

Insurance Programs

## Comprehensive programs with customized solutions

Insurance programs tailored to your needs with unbundled support and value-added services

Your insurance program requirements are unique to your business. Our wide range of insurance products and our in-depth industry expertise allow us to craft programs that meet your specific needs. Our goal is to develop a long-term, mutually beneficial relationship that addresses your greatest concerns.

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### Developing programs with you in mind

Munich Re Specialty Insurance works closely with you to develop underwriting guidelines, authorities, and procedures that reflect your strengths and experience. We do this by creating comprehensive solutions that balance your risk-taking appetite, financial objectives, and operating capacity. Whatever your insurance program needs, our dedicated client groups provide solutions through our affiliated, highly rated insurance companies.

### Products

#### ISO Standard Lines

- Commercial package
- General liability
- Automobile liability
- Property
- Inland marine
- Crime

#### Workers' Compensation

- Primary capability

#### Excess Liability Products

- Umbrella
- Follow form

#### Specialty and Professional Liability Lines

- May require filings for unique or manuscript forms or proprietary rating plans

#### Surplus Lines

- All exportable lines, including professional liability

## Quality services add value

We can provide access to experts in all disciplines, including:

- Claims
- Actuarial
- Risk control
- Contracts
- Finance

### Product Development

Our insurance experts develop innovative insurance solutions to cover risks with unusual and unique characteristics. We tailor coverages to meet the special needs of your homogenous group or association program business.

### Policy Processing

Our policy-management systems can be used by your operation to support standard ISO lines and workers' compensation. Other lines may be available on these platforms with customization.

### 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.

### Underwriting Operations

Extensive market presence of best practices allows us to provide an independent evaluation of your insurance and reinsurance programs. Once recommendations are agreed upon, our advisors will remain available for implementation assistance.

### Risk Control Oversight

Identify, prevent, and mitigate the impact of risk with services that include loss control assessments, causal analysis, trend analysis, training, assistance in loss control programs, work site assessment, and selecting third-party specialty consultants.

### 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.

Munich Re Specialty Insurance is a description for the insurance business operations of affiliated insurers, producers, and related service providers of the Munich Re (Group) that share a common mission, management, operating platform, and vision to offer specialty property and casualty products and services in Canada and the United States.

Products and services for insurance programs are underwritten and provided by American Alternative Insurance Corporation and Princeton Excess & Surplus Lines Insurance Company, affiliates of Munich Reinsurance America, Inc. 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 producer. 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 insurance. Each company is financially responsible only for its own insurance products and services.

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