



Gilchrist County

Board of County Commissioners

REQUEST FOR PROPOSAL

RFP #26-01-P&C

WORKERS' COMPENSATION, PROPERTY AND CASUALTY INSURANCE COVERAGES

Proposals Due: Thursday, August 6, 2026, at 2:00 P.M. (ET)

Coverage Effective Date: October 1, 2026

Issued: July 10, 2026

Office of the Clerk of Court & Comptroller

Todd Newton, Clerk & Comptroller

112 South Main Street, Trenton, FL 32693

Phone: (352) 463-3170 | Email: tnewton@gilchrist.fl.us

This entire package is provided for convenience and to assist in preparing a proposal.

NOTICE TO BIDDERS

Gilchrist County, a political subdivision of the State of Florida, by and through its Board of County Commissioners (hereinafter "County"), intends to solicit proposals for Property, Casualty and Workers' Compensation Insurance Coverages. The County prefers to select one entity to provide insurance and related services, either directly or through brokered insurance placements. The County reserves the right to decide, at its discretion, which options and coverages shall be purchased. Insurance companies, trusts, and licensed Florida resident agents with expertise in public-entity risk are invited to submit a proposal. The County requests all proposers to provide a premium breakdown for each policy option, as well as coverage, limits, deductibles, and endorsements.

The RFP #26-01-P&C package may be obtained from the Gilchrist County website (<https://gilchrist.fl.us>). Proposals shall be submitted for the attention of the County Clerk no later than 2:00 P.M. (ET) on Thursday, August 6, 2026.

- IT IS THE SOLE RESPONSIBILITY OF EACH RESPONDENT TO MONITOR THE GILCHRIST COUNTY WEBSITE (<https://gilchrist.fl.us>) FOR ANY AND ALL BID DOCUMENTS, INCLUDING ADDENDA.

The County reserves the right to waive formalities in any proposal and to accept or reject any and all proposals in whole or in part without cause, and to accept the proposal that in the judgment of the Gilchrist County Board of County Commissioners will be in the best interest of the County.

Gilchrist County encourages minority-owned and women-owned businesses (M/WBE) to bid. Gilchrist County is committed to ensuring equal opportunity in the awarding of contracts and complies with all laws prohibiting discrimination on the basis of any unlawful reason, including race, color, religion, national origin, age and sex.

Additional Information / Inspection

Every attempt has been made to furnish complete and accurate information to the best of the County's knowledge. Requests for additional information or clarification must be submitted in writing no later than July 24, 2026, at 2:00 P.M. (ET). An addendum may be issued to all proposers with additional information or clarification. Requests for additional information and site inspections should be made to:

Todd Newton, Clerk & Comptroller

Gilchrist County Board of County Commissioners
112 S. Main Street, Trenton, FL 32693
Phone: (352) 463-3170 | Email: tnewton@gilchrist.fl.us

Proposals duly submitted will be publicly opened at the date and time specified above. Award of the contract will be made to the responsible, responsive Proposer which has submitted, in the sole determination of the County, the proposal which offers the County the best value. The County's decision will be final.

Inquiries and Addenda

Any inquiries, suggestions, or requests concerning interpretation, clarification, or additional information pertaining to the RFP shall be made in writing to Todd Newton, Clerk & Comptroller, via email to tnewton@gilchrist.fl.us. Telephone inquiries will not be accepted. The issuance of a written addendum is the only official method whereby interpretation, clarification, or additional information will be given. It is the responsibility of each firm, prior to submitting proposals, to determine whether addenda were issued and to make such addenda a part of the proposal.

TABLE OF CONTENTS

Section	Page
Notice to Bidders	1
Table of Contents	2
RFP Calendar	3
Evaluation of Proposals	4
Standard Conditions	5
Specifications	7
Rating Criteria & Scoring Matrix	8
Attachment 1 — Current Coverages, Values & Schedules	9
Attachment 2 — Five-Year Loss Summary	18
Attachment 3 — Required Response Forms	19

RFP CALENDAR

The intended timeline for this RFP is as follows. All times are Eastern. This timeline is subject to change at the discretion of the County by written addendum.

Date	Event
Fri, July 10, 2026	First release / advertisement of RFP (County website)
Fri, July 24, 2026	Deadline for written questions — 2:00 P.M. (ET)
Fri, July 31, 2026	County responses / addenda posted
Thu, Aug 6, 2026	Deadline to receive proposals & public opening — 2:00 P.M. (ET)
Aug 10–13, 2026	Evaluation committee review, scoring & ranking
Mon, Aug 17, 2026	Recommendation to Board
Tue, Aug 18, 2026	Posting of Notice of Intent to Award (72-hour protest period begins)
Thu, Sept 10, 2026	Notice of Award & binding of coverage
Thu, Oct 1, 2026	Proposed program effective date

Note: The current property, casualty and workers' compensation program expires October 1, 2026. The schedule above preserves a 72-hour bid-protest window under §120.57(3), Fla. Stat., and allows time to bind coverage prior to expiration.

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EVALUATION OF PROPOSALS

Several factors will be used to compare proposals. All proposers should include detailed information regarding cost, limits, deductibles, carrier selection, service ability and service history. Please review the "Rating Criteria & Scoring Matrix" section of this RFP.

In the County's evaluation of proposals, the following items shall be considered:

1. Coverage — the amount and breadth of coverage and the extent of restrictions or exclusions.
2. Service — the capabilities and experience record of service provided by agents and insurers, including consultation, policy amendments, premium billing, loss control/safety training, and claims service.
3. Cost.
4. Stability — financial stability of the insurer, trust or other provider of coverage.

The order of the items above does not necessarily reflect their order of importance. It is possible that the County, in its judgment, may consider a proposal unacceptable solely because one of these key items is unsatisfactory.

Right to Reject Proposals

The County reserves the right to reject or waive any proposal individually, including any portion of a proposal, for any reason it deems appropriate, and may choose to negotiate or not negotiate with individual proposers. The County reserves the right to select the proposal that it believes will serve it best.

Authority of Proposers

All proposals must be submitted by a licensed Florida resident agent, licensed insurance carrier, or trust.

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STANDARD CONDITIONS

1. **Openness of Procurement Process:** Written competitive responses, other submissions, correspondence, and all records made thereof, as well as negotiations conducted pursuant to this RFP, shall be handled in compliance with Chapters 119 and 286, Florida Statutes. The County gives no assurance as to the confidentiality of any portion of any response once submitted.
2. **No Collusion:** By offering a submission to this RFP, the proposer certifies that it has not divulged, discussed, or compared its competitive proposal with other proposers and has not colluded with any other proposer or party.
3. **Informality Waiver / Rejection of Responses:** The County reserves the right to reject any and all proposals or to accept any proposal deemed to be in the best interest of the County and to waive any non-substantial irregularities or cancel this solicitation in its entirety at will.
4. **Appropriation Clause:** The County, as an entity of government, is subject to the appropriation of funds by its legislative body sufficient to allow continuation of performance in each fiscal year the contract is in effect. Upon notice that sufficient funds are not available in subsequent fiscal years, the County shall thereafter be released of all terms and conditions.
5. **Minority / Women's Business Enterprises (MBE/WBE):** MBE and WBE are encouraged to submit proposals. The County does not discriminate against any proposer because of race, creed, color, national origin, sex or age in the selection of a successful proposer.
6. **Code of Silence:** A Code of Silence shall be in effect during the RFP process to protect the integrity of the procurement by shielding it from undue influence prior to the recommendation of contract award. It prohibits communication regarding this solicitation between a potential vendor, service provider, or lobbyist and County staff or any County Commission member, except as permitted at the public meeting at which the recommendation is presented. Violation may result in rejection of the offer and may render any award voidable.

Insurance Requirements of the Successful Proposer

The successful proposer agrees to maintain, on a primary basis and at its sole expense, throughout the life of any resulting contract, the following coverages and limits:

- Commercial General Liability on an occurrence basis, not less than \$2,000,000 per occurrence for Bodily Injury and Property Damage Liability.
- Business Automobile Liability, \$2,000,000 combined single limit (Bodily Injury and Property Damage).
- Workers' Compensation for statutory limits in compliance with Florida law, including Employers' Liability meeting all state and federal requirements.
- Professional Liability / Errors & Omissions (agent/broker E&O) appropriate to the services, with minimum limits of \$1,000,000 per claim / \$2,000,000 annual aggregate.
- Cyber / Network Security & Privacy Liability of not less than \$1,000,000, given the proposer's handling of County data and claims information.

The proposer shall provide certificates of insurance evidencing the required coverage and shall maintain current certificates throughout the term of the contract. Certificates and policies shall be delivered to: Gilchrist County Board of County Commissioners, c/o Todd Newton, Clerk & Comptroller, 112 S. Main Street, Trenton, FL 32693.

Definition of Terms

Authorized Representative: The County's Authorized Representative for this process will be Todd Newton, Clerk & Comptroller, or his designer.

Proposer or Respondent: Any person, firm, corporation, organization or agency submitting a proposal or its duly authorized representative.

Owner or County: Gilchrist County, a political subdivision of the State of Florida, by and through its duly elected Board of County Commissioners.

Receipt and Opening of Proposals

To be considered, the proposer must submit an original, one (1) electronic PDF version on a flash drive of the complete proposal (not password protected), and three (3) copies, in a sealed envelope or package clearly marked with the firm's name and address and the words "Insurance-RFP #26-01-P&C." No faxed or emailed proposals will be accepted. PROPOSALS RECEIVED AFTER 2:00 P.M. (ET) ON THURSDAY, AUGUST 6, 2026, WILL NOT BE ACCEPTED. All proposals will be opened publicly at 2:00 P.M. (ET) on that date at the Gilchrist County Board Room, 210 S. Main St, Trenton, FL 32693.

Consideration of Proposals and Award of Contract

All submittals will be reviewed and evaluated by a selection committee chosen by the County and ranked in accordance with the criteria in these documents. The top-ranked firm will be recommended to the Board of County Commissioners for approval. If the Board concurs, the County shall post a Notice of Intended Award containing the statement required by §120.57(3), Florida Statutes. Failure of the successful proposer to execute a contract within fifteen (15) calendar days after posting of the Notice of Intent to Award may be just cause for annulment of award.

Agreement, Payment & Term

Any proposal submitted shall be binding for sixty (60) calendar days after the proposal opening or thirty (30) calendar days following the expiration date of current policies, whichever is greater. Ninety (90) calendar days' written notice by the insurer is required prior to any restriction of limits or modification resulting in restriction of existing terms or premium; thirty (30) calendar days' written notice is required for termination or non-renewal except for non-payment of premium.

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SPECIFICATIONS

The proposer shall have sole responsibility for completing all insurance company applications based on the information provided in this proposal. The County will sign completed applications for the successful proposer if needed.

- As indicated in the Current Insurance Schedule (Attachment 1), the current property, casualty and workers' compensation program expires October 1, 2026.
- All submittals are to be based upon the current and expiring insurance conditions included in Attachments 1–3.
- A complete and detailed premium analysis (including all discounts and deviations) is required for each coverage, at a minimum, as outlined in Attachment 1. Proposers are encouraged to set forth additional coverage options beneficial to the County.
- Limits of Liability are per occurrence. All liability coverages shall include defense costs in addition to the limit. Please disclose in writing any policy containing a limitation of defense and/or claims expense.
- The County requires quarterly loss reports for the lines of coverage insured, delivered within thirty (30) calendar days following the end of each reporting period, and continuing after termination until all open claims are concluded.

Ancillary Services (optional — please describe)

Although not required, proposers are encouraged to outline any ancillary services that may benefit the County, such as: asset-tracking software; FEMA recovery/claims assistance; HR / risk-management helplines; on-site, web-based or online-university safety and loss-control training; disaster mitigation and recovery services; and any grant programs that offset insurance premium cost. Please provide program features, costs, and length of time offered, and identify the account executive, risk consultant, workers' compensation legal counsel, and claims staff to be made available to the County at no additional charge.

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RATING CRITERIA & SCORING MATRIX

Each responsive and responsible proposal will be independently scored by each member of the selection committee using the weighted matrix below (100 points maximum). Individual scores will be totaled and averaged to establish the ranking.

Evaluation Criterion	Max Points
Cost — overall premium and total cost of risk (deductibles, retentions, fees)	35
Scope & breadth of coverage — limits, sub-limits, endorsements, exclusions	25
Ability to service Gilchrist County — claims, loss control, responsiveness	15
Public-sector experience & client base (Florida counties/municipalities)	10
Financial stability & A.M. Best rating of carriers/trust and re-insurers	10
Value-added programs / services that benefit the County	5
TOTAL	100

All rating factors will be weighed taking into consideration the specific needs of Gilchrist County. Proposers are encouraged to provide additional supporting information that will assist the County in assessing proposals.

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ATTACHMENT 1

CURRENT COVERAGES, VALUES & SCHEDULES

This attachment sets forth the County's current 2025–2026 program, insured values, and exposure schedules. Proposers shall base their submittals on the coverages and values shown herein. The Schedule of Insurance reproduced below is the authoritative summary of current coverage lines, limits, deductibles, carriers/trust, and policy terms.

A. Summary of Insured Values & Exposures (2025–2026)

Exposure	Amount
Property — Blanket Buildings & Contents (TIV)	\$36,375,839
Inland Marine — total insured value	\$5,658,324
• Blanket Unscheduled Inland Marine	\$965,369
• Scheduled Contractors / Mobile Equipment	\$4,592,955
• Rented / Borrowed / Leased Equipment (ACV)	\$100,000
Automobile — units on schedule	154
Automobile — units with physical damage value	100
Automobile — total reported physical-damage value	\$5,958,700
Workers' Compensation — total estimated payroll	\$9,804,176
Workers' Compensation — experience modification	0.66

Note: Total Insured Value replaces the prior appraisal figure that appeared in earlier drafts. The current blanket building & contents value is \$36,375,839 per the 2025–2026 Schedule of Insurance (below).

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B. Schedule of Insurance 2025–2026 (current program)

Reproduced below is the County's current Schedule of Insurance. Coverage is provided principally through the Preferred Governmental Insurance Trust (PGIT), with specialty lines placed with ACE American, Scottsdale Insurance, and NFIP/Wright National Flood as shown.



**GILCHRIST COUNTY BOARD OF COUNTY
COMMISSIONERS
SCHEDULE OF INSURANCE
2025-2026**



LINE OF COVERAGE	2025/2026	
	Limit	Deductible
Property: 10/1/25-10/1/26	Policy #PK FL1 0211021 25-23	
Preferred Governmental Insurance Trust		
Blanket Buildings & Contents	\$ 36,375,839	\$ 5,000
Equipment Breakdown	\$ 36,375,839	\$ 5,000
Flood	\$ 1,000,000	\$ 5,000
Earth Movement	\$ 1,000,000	\$ 5,000
Named Windstorm	\$ -	5%/\$35,000 minimum
Additional Expense	\$ 1,000,000	\$ 5,000
Business Income	\$ 500,000	\$ 5,000
Errors & Omissions	\$ 250,000	\$ 5,000
Demolition & Increased Cost of Construction	\$ 500,000	\$ 5,000
Inland Marine: 10/1/25-10/1/26		
Communications Equipment	Included in Blanket	\$ 2,500
Mobile Equipment	\$ 3,806,447	\$ 2,500
Rented Borrowed Leased Equipment	\$ 100,000	\$ 2,500
Valuable Papers	Included in Blanket	\$ 2,500
Watercraft	Not Included	\$ -
Blanket Unscheduled Inland Marine	\$ 965,369	\$ 2,500
Crime: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
Employee Dishonesty	\$ 100,000	\$ 1,000
Theft, Disappearance & Destruction In/Out	\$ 100,000	\$ 1,000
Computer Fraud including Funds Transfer	\$ 100,000	\$ 1,000
Forgery/Alterations	\$ 100,000	\$ 1,000
General Liability: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
General Liability	\$ 1,000,000	\$ -
Employee Benefits	\$ 1,000,000	\$ -
Medical Payments	\$ 2,500	\$ -
Deadly Weapon Protection	\$ 1,000,000	\$ -
Automobile: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
Auto Liability	\$ 1,000,000	\$ -
Uninsured Motorist	Rejected	
Comprehensive/Collision	Symbols 10, 8	\$ 2,500
Hired Physical Damage	\$ 35,000	\$ 2,500
Medical Payments	None	
Public Officials: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
Public Officials Liability	\$ 1,000,000	\$ 2,500
Employment Practices Liability	\$ 1,000,000	\$ 2,500
Cyber Liability	\$2,000,000/\$2,000,000	\$ 25,000
Workers' Compensation: 10/1/25-10/1/26		
Preferred Governmental Insurance Trust		
	Experience Mod: .66	
Workers' Compensation	Statutory	\$ -
Employers Liability	\$1m/\$1m/\$1m	\$ -

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

LINE OF COVERAGE	2025/2026	
	Limit	Deductible
Tower General Liability: 6/17/25-6/17/26	Policy #CPS8223296	
Scottsdale Insurance		
General Liability	\$3,000,000/\$3,000,000	\$ 500
TRIA		
Storage Tank Liability: 12/5/25-12/5/26	Policy #G21867391 019	
ACE American		
Pollution Liability	\$1,000,000/\$2,000,000	\$ 2,500
Flood:		
NFIP- Wright National		
4280 SW 86th - Concession	2/18/25-2/18/26	
4280 SW 86th - Pavilion	3/31/25-3/31/26	
AD&D: 7/9/24-7/9/26	Policy #ADD N16745157	
ACE American	Two Year Prepaid	
Statutory	\$ 225,000	
Firefighter Cancer Benefit: 8/23/25-8/23/26	Policy #PTP N17938666	
ACE American		
Diagnosis Benefit	\$ 25,000	
Death Benefit	\$ 75,000	

This proposal is intended to give a brief overview. Higher limits may be available. Please refer to coverage forms for complete details regarding definition of terms, exclusions and limitations.

C. Automobile Schedule (154 units)

Physical damage is written on an Actual Cash Value or Agreed Value basis with a \$2,500 comprehensive and collision deductible on valued units. Units shown at \$0 carry liability only.

Unit	Year	Description	Reported Value
001	1972	Lowboy Trailer	\$0.00
002	1989	Mack Dump Truck Heavy Truck	\$0.00
003	1990	Ford F350 Medium Truck	\$0.00
004	1990	Ford F350 Medium Truck	\$0.00
005	1991	Ford Pickup Light Truck	\$0.00
006	1992	Ford Rescue Truck Ambulance	\$0.00
007	1996	Peterbilt 385 Heavy Truck	\$0.00
008	1995	Pace American Trailer	\$0.00
009	1984	Chevrolet Pickup Light Truck	\$0.00
010	1985	Chevrolet Pickup Light Truck	\$0.00
011	1984	Chevrolet Brush Truck Fire Truck	\$0.00
012	1984	Chevrolet Truck Light Truck	\$0.00
013	1997	Ford F150 Light Truck	\$0.00
014	1998	Chevrolet Silverado C1500 Light Truck	\$0.00
015	1998	Chevrolet S-10 Light Truck	\$0.00
016	1998	Chevrolet Silverado C1500 Light Truck	\$0.00
017	1990	Chevrolet GMT-400 Light Truck	\$0.00
018	1990	GMC Sierra 1500 Light Truck	\$0.00
019	1982	Mack Pumper Fire Truck	\$0.00
020	1983	E-One Fire Truck Fire Truck	\$0.00
021	1998	Ford Expedition Light Truck	\$0.00
022	1983	Ford Pumper Fire Truck	\$0.00
023	1988	GMC Pickup Light Truck	\$0.00
024	1991	Ford F-Super Duty Light Truck	\$0.00
025	1989	GMC Pickup Light Truck	\$0.00
026	1971	AMC 2 1/2-ton 6x6 cargo Heavy Truck	\$0.00
027	2000	Ford Ranger Light Truck	\$0.00
028	2001	Sterling Semi Truck SL17500 Heavy Truck	\$0.00
029	1990	International Dump Truck Heavy Truck	\$0.00
030	1993	Ford Truck Light Truck	\$0.00
031	2000	Ford Fire Engine Fire Truck	\$0.00
032	1991	GMC Sierra Light Truck	\$0.00
033	2003	Ford F550 Heavy Truck	\$0.00
034	2002	Ford Ranger Light Truck	\$0.00
035	2003	Ford Econoline Van Light Truck	\$0.00
036	2003	Chevrolet Tahoe Light Truck	\$0.00
037	2004	Ford F550 Heavy Truck	\$0.00
038	2004	Ford F150 Light Truck	\$0.00
039	2005	Ford F150 Light Truck	\$16,800.00
040	1987	Ford 9000 Transport Truck Heavy Truck	\$0.00
041	2001	Ford F150 Light Truck	\$0.00
042	2005	Mack Dump Truck Heavy Truck	\$79,700.00

Unit	Year	Description	Reported Value
043	2005	Ford F550 Super Duty Heavy Truck	\$29,800.00
044	2005	Ford F250 Super Duty Light Truck	\$28,000.00
045	2005	Chevrolet Silverado K1500 Light Truck	\$22,600.00
046	1990	Ford Low Tilt CT8000 Tanker truck Heavy Truck	\$0.00
047	2005	Ford F450 Super Duty Ambulance	\$83,800.00
048	2005	Ford Ranger Light Truck	\$10,500.00
049	2005	Ford F250 Super Duty Light Truck	\$21,400.00
050	2005	Chevrolet Colorado 4WD Light Truck	\$21,500.00
051	2006	Mack 700 CT Garbage Truck	\$53,100.00
052	2006	Mack 700 CT Dump Truck Garbage Truck	\$53,100.00
053	2006	Ford F250 Super Duty Light Truck	\$17,500.00
054	2007	Ford F550 Super Duty Ext Cab Brush Truck Fire Truck	\$76,500.00
055	2006	Chevrolet Silverado K1500 Light Truck	\$24,800.00
056	2006	International 7400 Fire Truck	\$217,800.00
057	2006	Ford F150 Supercrew Light Truck	\$22,400.00
058	2006	Chevrolet Colorado Light Truck	\$18,200.00
059	2007	Ford F250 Super Duty Light Truck	\$19,200.00
060	2007	Ford Ranger Super Cab Light Truck	\$15,100.00
061	2007	Ford Explorer XLT Light Truck	\$17,300.00
062	2007	Mack 600 CHN Garbage Dump Garbage Truck	\$75,900.00
063	2008	Chevrolet Colorado Light Truck	\$16,045.00
064	2008	Chevrolet Colorado Light Truck	\$16,045.00
065	2008	Ford F550 Super Duty Heavy Truck	\$33,173.00
066	2008	International 4300 LP Heavy Truck	\$50,000.00
067	2008	International 4300 LP Heavy Truck	\$50,000.00
068	2008	International 7400 Fire Truck Fire Truck	\$166,814.00
069	2008	Ford F450 Super Duty Medium Truck	\$40,437.00
070	2009	Ford F150 Supercrew Light Truck	\$22,813.00
071	1997	Ford F800 Heavy Truck	\$0.00
072	2010	Ford Explorer XLT Light Truck	\$22,866.00
073	2009	International 7400 Pumper Fire Truck	\$215,121.00
074	2009	Ford F350 Super Duty Medium Truck	\$31,166.00
075	2010	Wells Cargo RF 7142 Trailer	\$4,941.00
076	2010	Wells Cargo RF 7142 Trailer	\$4,175.00
077	1986	Chevrolet D6500 C7D042 Heavy Truck	\$0.00
078	1989	Ford F600F Transporter Truck Heavy Truck	\$0.00
079	2002	Cherokee Trailer - NO CHARGE	\$0.00
080	2001	GMC C7H042 Heavy Truck	\$0.00
081	2011	Mack 800 GU Heavy Truck	\$128,028.00
082	2010	Magneta Trailer - NO CHARGE	\$6,000.00
083	2011	GMC Sierra K1500 Light Truck	\$22,124.00
084	1991	Federal Motors Fire Truck Fire Truck	\$0.00
085	2011	Ford Ranger Super Cab Light Truck	\$13,421.00
086	2011	Chevrolet Silverado K1500 LT Light Truck	\$22,644.00
087	2006	Freightliner M2 106 Medium Duty Heavy Truck	\$31,903.00
088	2000	Other B&S Boat Trailer - NO CHARGE	\$0.00

Unit	Year	Description	Reported Value
089	2012	Dodge 4500 Ambulance	\$151,434.00
090	2003	Ford F450 Super Duty Ambulance	\$0.00
091	2012	Ford F550 Super Duty Fire Truck	\$39,875.00
092	2005	Chevrolet Silverado C1500HD Light Truck	\$15,206.00
093	2003	Chevrolet Silverado K1500 Light Truck	\$0.00
094	2012	Dodge Ram 4500 ST/SLT Ambulance	\$156,480.00
095	2000	Ford F150 Light Truck	\$0.00
096	2014	Chevrolet Silverado K1500 LTZ Light Truck	\$37,908.00
097	2013	International 7400 Fire Truck Fire Truck	\$228,820.00
098	2015	Mack 800 GU Garbage Truck	\$163,337.00
099	2002	International 4900 Pumper Truck Fire Truck	\$0.00
100	2015	Ford F150 Supercrew Light Truck	\$27,581.00
101	2015	Ford F150 Supercrew Light Truck	\$27,581.00
102	2015	Chevrolet Tahoe Special Light Truck	\$18,895.00
103	2015	Ford F550 Super Duty Ambulance	\$115,766.00
104	2016	Chevrolet Silverado K2500HD Light Truck	\$34,882.00
105	2016	Chevrolet Silverado K1500 LT Light Truck	\$36,591.00
106	2016	Ford F550 Super Duty Ambulance	\$124,165.00
107	1991	International Bus >20 Pass, No Lift	\$0.00
108	2017	Ford F450 Super Duty Ambulance	\$129,025.00
109	2017	Chevrolet Silverado K1500 Light Truck	\$32,647.00
110	2018	Ford F150 Super Cab Light Truck	\$30,000.00
111	2013	Chevrolet Silverado C1500 LT Light Truck	\$15,000.00
112	2019	Pace Trailer	\$45,000.00
113	2019	Chevrolet Silverado K1500 Light Truck	\$27,876.00
114	2020	Chevrolet Silverado K2500HD Light Truck	\$34,500.00
115	2019	Chevrolet Silverado K1500 Light Truck	\$29,923.00
116	2019	Ford F450 Super Duty Ambulance	\$181,000.00
117	2019	Chevrolet Silverado K1500 Light Truck	\$27,876.00
118	2008	Chevrolet Express G3500 Van Medium Truck	\$2,500.00
119	2022	Ford SD F250 Light Truck	\$40,660.00
120	2021	Dodge Ram Classic 1500 4X4 Quad Cab Light Truck	\$23,923.00
121	2009	Other Travis Trailer	\$20,000.00
122	2009	Other Travis Trailer	\$20,000.00
123	2012	Other Mac Trailer	\$20,000.00
124	2016	Mack CXU 600 Heavy Truck	\$40,000.00
125	2021	Dodge Ram Light Truck	\$35,000.00
126	2022	Ford F150 Light Truck	\$40,578.00
127	1994	E-One Pumper Fire Truck	\$10,000.00
128	1994	E-One Tanker Fire Truck	\$10,000.00
129	2023	Ford Transit Van Bus <20 Pass, No Lift	\$50,773.00
130	2014	International 4000 Series Truck Medium Truck	\$44,100.00
131	2023	GMC Sierra 2500 HD Pro Light Truck	\$49,554.00
132	2023	GMC Sierra 2500 HD Pro Light Truck	\$49,784.00
133	2017	Ford Explorer Light Truck	\$7,500.00
134	2022	Ford Ranger XL Light Truck	\$22,450.00

Unit	Year	Description	Reported Value
135	2015	Ford E-450 Light Truck	\$5,000.00
136	2023	Dodge Ram Tradesman Crew Cab Light Truck	\$47,955.00
137	2024	Dodge Ram 5500 Ambulance	\$306,615.00
138	2024	Dodge Ram 5500 Ambulance	\$306,615.00
139	2024	Chevrolet Silverado 2500 Truck Light Truck	\$53,870.00
140	2024	Freightliner Palfinger M100 Grapple Truck Garbage Truck	\$250,000.00
141	2023	Chevrolet Silverado 2500 Truck Light Truck	\$60,336.00
142	2024	Other Delta 500 ES-16 Trailer	\$9,890.00
143	2025	Mack Pinnacle Heavy Truck	\$159,015.00
144	2024	Chevrolet Silverado 1500 Truck Light Truck	\$44,047.00
145	2021	Chevrolet Suburban Light Truck	\$40,000.00
146	2025	Mack Granite Heavy Truck	\$193,251.00
147	2024	Dodge Ram 5500 Heavy Truck	\$65,000.00
148	2025	Other Taylor Trailer - NO CHARGE	\$4,800.00
149	2025	Mack Granite Heavy Truck	\$197,906.00
150	2025	Chevrolet Silverado 2500 HD Light Truck	\$62,485.00
151	2013	Chevrolet Silverado Light Truck	\$5,000.00
152	2026	Chevrolet Silverado 1500 Light Truck	\$38,799.00
153	2025	Dodge 2500 Bog Horn 4x4 Light Truck	\$67,210.00
154	1999	Toyota 4Runner Light Truck	\$0.00
		TOTAL REPORTED VALUE	\$5,958,700

D. Inland Marine / Contractors' Equipment Schedule (31 items)

Item	Description	Insured Value
001	Blanket Unscheduled Inland Marine Blanket Unscheduled	\$965,369.00
002	Prentice 210E Front End Loader w/knuckleboom trailer 58483BJ2356 Contractor's / Mobile Equipment - Agreed Value	\$97,440.00
003	2001 John Deere 850 C Dozer T0850CX898922 Contractor's / Mobile Equipment - Agreed Value	\$155,450.00
004	2004 Caterpillar Skid Steer Loader PDT00758 Contractor's / Mobile Equipment - Agreed Value	\$32,665.00
005	Caterpillar Front End Loader 4NN01396 Contractor's / Mobile Equipment - Agreed Value	\$62,125.00
006	2005 John Deere Front End Loader DW444JZ598389 Contractor's / Mobile Equipment - Agreed Value	\$81,500.00
007	Caterpillar Challenger Tractor MT465B P203041 Contractor's / Mobile Equipment - Agreed Value	\$52,031.00
008	Caterpillar Challenger Tractor MT465B P206007 Contractor's / Mobile Equipment - Agreed Value	\$52,031.00
009	2008 John Deere 22' boom mower with buzz bar SA22-00001 Contractor's / Mobile Equipment - Agreed Value	\$53,116.00
010	2011 Volvo L70 F Wheel Loader L70F26224 Contractor's / Mobile Equipment - Agreed Value	\$124,459.00
011	2010 Pegson 428 Trakpactor (crusher) 280316GE Contractor's / Mobile Equipment - Agreed Value	\$280,000.00
012	2010 MGL 7436 Diesel Conveyor 7436247 Contractor's / Mobile Equipment - Agreed Value	\$30,000.00
013	1996 Galbreath Roll Off Trailer 1G9F12729TA157850 Contractor's / Mobile Equipment - Agreed Value	\$35,570.00
014	AGCO Challenger MT465D E294007 Contractor's / Mobile Equipment - Agreed Value	\$84,791.00
015	CAT 120M2 Motor Grader M9C00699 Contractor's / Mobile Equipment - Agreed Value	\$209,459.00
016	2018 Ver-Mac Message Board & Trailer 259US4123J5132695 Contractor's / Mobile Equipment - Agreed Value	\$11,923.00
017	John Deere Grader 1DW620GXPF693812 Contractor's / Mobile Equipment - Agreed Value	\$206,000.00
018	2019 Caterpillar 262D L2 Skid Steer DTB10270 Contractor's / Mobile Equipment - Agreed Value	\$47,442.00
019	Komatsu Excavator PC240LC-11 K73208 Contractor's / Mobile Equipment - Agreed Value	\$207,087.00
020	Hamm Model H11IX Smooth Drum Roller E00037411 Contractor's / Mobile Equipment - Agreed Value	\$50,000.00
021	2023 John Deere 644 P Wheel Loader 1DW644PAHPLZ17291 Contractor's / Mobile Equipment - Agreed Value	\$322,504.00
022	2024 Asphalt Pulverizing Machine 720XIW-260H & Custom Trailer AZ0787 Contractor's / Mobile Equipment - Agreed Value	\$331,810.00
023	Caterpillar Model 309, Hydraulic Excavator GG902038 Contractor's / Mobile Equipment - Agreed Value	\$200,316.00
024	2023 CAT 289D3L2 JX916233 Contractor's / Mobile Equipment - Agreed Value	\$105,000.00
025	2025 Caterpillar 265 CTL KR410367 Contractor's / Mobile Equipment - Agreed Value	\$142,316.00
026	CAT 140 Joystick Motor Grader EB210295 Contractor's / Mobile Equipment - Agreed Value	\$351,000.00
027	CAT 140 Joystick Motor Grader EB210312 Contractor's / Mobile Equipment - Agreed Value	\$351,000.00
028	CAT 140 Joystick Motor Grader EB210335 Contractor's / Mobile Equipment - Agreed Value	\$351,000.00
029	CAT 140 Joystick Motor Grader EB210336 Contractor's / Mobile Equipment - Agreed Value	\$351,000.00
030	2026 Caterpillar 926 Wheel Loader K8E02308 Contractor's / Mobile Equipment - Agreed Value	\$213,920.00
031	Unscheduled Items Rented, Borrowed, Leased Equipment - ACV	\$100,000.00
TOTAL INSURED VALUE		\$5,658,324

E. Workers' Compensation Payroll Schedule 2025–2026

Experience Modification: 0.66. Estimated annual payroll by class code:

Class	Job Classification	Payroll
1624	Quarry Noc & Drivers	\$45,760
5509	Street Or Road Maintenance	\$908,515
7590	Garbage Works	\$412,350
7704	Fire Patrol or Protective Corps and Drivers.	\$646,659
7705	Ambulance Service	\$1,019,922
7720	Detective or Patrol Agency and Drivers	\$3,024,518
8380	Air Conditioning Systems—Automobile—Installation, Service	\$40,310
8742	Salespersons or Collectors—Outside	\$490,208
8810	Clerical Office Employees NOC.	\$2,280,936
8831	Hospital -Veterinary & Drivers	\$137,036
9015	Buildings - Owner Or Lessee	\$193,024
9102	Lawn Maintenance—Commercial or Domestic and Drivers	\$189,353
9403	Ashes, Garbage, or Refuse Collection and Drivers.	\$97,645
9410	Municipal, Township, County, or State Employee NOC.	\$317,940
	TOTAL ESTIMATED PAYROLL	\$9,804,176

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ATTACHMENT 2

FIVE-YEAR LOSS SUMMARY

The complete claim-level loss runs are provided as separate exhibits: "Gilchrist Package (P&C) Loss Runs 2021–2026" and "Gilchrist Workers' Compensation Loss Runs 2021–2026," both valued as of 5/31/2026 (Preferred Governmental Claim Solutions). Redacted claimant information appears in those reports. The tables below summarize total incurred by policy year; the attached loss runs are controlling in the event of any discrepancy.

Workers' Compensation — Incurred by Policy Year

Policy Year (10/1–9/30)	Claims	Total Incurred
2021	9	\$15,174
2022	5	\$12,212
2023	9	\$7,585
2024	18	\$167,476
2025	10	\$67,046
5-YEAR TOTAL	51	\$269,493

Property & Casualty (Package) Incurred by Policy Year

Policy Year (10/1–9/30)	Claims	Total Incurred
2021	9	\$112,202
2022	19	\$173,012
2023	9	\$64,158
2024	15	\$84,986
2025	7	\$38,648
5-YEAR TOTAL	59	\$473,006

Summary figures are derived from the attached loss-run reports and are approximate, the attached reports control.

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ATTACHMENT 3

REQUIRED RESPONSE FORMS

5. Required Statutory Forms

Each of the following forms must be completed, signed (and notarized where indicated), and returned with the proposal. Failure to include any required form may render a proposal non-responsive. Proposers shall complete the coverage/premium response tables and the statutory forms in this attachment.

Where the County currently carries a specialty line (e.g., Firefighter Cancer Benefit, Storage-Tank/Pollution, Antenna/Tower Liability, AD&D, Flood), proposers shall quote comparable coverage or expressly note any exception.

1. Qualifications Summary

Agent/Broker Name: _____

Agency or Firm Name: _____

Address: _____

Telephone: _____

Email Address: _____

Number of years in business: _____

Number of public entities served: _____

Number of Florida counties served: _____

Florida premium volume: _____

Do you have experience placing property coverage for similar-sized public entities? If yes, list the entities/counties and type of insurance (attach sheets as needed).

List key personnel assigned to the County's account, including licenses held and years of public-entity experience.

This document must be completed and returned with your proposal.

2. Coverages, Limits & Premiums

Complete a Limit, Deductible and Premium for each line. Provide the proposed agent/broker, insurer, and A.M. Best rating beneath each section.

PROPERTY	Limit	Deductible
Blanket Buildings & Contents		
Equipment Breakdown		
Business Income		
Errors & Omissions		
Demolition & Increased Cost of Construction		
Additional Expense		
Named Windstorm		
Earth Movement		
Flood		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

INLAND MARINE	Limit	Deductible
Blanket Unscheduled Inland Marine		
Scheduled Contractors / Mobile Equipment		
Rented / Borrowed / Leased Equipment		
Communications Equipment		
Valuable Papers		
Watercraft		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

CRIME	Limit	Deductible
Employee Dishonesty		
Forgery & Alteration		
Theft, Disappearance & Destruction		
Computer Fraud / Funds Transfer Fraud		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

GENERAL LIABILITY	Limit	Deductible
General Liability		
Employee Benefits Liability		
Medical Payments		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

AUTOMOBILE	Limit	Deductible
Automobile Liability		
Uninsured/Underinsured Motorist		
Medical Payments		
Physical Damage — Comprehensive		
Physical Damage — Collision		
Hired Auto Physical Damage		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY	Limit	Deductible
Public Officials Liability		
Employment Practices Liability		
Cyber Liability		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

DEADLY WEAPON PROTECTION	Limit	Deductible
Third-Party Liability		
Crisis Management		
Counseling Services		
Funeral Expenses		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

STORAGE TANK / POLLUTION LIABILITY	Limit	Deductible
Storage Tank Pollution Liability		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

ANTENNA / TOWER GENERAL LIABILITY	Limit	Deductible
Tower / Antenna General Liability		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

FIREFIGHTER CANCER BENEFIT (§112.1816, Fla. Stat.)	Limit	Deductible
Diagnosis Benefit		
Death Benefit		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

ACCIDENTAL DEATH & DISMEMBERMENT (VOLUNTEER/RESPONDER)	Limit	Deductible
AD&D Statutory Benefit		

ACCIDENTAL DEATH & DISMEMBERMENT (VOLUNTEER/RESPONDER)	Limit	Deductible
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

FLOOD (NFIP / EXCESS)	Limit	Deductible
Scheduled Flood Locations		
Total Annual Premium		

Proposed Agent/Broker: _____ Insurer: _____ A.M. Best Rating: _____

WORKERS' COMPENSATION

WORKERS' COMPENSATION	Limit	Retention
Workers' Compensation — Statutory		
Employers' Liability		
Total Annual Premium		

Are full statutory limits proposed? Yes ____ No ____ Who will administer claims? _____

This document must be completed and returned with your proposal.

3. Proposal Premium Summary (2026–2027)

Annual Premium	Amount
Property (including Flood)	\$
Inland Marine	\$
Crime	\$
General Liability	\$
Law Enforcement Liability	\$
Public Officials & Employment Practices Liability	\$
Cyber Liability	\$
Automobile	\$
Storage Tank / Pollution	\$
Antenna / Tower Liability	\$
Firefighter Cancer Benefit	\$
Accidental Death & Dismemberment	\$
Workers' Compensation	\$
TOTAL ANNUAL PREMIUM — ALL COVERAGES QUOTED	\$

Three-year rate guarantee option? Yes ____ No ____

OTHER Offerings and Alternative Options

This document must be completed and returned with your proposal.

4. References

Provide at least five (5) references (preferably public entities of similar size, complexity and magnitude), including organization, address, contact, phone, and insurance service provided.

1. Organization: _____ Contact: _____ Phone: _____
Service: _____

2. Organization: _____ Contact: _____ Phone: _____
Service: _____

3. Organization: _____ Contact: _____ Phone: _____
Service: _____

4. Organization: _____ Contact: _____ Phone: _____
Service: _____

5. Organization: _____ Contact: _____ Phone: _____
Service: _____

This document must be completed and returned with your proposal.

DRUG-FREE WORKPLACE CERTIFICATION

In accordance with §287.087, Florida Statutes, the undersigned firm _____ certifies that it:

- Publishes a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against violations.
- Informs employees about the dangers of drug abuse in the workplace, the firm's policy of maintaining a drug-free workplace, available counseling/rehabilitation/employee-assistance programs, and the penalties for violations.
- Gives each employee engaged in providing the contractual services a copy of the statement above.
- Notifies employees that, as a condition of working on the contractual services, the employee will abide by the statement and notify the employer of any conviction under Chapter 893, Florida Statutes, or any controlled-substance law, for a violation occurring in the workplace no later than five (5) days after such conviction.
- Imposes a sanction on or requires satisfactory participation in a drug-abuse assistance or rehabilitation program by any employee so convicted.
- Makes a good-faith effort to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign this statement, I certify that this firm complies fully with the above requirements.

Firm: _____

Authorized Signature: _____ Date: _____

This document must be completed and returned with your proposal.

SWORN STATEMENT ON PUBLIC ENTITY CRIMES (§287.133(3)(a), Fla. Stat.)

THIS FORM MUST BE SIGNED AND SWORN TO IN THE PRESENCE OF A NOTARY PUBLIC OR OTHER OFFICIAL AUTHORIZED TO ADMINISTER OATHS.

1. This sworn statement is submitted to Gilchrist County, Florida

by _____ (print name and title)

for _____ (name of entity), whose business address is

_____ and (if applicable) whose FEIN is _____.

2. I understand that a "public entity crime" as defined in §287.133(1)(g), Florida Statutes, means a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity, including any bid or contract for goods or services, and involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.

3. I understand that "convicted" or "conviction" as defined in §287.133(1)(b), Florida Statutes, means a finding of guilt or a conviction, with or without adjudication of guilt, in any federal or state trial court of record, as a result of a jury verdict, nonjury trial, or entry of a plea of guilty or nolo contendere.

4. Based on information and belief, the statement I have marked below is true (indicate which applies):

_____ Neither the entity nor any of its officers, directors, executives, partners, shareholders, employees, members, or agents active in management, nor any affiliate, has been charged with and convicted of a public entity crime subsequent to July 1, 1989.

_____ The entity or one or more of the above persons has been charged with and convicted of a public entity crime subsequent to July 1, 1989. (Attach details.)

_____ The entity or one or more of the above persons has been charged with and convicted of a public entity crime subsequent to July 1, 1989, but a subsequent Final Order by a Hearing Officer determined it was not in the public interest to place the entity on the convicted vendor list. (Attach a copy of the final order.)

Signature: _____ Date: _____

State of Florida, County of _____

Sworn to (or affirmed) and subscribed before me by means of ☐ physical presence or ☐ online notarization,

this _____ day of _____, 20_____, by _____.

_____ ☐ Personally Known ☐ Produced Identification

Notary Public Signature _____ Type of ID: _____

Printed Name: _____ My Commission Expires: _____ (Seal)

This document must be completed and returned with your proposal.

CONFLICT OF INTEREST DISCLOSURE

I HEREBY CERTIFY that I, _____ (printed name), am the
_____ (title) and duly authorized representative of
_____ (firm), whose address is
_____, and that I possess the legal authority to make this
affidavit; and that:

- Except as listed below, no employee, officer, or agent of the firm has any conflict of interest, real or apparent, due to ownership, other clients, contracts, or interests associated with this project; and
- This proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a proposal for the same services, and is in all respects fair and without collusion or fraud.

EXCEPTIONS (list, or write "NONE"): _____

Signature: _____ Printed Name: _____

Firm: _____ Date: _____

This document must be completed and returned with your proposal.

E-VERIFY / IMMIGRATION AFFIDAVIT (§448.095, Fla. Stat.)

Pursuant to §448.095, Florida Statutes, the successful proposer and its subcontractors must register with and use the E-Verify system to verify the work authorization status of all newly hired employees. Proposer must provide evidence of enrollment (a copy of the E-Verify Company Profile page or executed Memorandum of Understanding) with its proposal.

Gilchrist County will not knowingly award a contract to any firm that employs unauthorized aliens in violation of 8 U.S.C. §1324a. The undersigned attests full compliance with all applicable immigration laws and agrees to comply with §448.095, Florida Statutes, and to provide proof of E-Verify enrollment at the time of proposal submission.

Company Name: _____

Print Name / Title: _____ Signature: _____ Date: _____

State of Florida, County of _____

Sworn to (or affirmed) and subscribed before me by means of ☐ physical presence or ☐ online notarization, this _____ day of _____, 20____, by _____.

_____ ☐ Personally Known ☐ Produced Identification

Notary Public Signature _____ Type of ID: _____

Printed Name: _____ My Commission Expires: _____ (Seal)

This document must be completed and returned with your proposal.

HOLD HARMLESS / INDEMNIFICATION AGREEMENT

The successful proposer agrees to indemnify, hold harmless, and defend Gilchrist County against all claims for bodily injury, sickness, disease, death, personal injury, or damage to property or loss of use, arising out of or resulting, in whole or in part, from a negligent act or omission or willful misconduct of the proposer or its employees, subcontractors, agents, or representatives.

The proposer shall purchase and maintain workers' compensation and employers' liability insurance in accordance with Chapter 440, Florida Statutes, and any other coverage required by law, evidenced by Certificates of Insurance provided to the County. By signing this form, the proposer agrees to the Hold Harmless Agreement and to abide by all insurance requirements for the duration of the resulting contract.

Print Name: _____ Signature: _____

Firm: _____ Date: _____

This document must be completed and returned with your proposal.

PUBLIC RECORDS COMPLIANCE (§119.0701, Fla. Stat.)

The successful proposer shall comply with Florida's public records law, including: keeping and maintaining public records; providing copies upon request at the cost provided by law; ensuring exempt or confidential records are not disclosed except as authorized; and, upon completion of the contract, transferring or keeping and maintaining public records as required.

IF THE PROPOSER HAS QUESTIONS REGARDING THE APPLICATION OF CHAPTER 119, FLORIDA STATUTES, TO ITS DUTY TO PROVIDE PUBLIC RECORDS, CONTACT THE CUSTODIAN OF PUBLIC RECORDS AT: (352) 463-3170, tnewton@gilchrist.fl.us, 112 S. Main Street, Trenton, FL 32693.

Firm: _____ Authorized Signature: _____
Date: _____

This document must be completed and returned with your proposal.