



REQUEST FOR ACTION

League of Minnesota Cities Insurance Trust Liability Waiver Form

MEETING DATE:

May 4, 2026

ORIGINATING DEPT:

Human Resources

AGENDA SECTION:

Consent Agenda

PRESENTER:

Aaron Parrish

Action Requested:

Authorizing execution of the League of Minnesota Cities Insurance Trust (LMCIT) Liability Waiver Form on behalf of the City, the Rochester Economic Development Authority, and the South Zumbro Watershed Joint Powers Board, and selecting the option to "not waive" the monetary limits on municipal tort liability for all related policies.

Report Narrative:

The League of Minnesota Cities Insurance Trust (LMCIT) requires that the City of Rochester choose to *waive* or *not waive* the statutory tort liability limits for any liability insurance policy provided by the LMCIT. This recommendation to ***not waive*** monetary limits on municipal tort liability, which includes the LMCIT liability policies for the City, the Rochester Economic Development Authority, and the South Zumbro Watershed Joint Powers Board, serves as a policy cost savings and limits the recoverable amount on any claim to which the statutory tort limits apply. The limits are defined by [Minn. Stat. 466.04](#).

Priorities & Foundational Principles:

Fiscal Responsibility & Sustainability

Policy Considerations & DEI Impact:

LMCIT gives the City the option of waiving the statutory liability limits. Liability coverage is more expensive if the City waives the limits. Waiving the limits does not give the City better protection; the benefit is only to the party who is making a liability claim against the City.

Prior Legislative Actions & Community Engagement:

Authorizing the execution of this waiver form is done annually.

Fiscal & Resource Impact:

If the City does not waive the statutory tort limits, an individual claimant would be able to recover no more than \$500,000 on any claim to which the statutory tort limits apply. The total that all claimants would be able to recover for a single occurrence to which the statutory tort limits apply would be limited to \$1,500,000.

Alternative Action(s):

No alternative actions are suggested at this time.

Prepared By:

Jason Blum

Attachments:

[Cover Page](#)

[Exhibit - LMC Insurance Trust Liability Coverage Waiver Form](#)