



1.0 General Liability Insurance Policy

The department shall reimburse the county for a portion of the county’s general public liability, errors and omissions, and umbrella insurance premiums. The portion of insurance reimbursed is directly related to the lane miles of State Trunk Highway miles, however it does not include any connecting highways or county highways/roads. The annual reimbursement is paid in January based on costs from two years prior. (E.g. The 2023 annual reimbursement was paid in January 2023 based on 2021 premium costs.)

2.0 Counties Covered by a General Liability Insurance Policy

The portion of the cost the department shall pay is determined by adding the total lane miles of State Trunk Highways (excluding connecting highways) and total county highway/road lane miles within the county. The total lane miles of State Trunk Highways (excluding connecting highways) is then divided by the total state and county highway lane miles to create the appropriate ratio used to determine the state share of the GPL Insurance premium.

Invoices from insurance companies must be submitted as documentation along with the requested reimbursement amount through MPM. The invoice must include a breakdown of costs included in general liability insurance to identify specific costs for coverage of roadways. Counties should request this outline of costs from their insurance company.

Costs not included in the general liability reimbursement include the umbrella coverage pertinent to fleet operations and all other fleet (collision, uninsured motorist, comprehensive, medical) related coverages, any coverages for inland marine, and property/structure related coverages. Reimbursement for these coverages are found in other components of the cost policy.

3.0 Self-Insured Counties

For self-insured counties, the payment shall be based on the average liability cost per lane mile of the ten (10) most populous, privately insured counties, multiplied by the lane miles of State Trunk Highway within the county, exclusive of connecting highways.

Table from MPM showing an Example of County Data

Lane Miles of Rural STH & Municipal Extensions	Lane Miles of CTH & Other County Roads (Parks, Parkway and Misc.)	Total Lane Miles	State % of Lane Miles	2020 GPL Costs	2022 Reimbursement Amount
740.19	714.46	1454.65	50.88%	\$29,800.00	\$15,163.55