



REQUEST FOR COUNCIL ACTION

AGENDA DATE: December 1, 2025

AGENDA ITEM: Consider approving the continuation of general liability insurance through the League of Minnesota Cities Insurance Trust for calendar year 2026.

PREPARED BY: Laura Pfeifer

BACKGROUND:

We are assisting Marsh McLennan Agency in the preparation of the City's general liability insurance coverage application for 2026 to the League of Minnesota Cities Insurance Trust. We have had our insurance coverage through the League for many years. The League's insurance coverage is very comprehensive, and they have for the past several years, given us a substantial refund check at the end of the year, which represents our portion of the refund to the cities insured by them because of lower than anticipated insurance claims.

Because of the volume of applications that the League receives at this time of year, they normally do not have a quote for our insurance back to us before the first of the year. However, Marsh McLennan Agency will provide us with a binder to indicate that we do have insurance coverage through the League even though we have not received the quote or paid the premium.

When the quote for the 2026 insurance is received, it will be placed on the agenda for your consideration.

REQUESTED COUNCIL ACTION:

Make a motion to approve the continuation of our general liability insurance through the League of Minnesota Cities Insurance Trust for the calendar year 2026 and authorize the mayor to sign the statutory tort liability waiver.