

BRUNSWICK CITY COMMITTEE-OF-THE-WHOLE

Agenda

JANUARY 26, 2026

6:35 PM

or Immediately Following
Services, Utilities, Technology & Cable Committee

1. Discussion Items
 - (a) Review of Council Rules 2024-2025 for any changes
 - (b) Discussion of Committee Assignments
2. Motion Items
3. Review Legislation
 - (a) **RES. NO. 8-2026** - An emergency resolution authorizing the City Manager to enter into a one (1) year contract for property, automobile, inland marine, general liability, public officials' liability, police liability, boiler and machines, crime coverage, cyber coverage, employment practice and umbrella insurance coverage. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Gia D'Amico*)
4. General Discussion
5. Executive Session
 - (a) Motion to go into Executive Session to discuss the appointment, employment, dismissal, discipline, demotion or compensation of a public employee.
6. Adjournment

THE CITY OF BRUNSWICK

PROPOSED LEGISLATION



DATE: 1/26/2026

TO: Vice Mayor Nicholas Hanek and Members of City Council

FROM: Carl S. DeForest, City Manager
Gia D'Amico

COPY: Mayor Ron Falconi

LEGISLATION: **RES. NO. 8-2026** - An emergency resolution authorizing the City Manager to enter into a one (1) year contract for property, automobile, inland marine, general liability, public officials' liability, police liability, boiler and machines, crime coverage, cyber coverage, employment practice and umbrella insurance coverage. - **1st Reading** (To be brought from Committee-of-the-Whole, *Administration/Gia D'Amico*)

BACKGROUND: Our current insurance policy will expire on January 31, 2026. We must enter into a new contract to insure equipment, property, buildings, etc. from February 1, 2026 through January 31, 2027. Love Insurance Agency obtained proposals for this coverage.

PURPOSE AND EXPLANATION: To provide insurance coverage for equipment, property, facilities, etc. effective February 1, 2026.

IMPLEMENTATION SCHEDULE: As soon as allowed by law.

FINANCIAL INFORMATION:

FINANCIAL SUMMARY: Total not to exceed estimated costs of insurance+/- net additions/deletions= \$449,781.

The liability, crime & cyber insurance policy covers the period of February 1, 2026, through January 31, 2027, and at an original total premium of \$414,781. The total premium amount includes 1) an annual premium of \$380,007 for various insurance coverage pertaining to property, employer, employee, vehicles, etc., and 2) an annual premium of \$34,774 for crime and cyber coverage. The total quoted costs represent an 11.6% cost increase from the prior year. Some of that increase is due to rate increases, whereas some of it relates to additional property to insure. These include a new centralized fire station, newer or additional equipment/vehicles, etc.

An additional premium amount not to exceed \$35,000 is also requested for prorated premium adjustments for City property removed from and/or added to coverage during this policy year, which would result in additional premium amounts due from the City.

In order to be paid, expenditures must also be covered by sufficient Council appropriations. Expenditures will be posted to the respective fund and department based on the items or persons being insured. Total not to exceed estimated costs of insurance +/-net additions/deletions= \$449,781.

**RECOMMENDED
ACTION:**

One Reading	Yes
Two Readings	No
Three Readings	No
Emergency	Yes
Suspension of Rules	Yes

If emergency or suspension of the rules, why the request?

The current policy expires January 31, 2026. The new policy must be in effect February 1, 2026.

**ADDITIONAL
INFORMATION:**

CITY OF BRUNSWICK, OHIO
RESOLUTION NO. 8-2026

BY: Committee-of-the-Whole

AN EMERGENCY RESOLUTION AUTHORIZING THE CITY MANAGER TO ENTER INTO A ONE (1) YEAR CONTRACT FOR PROPERTY, AUTOMOBILE, INLAND MARINE, GENERAL LIABILITY, PUBLIC OFFICIALS' LIABILITY, POLICE LIABILITY, BOILER AND MACHINES, CRIME COVERAGE, CYBER COVERAGE, EMPLOYMENT PRACTICE AND UMBRELLA INSURANCE COVERAGE.

WHEREAS: The City utilized the professional services of Love Insurance Agency to obtain proposals for property, automobile, inland marine, general liability, public officials' liability, police liability, boiler and machines, crime coverage, cyber coverage, employment practice and umbrella insurance coverage;

WHEREAS: The annual premium for the lowest and best policy is \$414,781.00 for the package, which amount includes crime and cyber coverage premiums in the amount of \$34,774.00; and

WHEREAS: An additional premium not to exceed \$35,000.00 is necessary to account for potential prorated premium adjustments for City property removed from and/or added to the policy.

WHEREAS: THE COUNCIL OF THE CITY OF BRUNSWICK HEREBY RESOLVES:

SECTION 1: That the City Manager is hereby authorized to enter into a one (1) year contract from February 1, 2026 through January 31, 2027 at an annual premium in an amount of \$414,781.00 for the package, which amount includes crime and cyber coverage premiums in the amount of \$34,774.00, effective February 1, 2026 for the following insurance: property, automobile, inland marine, general liability, public officials liability, police liability, boiler and machines, crime coverage, cyber coverage, employment practice and umbrella coverage.

SECTION 2: An additional premium not to exceed \$35,000.00 is hereby authorized to account for potential prorated premium adjustments for City property removed from and/or added to the policy.

SECTION 3: The Finance Director is authorized to issue a warrant for payment of the insurance coverages upon receipt of a proper invoice from the City Manager.

SECTION 4: This Resolution is hereby declared to be an emergency measure necessary for the immediate preservation of the public peace, property, health, safety and welfare, and for the additional reason that the previous policy and liability insurance coverage expires on January 31, 2026. Therefore, the same shall be in full force and effect from and after its passage by the required number of votes or from the earliest time allowed by law.

PASSED: 1st Reading _____

Rules Suspended: AYES _____ NAYS _____

ADOPTED: _____ AYES _____ NAYS _____

ATTEST: _____
Clerk of Council
Laura E. Timura, MMC