



Munich Re Specialty Insurance

Public Entity Risk Solutions

Moving communities forward

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



Contents

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.



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.

Public entities choose PERS for our:



Reliable service



Underwriting and claims excellence



Innovative products



Strong brand and company culture

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 risk groups
- 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.

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.

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



For more information, contact:



Thanh Hoang

Tel: (415) 834-3742

Mobile: (714) 724-2154

thoang@munichre.com

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.

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.

More about our religious organizations

We have been dedicated to the religious space for 35+ years, and we recognize that religious organizations are not only churches. They also can include a social service agency, an educational resource, a nursing home, and have missionaries. Working with clients to create a (re)insurance program that will support the many unique exposures of a religious organization, including day-care facilities, camps, and schools, is our goal. We also offer a variety of resources to help clients develop policies and procedures to help mitigate losses. These include access to Safe Parish for Catholic risks and Safe Grace for non-Catholic risks.

Our focus is large churches with 10,000+ members. All denominations are considered.



For more information, contact:



Dawn Fertig

Tel: (312) 993-3640
dfertig@munichre.com

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.

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 .

Additional information

We tailor insurance (both limits and retentions) to the risk appetite of each transit agency. Our focus is on traditional insurance placements for public transit (buses), paratransit, vanpool operations, and light rail. We also put an emphasis on the future of transit: autonomous vehicles. Because we know safety is a key concern for this market, we offer support outside of the traditional insurance placement through our connections to over 25 technology vendors to help our transit clients mitigate risk.



For more information, contact:



Joe Peppelman

Tel: (312) 993-3633

Mobile: (773) 504-1618

jpeppelman@munichre.com

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.

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.



For more information, contact:



Bob Duffner

Tel: (609) 419-8685

Mobile: (267) 918-8412

rduffner@munichre.com



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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