

PMAA'S MEMBER BENEFIT PROGRAM SPOTLIGHT

services and programs available to our members



MRM provides risk management programs and services benefiting municipal entities throughout Pennsylvania. The MRM Workers' Compensation and Property & Liability Trusts provide safe and credible alternative risk management options to local governments. From Pennsylvania specific insurance coverage to claims handling, MRM offers outstanding service and expert guidance to our members.

The MRM self-insurance programs are owned entirely by its 400+ participating members and are endorsed by the Pennsylvania Municipal Authorities Association and the Pennsylvania State Association of Township Supervisors.

Formed in 1982 by a group of local governments and municipal authorities, it was created as an alternative to the limited options and high premiums then available in the commercial insurance marketplace.

Member Advantages

- Trust programs are customized to meet your unique needs.
- Members have a shared motivation for cost reduction. Municipalities receive savings, in the form of dividends, from favorable loss experience.
- Loss prevention programs and services help improve the Trusts' performance through reduced losses.
- The Trusts help members stabilize insurance costs, compared to traditional insurance.

The MRM Trusts help to reduce loss exposures and costs so members can share in the financial benefits of the program, along with obtaining essential and required insurance coverages, including Pennsylvania-specific coverage.

The Trusts are owned entirely by the participating members and function solely for their benefit, providing unique and valuable financial benefits. There are over 400 members located throughout all regions of Pennsylvania. Those members include Municipal Authorities, Boroughs, Townships of the First Class, Townships of the Second-Class, Third-Class Cities, Councils of Governments and Regional Police Departments.



The MRM Workers' Compensation Pooled Trust is a proven, long-term solution for managing municipal Workers' Compensation costs, set to celebrate its 40th anniversary in January 2022. It is administered and serviced by professionals with experience in municipal law and local government risk management and offers eligible entities a complete managed care program designed to reduce costs, risks, and to return surplus funds to members in the form of annual dividends.

It is a self-insurance pool, operating per the provisions of Act 44 of 1993 and Act 57 of 1995. It is administered by a nine-member Board of Trustees. Workers' Compensation limits are Statutory with Employers Liability at \$2,000,000.



The MRM Property & Liability Trust offers a wide range of essential and required insurance coverages, including Pennsylvania-specific coverage. It is designed to provide property, automobile, general and excess liability limits at competitive premium levels. In addition, its loss prevention, inspection, and claims handling services help to reduce risks and costs so members can share in the financial benefits of the Program's annual dividend payments.

It is a group property and liability pool that operates in accordance to Act 180, the Pennsylvania Intergovernmental Cooperation Act, and the Pennsylvania Political Sub-Division Tort Claims Act. It is governed by a seven-member Board of Trustees.

Lines of coverage available include Property, General Liability, Automobile Liability, Automobile Physical Damage, and Employment Practices Liability. General Liability limits up to \$10 million are available. Other municipal lines of coverage, such as Public Officials and Police Professional Liability, are available, but outside of the MRM Property & Liability Trust, to protect the overall claims performance of the Trust, since these claims are not covered by the caps set forth in the PA Political Subdivision Tort Claims Act.

Our Services



Underwriting

Underwriting is performed in-house. New prospective members are examined thoroughly for claims experience, loss exposures, financial status, management capabilities and political stability. Our underwriting process is stringent since the experience of the whole can be impacted by the losses of a few.

Loss Control

Loss control services are provided by experienced loss control engineers, which include a nurse and industrial hygienist. Our loss control programs are completely municipal in focus, providing our members with specialized expertise and support. Extensive training programs are also available as part of our loss control services.

Claims

Claims are handled quickly and expertly with in-house adjusters for workers' compensation and a third-party administrator for the property & liability claims.

Legal Services

Legal services, including appointment of counsel, are managed by the MRM Trust

Return of Surplus

Unlike a commercial insurer, the Trusts are non-profit. As a result, they are not permitted to keep unused surplus funds – what would normally be insurance company

profits. Instead, those funds are returned to the members based on their loss experience. The most recent dividend in April of 2021, returned \$11.1 million to the members. The combined dividends over the years now total approximately \$161 million.

If you would like more information on the Trusts, you can access our website.

<https://mrmtrust.com/>

**For more detailed information contact the Trust itself,
or our broker partner - HUB International
Municipal Risk Management, Inc**

**Suite 403
1603 Carmody Court
Sewickley, PA 15143
724.934.9797**

**HUB International
210 Sixth Ave., 30th Floor
Pittsburg, PA 15222
412.391.7300
Attn: Chuddy Carless**

Who do you call
when accidents
happen?

Peace of mind.

Nobody wants to be left guessing who to call when accidents happen. Members of MRM's PLT Trust don't have that worry. With dedicated claims specialists combined with experienced local adjusters to handle your auto and property claims, your peace of mind is literally only a telephone call away.

Peace of mind is only one of the benefits PLT Trust members receive. The PLT Trust not only has a near two decade long history of stable premiums, it remains one of the only fully insured, large deductible programs that returns surplus - in the form of annual dividends to its members. These are a few of the reasons hundreds of municipal members across the Commonwealth have made the switch to the PLT Trust for their general liability, auto, property and inland marine coverage.



Contact us today to see why 500+
municipal entities trust MRM.

John McConaha | jmconaha@mrtrust.com
724-934-9797

Chuddy Carless | Chuddy.carless@hubinternational.com
412-992-2871

OUR BEST REFERENCES ARE YOUR NEIGHBORS ... MEMBERS OF THE TRUSTS.



www.mrmtrust.com