
Sponsor: County Manager's Office

Meeting Date: 5/27/2025

Title: General Liability/Tort Self-Insurance Fund Transfer

File Number: 2025-206

Background and Rationale:

Ramsey County is a self-insured entity for general liability and tort matters. As a self-insured entity, the County does not have a traditional insurance policy and maintains a self-insurance fund. Given the size of the County, self-insuring for general liability and tort matters is more cost effective than purchasing traditional insurance.

The General Liability/Tort Self-Insurance Fund is managed by Enterprise Risk Management (ERM). It is used to pay for general liability and tort expenses as well as internal service fees from the Ramsey County Attorney's Office.

As a public entity, Ramsey County provides crucial community services including but not limited to:

- Maintaining parks and recreational facilities, including parks, golf courses, and ice arenas.
- Connecting residents to assistance and support programs.
- Providing law enforcement and public safety and legal services.
- Registering voters and managing elections.
- Operating recycling and yard waste facilities.
- Managing a library system with seven locations.
- Operating an emergency call center (911).
- Connecting veterans to benefits.
- Processing birth records and marriage licenses.
- Maintaining and improving county roads, bridges, and related infrastructure.
- Planning and developing public transportation services.
- Inspecting food establishments and vendors.
- Supporting an active workforce through job readiness services.
- Responding to natural disasters and public health emergencies.

This vital work inherently comes with elevated risks. As such, ERM regularly assesses county-wide risks and available financial resources to ensure adequate funding for liability claims.

To allow for more efficient management of the General Liability/Tort Self-insurance Fund and processing of liability claims, this action delegates authority to the County Manager to replenish the General Liability/Tort Self-Insurance Fund up to an additional \$3,000,000 before December 31, 2025; requires the County Manager to provide written notification within ten (10) working days after the transfer of any said funds to the Board of Commissioners and the Audit Committee; and authorizes a one-time transfer in the amount of \$6,000,000 to the General Liability/Tort Self-Insurance Fund from the General Fund

Recommendation:

The Ramsey County Board of Commissioners resolved to:

1. Authorize the County Manager to transfer \$6,000,000 of General Fund fund balance to the General Liability/Tort Self-Insurance Fund.
2. Authorize the County Manager to transfer unencumbered funds from the General Fund fund balance up to an additional \$3,000,000 as necessary to replenish the General Liability/Tort Self-Insurance Fund in the event the General Liability/Tort Self-Insurance Fund is depleted to a balance of \$3,000,000 or less. This delegated authority shall expire on December 31, 2025.
3. The County Manager shall provide written notification to the Ramsey County Board of Commissioners and the Audit Committee of any transfer of funds pursuant to the delegated authority in this Request for Board Action within ten (10) working days after the transfer of funds is complete. The appropriation of funds shall be utilized in accordance with Ramsey County Home Rule Charter 10.01 (B).

A motion to approve was made by Commissioner Moran, seconded by Commissioner Xiong.

Motion passed.

Aye: - 7: Jebens-Singh, McGuire, McMurtrey, Miller, Moran, Ortega, and Xiong

By: 

Jason Yang, Interim Chief Clerk - County
Board