

### **Public and Nonprofit Risks** **Public Entities and Public Schools** The Public & Nonprofit Group works closely with pools, trusts, individual entities and their brokers in the management of risk.



#### **The Challenging Landscape of risk among public entities**

Public entities face a changing and challenging landscape in fulfilling their community's needs. At a fundamental level, public institutions exist to address risks that confront society. Court decisions, administrative rulings, legislative developments and societal crises present their leadership with difficult decisions on how to best address traditionally insurable and uninsurable risk.

Therefore, public entities require partners who have resources, creativity and experience to help them secure a financially stable and safe future. We have a proven record in building these kinds of valued relationships with our clients.

#### **Our Success Is Your Success**

Our clients include pools and trusts, as well as individual entities, such as state, county and local organizations, special districts including water and housing, public schools and their brokers in the management of risk. We help risk-sharing groups to better meet the changing needs of their members by developing an integrated risk financing and risk management program. For individual entities that are retaining risk, we work to reduce the public entity's exposure to loss and to efficiently finance the risk remaining. We draw on our years of experience and expertise with public

sector organizations in such areas as risk control, claims management, risk financing and actuarial analysis to provide overall assistance in the development and implementation of a risk management strategy.

We understand the risk inherent in public entity operations, and we deliver a variety of products and programs through a consultative approach. Our risk management solutions range from traditional programs to more sophisticated risk management and risk financing integration. We understand that each public institution is founded on trust earned with its community and operates in environments that are contingent upon the support of its electorate. As a result, our risk solutions are cost-effective, flexible and responsive to our client's unique risk requirements.

## A Consultative Perspective

Working closely with either an individual public entity or a pool and its broker, we are positioned to build a uniquely-structured program. Our professionals understand the public sector and are able to draw from our vast global resources and creatively combine coverages that ultimately provide a solution that is best for that public entity or program. Specialty Markets, through its affiliated companies, has been successful in providing public entities and their brokers with flexible, alternative services.

## Approaches

- Individual entities and pools, trusts or groups
- Customized programs
- Multi-line, integrated products
- Assistance in the development and implementation of risk management strategies and a risk control program

## Lines of Business / Coverages

- General liability
- Professional liability (including public officials, school board legal, law enforcement)
- Employee benefits liability
- Employment practices liability
- Automobile liability
- Foreign liability
- Property, including crime
- Excess umbrella liability
- Health care professional liability
- Workers' compensation / employer's liability
- Health care benefits

### **Strength. Stability. Expertise.**

Since 1917, Munich Reinsurance America, Inc. has provided risk-transfer solutions to its clients, and continues to offer the stability, financial security and expertise our clients depend upon. As a member of the Munich Re Group, we have a continuing commitment to the U.S. market.

Our financial strength ratings are among the strongest awarded by A.M. Best, Moody's, Standard & Poor's, and Fitch.

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