

Markel realizes that public entities require creative risk transfer solutions.

Our team of dedicated underwriters is eager to put their knowledge and experience to work for you to deliver high quality, cost-effective products and services.

PARTNERSHIP

"We have known most of Markel's Public Entity personnel for over 20 years. Markel is a pillar in the business with an unparalleled reputation for understanding our needs and responding appropriately. This is why we have such a long-term relationship. We do not call Markel a market. We call Markel a partner."

*John Evans,
President of NGU and Program Manager, TNRMT*



Markel Public Entity Insurance Offerings

Reinsurance of your
underlying Memorandum
of Coverage

OR

Excess insurance (rated
"A Excellent" XIII by A.M.
Best; non-admitted)

Markel has \$10MM of capacity.

Successful Strategies

Dynamic Pricing Model

- Pricing tool designed specifically for public entities
- Rate determined using your pool's data and experience
- Flexible underwriting judgment allows maximum credit for favorable loss experience, even in excess layers

Annual Aggregate Deductibles (Corridor)

- Gradual approach for pools to increase or decrease their level of risk retention
- Immediate credits and premium savings
- Cap on total excess cost if the pool suffers adverse losses

Ask us how we can help with property, OUTBREAK® Extra Expense, and cyber liability coverage!

CREATIVE SOLUTIONS

"Markel has been a solid risk financing partner who understands the challenges facing our public education clients. They provide proactive support of our risk management and loss control initiatives and endeavor to be creative in working with ASCIP in a very dynamic insurance environment."

*Paula Chu Tanguay,
Chief Executive Officer, ASCIP*



Experienced Claims Staff

The Markel claims department works hand in hand with our public entity clients from coast to coast. Our dedicated claims staff works with the in-house claims units and third-party administrators of individual public entities and liability pools to reach the most cost-effective resolution. For reinsurance business, we perform periodic audits to ensure sound, effective claims-handling practices. Our paperless claims system makes loss reporting quick and easy, and our personal claims service can be geared to the needs of each insured.

Claims

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FLEXIBILITY

"The Michigan Municipal Risk Management Authority is the largest provider of liability and property coverage to municipalities in the State of Michigan. Markel has been an important part of our reinsurance program for several years. Drawing on their knowledge and experience in the public entity risk environment, we have found them most responsive and flexible in meeting our needs in terms of coverage, service, and price. Markel's understanding of the characteristics and requirements of public entity pools sets them apart. This makes them an excellent business partner for us."

Michael Rhyner, Executive Director, MMRMA

Product Information

Target Classes*

- Pools
- Trusts
- JPAs
- Reciprocal
- Mutuals

*Including start-ups

Risk Guidelines

- Minimum SIR of \$100,000
- Qualified TPA or in-house claims staff
- ALAE, inside/inside or outside/outside
- No workers' compensation
- No monoline professional coverage
- Required information to include ground-up historical losses and exposure data (preferably 10 years)

Lines of Coverage*

- General liability
- Automobile liability
- Police professional
- Public officials
- School board E&O
- Garage keepers' legal liability
- Incidental medical malpractice
- Employment practices liability
- Buy-back abuse/molestation
- Employee benefits

*\$10MM of capacity



Markel Public Entity Insurance Contacts

General Inquiries

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Public Entity Insurance

*Protecting Those
Who Serve Our
Communities*

SERVICE

"Perhaps more so than in the private sector, public entities are driven to find partners who value service as the first and highest priority. It's so important to our program and its local government members. In our experience, that is one way in which Markel has stood out from a crowded field of like providers."

Kevin Crawford, Executive Director, NYMIR

