	10,500,000	1,503,049	8,996,951
Sidewalk Installation and/or Replacement	850,000	60,524	789,476
City Building Improvements	500,000	61,292	438,708
Trails and Boardwalks	2,500,000	7,651	2,492,349
Public Works Equipment and Infrastructure Upgrades	300,000	26,559	273,441
Public Safety Replacement of Vehicles, Equipment, etc.	550,000	289,846	260,154
Ritz Theater Renovations	350,000	0	350,000
Mary Ross Park Development Project	3,000,000	497,925	2,502,075
Recreation Facility Improvements	2,200,000	0	2,200,000
Historic Squares Improvements	250,000	29,316	220,684
Cemetery Restoration	0	0	0
Orange Park Improvements	250,000	328,402	(78,402)
Integrated Software	250,000	0	250,000
Technology Upgrades	100,000	0	100,000
	29,260,000	2,903,816	26,356,184

Total Cash on Hand (month ending) \$3,763,212.29	SPLOST Distributions Received	6,605,278.37
	Interest Earned	132,518.68
	Total Receipts since inception	<u>6,737,797.05</u>

**Norwich Street Commons Fund**

Original Balance (Sale of Property 05/13/13)  
 Demolition Fees  
 Interest Income  
**Revenues**

	YTD f/y/e 06/30/2024	Total since inception
	0	487,500
	0	8,049
	14,270	45,452
	<u>14,270</u>	<u>541,001</u>

**Expenditures**

Demolition Projects  
 Infrastructure  
 Police Substation  
**Expenditures**  
 Net as of 03/31/2024

	YTD 06/30/2024	Total since inception
	0	40,012
	0	130,546
	0	6,750
	<u>0</u>	<u>177,308</u>
	<u>14,270</u>	<u>363,693</u>

Cash on hand (month ending)

\$ 363,693

**Roosevelt Harris - Multipurpose Center****Total Budget:**

Revenue FYTD

Grants  
 Transfer from General Fund  
 Program Income  
 Contributions  
 Interest Income

Total Inflows

Expenditures FYTD

Net as of 03/31/2024

Cash on hand (month ending)

YTD  
 f/y/e 6/30/2024  
**Cash Basis**  
439,347

100,536

199,500

11,754

5,366

89

Percent of Budget

\$ 317,245

72.21%

278,181

63.32%

\$ 39,064

\$ 9,044

**ARPA Fund:**

Initial Deposit received 06/07/2021

4,606,131

2nd Deposit received 06/21/2022

4,606,131

Interest Earned from inception

515,660

Total funds received as of 03/31/2024

9,727,922

See allocations below

**Disbursements:**

Infrastructure-Road Improvements

1,556,464

Storm Drainage Improvements

250,000

Mary Ross Park Site Improvements

121,416

Back to Business Brunswick--DDA

758,895

Back to Business Brunswick-non DDA

117,000

Covid Housing Relief

110,000

Wifi Upgrades

9,007

Revenue Recovery

1,162,000

Total funds disbursed

4,084,782 \*\*

Cash Balance (month ending)

\$5,643,140

**Allocations (Preliminary)**

Revenue Recovery

1,162,000

Allocations Spent

1,162,000

Storm Drainage Improvements

1,750,000

505,804

Housing Programs & Development

2,500,000

Homelessness Prevention

250,000

110,000

Business Support/Relief

875,985

875,895

Coastal Community Health Services

330,000

Transit Support

220,000

Facility Improvements-Howard Coffin

600,000

Road Improvements

1,300,660

1,300,660

Mary Ross Park Infrastructure

121,416

121,416

Unallocated Funds (includes interest earned \$515,660)

617,861

9,007

Total Funds received as of 03/31/2024

9,727,922 \*

4,084,782 \*\*

**Sanitation Fund:**

**Year Ending 06/30/2024**

	<u>Year to Date</u>
Sanitation Billing	2,200,988
Franchise Fees	54,756
Bad Debt - recovery	135
Interest Earned (Funds)	26,092
Penalties & Interest Earned	538
<u>Total Revenue (YTD)</u>	<u>2,282,509</u>
Operating Exp. YTD:	1,200,131
Other Landfill Expenses	16,335
<u>Total Expense (YTD)</u>	<u>1,216,466</u>
Operating Income (Loss)	<u>1,066,043</u>
Total Available Cash on Hand @ 03/31/2024	<u>848,396</u>
Restricted for Landfill	202,759

	<u>March 2024</u>	<u>YTD</u>
Trash Pickup	126,467	1,020,194
Illegal Refuse Clean Up	12,377	120,180
Street Sweeping	0	7,160
	<u>138,844</u>	<u>1,147,534</u>

**STORMWATER UTILITY FUND:**

**6/30/2024 (YEAR TO DATE)**

Stormwater Utility Fees	1,250,929
DNR Grant	77,860
Interest Earned	38,327
Penalties & Interest	1,806
<u>Total Inflows</u>	<u>1,368,922</u>
Expenditures:	
Operating	742,417
GMA Lease Payments	217,242
<u>Total Outflows</u>	<u>959,659</u>
Balance	409,263
<u>Cash Balance @ 03/31/2024</u>	<u>\$232,479</u>



# Roosevelt Lawrence Center

Fiscal Year to Date 03/31/24

Account	Account Description	Adopted Budget	Current Month Transactions	YTD Transactions	Budget - YTD Transactions
<b>Fund 100 - General Fund</b>					
<b>EXPENSE</b>					
<b>51</b>					
51-1100	Salaries & Wages	61,572.00	3,109.36	49,882.52	11,689.48
51-1200	Temporary Employees	20,000.00	.00	.00	20,000.00
51-1300	Overtime	2,500.00	.00	1,622.29	877.71
51-2100	Group Insurance	10,372.00	864.33	7,778.97	2,593.03
51-2200	FICA	6,432.00	233.57	3,875.10	2,556.90
51-2400	Pension	6,757.00	.00	.00	6,757.00
<b>51 - Totals</b>		<b>\$107,633.00</b>	<b>\$4,207.26</b>	<b>\$63,158.88</b>	<b>\$44,474.12</b>
<b>52</b>					
52-1250	Contractual Expense	1,000.00	.00	1,856.00	(856.00)
52-1300	Technical Services	.00	.00	332.04	(332.04)
52-2100	Cleaning Services	.00	.00	.00	.00
52-2200	Repairs and Maintenance	.00	.00	.00	.00
52-2210	Repair / Maint Building	3,000.00	.00	.00	3,000.00
52-2211	Repair / Maint	3,000.00	.00	201.50	2,798.50
52-2300	Rentals	600.00	.00	.00	600.00
52-3201	Cable	2,200.00	186.34	1,614.08	585.92
52-3205	Telephone	1,500.00	279.48	2,515.12	(1,015.12)
52-3500	Travel & Training	.00	.00	.00	.00
52-3600	Dues and Fees	.00	.00	440.68	(440.68)
<b>52 - Totals</b>		<b>\$11,300.00</b>	<b>\$465.82</b>	<b>\$6,959.42</b>	<b>\$4,340.58</b>
<b>53</b>					
53-1100	General	1,000.00	.00	1,988.79	(988.79)
53-1110	Office Supplies	.00	.00	.00	.00
53-1115	Uniforms	500.00	.00	63.65	436.35
53-1135	Custodial Supplies	500.00	.00	357.71	142.29
53-1210	Water/Sewerage	2,000.00	267.21	1,913.53	86.47
53-1230	Electricity	15,000.00	1,894.98	13,621.81	1,378.19
53-1300	Food/Misc	1,500.00	.00	.00	1,500.00
53-1600	Small Equipment	800.00	.00	.00	800.00
53-1700	Other Supplies	3,000.00	.00	1,583.75	1,416.25
<b>53 - Totals</b>		<b>\$24,300.00</b>	<b>\$2,162.19</b>	<b>\$19,529.24</b>	<b>\$4,770.76</b>
<b>54</b>					
54-2300	Furniture and Fixtures	500.00	.00	.00	500.00
<b>54 - Totals</b>		<b>\$500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>
Function <b>6130 -</b>		<b>\$143,733.00</b>	<b>\$6,835.27</b>	<b>\$89,647.54</b>	<b>\$54,085.46</b>
Reporting Category <b>6100 -</b>		<b>\$143,733.00</b>	<b>\$6,835.27</b>	<b>\$89,647.54</b>	<b>\$54,085.46</b>
<b>EXPENSE TOTALS</b>		<b>\$143,733.00</b>	<b>\$6,835.27</b>	<b>\$89,647.54</b>	<b>\$54,085.46</b>





**SUBJECT: Renewal of General Liability and Property Insurance**

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**FOR APPROVAL:** May 1, 2024

**PURPOSE:** Request approval to renew the City's general liability and property insurance policy.

**HISTORY:** The City of Brunswick renews its general liability and property insurance coverage annually. The insurance is through GIRMA, and the City participates in the GMA/GIRMA pool for insurance coverage. Fred McGinty of Oakbridge Insurance, our local broker, represents the City to ensure maximum coverage for the best value.

**FACTS AND ISSUES:**

1. Oakbridge Insurance has secured the GIRMA premium renewal for the coverage period beginning May 1, 2024. Premiums (contributions) increased from \$444,736 to \$517,006, an increase of 16.25%. This increase reflects a dividend credit of \$8,717 from GIRMA.
2. The Law Enforcement Liability increased from \$65,078 to \$85,647 (31.6% increase). The increase reflects the increase in police officers from 39 last year to 49 this year.
3. General Liability decreased from \$62,362 to \$53,113 (14.8% decrease).
4. Public Officials Liability decreased from \$91,950 to \$74,802 (18.6% decrease); Crime/Fidelity increased from \$4,317 to \$4,356 (.9% increase).
5. Automobile Liability increased from \$113,182 to \$160,641 (41.93% increase) and Auto Physical Damage increased from \$46,061 to \$57,542 (24.9% increase). Property and Equipment coverage increased from \$66,586 to \$84,494 (26.9% increase).
6. Equipment Breakdown increased from \$4,090 to \$5,128 (25.4% increase).
7. Gallagher Management Fees increased from \$13,500 to \$15,000 (11.11% increase). Oakbridge Insurance Fees remains the same at \$13,500.
8. Current policy coverage ends April 30, 2024. However, coverage will be bound effective May 1, 2024, upon approval of the Commission.

**BUDGET INFORMATION:** Total budgetary cost is \$545,506. The fees are included in the total budgetary cost. The FY 2024-2025 budget will provide adequate funding for the renewal.

**OPTIONS:**

1. Approve the GIRMA renewal for liability and property insurance as written.
2. Do not approve the renewal and redirect staff.

**DEPARTMENT RECOMMENDATION ACTION:**

Renew the general liability and property insurance as written.

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**DEPARTMENT: Finance**

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Prepared by Christina Hancock, Assistant Finance Director

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**ADMINISTRATIVE COMMENTS:**

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**ADMINISTRATIVE RECOMMENDATION:**

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*Regina M. McDuffie*

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City Manager

4/24/24

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Date

**City of Brunswick**  
**5.1.2024 to 5.1.2025**

Program Details	2023-2024			2024-2025			Cost Comparison		
	Current Program	Current Rating Basis	Current Premium	Proposed Program	Rating Basis	Proposed Premium	Exposure Change	Premium Change	Net Rate Change
<b>General Liability</b>			<b>\$62,362</b>			<b>\$53,113</b>	8.0%	-14.8%	-22.8%
Each Occurrence	\$1,000,000	<b>\$18,770,080</b>		\$1,000,000	<b>\$20,272,968</b>				
General Aggregate	Unlimited	<i>GF OE</i>		\$5,000,000	<i>GF OE</i>				
<b>Deductibles</b>									
General Liability	\$0			\$0					
<b>Public Officials Liability</b>			<b>\$91,950</b>			<b>\$74,802</b>	8.0%	-18.6%	-26.7%
Each Occurrence	\$1,000,000	<b>\$18,770,080</b>		\$1,000,000	<b>\$20,272,968</b>				
Aggregate	\$5,000,000	<i>GF OE</i>		\$5,000,000	<i>GF OE</i>				
Deductible	\$25,000			\$25,000					
<b>Law Enforcement Liab.</b>			<b>\$65,078</b>			<b>\$85,647</b>	25.6%	31.6%	6.0%
Each Occurrence	\$1,000,000	39		\$1,000,000	49				
Aggregate	Unlimited	<i>Officers</i>		\$5,000,000	<i>Officers</i>				
Deductible	\$25,000			\$25,000					
<b>Automobile Liability</b>			<b>\$113,182</b>			<b>\$160,641</b>	6.5%	41.9%	35.5%
Combined Single Limit	\$1,000,000	201		\$1,000,000	214				
Uninsured Motorist Liab.	\$75,000	<i>Vehicles</i>		\$75,000	<i>Vehicles</i>				
<b>Deductibles</b>									
Auto Liability	\$25,000			\$25,000					
Uninsured Motorist Liab.	\$2,000			\$2,000					
<b>Auto Physical Damage</b>			<b>\$46,061</b>			<b>\$57,542</b>	7.2%	24.9%	17.7%
Limit	ACV	180		ACV	193				
Vehicles Covered	Scheduled	<i>Vehicles</i>		Scheduled	<i>Vehicles</i>				
Deductible	\$5,000			\$5,000					
<b>Crime</b>			<b>\$4,317</b>			<b>\$4,356</b>	11.0%	0.9%	-10.1%
Employee Dishonesty	\$500,000	182		\$500,000	202				
Money & Securities	\$500,000	<i>Employees</i>		\$500,000	<i>Employees</i>				
Deductible	\$5,000			\$5,000					
<b>Property &amp; Mobile Equipment</b>			<b>\$66,586</b>			<b>\$84,494</b>	24.5%	26.9%	2.4%
Total Insured Values	\$30,602,434	\$30,437,621		\$30,437,621	\$37,892,321				
Flood Limit	\$10,000,000	<i>Property Values</i>		\$10,000,000	<i>Property Values</i>				
Earthquake Limit	\$10,000,000			\$10,000,000					
<b>Deductibles</b>									
Building and Contents	\$50,000	\$29,745,200		\$50,000	\$36,838,900				
Mobile Equipment	\$1,000	\$857,234		\$1,000	\$1,053,421				
Flood & Earthquake	\$50,000	<i>Property Values</i>		\$50,000	<i>Property Values</i>				
	1% NWS - Tier 1 (per unit)			1% NWS - Tier 1 (per unit)					
<b>Equipment Breakdown</b>			<b>\$4,090</b>			<b>\$5,128</b>	25.4%	25.4%	0.0%
Per Occurrence	\$100,000,000	\$29,384,200		\$100,000,000	\$36,838,900				
Deductible	\$1,000	<i>Property Values</i>		\$1,000	<i>Property Values</i>				
<b>GIRMA Contributions</b>			\$453,626			\$525,723	14.1%	15.9%	1.8%
Dividends/Credits			(\$8,890)			(\$8,717)			
<b>GIRMA Net Contributions</b>			\$444,736			\$517,006	14.1%	16.3%	2.2%
Gallagher Mgmt Fees			\$13,500			\$15,000			
Oakbridge Insurance Fee			\$13,500			\$13,500			
<b>Grand Total Cost</b>			<b>\$471,736</b>			<b>\$545,506</b>	<b>14.1%</b>	<b>15.6%</b>	<b>1.5%</b>

Program Details	2023-2024			2024-2025			Cost Comparison		
	Current Program	Current Rating Basis	Current Premium	Proposed Program	Rating Basis	Proposed Premium	Exposure Change	Premium Change	Net Rate Change
<b>Cyber Liability</b>			<b>Incl.</b>			<b>Incl.</b>			
Each Occurrence	GIRMA			GIRMA					
Aggregate Limit	\$250,000	<i>GOE</i>		\$250,000	<i>GOE</i>				
Deductible	\$250,000			\$250,000					
	\$10,000			\$10,000					
<b>Ancillary Lines Total</b>			<b>Incl.</b>			<b>Incl.</b>			
<b>Total Cost (All lines)</b>			<b>\$471,736</b>			<b>\$545,506</b>	<b>14.1%</b>	<b>15.6%</b>	<b>1.5%</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
<b>City of Brunswick (BR10)</b>	Effective Date	<b>05/01/2024</b>
<b>GENERAL LIABILITY</b>		
Grants Administered	\$0	
GROSS OPERATING EXPENDITURES	\$53,113	
PARK ACREAGE	\$0	
HOUSING AUTHORITIES - UNITS	\$0	
PUBLIC UTILITIES - CABLE / TELECOM	\$0	
PUBLIC UTILITIES - ELECTRIC	\$0	
PUBLIC UTILITIES - GAS	\$0	
PUBLIC UTILITIES - SEWER	\$0	
PUBLIC UTILITIES - WATER	\$0	
REFUSE COLLECTION	\$0	
SCHOOLS - ALL OTHER STUDENTS	\$0	
SCHOOLS - TRADE OR VOCATIONAL STUDENTS	\$0	
WATER RELATED ACTIVITIES - # BEACHES, LAKES, POOLS	\$0	
<b>GENERAL LIABILITY TOTALS</b>		<b>\$53,113</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>			<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>AUTOMOBILE LIABILITY</b>	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Trucks - Van, Pickups, Light Trucks	91	\$223.24	\$20,314.84	
Trucks - Medium Weight	6	\$297.65	\$1,785.90	
Trucks - Heavy Weight	7	\$372.06	\$2,604.42	
Trucks - Extra Heavy Weight	9	\$372.06	\$3,348.54	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Garbage	3	\$892.95	\$2,678.85	
Trucks - Fire Trucks	6	\$892.95	\$5,357.70	
Private Passenger - Fire Cars	2	\$297.65	\$595.30	
Private Passenger - Police Cars	58	\$2,011.15	\$116,646.70	
Private Passenger - All Other Type Cars	7	\$223.24	\$1,562.68	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	24	\$74.41	\$1,785.84	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	1	\$148.82	\$148.82	
<b>AUTO LIABILITY TOTALS</b>	<b>214</b>			<b>\$156,830</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

<b>LINE OF COVERAGE</b>			<b>Contribution Breakdown</b>	<b>Contribution Total</b>
<b>AUTOMOBILE PHYSICAL DAMAGE</b>	Number of Vehicles	Contrib Per Vehicle	Total Contribution	
Trucks - Van, Pickups, Light Trucks	89	\$158.94	\$14,145.66	
Trucks - Medium Weight	6	\$158.94	\$953.64	
Trucks - Heavy Weight	7	\$158.94	\$1,112.58	
Trucks - Extra Heavy Weight	9	\$158.94	\$1,430.46	
Trucks - Ambulances or Paramedic Vehicles	0	\$0.00	\$0.00	
Trucks - Garbage	3	\$317.87	\$953.61	
Trucks - Fire Trucks	6	\$476.81	\$2,860.86	
Private Passenger - Fire Cars	2	\$158.94	\$317.88	
Private Passenger - Police Cars	58	\$593.38	\$34,416.04	
Private Passenger - All Other Type Cars	7	\$158.94	\$1,112.58	
Trailers - Semi Trailers	0	\$0.00	\$0.00	
Trailers - Trailers	6	\$39.73	\$238.38	
Buses - Public Transit Buses	0	\$0.00	\$0.00	
Buses - School Buses	0	\$0.00	\$0.00	
Motorcycles	0	\$0.00	\$0.00	
<b>PHYSICAL DAMAGE TOTALS</b>	<b>193</b>			<b>\$57,542</b>

# Georgia Interlocal Risk Management Agency

## Member Contribution Breakdown

LINE OF COVERAGE	Contribution Breakdown	Contribution Total
UNINSURED MOTORIST LIABILITY		\$3,812
LAW ENFORCEMENT LIABILITY	\$1,747.90 per officer	\$85,647
PUBLIC OFFICIALS LIABILITY		\$74,802
PROPERTY (including Mobile Equipment and Boiler & Machinery)	Values / Rates	\$89,622
Total Insured Value	\$37,892,321	
Rate per \$100 of Value	\$0.2365	
POLICE ANIMALS	\$0	\$0
CRIME	\$21.56 per employee	\$4,356
<b>TOTAL CONTRIBUTION*</b>		<b>\$525,723</b>

\* Figures may be off by \$1 due to rounding

# Georgia Interlocal Risk Management Agency

GMA Property & Liability Self-Insurance Program

## RENEWAL TERMS FOR 2024-2025

### CITY OF BRUNSWICK

BR10

225 Marina Dr

St. Simons Island, GA 31522

#### Coverage Period:

May-01-2024 to May-01-2025

Presented by:



201 Pryor Street  
Atlanta, GA 30303

#### Quote Date:

4/1/2024

Administered by:

#### Lockton Companies

3280 Peachtree Road NE #1000  
Atlanta, GA 30305



# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2024-2025

## CITY OF BRUNSWICK

<b>General Liability and Law Enforcement Liability</b>	<b>Limit of Liability</b>
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Products / Completed Operations	\$1,000,000
Failure to Supply Utilities	\$1,000,000
Fire Legal Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
General Aggregate	\$5,000,000
Medical Payments	Excluded
Form	Occurrence
General Liability Deductible	\$0
Law Enforcement Liability Deductible	\$25,000
Employee Benefits Liability	\$1,000,000
Employee Benefits Aggregate	\$5,000,000
Form	Occurrence
Deductible	\$0

### Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limit
- Special Events Liability
- Athletic Participants Liability
- Fireworks Display Liability
- Cemetery Professional Liability
- Limited Pollution Liability
- Non-Owned Aircraft & Watercraft
- Liquor Liability
- Limited Drone Coverage (\$50,000)
- Garage Liability
- Personal Injury Liability
- Authorized Moonlighting by Police Officers
- Jail Cell Operations
- Police Animal Liability
- Assault and Battery
- Inmate Medical Coverage
- Sexual Abuse Coverage
- Worldwide Territory

### Disclaimer:

**These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.**

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2024-2025

## CITY OF BRUNSWICK

<b>Public Officials / Errors &amp; Omissions Liability</b>	<b>Limit of Liability</b>
Each Wrongful Act or Occurrence	\$1,000,000
Aggregate Limit	\$5,000,000
Form	Occurrence
Deductible	\$25,000

### Coverage Features:

- No Premium Audits
- Defense Costs Outside the Limits
- Pay on Behalf Basis
- Personal Injury – to include:
  - Mental Anguish
  - Shock
  - Humiliation
- Employment Practices Liability – including coverage for:
  - Libel
  - Slander
  - Defamation
  - Sexual Harassment
  - Sexual Abuse
- Americans with Disabilities Act (ADA)
- Zoning Claims Seeking Monetary Demands
- Civil Rights Violations
- Services Performed Under a Mutual Aid Agreement

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### Disclaimer:

# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2024-2025

## CITY OF BRUNSWICK

<b>Automobile Liability</b>	<b>Limit of Liability</b>
Combined Single Occurrence Limit	\$1,000,000
Uninsured Motorists Liability	\$75,000
Hired & Non-Owned Liability	\$1,000,000
Medical Payments	Excluded
Deductible	\$25,000
Uninsured Motorist Deductible	\$2,000

<b>Automobile Physical Damage</b>	<b>Limit of Liability</b>
Limit	Actual Cash Value
Hired Physical Damage	Included
Vehicles Covered	Per Schedule
Comprehensive Deductible	\$5,000
Collision Deductible	\$5,000
Hired Physical Damage Deductible	\$5,000
Named Windstorm Deductible	1% Actual Cash Value per unit

### Coverage Features:

- Automatic Coverage for Vehicles up to \$100,000 in value
- Automatic Liability Coverage for new vehicles
- Deductible Per Occurrence

<b>Crime / Fidelity</b>	<b>Limit of Liability</b>
Blanket Employee Dishonesty	\$500,000
Forgery or Alteration	\$500,000
Computer Crime	\$500,000
Money and Securities	\$500,000
Social Engineering Fraud	\$25,000
Deductible	\$5,000
Social Engineering Deductible Only	\$2,500

### Coverage Features:

- Faithful Performance Included
- Includes all local and state required bonds

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2024-2025

## CITY OF BRUNSWICK

Property	Limit of Liability
Total Insured Values	\$37,892,321
Blanket Building & Contents	\$36,838,900
Mobile Equipment	\$1,053,421
Computers ("EDP")	Included
Flood Limit – Including Zones A and V	\$10,000,000
Earthquake Limit	\$10,000,000
Coinsurance Provision	None
Locations Covered	Per Schedule
Valuation – Building & Contents	Replacement Cost
Valuation – Mobile Equipment	Actual Cash Value
Deductible – Buildings & Contents All Perils <i>(Tier 1 Only-All Perils <b>except</b> Named Windstorm)</i>	\$50,000
Deductible – Mobile Equipment All Perils <i>(Tier 1 Only-All Perils <b>except</b> Named Windstorm)</i>	\$1,000
Deductible – Named Windstorm for Tier 1 Only* <i>* Applies separately to (1) Each separate building. (2) The value of personal property located in each separate building. (3) Each item of Mobile Equipment. (4) Actual value of Business Interruption and Extra Expense loss for the 12 months immediately following the date of the direct physical loss.</i>	1% per unit
Automatic Coverage Extensions:	
Business Interruption	\$500,000
Extra Expense	\$500,000
Computers ("EDP")	\$500,000
Builders Risk	\$500,000
Property in Transit	\$500,000
Valuable Papers	\$500,000
<b>Equipment Breakdown</b>	<b>Limit of Liability</b>
Limit Per Occurrence	\$36,838,900
Ordinance or Law Limit	\$36,838,900
Hazardous Substance	\$250,000
Deductible	\$1,000
Automatic Coverage Extensions	
Ammonia Contamination	\$1,000,000
Expediting Expenses	\$10,000,000
Service Interruption	\$36,838,900
Spoilage / Consequential Damage	\$10,000,000
Water Damage	\$1,000,000

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2024-2025

## CITY OF BRUNSWICK

<b>Cyber</b>	<b>Limit of Liability</b>
Security & Privacy Liability	\$250,000
Regulatory Action Sublimit of Liability	\$250,000
Event Management	\$250,000
Cyber Extortion	\$250,000
Deductible	\$10,000

<b>Police Animal Mortality Coverage</b>	<b>Limit of Liability</b>
Scheduled Limit	\$0
Deductible	Nil

## Risk Management Services

<b><u>Type of Service</u></b>	<b><u>Annual Contribution</u></b>
Loss Control & Safety Training	
On Site Visitation	Included
Awareness Training	Included
Awareness Through Safety Bulletins	Included
Automobile Drivers Training	Included
Access to Safety Videos	Included
Safety Grant	
Based on a Contribution Volume and up to \$10,000	Included
*Subject to Approval & Requirements	
Employment Practices Help Line	
Legal Advice	Included
Property Appraisals	
Building Valuations	Included
Contents and Historical Valuations	Included
Crisis Management	
Provides \$50,000 for expenses incurred in response to a Crisis Event including Workplace Violence	Included

### Disclaimer:

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# Georgia Interlocal Risk Management Agency

RENEWAL TERMS FOR 2024-2025

## CITY OF BRUNSWICK

### Contribution Summary

<u>Line of Coverage</u>	<u>Annual Contribution</u>
General Liability	\$53,113
Law Enforcement Liability – Before Credit	\$107,059
<i>Law Enforcement Initiative Credit Amount</i>	<i>\$21,412</i>
Law Enforcement Liability – After Credit	\$85,647
Public Officials Liability	\$74,802
Automobile Liability	\$156,829
Automobile Physical Damage	\$57,542
Property – Buildings & Contents	\$82,522
Mobile Equipment	\$1,972
Police Animal Mortality	\$0
Crime / Fidelity	\$4,356
Boiler & Machinery	\$5,128
Uninsured Motorist	\$3,812
<b>Sub Total</b>	<b>\$525,723</b>
Less Renewal Credit	\$8,717
<b>Total</b>	<b>\$517,006</b>

#### Disclaimer:

These terms are not to be construed as an exact or complete analysis of the coverage agreement, nor as a legal evidence of coverage. The provisions of the actual coverage document will prevail.

**THIS IS AN APPLICATION FOR A CLAIMS MADE AND REPORTED POLICY. THIS APPLICATION IS NOT A BINDER.**

*This application for NetGuard® Plus Cyber Liability Insurance is intended to be used for the preliminary evaluation of a submission. When completed in its entirety, this application will enable the Underwriter to decide whether or not to authorize the binding of insurance. Please type or print clearly and answer all questions. If space is insufficient to answer any question fully, attach a separate sheet. Complete all required supplemental forms/applications. "You" and "Your", as used in this application, means the Applicant unless noted otherwise below.*

*Please refer to the attached Cyber Glossary for an explanation of the cyber security terms that appear in bold face type.*

### 1. GENERAL INFORMATION

Name of Applicant: \_\_\_\_\_

Street Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Website: \_\_\_\_\_

Fax: \_\_\_\_\_

### 2. FORM OF BUSINESS

a. Applicant is a(an):  Individual  Corporation  Partnership  Other: \_\_\_\_\_

b. Date established: \_\_\_\_\_

c. Description of operations: \_\_\_\_\_

d. Total number of employees: \_\_\_\_\_

e. Attach a list of all subsidiaries, affiliated companies or entities owned by the Applicant and include a description of (1) the nature of operations of each such subsidiary, affiliated company or entity, (2) its relationship to the Applicant and (3) the percentage of ownership by the Applicant.

### 3. REVENUES

	Current Fiscal Year ending / (current projected)	Last Fiscal Year ending /	Two Fiscal Years ago ending /
Total gross revenues:	\$ _____	\$ _____	\$ _____

### 4. RECORDS

a. Do you collect, store, host, process, control, use or share any private or sensitive information\* in either paper or electronic form?  Yes  No

If "Yes", provide the approximate number of unique records:

Paper records: \_\_\_\_\_ Electronic records: \_\_\_\_\_

\*Private or sensitive information includes any information or data that can be used to uniquely identify a person, including, but not limited to, social security numbers or other government identification numbers, payment card information, drivers' license numbers, financial account numbers, personal identification numbers (PINs), usernames, passwords, healthcare records and email addresses.

b. Do you collect, store, host, process, control, use or share any biometric information or data, such as fingerprints, voiceprints, facial, hand, iris or retinal scans, DNA, or any other biological, physical or behavioral characteristics that can be used to uniquely identify a person?  Yes  No

If "Yes", have you reviewed your policies relating to the collection, storage and destruction of such information or data with a qualified attorney and confirmed compliance with applicable federal, state, local and foreign laws?  Yes  No

c. Do you process, store or handle credit card transactions?  Yes  No

If "Yes", are you PCI-DSS Compliant?  Yes  No

### 5. IT DEPARTMENT

*This section must be completed by the individual within the Applicant's organization who is responsible for network security. As used in this section only, "you" refers only to such individual.*

a. Within the Applicant's organization, who is responsible for network security?

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Phone: \_\_\_\_\_

Email address: \_\_\_\_\_

IT Security Designation(s): \_\_\_\_\_

b. The Applicant's network security is:  Outsourced; provide the name of your network security provider: \_\_\_\_\_

Managed internally/in-house

c. If the Applicant's network security is outsourced, are you the main contact for the network security provider named in question b. above?  Yes  No

If "No", provide the name and email address for the main contact: \_\_\_\_\_

d. How many IT personnel are on your team?

e. How many dedicated IT security personnel are on your team?

By signing below, you confirm that you have reviewed all questions in Sections 6 through 8 of this application regarding the Applicant's security controls, and, to the best of your knowledge, all answers are complete and accurate. Additionally, you consent to receiving direct communications from the Insurer and/or its representatives regarding potentially urgent security issues identified in relation to the Applicant's organization.

Print/Type Name: \_\_\_\_\_

Signature: \_\_\_\_\_

## 6. EMAIL SECURITY CONTROLS

If the answer to any question in this section is "No", please provide additional details in the "Additional Comments" section.

a. Do you tag external emails to alert employees that the message originated from outside the organization?  Yes  No

b. Do you pre-screen emails for potentially malicious attachments and links?  Yes  No

If "Yes", complete the following:

(1) Select your email security provider: **Choose an item**

If "Other", provide the name of your email security provider: \_\_\_\_\_

(2) Do you have the capability to automatically detonate and evaluate attachments in a sandbox to determine if they are malicious prior to delivery to the end-user?  Yes  No

c. Have you implemented any of the following to protect against phishing messages? (check all that apply):

Sender Policy Framework (SPF)

DomainKeys Identified Mail (DKIM)

Domain-based Message Authentication, Reporting & Conformance (DMARC)

None of the above

d. Can your users access email through a web application or a non-corporate device?  Yes  No

If "Yes", do you enforce **Multi-Factor Authentication (MFA)**?  Yes  No

e. Do you use Office 365 in your organization?  Yes  No

If "Yes", do you use the Office 365 Advanced Threat Protection add-on?  Yes  No

ADDITIONAL COMMENTS (Use this space to explain any "No" answers in the above section and/or to list other relevant IT security measures you are utilizing that are not listed here.)

## 7. INTERNAL SECURITY CONTROLS

If the answer to any question in this section is "No", please provide additional details in the "Additional Comments" section.

a. Do you use a cloud provider to store data or host applications?  Yes  No

If "Yes", provide the name of the cloud provider: \_\_\_\_\_

If you use more than one cloud provider to store data, specify the cloud provider storing the largest quantity of sensitive customer and/or employee records (e.g., including medical records, personal health information, social security numbers, bank account details and credit card numbers) for you.

b. Do you use **MFA** to secure all cloud provider services that you utilize (e.g. Amazon Web Services (AWS), Microsoft Azure, Google Cloud)?  Yes  No

c. Do you encrypt all sensitive and confidential information stored on your organization's systems and networks?  Yes  No

If "No", are the following compensating controls in place:

(1) Segregation of servers that store sensitive and confidential information?  Yes  No

(2) Access control with role-based assignments?  Yes  No

d. Do you allow remote access to your network?  Yes  No

If "Yes", do you use **MFA** to secure all remote access to your network, including any **remote desktop protocol (RDP)** connections?  Yes  No

If **MFA** is used, complete the following: \_\_\_\_\_



---

(1) Select your **MFA** provider: **Choose an item.**  
 If "Other", provide the name of your **MFA** provider: \_\_\_\_\_

(2) Select your **MFA** type: **Choose an item.**  
 If "Other", describe your **MFA** type: \_\_\_\_\_

(3) Does your **MFA** configuration ensure that the compromise of a single device will only compromise a single authenticator?  Yes  No

---

e. Do you use a **next-generation antivirus (NGAV)** product to protect all endpoints across your enterprise?  Yes  No  
 If "Yes", select your **NGAV** provider: **Choose an item.**  
 If "Other", provide the name of your **NGAV** provider: \_\_\_\_\_

---

f. Do you use an **endpoint detection and response (EDR)** tool that includes centralized monitoring and logging of all endpoint activity across your enterprise?  Yes  No  
 If "Yes", complete the following:

(1) Select your **EDR** provider: **Choose an item.**  
 If "Other", provide the name of your **EDR** provider: \_\_\_\_\_

(2) Do you enforce application whitelisting/blacklisting?  Yes  No

(3) Is **EDR** deployed on 100% of endpoints?  Yes  No  
 If "No", please use the Additional Comments section to outline which assets do not have **EDR**, and whether any mitigating safeguards are in place for such assets.

(4) Can users access the network with their own device ("Bring Your Own Device")?  Yes  No  
 If "Yes", is **EDR** required to be installed on these devices?  Yes  No

---

g. Do you use **MFA** to protect all local and remote access to privileged user accounts?  Yes  No  
 If "Yes", select your **MFA** type: **Choose an item.**  
 If "Other", describe your **MFA** type: \_\_\_\_\_

---

h. Do you manage privileged accounts using **privileged account management software (PAM)** (e.g., CyberArk, BeyondTrust, etc.)?  Yes  No  
 If "Yes", complete the following:

(1) Provide the name of your software provider: \_\_\_\_\_

(2) Is access protected by **MFA**?  Yes  No

---

i. Do you actively monitor all administrator access for unusual behavior patterns?  Yes  No  
 If "Yes", provide the name of your monitoring tool: \_\_\_\_\_

---

j. Do you roll out a hardened baseline configuration across servers, laptops, desktops and managed mobile devices?  Yes  No

---

k. Do you record and track all software and hardware assets deployed across your organization?  Yes  No  
 If "Yes", provide the name of the tool used for this purpose (if any): \_\_\_\_\_

---

l. Do non-IT users have local administration rights on their laptop / desktop?  Yes  No

---

m. How frequently do you install critical and high severity patches across your enterprise?  
 1-3 days  4-7 days  8-30 days  One month or longer

---

n. Do you have any end of life or end of support software?  Yes  No  
 If "Yes", is it segregated from the rest of your network?  Yes  No

---

o. Do you use a **protective DNS service (PDNS)** (e.g. ZScaler, Quad9, OpenDNS or the public sector **PDNS** to block access to known malicious websites?  Yes  No  
 If "Yes", provide the name of your DNS provider: \_\_\_\_\_

---

p. Do you use **endpoint application isolation and containment technology** on all endpoints?  Yes  No  
 If "Yes", select your provider: **Choose an item.**  
 If "Other", provide the name of your provider: \_\_\_\_\_

---

q. Can users run Microsoft Office Macro enabled documents on their system by default?  Yes  No

---

r. Do you implement **PowerShell** best practices as outlined in the [Environment Recommendations by Microsoft](#)?  Yes  No

---

s. Do you utilize a **Security Information and Event Management system (SIEM)**?  Yes  No

---

- t. Do you utilize a **Security Operations Center (SOC)**?  Yes  No  
If "Yes", complete the following:
- (1) Is your **SOC** monitored 24 hours a day, 7 days a week?  Yes  No  
(2) Your **SOC** is:  Outsourced; provide the name of your provider: \_\_\_\_\_  
 Managed internally/in-house

- u. Do you use a **vulnerability management tool**?  Yes  No  
If "Yes", complete the following:
- (1) Select your provider: **Choose an item**  
If "Other", provide the name of your provider: \_\_\_\_\_
- (2) What is your patching cadence?  
 1-3 days  4-7 days  8-30 days  1 month or longer

**ADDITIONAL COMMENTS** (Use this space to explain any "No" answers in the above section and/or to list other relevant IT security measures you are utilizing that are not listed here.)

## 8. BACKUP AND RECOVERY POLICIES

If the answer to the question in this section is "No", please provide additional details in the "Additional Comments" section.

Do you use a data backup solution?  Yes  No

If "Yes":

- a. Which best describes your data backup solution?
- Backups are kept locally but separate from your network (**offline/air-gapped backup solution**).
- Backups are kept in a dedicated cloud backup service.
- You use a cloud-syncing service (e.g. Dropbox, OneDrive, SharePoint, Google Drive).
- Other (describe your data backup solution): \_\_\_\_\_
- b. Check all that apply:
- Your backups are encrypted.
- You have **immutable backups**.
- Your backups are secured with different access credentials from other administrator credentials.
- You utilize **MFA** for both internal and external access to your backups.
- You have tested the successful restoration and recovery of key server configurations and data from backups in the last 6 months.
- You are able to test the integrity of backups prior to restoration to ensure that they are free of malware.
- c. How frequently are backups run?  Daily  Weekly  Monthly
- d. Estimated amount of time it will take to restore essential functions using backups in the event of a widespread malware or ransomware attack within your network?
- 0-24 hours  1-3 days  4-6 days  1 week or longer

**ADDITIONAL COMMENTS** (Use this space to explain any "No" answers in the above section and/or to list other relevant IT security measures you are utilizing that are not listed here.)

## 9. PHISHING CONTROLS

- a. Do any of the following employees at your company complete social engineering training:
- (1) Employees with financial or accounting responsibilities?  Yes  No  
(2) Employees without financial or accounting responsibilities?  Yes  No
- If "Yes" to question 9.a.(1) or 9.a.(2) above, does your social engineering training include phishing simulation?  Yes  No
- b. Does your organization send and/or receive wire transfers?  Yes  No
- If "Yes", does your wire transfer authorization process include the following:
- (1) A wire request documentation form?  Yes  No  
(2) A protocol for obtaining proper written authorization for wire transfers?  Yes  No

- (3) A separation of authority protocol?  Yes  No
- (4) A protocol for confirming all payment or funds transfer instructions/requests from a new vendor, client or customer via direct call to that vendor, client or customer using only the telephone number provided by the vendor, client or customer before the payment or funds transfer instruction/request was received?  Yes  No
- (5) A protocol for confirming any vendor, client or customer account information change requests (including requests to change bank account numbers, contact information or mailing addresses) via direct call to that vendor, client or customer using only the telephone number provided by the vendor, client or customer before the change request was received?  Yes  No

#### 10. LOSS HISTORY

*If the answer to any question in 10.a. through 10.c. below is "Yes", please complete a Claim Supplemental Form for each claim, allegation or incident.*

- a. In the past 3 years, has the Applicant or any other person or organization proposed for this insurance:
- (1) Received any complaints or written demands or been a subject in litigation involving matters of privacy injury, breach of private information, network security, defamation, content infringement, identity theft, denial of service attacks, computer virus infections, theft of information, damage to third party networks or the ability of third parties to rely on the Applicant's network?  Yes  No
- (2) Been the subject of any government action, investigation or other proceedings regarding any alleged violation of privacy law or regulation?  Yes  No
- (3) Notified customers, clients or any third party of any security breach or privacy breach?  Yes  No
- (4) Received any cyber extortion demand or threat?  Yes  No
- (5) Sustained any unscheduled network outage or interruption for any reason?  Yes  No
- (6) Sustained any property damage or business interruption losses as a result of a cyber-attack?  Yes  No
- (7) Sustained any losses due to wire transfer fraud, telecommunications fraud or phishing fraud?  Yes  No
- b. Do you or any other person or organization proposed for this insurance have knowledge of any security breach, privacy breach, privacy-related event or incident or allegations of breach of privacy that may give rise to a claim?  Yes  No
- c. In the past 3 years, has any service provider with access to the Applicant's network or computer system(s) sustained an unscheduled network outage or interruption lasting longer than 4 hours?  Yes  No
- If "Yes", did the Applicant experience an interruption in business as a result of such outage or interruption?  Yes  No

#### NOTICE TO APPLICANT

The insurance for which you are applying will not respond to incidents about which any person proposed for coverage had knowledge prior to the effective date of the policy nor will coverage apply to any claim or circumstance identified or that should have been identified in questions 10.a. through 10.c of this application.

**NOTICE TO NEW YORK APPLICANTS: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE CONTAINING ANY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.**

The Applicant hereby acknowledges that he/she/it is aware that the limit of liability shall be reduced, and may be completely exhausted, by claim expenses and, in such event, the Insurer shall not be liable for claim expenses or any judgment or settlement that exceed the limit of liability.

I HEREBY DECLARE that, after inquiry, the above statements and particulars are true and I have not suppressed or misstated any material fact, and that I agree that this application shall be the basis of the contract with the Underwriters.

#### CERTIFICATION AND SIGNATURE

The Applicant has read the foregoing and understands that completion of this application does not bind the Underwriter or the Broker to provide coverage. It is agreed, however, that this application is complete and correct to the best of the Applicant's knowledge and belief, and that all particulars which may have a bearing upon acceptability as a NetGuard® Plus Cyber Liability Insurance risk have been revealed.

It is understood that this application shall form the basis of the contract should the Underwriter approve coverage, and should the Applicant be satisfied with the Underwriter's quotation. It is further agreed that, if in the time between submission of this application and the requested date for coverage to be effective, the Applicant becomes aware of any information which would change the answers furnished in response to any question of this application, such information shall be revealed immediately in writing to the Underwriter.

This application shall be deemed attached to and form a part of the Policy should coverage be bound.

Must be signed by an officer of the company.

Print or Type Applicant's Name	Title of Applicant
Signature of Applicant	Date Signed by Applicant

## **California Fraud Warning**

For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

The following Cyber Glossary is provided to assist you in completing your application correctly and completely.

**DomainKeys Identified Mail (DKIM)** is an email authentication method that allows senders to associate a domain name with an email message, thus vouching for its authenticity. A sender creates the DKIM by “signing” the email with a digital signature. This “signature” is located in the message's header.

**Domain-based Message Authentication, Reporting & Conformance (DMARC)** is an email authentication protocol that uses Sender Policy Framework (SPF) and DKIM to determine the authenticity of an email message.

**Endpoint application isolation and containment technology** is a form of zero-trust endpoint security. Instead of detecting or reacting to threats, it enforces controls that block and restrain harmful actions to prevent compromise. Application containment is used to block harmful file and memory actions to other apps and the endpoint. Application isolation is used to prevent other endpoint processes from altering or stealing from an isolated app or resources.

**Common Providers:** Authentic8 Silo; BitDefender™ Browser Isolation; CylancePROTECT; Menlo Security Isolation Platform; Symantec Web Security Service

**Endpoint Detection and Response (EDR)**, also known as endpoint *threat* detection and response, centrally collects and analyzes comprehensive endpoint data across your entire organization to provide a full picture of potential threats.

**Common Providers:** Carbon Black Cloud; CrowdStrike Falcon Insight; SentinelOne; Windows Defender Endpoint

**Immutable backups** are backup files that are fixed, unchangeable, and can be deployed to production servers immediately in case of ransomware attacks or other data loss.

**Multi-Factor Authentication (MFA)** is an electronic authentication method in which a computer user is granted access to a website or application only after successfully presenting two or more pieces of evidence to an authentication mechanism: knowledge (e.g., password), possession (e.g., phone or key), and inherence (e.g., FaceID or hand print). MFA for remote email access can be enabled through most email providers.

**Common MFA providers for remote network access:** Okta; Duo; LastPass; OneLogin; and Auth0.

**Next-Generation Anti-Virus (NGAV)** is software that uses predictive analytics driven by machine learning and artificial intelligence and combines with threat intelligence to detect and prevent malware and fileless non-malware attacks, identify malicious behavior, and respond to new and emerging threats that previously went undetected. For purposes of completing this application, NGAV refers to anti-virus protection that focuses on detecting and preventing malware on each individual endpoint. If your organization has a NGAV solution **AND** you are centrally monitoring and analyzing all endpoint activity, please indicate that you have NGAV & EDR on the application.

**Common Providers:** BitDefender™; Carbon Black; CrowdStrike Falcon Prevent; SentinelOne; Sophos; Symantec

**Offline/Air-gapped backup solution** refers to a backup and recovery solution in which one copy of your organization's data is offline (i.e., disconnected) and cannot be accessed. If a file or system of files has no connection to the internet or a LAN, it can't be remotely hacked or corrupted.

**Powershell** is a cross-platform task automation and configuration management framework from Microsoft, consisting of a command-line shell and scripting language. It is used by IT departments to run tasks on multiple computers in an efficient manner. For example, Powershell can be used to install a new application across your organization.

**Privileged Account Management Software (PAM)** is software that allows you to secure your privileged credentials in a centralized, secure vault (i.e., a password safe). To qualify as PAM, a product must allow administrators to create privileged access accounts; offer a secure vault to store privileged credentials; and monitor and log user actions while using privileged accounts.

**Common Providers:** CyberArk and BeyondTrust.

**Protective DNS Service (PDNS)** refers to a service that provides Domain Name Service (DNS) protection (also known as DNS filtering) by blacklisting dangerous sites and filtering out unwanted content. It can also help to detect & prevent malware that uses DNS tunneling to communicate with a command and control server.

**Common Providers:** Zscaler; Quad9; OpenDNS; and public sector PDNS.

**Remote Desktop Protocol (RDP) connections** is a proprietary protocol developed by Microsoft which provides a user with a graphical interface to connect to another computer over a network connection. The Microsoft RDP provides remote display and input capabilities over network connections for Windows-based applications running on a server.

**Security Information and Event Management system (SIEM)** is a subsection within the field of computer security, wherein software products and services combine security information management and security event management. SIEM provides real-time analysis of security alerts generated by applications and network hardware.



**Security Operations Center (SOC)** is a centralized unit that deals with security issues on an organizational and technical level.

**Sender Policy Framework (SPF)** is an email authentication technique used to prevent spammers from sending messages on behalf of your domain. With SPF, your organization can publish authorized mail servers.

**Vulnerability management tool** is a cloud service that gives you instantaneous, global visibility into where your IT systems might be vulnerable to the latest internet threats and how to protect against them. The tool is an ongoing process that includes proactive asset discovery, continuous monitoring, mitigation, remediation and defense tactics to protect your organization's modern IT attack surface from cyber threats.

**Common Providers:** Qualys; InsightVM by Rapid7; and Nessus® by Tenable™

STATE OF GEORGIA

COUNTY OF GLYNN

AMENDMENT  
TO  
CITY CLERK  
EMPLOYMENT AGREEMENT

(Section 4, Subsection A. – Salary,  
Section 4, NEW Subsection C. – Deferred Compensation)

**THIS AMENDMENT**, made and entered into this \_\_\_\_\_ day of \_\_\_\_\_, 2024, by and between **THE CITY OF BRUNSWICK, GEORGIA**, a political subdivision of the State of Georgia, acting through its Mayor and Board of Commissioners (hereinafter referred to as the “City” or “Employer”) and Naomi Atkinson (hereinafter referred to as “City Clerk” or “Employee”).

**WITNESSETH**

**WHEREAS**, the City and City Clerk entered into that certain employment agreement (the “Agreement”) dated as of January 2, 2008, and amended from time to time; and

**WHEREAS**, the Agreement set forth certain terms and conditions governing the employment of the City Clerk including the term and compensation of the City Clerk,

**WHEREAS**, the Parties now desire to amend certain terms of the Agreement in the manner set forth herein; and

**NOW, THEREFORE**, in consideration of the premises and mutual covenants and conditions herein, the Parties, intending to be legally bound, hereby agree as follows, effective as of the Amendment Effective Date:

1. **Section 3. Compensation.** Section 3, subsection A. of the Agreement is hereby amended as follows:
  - A. Effective on July 1, 2024, the Employee shall receive monthly compensation based on an annual base salary of \$89,325 payable in installments at the same time that the other employees of the Employer are paid.
2. **Section 4. Other Terms and Conditions of Employment.** Section 4, subsection C. of the Agreement is hereby added as an entirely new subsection to read as follows:

C. DEFERRED COMPENSATION. The City shall contribute into the supplemental retirement plan for the City Clerk in accordance with Section 457(f) of the Internal Revenue Code which shall be incorporated into this Agreement. Under the terms of said supplemental plan, the City shall make contributions based on the following payment schedule:

- i. To provide for deferred compensation of fiscal year 2024-2025, the City shall pay \$7,500 with said payment being remitted within 5 days of July 1, 2024;
- ii. Beginning with fiscal year 2025-2026, the City Shall pay 10% of the employee's base annual salary with said payment being remitted on the final day of the applicable fiscal year.
- iii. The supplemental retirement plan benefits set forth above shall be paid to the City Clerk in accordance with the Internal Revenue Code and IRS regulations.
- iv. In the event City Clerk resigns in good standing under the terms of the Agreement, the deferred compensation payment for the fiscal year in which the resignation is submitted to the City shall be prorated at and as of the date of resignation.
- v. In the event the Agreement is terminated with cause by the City, or without proper notice by the City Clerk, there shall be no deferred compensation payment for the year in which the termination occurred.

3. **Counterparts.** This Amendment may be executed in one or more facsimile, electronic or original counterparts, each of which shall be deemed an original and both of which together shall constitute the same instrument.

4. **Ratification.** All terms and provisions of the Agreement not amended hereby, either expressly or by necessary implication, shall remain in full force and effect. From and after the date of this Amendment, all references to the term "Agreement" in this Amendment or the original Agreement shall include the terms contained in this Amendment.

**IN WITNESS WHEREOF,** The City of Brunswick, Georgia has caused this Amendment to be signed and executed in its behalf by its Mayor and Board of Commissioners, and duly attested by its City Attorney, and the Employee has signed and executed this Amendment, both in duplicate (both of which shall constitute an original), the date and year first above written.



**CITY OF BRUNSWICK, GEORGIA:**

**EMPLOYEE:**

\_\_\_\_\_  
**COSBY H. JOHNSON, MAYOR**

\_\_\_\_\_  
**NAOMI ATKINSON, EMPLOYEE**

\_\_\_\_\_  
**FELICIA HARRIS, MAYOR PRO TEM**

\_\_\_\_\_  
DATE

\_\_\_\_\_  
**LANCE SABBE, COMMISSIONER**

\_\_\_\_\_  
**KENDRA ROLLE, COMMISSIONER**

\_\_\_\_\_  
**GWEN ATKINSON-WILLIAMS,**  
COMMISSIONER

ATTEST:

\_\_\_\_\_  
**BRIAN D. CORRY, CITY ATTORNEY**

\_\_\_\_\_  
DATE

**AMENDMENT NO. 18 TO THE  
CITY OF BRUNSWICK  
DEFINED BENEFIT PENSION PLAN**

WHEREAS, the Plan Sponsor has determined that it is desirable to amend the Plan, and

WHEREAS, Article XIV permits the Plan Sponsor to amend the Plan at any time;

NOW, THEREFORE, the Plan is hereby amended, effective as of January 1, 2024, as follows:

I. Article V, Distribution of Benefits, Section 5.3, Optional Forms of Benefit Payments, is revised by deleting the paragraph immediately following Subsection 5.3(6) in its entirety, and replacing it with the following new paragraph immediately following said Subsection 5.3(6):

“Notwithstanding any other provision in this Plan to the contrary, for any Participant who terminated employment prior to January 1, 2024, an Actuarial Equivalent lump sum payment shall be made in lieu of all benefits if the Present Value of the Pension payable to a Participant or Beneficiary is \$5,000.00 or less (\$3,500 or less for Plan Years beginning on or after August 6, 1997), provided that said lump sum payment shall be distributed in accordance with Section 5.5 below. The preceding sentence applies to any Participant who terminates employment after December 31, 2023, except that the aforesaid threshold for lump sum payment increases from \$5,000.00 to \$7,000.00.”

II. Article V, Distribution of Benefits, Section 5.5, Automatic Rollovers, shall be amended by deleting Subsection (2), Termination of Employment After December 31, 2017, in its entirety, and replacing said Subsection with the following new Subsection (2):

“(2) Termination of Employment After December 31, 2017:

(a) Termination of Employment After December 31, 2017, But Prior to January 1, 2024: Concerning any Participant who (i) terminates employment after December 31, 2017, but prior to January 1, 2024, with a vested Pension benefit not greater than \$5,000.00, and (ii) is eligible to receive a lump sum payment pursuant to Section 5.3 above, the Plan shall make said payment in the form of a Direct Rollover to an individual retirement plan within the meaning of Code Section 7701(a)(37) on behalf of the affected Participant, provided, however, that the affected Participant shall have sixty (60) days subsequent to his date of termination with the Plan Sponsor to elect, in writing, to have said payment made directly to him in cash (less any and all applicable state and federal withholding taxes) or as a Direct Rollover to an Eligible Retirement Plan designated by said Participant.

(b) Termination of Employment After December 31, 2023: The above Subsection 5.5(2)(a) also shall apply in full for any Participant who terminates employment after December 31, 2023, except that the aforesaid lump sum payment threshold is increased from not greater than \$5,000.00 to not greater than \$7,000.00.”

**IN WITNESS WHEREOF**, the Plan Sponsor has hereunto caused this Amendment No. 18 to said Defined Benefit Pension Plan to be executed by its duly authorized officer and its seal to be affixed hereto, this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

**CITY OF BRUNSWICK, ACTING  
BY AND THROUGH ITS COMMISSION**

By: \_\_\_\_\_  
COSBY H. JOHNSON, Mayor

Attest: \_\_\_\_\_  
NAOMI D. ATKINSON, City Clerk

**CITY OF BRUNSWICK**  
**DEFINED BENEFIT PENSION PLAN**

**EXPLANATION OF CHANGES**

As allowed under federal law, the above-referenced qualified governmental defined benefit pension plan (the “Plan”) has a threshold in place to cash out Participants with small vested Accrued Benefits upon termination of employment (“Small Balance Terminated Participants”). Currently, if the lump sum Actuarial Equivalent of a Participant’s vested Accrued Benefit does not exceed \$5,000 upon termination of employment, the entire amount of the Participant’s vested Accrued Benefit is rolled over to an individual retirement plan on the Participant’s behalf, unless the Participant elects to receive the payment in cash, or as a direct rollover to (1) another qualified retirement plan or (2) an individual retirement account or annuity. The individual retirement plan established on the Participant’s behalf is invested in funds offered by a state or federally regulated financial institution that are designed to preserve principal and to provide a reasonable rate of return and liquidity. The fees charged by the institution for this individual retirement plan shall not exceed fees charged by the institution for other comparable individual retirement plans, and will be borne by the individual retirement plan.

Prior to the SECURE 2.0 Act of 2022, Public Law 117-328 (the “SECURE 2.0 Act”), \$5,000 was the maximum threshold for the above-referenced cash-out distribution to a terminated Participant with a vested Accrued Benefit in the Plan. Section 304 of the SECURE 2.0 Act increases this maximum threshold to \$7,000 for cash-out distributions made after December 31, 2023. The increase in this maximum threshold is an administrative cost savings to qualified retirement plans, such as the Plan, because it reduces the number of “small balance” terminated vested participants that such plans must track. That is, once the cash-out distributions are made, the obligations and responsibilities of such plans for the affected terminated vested participants cease.

Amendment No. 18 adopts the new maximum threshold of \$7,000 for cash-out distributions, with one modification. Instead of the new maximum cash-out threshold being applied for such cash-out distributions being made after December 31, 2023, the Amendment, with this modification, applies the new maximum threshold for Participants who terminate employment after December 31, 2023. Because cash-out distributions cannot be made prior to termination of employment, this modification is compliant with the SECURE 2.0 Act. The modification eases Plan administration with the implementation of the new maximum cash-out threshold, because prior changes in the Plan’s maximum cash-out threshold primarily were based on the date of the vested Participant’s termination of employment, not the date of the cash-out distribution.

Amendment No. 18 has no impact on the minimum funding requirements and Unfunded Actuarial Accrued Liability (UAAL) of the Plan. Accordingly, the Actuary has not performed a special analysis on the impact of this Amendment on said funding requirements and UAAL.

Prior to Plan Amendment No. 18, the following provisions of the Plan Document affected by this Amendment read as follows:

I. Article V, Distribution of Benefits, Section 5.3, Optional Forms of Benefit Payments, Paragraph Immediately Following Subsection 5.3(6):

“Notwithstanding any other provision in this Plan to the contrary, an Actuarial Equivalent lump sum payment shall be made in lieu of all benefits if the Present Value of the Pension payable to a Participant or Beneficiary is \$5,000.00 or less (\$3,500 or less for Plan Years beginning on or after August 6, 1997), provided that said lump sum payment shall be distributed in accordance with Section 5.5 below.”

II. Article V, Distribution of Benefits, Section 5.5, Automatic Rollovers, Subsection (2), Termination of Employment After December 31, 2017:

“(2) Termination of Employment After December 31, 2017: Concerning any Participant who (a) terminates employment after December 31, 2017, with a vested Pension benefit not greater than \$5,000.00, and (b) is eligible to receive a lump sum payment pursuant to Section 5.3 above, the Plan shall make said payment in the form of a Direct Rollover to an individual retirement plan within the meaning of Code Section 7701(a)(37) on behalf of the affected Participant, provided, however, that the affected Participant shall have sixty (60) days subsequent to his date of termination with the Plan Sponsor to elect, in writing, to have said payment made directly to him in cash (less any and all applicable state and federal withholding taxes) or as a Direct Rollover to an Eligible Retirement Plan designated by said Participant.”