Our pro rata and excess treaty and facultative reinsurance solutions can help you move one step closer to achieving your objectives.

Always One Step Ahead

Addressing the key challenges of the future – that is what we have been doing in the U.S. property/casualty reinsurance market since 1917. As a leading reinsurer, we deal with the issues that affect business and society and work to devise cutting-edge risk management and risk transfer solutions that render tomorrow’s world insurable. Our recipe for success: we anticipate risks early on and deliver solutions tailored to your needs, creating opportunities for you to achieve sustained profitable growth.

Tailor-Made Solutions For Your Success

We take a holistic approach to risk and develop individual solutions that anticipate your needs. Our treaty and facultative reinsurance solutions are available directly or through brokers for:
- Auto liability
- Agricultural
- General liability
- Inland marine
- Ocean marine
- Personal lines
- Political risk/trade credit
- Professional liability
- Property
- Property catastrophe
- Surety
- Umbrella liability
- Workers’ compensation

Close To The Client

Reinsurance buyers and brokers benefit from our client-centered and solution-oriented approach. That means each customer can count on us to deliver custom products and responsive service – always coordinated by a single client manager.

Your client manager is your gateway to Munich Re’s underwriting excellence and risk assessment knowledge. They are dedicated to developing innovative reinsurance programs that match your overall strategy.

Sustained Profitable Growth

Those with ambitious plans need a reliable partner with forward-looking solutions. Our financial strength, broad risk appetite, comprehensive reinsurance knowledge, and access to many specialized products provide opportunities for you to strengthen your position in your market and achieve sustained profitable growth.
Anticipating Future Risks

Our reinsurance professionals possess expertise in virtually all fields of underwriting, actuarial, and claims, as well as in many other specialized services. Interdisciplinary teams at Munich Re work with a network of external experts to constantly analyze technological, social and legal developments, identifying trends and considering future scenarios. This places us in an ideal position to identify risks early on. We rely on our broad base of intellectual capital to help you better understand and manage your risks and we apply Munich Re’s vast global resources and services to meet your specific needs, however challenging they may be.

Trust in a Strong Partner

Munich Reinsurance America, Inc. is a reliable partner with outstanding balance sheet strength, financial stability, and claims paying ability. Our financial strength is recognized by the leading rating agencies as we hold some of the industry’s strongest insurer ratings:

- A+ (Superior) - A.M. Best
- AA- (Very Strong) - S&P
- Aa3 (Excellent) - Moody’s
- AA- (Very Strong) - Fitch

This means we have both the resources and broad risk appetite to deliver innovative risk-transfer solutions to help your company succeed.

Realize Your Objectives

We integrate our traditional reinsurance products with the specialized solutions and niche products provided by our U.S. partners for value-added support of your business strategy:

- Hartford Steam Boiler Group is a leading global provider of specialty (re)insurance, inspection services and engineering consulting for businesses, industries and institutions. HSB products include: data compromise coverage, equipment breakdown, employment practices liability, farmowners equipment breakdown, homeowners equipment breakdown, identity theft insurance with identity recovery services, and service line coverage for homeowners.

- Capital markets solutions are provided by the Risk Trading Unit (RTU) of Munich Re Capital Markets. Capital markets solutions include insurance linked securities and other capital market products and services focused on managing clients’ risks, risk warehousing, and restructuring and reselling.

- Munich American Reassurance Company (MARC) offers Life, Annuity, and Accident & Health reinsurance throughout the United States.