

Municipal Insurance Solutions

Since 1982, the **Municipal Risk Management Trusts** (MRM Trusts) have provided insurance protection for hundreds of local governments and municipal authorities across Pennsylvania.

Our programs are designed to reduce risk and net costs by returning surplus — premium that insurance companies would traditionally retain as profit — to our members in the form of annual dividends.

MRM has returned more than \$174 million in dividends to its municipal members. This makes the MRM Trust Programs one of the best long-term values in the Commonwealth.

- Cities
- Boroughs
- Townships
- Municipal Authorities
- Police Departments
- Fire Departments
- Council of Governments
- Home-Rule Municipalities

Endorsed by



WORKERS' COMPENSATION TRUST

MRM Trust is administered and serviced by professionals with experience in municipal law and local government risk management. As a self-insured group, we are able to focus on delivering quality service, particularly, in areas of loss control and claims management.

PROPERTY & LIABILITY TRUST

PLT offers a wide range of essential and required insurance coverages, including Pennsylvania-specific coverage. 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.

A trusted partnership with **HUB** since 1982.



Contact us today to see why 400+ municipal entities trust MRM.



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