



Munich Re Specialty Insurance

Public Entity Risk Solutions

Moving communities forward

Solutions to help customers strive and thrive in
today's changing world



Contents

3	Why choose MRSI Public Entity Risk Solutions? Your trusted partner for public entity insurance	10	Religious organizations Tailored solutions for every faith community
4	Our customer value proposition	11	Education Protecting the future of education
5	Advantages of Public Entity Risk Solutions	12	Religious and Education Underwriters team
6	PERS Management team	13	Property
7	Transit Connecting people to their communities	15	Risk and claims
8	Municipalities Customized solutions as unique as every town	16	Want to know more? Contact us
9	Municipalities and Transit Underwriters team		

Why choose MRSI Public Entity Risk Solutions?

Munich Re Specialty Insurance's (MRSI) Public Entity Risk Solutions (PERS) has been a market leader in the public entity space for over 30 years.

We are providers of (re)insurance solutions for a wide variety of public entities, including municipalities, transit, schools, religious organizations, non-profits, and tribal organizations.

Communities trust and rely on us for a network of risk management partners who enable us to provide essential services, maintain stable budgets, and fund critical needs for the people who need them the most.

**“We help
protect the
people and
places that
can’t fail.”**



Our commitment

Through our robust risk management process, we provide customized, innovative solutions that help create a safety net and financial stability in the event of a natural catastrophe - or large liability settlement — allowing public entities to maintain stable budgets and continue to fund critical needs for the people who depend on them the most.

Public entities choose MRSI PERS for our reliable service, underwriting and claims excellence, innovative products, a strong brand, and company culture.



Public entities choose PERS for our:



Reliable service



Underwriting and
claims excellence



Innovative products



Strong brand and
company culture

Our customer value proposition

We define policyholders and distribution partners as our customers. The interests of each of these groups are always a priority.

- We work collaboratively with our broker and agent partners to provide solutions that align with our expertise and service delivery standards our clients deserve.
- As a thought leader in the public entity (re)insurance marketplace, our customers know that when they are searching for solutions, they can trust the PERS team.

Advantages of Public Entity Risk Solutions



Tailored solutions

Our solutions-oriented approach means you can count on us to deliver custom products and responsive services.



Trust in a strong partner

Our financial strength, broad risk appetite, and comprehensive knowledge provide opportunities for you to protect your assets.



Anticipating future risks

Intellectual capital in underwriting, actuarial, claims, and other specialized services help us better forecast, understand, and manage risks.



A team approach

Our professionals work one-on-one with your staff and broker to access our vast global resources and create customized solutions for new and emerging exposures.

- Individual entities and group risks
- Customized program
- Multi-line, integrated products
- Development and implementation of:
 - Risk management strategies
 - Risk control programs



Claims service

An unbundled, streamlined approach allows for third-party administrators approved and with oversight by Munich Re claims experts, to provide efficient claims processing to help improve your operations.



Risk control oversight

With our selection of services, our professionals will work with you to identify, prevent, and mitigate the impact of your risks.



mycommunityworkplace.org

A web-based program with special sections for individual entities and group risks, providing state-of-the-art training, sample policies and procedures, and current articles by national experts on trends and emerging issues.

PERS Management team



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Transit

Connecting people to their communities

Transit buses and light rail connect people more effectively to work, shopping, and other community activities. With these diverse experiences in mind, Munich Re Specialty Insurance offers the flexibility of separate retentions for transit and non-transit operations that are combined with other public entity exposures within a single program. Whether you are a single risk, group risk, or part of a public entity program, we provide both insurance and reinsurance solutions through a single source for traditional and emerging exposures in public transit.

Target Transit Risk

Transit Authorities (Bus Operations)
Light Rails (less than 50 miles of track).
No Heavy Rail.

Target Transit Risk

Number of Buses: ≥200 Annual
Revenue Miles: ≥ 5mn

Types of coverages

Automobile Liability
General Liability
Professional Liability*
Property
Law Enforcement Liability (for Transit Police) Sexual
Abuse or Molestation Liability
Violent Event Response Employee
Benefits Liability Garage Keepers
Legal Liability Excess Liability

* Also known as Wrongful Acts Liability or
Public Official Liability, and includes Employment
Practice Liability .



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Municipalities

Customized solutions as unique as every town

Municipalities have distinct needs that require deep expertise and specialized knowledge. We have over 30 years of experience writing public entity accounts, which makes us knowledgeable and well-versed on the risk associated with municipalities. We (re)insure cities, counties, fire departments, jails/correctional facilities, bridges, dams/levees, parks and recreation, utilities services, and special districts such as water and sewer authorities. We conduct underwriting and claims reviews to enhance our insureds’ position. Our loss control team provides policies and procedures reviews and makes recommendations.

Target Municipalities

Cities, Towns and Villages
Counties Utilities, including
water and wastewater special
districts

Target Municipalities

Populations of 50k to 250k

Undesirable classes

Healthcare, privatized prisons,
at-risk youth services, gas and power
utilities, and high-profile bridges

Types of coverage

- Automobile Liability
- General Liability
- Professional Liability*
- Property
- Law Enforcement Liability
- Sexual Abuse or Molestation Liability
- Violent Event Response
- Employee Benefits Liability

* Also known as Wrongful Acts Liability or Public Official Liability, and includes Employment Practice Liability.



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Municipalities and Transit Underwriting team



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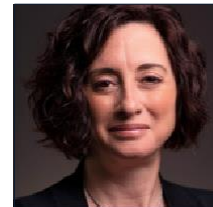
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Religious organizations

Tailored solutions for every faith community

Religious organizations are founded on the trust earned from the faith-based community. Across the country, community leaders look to religious organizations to expand social service programs, while simultaneously performing the role of ministry, service, and stewardship. These challenges, along with court decisions, administrative rulings, and legislative developments, create unique risks exclusive to religious ministry and service.

Target Religious

All denominations (i.e., Catholic, Baptist, Methodist, Lutheran)

Typically require 10k+ members

Limits

Maximum Limit \$10mn

Attachment

\$100k is the minimum attachment point, but some exposures may require a higher attachment point.

Types of coverages

Automobile Liability

General Liability

Professional Liability*

Property

Sexual Abuse or Molestation Liability

Violent Event Response

Employee Benefits Liability

* Includes School Board Legal Liability, Errors and Omissions for Clergy, Counselors and Cemetery, Directors and Officers Liability, and Wrongful Acts Liability including Employment Practices Liability and Sexual Harassment.



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Education

Protecting the future of education

School administrators are measured on the trust earned within their community. They also have the difficult task of making critical decisions to ensure that children receive the best possible education, while still fulfilling the broader community’s needs. Rapid advancements in technology, legislative developments, and society crises all present school leadership with difficult decisions on how to best address a variety of insurance needs and manage emerging risks.

We create tailor-made/customizable coverage solutions depending on the (re)insured risk tolerance — K-12 and higher education for public and not-for-profit schools. We do not offer first dollar, instead we partner with the client in the risk transfer to ensure there is adequate loss coverage on both sides.

Target Educational

K-12 public school systems
Higher Education (Universities and
Community Colleges)

Limits

Maximum Limit \$10mn

Attachment

\$100k is the minimum attachment point, but some exposures may require a higher attachment point.

Types of coverages

- Automobile Liability
- General Liability
- Professional Liability*
- Property
- Law Enforcement Liability (for School Police)
- Sexual Abuse or Molestation Liability
- Violent Event Response
- Employee Benefits Liability

* Includes School Board Legal Liability and Wrongful Acts Liability including Employment Practices Liability and Sexual Harassment.



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Educational and Religious Institutions Underwriting Team



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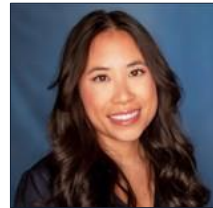
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Property

Target Type of Property Risks

Municipality

Municipalities including states, cities, counties, towns and villages. Utilities, including water and wastewater. Special Districts. Jails and law-enforcement.

Education

This includes both public and private schools as well as higher education (colleges and universities). This includes charter.

Transit

Transit authorities including bus operations. Light rails. Public and private partnerships are all within purview.

Not-for-Profit

Nonprofit organizations including charities, hospitals.

Tribal organizations– including casinos.

Religious

churches and other related religious organizations.

Property Appetite

- Deploying between \$5-\$10m in capacity
- Ability to write primary and buffer layers – primary focused
- Ability to write anywhere in the country
- Minimum premium is \$200k Can write single peril or DIC programs



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Property Underwriting team



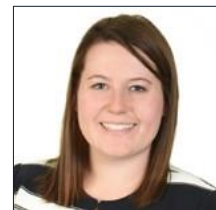
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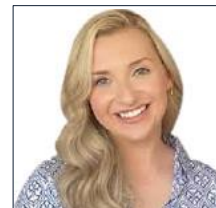
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Risk management services

- Actuarial services
- Catastrophe management
- Claims handling
- Policy language reviews
- Product development
- Research and analysis
- Risk control oversight
- Underwriting operations

Claims

Claims handling

Our unbundled, streamlined approach allows for third-party administrators, approved and with oversight by Munich Re claims experts, to provide efficient claims processing to help improve your operations.

Local specialists

Our claims specialists collaborate closely with our underwriting teams to provide you with solutions-oriented guidance and feedback to create and define loss prevention strategies that optimize the underwriting process.

Our expertise includes:

- Ensuring the adequacy of your reserves
- Managing catastrophic injury claims
- Reviewing policy language
- Negotiating processes
- Assisting in claims evaluations
- Resolving coverage issues
- Improving settlement evaluations
- Enhancing effectiveness of claims units through due diligence reviews, claims, and operational audits

For claims reporting, contact (888) 729-2242 (phone), or (609) 243-4558 (fax).



Want to know more?

Rely on Munich Re Specialty Insurance's expertise, capacity, and capital to provide you and your clients with the Public Entity Risk Solutions you need today — and tomorrow.

For more information, visit munichre.com/mrsibroker.

Munich Re Specialty Insurance (MRSI) is a description for the insurance business operations of affiliated companies in the Munich Re Group that share a common directive to offer and deliver specialty property and casualty products and services in North America.

For more information on MRSI, including licensing, regulatory-required, and other information on the operating companies, please [click here](#).

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