

Division: Finance & Risk Management

Program Characteristics:

Program Description

The Property and Liability Risk Management Program (P&LRP) protects the County's people, property, and finances by actively managing risk and providing essential insurance.

Key functions of the P&LRP include:

- **Securing Coverage:** Purchasing critical insurance (e.g., property, liability, bonds, specialized coverage) and choosing to self-fund or self-insure losses to minimize costs while purchasing excess insurance for catastrophic events.
- **Risk Management:** Designing and implementing countywide policies and strategies for loss prevention and control, and recommending appropriate insurance for contracts.
- **Claims and Recovery:** Managing property claims, overseeing third-party administrators for general liability claims, working with the County Attorney's Office on litigation, and actively pursuing reimbursements from third parties (subrogation).

Equity Statement

Services in this program are delivered uniformly to all partners while maintaining compliance. Staff work directly with internal partners to ensure services are accessible and responsive by implementing countywide loss prevention policies, tailoring insurance to County needs, and using data for fair cost distribution.

Revenue/Expense Detail

	2026 General Fund	2026 Other Funds	2027 General Fund	2027 Other Funds
Personnel	\$0	\$662,810	\$0	\$698,084
Contractual Services	\$0	\$319,800	\$0	\$322,020
Materials & Supplies	\$0	\$7,808,405	\$0	\$9,478,224
Total GF/non-GF	\$0	\$8,791,015	\$0	\$10,498,328
Total Expenses:	\$8,791,015		\$10,498,328	
Program FTE	0.00	3.25	0.00	3.25
Program Revenues				
Other / Miscellaneous	\$0	\$8,791,015	\$0	\$10,498,328
Total Revenue	\$0	\$8,791,015	\$0	\$10,498,328

Performance Measures

Performance Measure	FY25 Actual	FY26 Estimate	FY27 Target
Number of policies for insured risks and statutory bond purchased/renewed	21	22	22
Resolve and optimize reimbursements for insured loss (1-Yes, 0-No)	1	1	1