

RESOLUTION 25 - 39, 2025
COLUMBIA TOWNSHIP, HAMILTON COUNTY, OHIO

**AUTHORIZING ADMINISTRATOR TO SIGN NECESSARY AGREEMENTS FOR
ANNUAL COMMERCIAL PROPERTY AND LIABILITY INSURANCE, PAY THE
ANNUAL PREMIUM AND DISPENSING WITH THE SECOND READING**

WHEREAS, the Board of Trustees of Columbia Township, Hamilton County, Ohio, has the responsibility to maintain commercial property and liability insurance for Township real property, equipment, and personnel; and,

WHEREAS, the Board of Trustees deems it to be in the best interests of the Township to purchase commercial property and liability insurance coverage from the Ohio Plan through Hylant Group for the October 1, 2025 to September 30, 2026 policy term as outlined in the attached proposal; and,

WHEREAS, the current-year insurance premium is \$33,366 and the proposal for the 2025-26 insurance year is \$30,143 which is a decrease of 10%; this decrease is due to the sale of 6896 Murray Avenue for redevelopment and deleting the commercial rental liability after the tenant vacated 6805 Cambridge because it was scheduled for demolition; and

WHEREAS, the Board of Trustees, upon majority vote, hereby dispenses with the requirement that this Resolution be read on two separate days, and hereby authorizes the adoption of this Resolution upon its first reading.

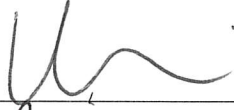
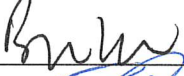

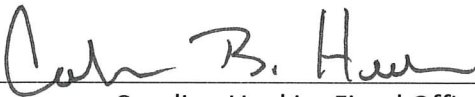
WHEREAS, the Board of Trustees, upon majority vote, hereby dispenses with the requirement that this Resolution be read on two separate days, and hereby authorizes the adoption of this Resolution upon its first reading.

NOW, THEREFORE, BE IT RESOLVED that The Board of Trustees of Columbia Township, Hamilton County, Ohio, hereby authorizes the Administrator to sign the necessary agreements for commercial property and liability insurance coverage with Hylant Group in the amount of \$30,143 for the 2025-26 annual premium and authorizes the premium payment of \$30,143 to Hylant Group.

Motion to accept Resolution by: MR. KUBICKI

Seconded by: MR. BROKAMP

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	Voting	Signature	Date
Vote:			
TRUSTEE			
David Kubicki, President	<u>Yes</u>	<u></u>	<u>08-12-2025</u>
Brian Lamar, Vice-President	<u>Yes</u>	<u></u>	<u>08-12-2025</u>
Steve Brokamp, Trustee	<u>Yes</u>	<u></u>	<u>08-12-2025</u>
ATTEST:		<u></u>	<u>08-12-2025</u>
		Caroline Heekin, Fiscal Officer	

Refer to Attached Proposal

Columbia Township 2025/2026 Ohio Plan Renewal Summary

Ohio Plan Member since 2006

Expiring Premium	\$34,710
Advantage Credit	(\$ 1,344)
Final Premium	\$33,366

Renewal Premium	\$32,968
Advantage Credit	(\$ 2,825)
Final Premium	\$30,143

Decrease in premium is \$3,223 and reflective of the following:

- 1) Property and Equipment Breakdown values decreased by \$264,629
- 2) Equipment values increased by \$9,189
- 3) Computer values increased by \$678
- 4) Deleted Commercial Rental exposure from Liability
- 5) Auto Physical Damage values increased by \$17,239

Loss Ratios:

4-year – 22%

Historical – 69%

Cyber Options:

\$10,000 deductible - \$194 additional
\$5,000 deductible - \$390 additional
\$2,500 deductible - \$889 additional
\$1,000 deductible - \$1,889 additional

Subjectivities:

None