



Exclusive Broker for the  
**MRM Trusts**



## Overview

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

In addition to providing cost-effective and self-insured municipal insurance solutions, through the years the Trusts have generated in excess of \$330,000,000 of earned premium and have returned more than \$73,000,000 back to its members in the form of annual dividends. These dividends help lower net insurance costs for members and their taxpayers.

The MRM Trusts are managed by Boards of Directors & Trustees. Its Loss Control Committee is composed of managers representing member communities.

## Eligible Entities

- Cities
- Boroughs
- Townships
- Volunteer Fire Departments
- Municipal Authorities
- Home-Rule Municipalities

Political Subdivisions take many varied forms. Contact HDH Group with questions about eligibility.

## Workers' Compensation Trust

The MRM Workers' Compensation Trust represents a proven, long-term solution for managing Workers' Compensation costs. 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 return surplus funds to members in the form of annual dividends. Some of the specialized offerings of the MRM Workers' Compensation Trust include:

- **Medical Case Manager & Registered Nurse** to coordinate all medical treatment for employees to help ensure effectiveness and appropriateness
- **Loss Prevention Services** delivered by trained loss control engineers, who develop specialized programs designed to improve health and safety
- **Annual Inspections** to review municipal operations and identify potential problems before they occur
- **Integrated Managed Care Program**
- **Early Return-to-Work Program**
- **Assistance with Establishing a Panel of Physicians**
- **Dedicated Claims Handling**

*The MRM Trusts are endorsed by the Pennsylvania Municipal Authorities Association and the Pennsylvania State Association of Township Supervisors for their premier performance and have received the Governor's Excellence in Local Government Award.*

*"With HDH Group, we get so much more than insurance. HDH provides outstanding service and expert guidance across a number of areas that are critical to managing our risk and reducing our costs. That's why we've been with them nearly 20 years."*

Timothy Rogers  
Township Manager  
Shaler Township



## Property & Liability Trust

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.

## PROPERTY & ALLIED LINES

### *BUILDING & CONTENTS:*

- Loss of Use / Extra Expense
- Equipment Breakdown
- Special Coverage Extensions
- Blanket/Agreed Amount

### *INLAND MARINE*

- Mobile Equipment
- Tools
- Fire / Police Equipment
- Office Equipment
- Communications Equipment
- Computer Equipment

### *CRIME*

- Forgery / Alteration
- Money & Securities
- Loss On & Off Premises
- Honesty / Faithful Performance

## GENERAL LIABILITY

- Premises / Operations
- Products / Completed Operations
- Contractual Liability
- Independent Contractor Liability
- Host Liquor Liability
- Blanket Explosion / Collapse / Underground
- Defense Costs in Addition to Limits
- Broad Form Named Insured
- Personal & Advertising Liability
- Damage to Rented Premises
- Watercraft Liability
- Employee Benefit Liability
- Failure to Supply Utility Services
- Sewer Back Up
- EMT / Fire Department Operations
- Additional Insureds by Written Contract, Written Agreement or Permit
- Non Audit Provision
- Worldwide Coverage

## AUTOMOBILE LIABILITY & PHYSICAL DAMAGE

- Broad Form Named Insured
- Fellow Employee Coverage
- Emergency Vehicles
- "Hot Pursuit" Coverage
- Replacement Cost Coverage on Emergency Vehicles

## EXCESS LIABILITY

- "Pay on Behalf" Form
- Following Form Coverage
- Liability Limits up to \$10,000,000

## OTHER COVERAGES

- Public Officials E&O
- Law Enforcement Liability
- Employment Practices Liability
- Public Officials Bonds
- Canine Mortality Insurance for Police Dogs

*In addition to providing cost-effective and self-insured municipal insurance solutions, through the years the MRM Trusts have returned more than \$73,000,000 back to its members in the form of annual dividends.*

For more information on these municipal insurance solutions and how to become a member of the MRM Trusts, contact Jack Onodi of the HDH Group at 800-434-7760 or [jacko@hdhgroup.com](mailto:jacko@hdhgroup.com).

