

GENESIS®

Start with Security®

Pooling and Reinsurance Capabilities



Genesis' experience with governmental risk-sharing organizations extends over the last three decades. Governmental pool programs comprise the majority of our public entity business. As part of the **General Re Group**, one of the world's largest reinsurance organizations, Genesis provides property and casualty reinsurance to governmental risk pools, trusts, risk retention groups, and captives.

Pools assume and share significant amount of property and casualty risk by the mere nature of their organization. They don't need to assume the additional risk of uncollectible reinsurance from a less secure organization.

Our underwriting staff offers clients vast knowledge of reinsurance contracts and alternative risk structures. We also understand that each pool and its membership have different goals and needs based on their organizational

structure, the state in which they operate, and their financial means. Genesis is skilled in tailoring our reinsurance response to those needs, and in analyzing a variety of underlying coverage grants or MOCs that serve the pool and its membership.

Of equal importance, both before and at the time of a claim, Genesis claim professionals work closely with pool claim staffs or third-party administrators. The Claim Department involvement assures pools and their membership that they receive the most professional response possible, with resources provided by a professional reinsurer who understands public sector risk issues.

Genesis' experience in pools spans the country, from Alaska to Florida, and includes pools that have a handful of members or hundreds of members with diverse exposures. Regardless of the size or type of pool, we seek to understand the unique nature of your pool and its needs.

The Genesis companies and General Reinsurance Corporation are rated **A++** by A.M. Best and **AA+** by Standard & Poor's, thus providing superior financial stability in an ever-changing insurance and reinsurance marketplace.

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GENESIS[®]
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The Market For Alternatives[®]

Genesis Insurance Company is licensed in all states, the District of Columbia and Puerto Rico. Genesis Indemnity Insurance Company is licensed only in North Dakota and operates as an eligible surplus lines insurer in the District of Columbia, Puerto Rico, the Virgin Islands and all states except New Hampshire and North Dakota. Insurance is placed with the Genesis companies by licensed retail brokers and, for risks that qualify, by licensed surplus lines brokers. Genesis Insurance Company and Genesis Indemnity Insurance Company are rated A++ (Superior) by A.M. Best Company and have a AA+ Insurance Financial Strength Rating from Standard & Poor's Corporation. Not all coverages described above are available in all states. Availability of coverage depends on underwriting qualifications and state regulations. Coverage for claims or losses depends on policy language.