



**Administration Committee
1:00 p.m., Tuesday, July 7, 2026
City Hall Council Chambers
1207 Palm Boulevard, Isle of Palms, SC**

Public Comment:

Citizens who wish to speak during the meeting must email their first and last name, address and topic to Nicole DeNeane, City Clerk, at nicoled@isleofpalms.gov no later than 3:00 p.m. the day before the meeting. Citizens may also provide written public comment here: <https://www.isleofpalms.gov/public-comment-form>

Agenda

- 1. Call to order and acknowledgement that the press and the public have been duly notified of the meeting in accordance with the Freedom of Information Act.**
- 2. Citizen's Comments** – All comments have a time limit of three (3) minutes.
- 3. Approval of previous meeting's minutes** – June 2, 2026
- 4. Old Business**
 - a. Update on Human Resources Manager position
 - b. Update on recodification efforts, access and process for City Code
 - c. Discussion of amendments to procurement/purchasing procedures
 - d. Discussion of business license audit procedures
- 5. New Business**
 - a. Discussion of Director of Building, Planning & Zoning job description
 - b. Discussion of risk management and insurance
 - c. Discussion of the use of artificial intelligence by staff
- 6. Miscellaneous- next meeting: Tuesday, August 4, 2026 at 1pm.**
- 7. Adjournment**



**Administration Committee Meeting
1:00pm, Tuesday, June 2, 2026
1207 Palm Boulevard, Isle of Palms, SC and
broadcasted live on YouTube: <https://www.youtube.com/user/cityofisleofpalms>**

MINUTES

1. Call to Order

Present: Council members Miller, Pierce, and Ward

Staff Present: Administrator Kerr, Deputy Administrator Kuester, HR Officer Ladd

2. Citizen's Comments – none

3. Approval of Previous meeting's minutes

MOTION: Council Member Miller made a motion to approve the minutes of the May 5, 2026 meeting. Council Member Pierce seconded the motion. The motion passed unanimously.

4. Old Business

A. Discussion and consideration of Code of Ethics and Conduct proposed ordinance

Council Member Miller distributed a draft affidavit for the Committee's consideration. She reviewed the changes to the proposed ordinance since the May meeting, incorporating comments from legal counsel. She noted that the attorney recommended the affidavit be adopted separately by City Council rather than included as part of the ordinance.

Administrator Kerr suggested referencing State law in the ordinance with regards to gift reporting thresholds so that if State law changes the City does not need to change the ordinance.

Council Member Miller also stated that attorney believes the cost of a hearing officer to the City could be \$3,000-\$10,000 per incident. The City Clerk will maintain a list of hearing officers.

Committee members agreed that the ordinance should place the onus of recusal on the complainant, who must remove themselves from all related discussions, deliberations, and votes.

MOTION: Council Member Pierce made a motion to recommend to City Council the Code of Ethics and Conduct ordinance subject to legal review of comments from today's discussion. Council Member Miller seconded the motion. The motion passed unanimously.

B. Discussion on Procurement/purchasing procedures

Referencing the exceptions to the normal bid process, Administrator Kerr pointed out that City Council can, at any time, require staff to go out to bid anything currently considered an exception. He also pointed out that City Council must approve all purchases over \$25,000 whether or not they are in the budget.

Council Member Pierce would like to see more bidding and believes that the categories of exceptions are becoming larger portions of the budget. He would like consulting and professional services removed as exceptions to the bidding process.

Administrator Kerr said that consultants and professional services (such as legal services) should be judged by their capabilities and not the lowest bidder. He added that engineers and architects cannot bid projects as their professional standards do not permit it. Council Member Pierce said bids can be written to attract the proper capabilities.

Administrator Kerr offered the recent example of a bid appeal with Quality Enterprises as an example of why securing the lowest bid is not always the best path forward.

Council Member Miller would also like to see consulting and professional services removed as an exception. Council Member Ward said he does not want to see any changes to the procurement process.

Council Member Pierce offered changes to Section 3, which he will work with staff to clarify before the next meeting.

C. Discussion and consideration of remote attendance policy

Council Member Pierce referenced changes made to the remote attendance policy clarifying under which conditions remote attendance is permitted and not being abused.

Council Member Ward believes Council members should schedule their vacations around meeting and that remote attendance should be for emergencies only.

MOTION: Council Member Miller made a motion to approve the policy as presented and recommend it to City Council for consideration. Council Member Pierce seconded the motion. A vote was taken as follows:

Ayes: Miller, Pierce

Nays: Ward

The motion passed 2-1.

D. Discussion of scope of work for City Code recodification process

Discussion ensued about the searchability of ordinances on the City's website. Administrator Kerr will secure proposals from companies similar to MuniCode to see what other services they offer related to hosting ordinances, agendas, and minutes as well as searchability.

5. New Business

A. Discussion of Human Resources Manager job description and pay

Administrator Kerr said they have engaged Find Great People to help fill the Human Resources vacancy. They asked for a slight adjustment of the pay to \$85,000, which Administrator Kerr approved as it was within range and budget. They hope to start interviews this week.

Council Member Pierce would like a copy of the condensed job description. HR Officer Ladd said she would add coaching department heads on personnel matters and working with the EAP (Employee Assistance Program) to the job description. She suggested that when the number of City employees exceeds 100 that an HR assistant position be considered.

Council Member Pierce suggested money be added to the budget for recruitment.

B. Discussion of scope of work for business license audit

Administrator Kerr reported on productive meetings with Charleston County regarding auditing business licenses for the City. Their payment would be 50% of what is recovered from fees not paid in the past. The County will only audit those businesses on the island and not larger businesses coming from off island. He said the City could hire an outside auditing firm, but in talking to other communities, he learned that none of them are recovering much money and believe it to be a waste of time.

Administrator Kerr stated that the City has a more thorough application process for short-term rental license, requiring tax documentation, which is not required business licenses. He will speak with some auditing firms to get an idea of scope and cost and bring that back to the Committee. He said there is only \$25,000 in the budget, which may not be enough, but the cost could be offset by recovered revenue.

Council Member Pierce would like the Ways & Means Committee to review reported revenues for business licenses and short-term rentals. He believes an audit to be a technique to assure revenues.

6. Miscellaneous Business

The next meeting of the Administration Committee will be held on Tuesday, July 7, 2026 at 1pm.

7. Adjournment

Council Member Ward made a motion to adjourn, and Council Member Miller seconded the motion. The meeting was adjourned at approximately 2:58pm.

Respectfully submitted,

Nicole DeNeane
City Clerk

CHAPTER 10. PURCHASING PROCEDURES¹

Sec. 1-10-1. Purchasing agent; specified duties.

The City Administrator or City Administrator's designee shall serve as the Purchasing Agent for the City. The Purchasing Agent shall be responsible for and supervise:

- (a) The purchase of supplies, materials and equipment and contractual services required by any office, department or agency of the City.
- (b) The storage and distribution of all supplies, materials and equipment required by any office, department or agency of the City.
- (c) Establishing written specifications, whenever practicable, for supplies, materials and equipment required by any office, department or agency of the City. Such specifications shall be definite and certain.
- (d) Maintaining, whenever practicable, a perpetual inventory record of all materials, supplies or equipment stored in storerooms or warehouses.
- (e) Obtaining as full and open competition as practical on all purchases, contracts and sales.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-2. Formal contract procedure.

Except as otherwise provided herein, all expenditures exceeding \$25,000.00 shall be made by formal written contract. Any expenditure not exceeding the amount of \$25,000.00 may be made in accordance with small purchase procedures promulgated by the Purchasing Agent; provided, however, that no contract or purchase shall be subdivided to avoid the requirements of this section.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-3. Approval of expenditures, sales and contract assignments.

- (a) Council approval shall be required for the following expenditures, sales and contract assignments:
 - (1) Unbudgeted expenditures in excess of \$10,000.00;
 - (2) All expenditures in excess of \$25,000.00;
 - (3) All sales of personal property when the estimated value exceeds \$10,000.00; and
 - (4) Assignments of contracts in excess of \$10,000.00.

¹Editor's note(s)—Ord. No. 2017-01, § 1, adopted Feb. 28, 2017, repealed the former Ch. 10, §§ 1-10-1—1-10-15, and enacted a new Ch. 10 as set out herein. The former Ch. 10 pertained to similar subject matter and derived from Ord. No. 2004-2, § 1(1-10-1—1-10-15), adopted April 27, 2004; Ord. No. 2005-1, § 1, adopted March 22, 2005; and Ord. No. 2013-11, § 1, adopted Oct. 22, 2013.

-
- (b) The Purchasing Agent may authorize the following expenditures, sales and contract assignments without Council approval:
- (1) All expenditures of \$10,000.00 or less;
 - (2) Purchases of gasoline, which otherwise comply with the terms of this chapter, in amounts not to exceed \$25,000.00;
 - (3) All sales of personal property when the estimated value is \$10,000.00 or less; and
 - (4) Assignments of contracts that are \$10,000.00 or less.
- (c) The Purchasing Agent may also authorize any budgeted expenditure approved in the current fiscal year's budget, where the price does not exceed the budget estimate by more than ten percent (10%), if the total expenditure does not exceed \$25,000.00. The Purchasing Agent shall submit a report of the expenditure to City Council which shall be entered in the minutes of Council.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-4. Competitive procurement requirements; exceptions.

- (a) *When required.*
- (1) Expenditures of \$5,000.00 or less: Competitive procurement is not required for expenditures of \$5,000.00 or less if prices are considered by the Purchasing Agent or Department Head to be fair and reasonable.
 - (2) Expenditures exceeding \$5,000.00: Before any purchases or contracts for supplies, materials, equipment or services exceeding \$5,000.00 are made, the Purchasing Agent or Department Head shall give reasonable opportunity for competitive procurement.
 - (i) For purchases or contracts in excess of \$5,000.00 but not more than \$10,000.00, the Purchasing Agent or Department Head shall obtain either verbal or written competitive price quotes from at least two (2) vendors, unless only one (1) vendor is available. Informal quotes may be accepted verbally or via email, provided that the Purchasing Agent or Department Head retains appropriate documentation consisting of the name of the vendor, price quote, name of vendor's representative providing the quote, and the date of quote.
 - (ii) For purchases or contracts in excess of \$10,000.00 but not more than \$25,000.00, the Purchasing Agent or Department Head shall obtain at least three (3) informal written bids, unless three (3) vendors are not available. Informal written bids may be accepted via email.
 - (iii) Purchases or contracts in excess of \$25,000.00 shall be awarded pursuant to the formal competitive sealed bidding or competitive sealed proposals methods as provided in section 1-10-5, unless otherwise provided in this chapter.
 - (3) No contract or purchase shall be subdivided to avoid the competitive procurement requirements of this section.
 - (4) The Purchasing Agent or City Council has the authority to cancel a request for bids or proposals or other solicitation, and to reject any or all bids or proposals in whole or in part, and to waive informalities or irregularities in bids or proposals received when it is determined to be in the best interest of the City.
- (b) *Exceptions.*
- (1) In the event of any emergency affecting the public welfare, health or safety, the competitive procurement requirements of this section shall not apply. A full report of any emergency purchase,

including determination and the basis of the emergency, shall be filed by the Purchasing Agent with City Council and shall be entered in the minutes of Council. The approval requirements set forth in section 1-10-3 shall apply to the expenditures listed in each exception herein; provided, however, that City Council approval shall not be required for emergency purchases pursuant this section (b) (1)..... (Note: combined section (1), (8), (9) as discussed)

- (2) The competitive procurement requirements of this section shall not apply to the procurement of professional services where the person employed is customarily employed on a fee basis rather than by competitive bidding such as legal, medical, ~~consulting~~, appraiser, auditor or accounting services. ~~The Purchasing Agent may secure professional services by direct negotiation and selection, taking into account the type of services required, the proximity (location) of the professional providing the services, the capability of the professional to produce the required service within a reasonable time, past performance, and the ability to meet budget requirements.~~ Nothing herein shall be deemed to prohibit the City from using competitive procurement procedures for professional services if City Council determines it is in the best interests of the City.
- (3) The following types of expenditures are exempt from the competitive procurement requirements of this section:
 - (i) Utilities including gas, electric, water and sewer;
 - (ii) ~~Information technology;~~
 - (iii) Maintenance and repairs to vehicles, machinery or equipment necessary in providing an essential City service;
 - (iv) Maintenance or service contracts which are made with the manufacturer or authorized service agent;
 - (v) Replacement parts of existing equipment supplied by the original equipment manufacturer or authorized dealer;
 - (vi) ~~Routine, recurring purchases (e.g., office supplies);~~
 - (vii) ~~Works of art and holiday decorations for public display;~~
 - (viii) ~~Competitive online bidding, including, but not limited to, reverse auctions.~~
 - (ix) ~~Corrective work necessary for repairing or replacing faulty or defective workmanship, design or materials, as determined by the Purchasing Agent.~~
- (4) An expenditure may be made without competitive procurement when the Purchasing Agent reasonably determines that there is only one (1) qualified source for the required goods or services, or that a particular source has a unique ability or knowledge with respect to the required goods or services, or when there is only one (1) source which is compatible with existing equipment, software, systems, or services and the Purchasing Agent sets forth such determination and the basis therefor in a written statement submitted to City Council and entered in the minutes of Council.
- (5) ~~An expenditure may be made without competitive procurement when an item is required for trial use or testing. The Purchasing Agent shall set forth such determination and the basis therefor in a written statement submitted to City Council and entered in the minutes of Council. (Note: never used).~~
- (6) The Purchasing Agent may obtain goods and services from an awarded bidder in a competitive bidding process utilized within the preceding twelve (12) months by another political subdivision of the state for substantially the same goods or services when the Purchasing Agent has good reason to believe that the awarded bidder is the lowest qualified bidder at the time the City obtains such goods and services.

-
- (7) Competitive procurement shall not be required for goods and services purchased through a state contract awarded by the purchasing division of the State of South Carolina, or when an item that is equivalent or superior to a state contract item is purchased at a price equal to or less than the state contract price.
 - (8) ~~An expenditure may be made without competitive procurement when it is determined by the Purchasing Agent that the expenditure is critical to the City and time does not permit for solicitation or resolicitation in accordance with the procedures set forth in this chapter. The Purchasing Agent shall set forth such determination and the basis therefor in a written statement submitted to City Council and entered in the minutes of Council. (Note: combined with 1, 9)~~
 - (9) ~~The approval requirements set forth in section 1-10-3 shall apply to the expenditures listed in each exception hereinabove; provided, however, that City Council approval shall not be required for emergency purchases pursuant to paragraph (b)(1) of this section. (Note: combined with 1, 8)~~

(Ord. No. 2017-01, § 1, 2-28-2017; Ord. No. 2018-12, §§ 1—3, 7-24-2018)

Sec. 1-10-5. Methods of source selection.

(a) *Definitions.*

- (1) *Request for information (RFI)* shall mean an informal request for information on potential vendors or service providers to determine what products and services are available and the capabilities of the vendors/providers in terms of offerings and strengths for the purpose of developing a future procurement process, developing strategy, and/or building a database. The RFI is not a procurement method and does not result directly in the award of a contract. In the event that sufficient information is received, the City may, but is not obligated to, initiate a competitive bidding opportunity. No contractual obligation whatsoever on behalf of the City shall arise from the RFI process.
 - (2) *Request for bids (RFB)* shall mean a formal request to prospective vendors soliciting price quotations or bids.
 - (3) *Request for proposals (RFP)* shall mean a formal solicitation for proposals based on a generalized scope of work with contract award to the responsible person(s) submitting the most advantageous and responsive proposal.
 - (4) *Request for qualifications (RFQ)* shall mean a formal solicitation for professional/technical capabilities.
- (b) *Request for information (RFI).* A request for information may be used prior to the issuance of a request for bids (RFB), request for proposals (RFP), or request for qualifications (RFQ) for any contract for City improvements, materials, equipment, or services costing more than \$25,000.00, if requested by City Council.

(c) *Competitive sealed bidding.*

- (1) *Conditions for use.* Except as otherwise provided in this chapter, all contracts for City improvements, materials, equipment, or services costing more than \$25,000.00 shall be awarded by competitive sealed bidding.
- (2) *Request for bids (RFB).* A request for bids shall be issued and shall include a purchase description, and all contractual terms and conditions applicable to the procurement.
- (3) *Public notice.* Public notice of the invitation for bids shall be published in a newspaper of general circulation in the City and on the City's website at least five (5) days before the last day set for receipt of bids. The newspaper notice required herein shall include a general description of the articles or services to be purchased, state where bid forms and specifications may be secured, and the time and place for opening of sealed bids. In the event that, after advertising as aforesaid, no bids are received,

the Purchasing Agent shall, with approval of the City Council, solicit bids by mail, telephone, newspaper, posting on the City's website, or by any other reasonable manner to secure responsible bidders.

- (4) *Sealing.* Bids shall be submitted to the Purchasing Agent securely sealed in an envelope, and shall be identified on the envelope in accordance with bid instructions.
- (5) *Opening.* Bids shall be opened in public in the presence of one (1) or more witnesses at the time and place stated in the public notices.
- (6) *Tabulation.* A tabulation of all bids received shall be available for public inspection.
- (7) *Rejection of bids.* The Purchasing Agent or City Council has the authority to reject all bids, parts of all bids, or all bids for any one (1) or more supplies or contractual services included in the proposed contract.
- (8) *Bidders in default to City.* The Purchasing Agent shall not accept the bid of a vendor or contractor who is delinquent in the payment of taxes, licenses, or other monies due to the City.
- (9) *Right to waiver.* The City has the right, but not the obligation, to waive informalities or irregularities in a bid received and allow the bid to be considered.
- (10) *Bid instructions.* Bid instructions shall be prepared or approved by the Purchasing Agent. In the event of a conflict between the bid instructions and this chapter, the provisions of this chapter shall control.
- (11) *Pre-qualification.* When it is considered impracticable to initially prepare a purchase description to support an award based on price, an invitation for proposals may be issued requesting the submission of unpriced offers to be followed by an invitation for bids complete with cost and pricing information limited to those bidders whose offers have been qualified under the criteria set forth in the first solicitation.
- (12) *Award.* Contracts shall be awarded to the lowest responsible bidder. In determining the lowest responsible bidder, in addition to price, the Purchasing Agent and City Council shall consider:
 - (i) The ability, capacity and skill of the bidder to perform the contract or provide the service required;
 - (ii) Whether the bidder can perform the contract or provide the service promptly, or within the time specified, without delay or interference;
 - (iii) The character, integrity, reputation, judgment, experience and efficiency of the bidder;
 - (iv) The quality of performance of previous contracts or services;
 - (v) The previous and existing compliance by the bidder with laws and ordinances relating to the contracts or services;
 - (vi) The sufficiency of the financial resources and ability of the bidder to perform the contract or provide the service;
 - (vii) The quality, availability and adaptability of the supplies or contractual services to the particular use required;
 - (viii) The ability of the bidder to provide future maintenance and service for the use of the subject of the contract;
 - (ix) The number and scope of conditions attached to the bid;
 - (x) The ability of the bidder to meet the specifications or to offer an acceptable alternative equivalent.

-
- (13) *Award to other than low bidder.* When the award is not given to the lowest bidder, a full and complete statement of the reasons for same shall be prepared or approved by the Purchasing Agent, filed with the documents relating to the transaction, and held for a period of not less than three (3) years.
- (14) *Tie bids.* If two (2) or more bidders submit the low bid, quality and service being equal, the contract shall be awarded to the local bidder. If two (2) or more of such bids are submitted by local bidders, the contract shall be awarded to one (1) of the local bidders by drawing lots in public. If local bidders are not involved in the tie bids, the Purchasing Agent shall award the contract to one (1) of the outside tie bidders by drawing lots in public.
- (15) *Bid deposits.* The Purchasing Agent or City Council shall have the authority to require a bid deposit, which shall be prescribed in the public notices inviting sealed bids. Upon entering into a contract, bidders shall be entitled to return of a required bid deposit. The City shall retain a successful bidder's bid deposit upon failure of bidder to enter into a contract within thirty (30) days after the award; provided, however, that the City Council, in its sole discretion, may waive this forfeiture.
- (16) *Performance bonds.* The Purchasing Agent or City Council shall have the authority to require a performance bond before entering into a contract, in such form and amount as the Purchasing Agent or City Council deems reasonably necessary to protect the best interest of the City. The requirement of a performance bond shall be stated in any bid instructions.
- (17) *Payment bond/labor and material bond.* The Purchasing Agent or City Council may require a payment bond and labor and material bond, before entering into a contract, in such form and amount as the Purchasing Agent deems reasonably necessary to protect the best interest of the City. The requirements of such bonds shall be stated in any bid instructions.
- (18) *Negotiations authorized.*
- (i) Generally, sealed bids are not negotiated, but in the event that all bids are rejected because of the amount of the bid, the Purchasing Agent is authorized in situations where the City's best interest precludes resolicitation of bids of a reduced scope, to negotiate an adjustment in the bid price of the lowest responsible bidder, including changing the bid specifications, in order to bring the bid within the amount of funds deemed by the Purchasing Agent or City Council to be available for the contract. If such negotiations are unsuccessful, the Purchasing Agent is authorized to enter into new negotiations with the next lowest responsible bidder, and likewise the third and sequential bidders until a bid price acceptable to the City is obtained. If the Purchasing Agent is unsuccessful in the first round of negotiations, negotiations may be reopened with any bidder with whom negotiations have occurred. If a contract is still not able to be negotiated, the scope of the request for bids may be changed in an effort to reduce the cost to a fair, reasonable and acceptable amount and all responsive bidders must be allowed to submit their best and final offers/bids.
 - (ii) When all bids received are rejected and are not successfully negotiated as provided by subsection (ii) of this section and it is determined by the Purchasing Agent or City Council that time or other circumstances will not permit the delay required to resolicit competitive sealed bids, a contract may be negotiated provided that:
 - 1. Each responsible bidder who submitted a bid under the original solicitation is notified of the determination and is given reasonable opportunity to negotiate;
 - 2. The negotiated price is lower than the lowest rejected bid by any responsible and responsive bidder under the original solicitation; and
 - 3. The negotiated price is the lowest negotiated price offered by any responsible and responsive bidder.

(d) *Competitive sealed proposals.*

- (1) *Conditions for use.* When the Purchasing Agent determines in writing that the use of competitive sealed bidding is either not practicable or not advantageous to the City, a contract for City improvements, materials, equipment, or services costing more than \$25,000.00 may be awarded by competitive sealed proposals.
- (2) *Request for proposals (RFP).* Proposals shall be solicited through a formal request for proposals.
- (3) *Public notice.* Public notice of the request for proposals shall be given in the same manner as provided for competitive sealed bidding.
- (4) *Sealing.* Proposals shall be submitted to the Purchasing Agent securely sealed in an envelope, and shall be identified on the envelope in accordance with the instructions in the request for proposals.
- (5) *Proposal opening.* Proposals shall be publicly opened in the presence of one (1) or more witnesses at the time and place stated in the public notices. Only the names of the offerors shall be disclosed at the proposal opening. Contents of competing offerors shall not be disclosed during the process of review and discussions. Proposals shall be for public inspection after contract award. Proprietary or confidential information marked as such in each proposal shall not be disclosed without written consent of the offeror. Late proposals shall neither be opened nor considered for award; however, the name and address of the late offeror and the time of attempted delivery shall be recorded wherever practicable.
- (6) *Rejection of bids.* The Purchasing Agent or City Council has the authority to reject all proposals, parts of all proposals, or all proposals for any one (1) or more supplies or contractual services included in the proposed contract.
- (7) *Bidders in default to City.* The Purchasing Agent shall not accept the proposal of a vendor or contractor who is delinquent in the payment of taxes, licenses, or other monies due to the City.
- (8) *Right to waiver.* The City has the right, but not the obligation, to waive informalities or irregularities in a proposal received and allow the proposal to be considered.
- (9) *Discussion with responsible offerors and revisions to proposals.* As provided in the request for proposals, discussions may be conducted with responsible offerors who submit proposals determined to be reasonably susceptible of being selected for award for the purpose of clarification to assure full understanding of, and responsiveness to, the solicitation requirements. Offerors shall be accorded fair and equal treatment with respect to any opportunity for discussion and revision of proposals, and such revisions may be permitted after submissions and prior to award for the purpose of obtaining best and final offers. In conducting discussions, there shall be no disclosure of any information derived from proposals submitted by competing offerors.
- (10) *Evaluation factors.* The request for proposals shall state the evaluation factors and, if necessary, the relative importance of price and of each other evaluation factor.
- (11) *Negotiations with preferred offeror.* After proposals have been evaluated, negotiations may be held with the preferred offeror in an effort to reach terms advantageous to the City. Notwithstanding this provision, requests for proposals may incorporate contract terms to which all offerors shall be expected to adhere.
- (12) *Award.* Award shall be made to the responsible offeror whose proposal is determined in writing to be most advantageous to the City taking into consideration the evaluation factors set forth in the request for proposals and any addenda thereto. No other factors or criteria shall be used in the evaluation. The contract file shall contain the basis on which the award is made.

-
- (13) *Performance bonds.* The Purchasing Agent or City Council shall have the authority to require a performance bond before entering into a contract, in such form and amount as the Purchasing Agent or City Council deems reasonably necessary to protect the best interest of the City. The requirement of a performance bond shall be stated in the request for proposal.
 - (14) *Payment bond/labor and material bond.* The Purchasing Agent or City Council may require a payment bond and labor and material bond, before entering into a contract, in such form and amount as the Purchasing Agent deems reasonably necessary to protect the best interest of the City. The requirements of such bonds shall be stated in the request for proposal.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-6. Construction contracting.

- (a) The Purchasing Agent may recommend the appropriate method of construction contracting for a particular project. In determining which method to recommend, the Purchasing Agent shall consider the City's requirements, the scope of the project, its resources, and the potential contractor's capabilities.
- (b) City Council finds that certain non-traditional means of public construction project management, such as construction management services, design-build services, or turnkey management services, can be in the best interests of the City in certain circumstances. Such services allow for the selection of a single business to perform and manage the complete design and construction of a project. Therefore, the following methods may be employed under the following circumstances:
 - (1) The Purchasing Agent shall have the discretion to use construction management services, design-build services, or turnkey management services as alternatives for construction contracting administration. In exercising such discretion, the Purchasing Agent shall consider the method which, in the Purchasing Agent's discretion, is the most advantageous to the City and will result in the most timely, economical, and successful completion of the construction project.
 - (2) If the Purchasing Agent determines that the use of construction management services, design-build services or turnkey management services is the most advantageous means of securing the construction contracting administration as set forth in paragraph (b)(1) of this section, and the amount of services to be secured thereby is anticipated to exceed \$500,000.00, the selection of the method of construction contracting administration shall be submitted for review to the Ways and Means Committee of City Council. Within fifteen (15) days after notice of such review, an interested party shall submit to the Ways and Means Committee written comments which set forth the position of the party with respect to the decision as to which construction contracting method to use. At the next meeting of the Committee, which shall not occur until after at least fifteen (15) days following notice of such review, those who submitted comments may address the Committee. Following the meeting of the Committee, if City Council does not reject the selection of this method, the construction contracting administration shall be secured in the manner set forth in paragraph (b)(3) of this section.
 - (3) The City shall use the competitive sealed proposal method set forth in this chapter for the purposes of procuring construction management services, design build services, or turnkey management services or any other similar type of construction management contract. The Purchasing Agent may retain outside consulting services to prepare such requests for proposals. The request for proposals for any of these services shall set forth the criteria which the City will be using to select the successful proposal.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-7. Architect-engineering services.

- (a) *Definition.* As used in this section "architect-engineering services" shall mean those professional services associated with the practice of architecture, professional engineering, landscape architecture, and interior design pertaining to construction, as defined by the laws of this State, as well as incidental services that members of these professions and those in their employ may logically or justifiably perform, including studies, investigations, surveys, evaluations, consultations, planning, programming conceptual designs, plans and specifications, cost estimates, inspections, shop drawing reviews, sample recommendations, preparation of operating and maintenance manuals, and other related services.
- (b) *Request for qualifications (RFQ).* Contracts shall be awarded by request for qualifications for architect-engineering services.
- (c) *Public announcement.* It is the policy of the City to publicly announce all requirements for architect-engineering services through a request for qualifications and to negotiate such contracts on the basis of demonstrated competence and qualification at fair and reasonable prices. In the procurement of such services, the Purchasing Agent shall request firms to submit a statement of qualifications and performance data.
- (d) *Selection process.* When practicable, the Purchasing Agent shall conduct discussions with no less than three (3) firms regarding the contract and shall select from among them no less than three (3) of the firms deemed most qualified to provide the required services. The selection shall be made in order of preference, based on criteria established by the Purchasing Agent.
- (e) *Negotiation.* The Purchasing Agent shall negotiate a contract with the highest qualified firm for architect-engineering services at a compensation which is considered to be fair and reasonable to the City. In making this decision, the Purchasing Agent shall take into account the established value, the scope, the complexity, and the professional nature of the services to be rendered. If a satisfactory contract cannot be negotiated with the firm considered to be most qualified, negotiations with that firm shall be formally terminated. The Purchasing Agent shall then undertake negotiations with the second most qualified firm. Failing accord with the second most qualified firm, the Purchasing Agent shall formally terminate negotiations. The Purchasing Agent shall then undertake negotiations with the third most qualified firm. Should the Purchasing Agent be unable to negotiate a contract with any of the selected firms, the Purchasing Agent shall select additional firms in order of their competence and qualifications, and the Purchasing Agent shall continue negotiations in accordance with this section until an agreement is reached unless it is determined by the Purchasing Agent that in the best interests of the City, the process should be terminated or modified.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-8. Multi-term contracts.

Unless otherwise provided by law, a contract for supplies or services may be entered into for any period of time deemed to be in the best interest of the City, provided the term of the contract and conditions of renewal or extension, if any, are included in the original solicitation and funds are available for the first fiscal period at the time of contracting. When funds are not appropriated or otherwise made available to support continuation of performance in a subsequent fiscal period, the contract shall be canceled with no penalty to the City and such condition shall be included as a provision of the multi-term contract.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-9. Additional projects completed under existing contract terms.

Contracts may be awarded on projects without additional open competition and formal solicitation when:

- (a) The Purchasing Agent determines that it is a like and similar project to a project under a current contract which was the subject of open competition and formal solicitation by competitive sealed bidding or request for proposals, or was entered into by sole source in accordance with this chapter; and
- (b) The Purchasing Agent determines that it is the method most practicable and advantageous to the City; and
- (c) The Purchasing Agent determines that the project and scope of the project were identified with reasonable certainty in previous open competition or formal solicitation to ensure fair notice of potential additional work being the subject of the competition or solicitation and that there was fair competition to potential contractors; and
- (d) The Purchasing Agent sets forth such determination and the basis therefor in a written statement submitted to City Council and entered in the minutes of Council.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-10. Appeals.

Any actual or prospective bidder, offeror, contractor or subcontractor who is aggrieved in connection with the solicitation or award of a contract may appeal the award to the City Council. The appeal, setting forth the grievance, shall be submitted in writing to the Purchasing Agent within fifteen (15) days after such aggrieved person knew or should have known of the facts giving rise thereto.

- (a) *Hearing.* City Council shall convene and shall review and hear comments from the appellant and any other party intervening. The City Council's authority shall be rendered in a manner consistent with this chapter.
- (b) *Decision.* The Purchasing Agent shall give written notice of City Council's decision to the appellant within twenty (20) days of the rendering of the decision. City Council's decision shall state the reasons for the action taken.
- (c) *Finality of decision.* A decision rendered herein is considered final and conclusive. Such a decision is the final administrative review and the decision of the City which can be appealed to the County Court of Common Pleas.
- (d) *Limitation of damages; reimbursement for reasonable costs.* If an aggrieved bidder demonstrates to City Council, by a preponderance of the evidence, that such bidder should have been awarded a contract pursuant to this chapter, but was not, then such bidder may petition City Council for reimbursement of its actual costs, not to exceed \$5,000.00, incurred in connection with the solicitation, including bid preparation, which shall be such bidder's sole remedy at law or in equity for City's failure to award the contract to the bidder. Upon receipt of such petition, City Council may order the computation of a reasonable reimbursement amount and make such reimbursement as it deems equitable, including reimbursement of bid preparation costs, not to exceed the sum of \$5,000.00.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-11. Materials testing.

The Purchasing Agent shall have the authority to require chemical and physical tests of samples submitted with bids and samples of deliveries which are reasonably necessary to determine their quality and conformance with the specifications. In the performance of such tests, the Purchasing Agent shall have the authority to make use of laboratory facilities of any agency of the City or any outside laboratory.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-12. Financial interest of city officials and employees prohibited.

No member of City Council or any officer or employee of the City shall have a financial interest in any contract or in the sale to the City or to a contractor supplying the City of any land, material, supplies or services. Strict compliance with S.C. Code 1976, §§ 5-7-130 and 5-21-30 is required of all City officials and employees. Any violation of this section with the knowledge express or implied of the person or corporation contracting with the City shall render the contract voidable by the Purchasing Agent or City Council. All Councilmembers and City officials shall also comply with all applicable state ethics laws regarding such contracts. This section is not intended to prohibit the award of contracts to City employees at public auction for the sale of City personal property or surplus supplies which have become obsolete, unusable or unsuitable for public use, provided that such sales are conducted in accordance with the conditions and requirements set forth in the City personnel manual and in conformance with the provisions of this chapter.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-13. Surplus property, materials and supplies.

- (a) All departments of the City shall submit to the Purchasing Agent, at such times and in such form as the Purchasing Agent deems appropriate, reports showing stocks of all supplies which are no longer used or which have become obsolete, worn out or scrapped.
- (b) Upon the approval of the Purchasing Agent, surplus stock may be transferred to other offices, departments or agencies of the City.
- (c) Upon the approval of the Purchasing Agent, all surplus property, materials, or supplies which have become obsolete, unusable, or unsuitable for public use may be sold, exchanged, or traded in on new supplies.
- (d) When the estimated value is \$10,000.00 or less, sales may be accomplished by any method that serves the best interest of the City as determined by the Purchasing Agent.
- (e) When the estimated value exceeds \$10,000.00, sales shall be made to the highest responsible bidder after a properly noticed solicitation of bids/proposals or public auction; provided, however, that property may be sold directly to another governmental agency without bids or public auction upon the approval of the Purchasing Agent.
- (f) All proceeds received from such sales shall be paid to the appropriate fund of the City.
- (g) Surplus property, materials, or supplies may be donated to another governmental agency or nonprofit entity upon the approval of the Purchasing Agent if the estimated value is \$10,000.00 or less or upon the approval of City Council if the estimated value exceeds \$10,000.00.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-14. Seized assets and unclaimed properties.

All seized assets and unclaimed properties, including, but not limited to, cars, bicycles, jewelry and other miscellaneous items, shall be disposed of in one (1) of the following procedures, subject to the approval of the Chief of Police or the Chief's designee, and in accordance with state law and the general orders and protocols established by the Police Department:

- (a) The City may place the property within the regular operating inventory of the City for use by the City.
- (b) When the estimated value is \$10,000.00 or less, sales may be accomplished by any method that serves the best interest of the City as determined by the Purchasing Agent.
- (c) When the estimated value exceeds \$10,000.00, sales shall be made to the highest responsible bidder after a properly noticed solicitation of bids/proposals or public auction; provided, however, that property may be sold directly to another governmental agency without bids or public auction upon the approval of the Purchasing Agent.
- (d) All proceeds from such sales shall be paid to the appropriate fund of the City.
- (e) The property may be donated to another governmental agency or nonprofit entity upon the approval of the Purchasing Agent if the estimated value is \$10,000.00 or less or upon the approval of City Council if the estimated value exceeds \$10,000.00.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-15. Gifts and rebates.

The Purchasing Agent and every other officer and employee of the City are expressly prohibited from accepting, directly or indirectly, from any person to which any purchase order or contract is, or might be awarded, any rebate, gift, money, or anything of value whatsoever, except where given for the use and benefit of the City.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-16. Cooperative and intergovernmental purchasing.

The Purchasing Agent shall have the authority to join with other governmental units in cooperative purchasing plans and to enter into purchase contracts with other governmental units without the formality of publication and receiving competitive bids as otherwise required in this chapter when the best interest of the City would be served thereby.

(Ord. No. 2017-01, § 1, 2-28-2017; Ord. No. 2018-12, § 4, 7-24-2018)

Sec. 1-10-17. Compliance with federal requirements; compliance with disbursement and management requirements of financing documents.

Where a procurement involves the expenditure of federal assistance or contract funds, the Purchasing Agent shall comply with such federal law and authorized regulations which are mandatorily applicable, and which are not presently reflected in this chapter. Notwithstanding where requirements within this chapter are more restrictive, such federal requirements shall be followed.

Where a procurement involves the expenditure of funds, which are the proceeds of bonds or certificates of participation, or other financing instruments or documents, the Purchasing Agent shall comply with the terms of

such financing as they relate to the disbursement of funds and/or management of projects, insofar as such terms are mandatorily applicable and which are not presently reflected in this article. Notwithstanding where requirements within this chapter are more restrictive, such financing requirements shall be followed.

(Ord. No. 2017-01, § 1, 2-28-2017)

Sec. 1-10-18. Real property transactions.

(a) The following rules shall apply to the purchase and sale of City-owned real property:

- (1) The City shall sell, contract to sell, acquire by purchase, exchange or gift, real property only upon approval of City Council. At least one (1) appraisal by a certified appraiser shall be received.
- (2) A public hearing may be held at the discretion of City Council, after reasonable public notice, prior to final Council action being taken to sell or contract to sell real property owned by the City. Sale of real property may not occur until approval of an ordinance upon second reading.
- (3) Subject to paragraph (5) below, the sale or other disposal of real property owned by the City shall be made pursuant to the request for proposals method.
- (4) Notwithstanding paragraph (1) above, the exchange of real property is to be permitted only after appraisal of both properties by two (2) certified appraisers, unless both the parties agree in writing to accept the appraisal results of one (1) certified appraiser.
- (5) City Council shall retain the authority to determine an appropriate alternative method for offering any City-owned real property for sale.

(b) The following rules shall apply to the lease of real property by the City:

- (1) Subject to paragraph (3) below, the City shall contract to lease or sublease real property, or contract to lease real property owned by the City, only upon approval of City Council.
- (2) The request for proposals method may be used for the lease of real property owned by the City if City Council determines it is in the best interests of the City; provided, however, that renewals or amendments of existing leases shall not be subject to the request for proposals method.
- (3) A public hearing may be held at the discretion of City Council, after reasonable public notice, prior to final Council action being taken to contract to lease real property owned by the City. Lease of City-owned real property may not occur until approval of an ordinance upon second reading.

(Ord. No. 2017-01, § 1, 2-28-2017)

Director of Building, Planning and Licensing

Function:

Under the general direction of the City Administrator, plans, organizes, directs, and administers all activities of the Building, Planning, Zoning, Floodplain Management, and Business Licensing functions of the City. Serves as a member of the City's executive management team and provides professional recommendations regarding planning, development, land use policy, code enforcement, permitting, and regulatory compliance.

Duties:

General Administration

Develops departmental goals, objectives, policies and procedures.

Establishes performance standards and evaluates departmental effectiveness.

Coordinates departmental activities with Public Works, Fire Department, Finance, Administration, Legal Counsel and outside agencies.

Represents the City before governmental agencies, professional organizations, and the public.

Advises the City Administrator regarding development policy and operational issues.

Oversees departmental budgeting, purchasing and procurement.

Administers departmental contracts and consultant agreements.

Recommends staffing levels and organizational improvements.

Responds to complex citizen concerns.

Supervises Building Official, Zoning Administrator, Business License/Building Permit Clerk and all other employees of the Building and Planning Department. Consults with these employees concerning specific project issues and/or problems with interpretation of building codes, zoning and business license ordinances and regulations.

Supervises the organization and maintenance of accurate building, land use and business license records.

Supervises the preparation and dissemination of departmental administrative reports for use by the City Administrator or City Council.

Supervises the process for accurate collection and accounting of all fees collected by the Building and Planning Department.

Conducts annual evaluation of Building and Planning Department personnel.

Planning

Oversees implementation of the Comprehensive Plan.

Coordinates updates to the Comprehensive Plan.

Develops zoning ordinance amendments.

Coordinates special planning studies.

Oversees consultant planning projects.

Reviews proposed development plans for compliance with local zoning and other land use ordinances and regulations; enforces zoning regulations.

Reviews applications for variances and appeals to the Zoning Board of Appeals, attends meetings of the Board and provides technical assistance as necessary.

Prepares presentations, recommends action on ordinances, and provides technical assistance to the Planning Commission regarding all land use issues including revising the Comprehensive Plan.

Testifies in court on zoning and building code issues as needed.

Assists residents, property owners, developers, engineers, architects, and contractors in interpreting City land uses ordinances, codes and regulations.

Participates in the site review process before, during, and after development.

Floodplain Management

Performs the responsibilities of the Floodplain Administrator and FEMA coordination

Performs the responsibilities of the Community Rating System Coordinator as prescribed by the National Flood Insurance Program.

Oversees post-disaster substantial damage assessments

Performs other duties as assigned.

Knowledge, Skill, and Abilities:

Conflict resolution

Public presentations

Project management

Organizational leadership

Strategic planning

Knowledge of the principles, practices and regulations pertaining to zoning land use.

Knowledge of city government organization and administrative processes.

Ability to enforce codes firmly, with tact and impartiality.

Ability to initiate land use regulation and enforcement of codes independently of direct supervision.

Ability to establish good working relationships with citizens, contractors, developers, other personnel, and anyone interacting with the department.

Ability to communicate clearly and succinctly, orally and writing, with all interested parties about technical zoning and land use issues.

Ability to read and interpret engineering plans, building plans, blueprints, land surveys, diagrams, maps, specifications, and contracts.

Ability to use personal computers with word processing and database software.

Minimum Training and Experience:

Bachelor of Arts or Bachelor of Science degree in Land Use Planning, Urban or Regional Planning, Public Administration, Civil Engineering, Architecture, Construction Management or related field

Five (5) years of experience in land use regulation and enforcement, or closely related field with at least two (2) years supervisory experience or equivalent experience and training sufficient to fulfill position requirements.

Preferred:

Master's degree

AICP certification

Certified Floodplain Manager (CFM)

South Carolina Building Official certification

ICC certifications

Douglas Kerr

From: Debra Hamilton
Sent: Thursday, June 4, 2026 10:13 AM
To: Douglas Kerr; Sean Kuester; Phillip Pounds
Subject: Fw: SCMIRF Deductible Reports for Isle of Palms
Attachments: Deductible Resolution SCMIRF.pdf; Property Deductible report.pdf; Liability Deductible report 06 04 26.pdf

Hi
Please see the deductible analysis reports and email explanation prepared by Robert at MASC.

We can discuss if this is the change we want to make.

Debra

From: Robert Collins <RCollins@masc.sc>
Sent: Thursday, June 4, 2026 9:28 AM
To: Debra Hamilton <dhamilton@isleofpalms.gov>
Subject: FW: SCMIRF Deductible Reports for Isle of Palms

Hello Debra:

The Deductible Analysis Reports are attached.

The same deductible applies across all liability lines: Auto Liability, General Liability and Public Officials Liability. However, there is a mandatory \$5,000 deductible for Law Enforcement Liability.

The same deductible applies across all property lines: Auto Physical Damage (comp and collision), Inland Marine (equipment) and Building and Contents.

The reports show a five-year average of your estimated average annual savings at each deductible level in the far-right column. These reports are based on your actual claims experience and therefore show what you would have saved if you had that specific deductible. Keep in mind that some of the claims are still developing, so it is possible that the claims within deductible amounts may increase, which reduces the savings achieved. Again, these deductible reports are based on your actual claims history.

This is how I can explain these charts:

If "Potential Net Savings 5 Yr" exceeds the "Deductible Level," that deductible level is financially beneficial. Stated differently, when the amount in the far-right column exceeds the far-left column, that deductible level is financially advantageous.

Property, Inland Marine (Equipment) and Auto Physical Damage (comp and collision) Deductible

You currently have a \$5,000 deductible represented by the **blue** highlighted line. Based on your claims history, that deductible has “saved” you an average of \$42,950 annually for five years. The recommended deductible is \$500,000 – highlighted in **green** - as it shows the highest *potential* savings; however, we would not advise you to adopt a \$500,000 deductible.

As a further example, if you had a \$50,000 deductible, you would have saved an average of \$103,986 annually for five years.

General Liability, Auto Liability, Law Enforcement Liability (5,000) and Public Officials Liability Deductible

You currently have a \$5,000 deductible represented by the **blue** highlighted line. Based on your claims history, that deductible has saved you an average of \$11,357 annually for five years. The recommended deductible is \$25,000 – highlighted in **green** - as it shows the highest *potential* savings; however, we would not advise you to adopt a \$25,000 deductible. (The far right column does not exceed the far left column.)

The deductible can only be changed on January 1. To change the deductible, you need to pass a resolution and the Deductible Resolution form is attached.

Please let me know what questions you have. Thank you!



Robert C Collins, CPCU, CIC

Underwriting Manager

Municipal Association of South Carolina

P: 803.933.1279 | C: 803.479.3731 | www.masc.sc

This email, and any attachments thereto, is intended only for use by the addressee(s) named herein and may contain legally privileged and/or confidential information. The information contained herein should not be construed as or relied upon as a legal opinion or legal advice. If you are not the intended recipient of this email, you are hereby notified that any dissemination, distribution or copying of this email, and any attachments thereto, is strictly prohibited. If you have received this email in error, please immediately notify me at 803.933.1279 and permanently delete the original and any copy of any email and any printout thereof.

Deductible Analytics Dashboard

Program Year: 2026-2027

City of Isle of Palms

Coverage: Property, Equipment, APD

Deductible Level	Premium	Deductible Credit Amount	Average Annual Deductible Costs 5 Yr	Potential Net Savings 5 Yr
\$1,000	\$433,698.22	\$0.00	\$1,646.57	-\$1,646.57
\$2,500	\$433,698.22	\$30,089.89	\$3,446.57	\$26,643.33
\$5,000	\$433,698.22	\$49,167.85	\$6,217.21	\$42,950.65
\$10,000	\$433,698.22	\$71,657.64	\$8,700.14	\$62,957.49
\$25,000	\$433,698.22	\$99,814.85	\$11,700.14	\$88,114.71
\$50,000	\$433,698.22	\$117,536.81	\$13,549.87	\$103,986.94
\$75,000	\$433,698.22	\$129,766.53	\$13,549.87	\$116,216.66
\$100,000	\$433,698.22	\$137,428.22	\$13,549.87	\$123,878.34
\$200,000	\$433,698.22	\$152,289.48	\$13,549.87	\$138,739.61
\$300,000	\$433,698.22	\$159,489.06	\$13,549.87	\$145,939.19
\$400,000	\$433,698.22	\$165,590.19	\$13,549.87	\$152,040.32
\$500,000	\$433,698.22	\$169,002.02	\$13,549.87	\$155,452.15

Current Deductible Level

Recommended Deductible Level for 5 Year



Deductible Analytics Dashboard

Program Year: 2026-2027

City of Isle of Palms

Coverage: Liability

Deductible Level	Premium	Deductible Credit Amount	Average Annual Deductible Costs 5 Yr	Potential Net Savings 5 Yr
\$1,000	\$237,823.08	\$9,821.50	\$4,301.44	\$5,520.06
\$2,500	\$237,823.08	\$19,302.32	\$10,034.77	\$9,267.55
\$5,000	\$237,823.08	\$29,664.69	\$18,307.55	\$11,357.14
\$10,000	\$237,823.08	\$47,166.26	\$31,366.79	\$15,799.47
\$25,000	\$237,823.08	\$80,276.84	\$58,308.05	\$21,968.79
\$50,000	\$237,823.08	\$105,464.01	\$84,855.86	\$20,608.14
\$75,000	\$237,823.08	\$122,138.21	\$104,855.86	\$17,282.34
\$100,000	\$237,823.08	\$130,699.84	\$118,043.66	\$12,656.17
\$200,000	\$237,823.08	\$148,201.41	\$139,043.66	\$9,157.74
\$300,000	\$237,823.08	\$161,330.35	\$159,043.66	\$2,286.68
\$400,000	\$237,823.08	\$170,843.27	\$179,043.66	-\$8,200.39
\$500,000	\$237,823.08	\$174,361.95	\$199,043.66	-\$24,681.72

Current Deductible Level

Recommended Deductible Level for 5 Year

