This Agreement shall be governed for all purposes by the laws of the state of Georgia.

In witness whereof, the parties hereto have executed the Agreement in duplicate intending each copy to serve as an original as of the day and year first written above.

TAYLOR INSURANCE SERVICES COMPANIES

BY: __/

ON: 12.22.22

CITY OF VALDOSTA

BY: K. Hack Duhan

ON: <u>Dec. 26, 2022</u>