



Public Entity Risk Solutions

# Partnering with public entities to protect our communities

Flexible and responsive risk solutions for public organizations

Munich Re Specialty Insurance

Munich RE 

Public and nonprofit organizations of all types and sizes serve as the support systems to the communities where we live and work. With key insight into the risks inherent in public organizations, Munich Re provides resources, creativity, and over 30 years of experience working with public entities to help secure a financially stable and safer future.

## Your success is important

Public and nonprofit organizations are founded on trust and the support of their communities. Whether you are a single risk or group risk, Munich Reinsurance America, Inc. provides insurance and reinsurance solutions through a single point of contact to best fit the needs of your organization. For entities interested in retaining risk, we work to resolve exposure to loss and efficiently finance the remaining risk.

## A team approach

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

- Individual entities, pools, trusts, risk retention groups, reciprocals, and captives
- Multi-line, integrated products
- Customized programs
- Development and implementation of:
  - Risk management strategies
  - Risk control programs

## Quality services provided

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

**Policy language reviews** – Dedicated staff with experience in coverage evaluations will assist you in reviewing proposed or existing wording of policy forms and coverage documents to ensure the language reflects the intended coverage scope and triggers.

**Catastrophe risk management** – Expert analysis on natural and non-natural property perils and exposures, including technical and scientific catastrophe risk modeling issues. We evaluate and work with you to address catastrophic exposures arising from casualty lines of coverage.

**Research and analysis** – Custom reports range from general market trends to specific market segments to individual state profiles. You can use our services to gain market intelligence, track current industry trends, develop strategic plans, and define new business opportunities.

**Mycommunityworkplace.org** – A web-based program with special sections for public entities, providing state-of-the-art training, sample policies and procedures, and key articles by national experts on trends and emerging issues.

## Munich Re advantage



### Tailored solutions

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



### Anticipating future risks

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



### Trust in a strong partner

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

## Lines of business/coverages

- Automobile liability
- General liability
- Employee benefits liability
- Employment practices liability
- Sexual harassment liability
- Sexual abuse liability
- Law enforcement liability
- Professional liability
- Property, including equipment breakdown and crime
- Workers' compensation/employers liability
- Clash and aggregate stop loss

## Insurance and reinsurance solutions

- Public entities
- Schools
- Religious organizations
- Not-for-profit organizations
- Public-private partnerships
- Native American tribal organizations
- Transit

Products and services provided by  
Munich Reinsurance America, Inc.

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## Prompt, efficient, expert claims services

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

### Claims handling

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.

### Consulting services and seminars

Our claims consultants assist clients with up-to-date information on the legal, insurance, reinsurance, and contractual issues surrounding developing exposures.

### Casualty claims seminars

Partnering with the University of Wisconsin Graduate Business School, we offer a program in casualty claims handling designed to increase the level of expertise and skill among claims departments.

### Negotiation skills training

Our “Negotiating Skills and Techniques” workshop provides in-depth analysis of the claims negotiation process by examining a variety of techniques, strategies, and negotiation psychology.

### Property catastrophe claims management

Our property loss professionals are available to assist with property catastrophe claims management by reviewing and evaluating the adequacy of existing pre-loss plans or consulting with clients to create new, comprehensive programs.

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 insurance products and services in North America. Products and services are underwritten and provided by American Alternative Insurance Corporation and Princeton Excess & Surplus Lines Insurance Company, affiliates of Munich Reinsurance America, Inc., which itself may provide reinsurance products and services. Not all products and services are available in all states, and terms and conditions of coverage may vary by state. Certain products may be underwritten by a surplus lines insurer and thus are only available through a licensed surplus lines broker. The information contained herein is intended for surplus lines brokers and producers. It also is intended as general information only and does not constitute an offer to sell or a solicitation of (re)insurance. Each company is financially responsible only for its own products and services.

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Printed June 2021