GENESIS®

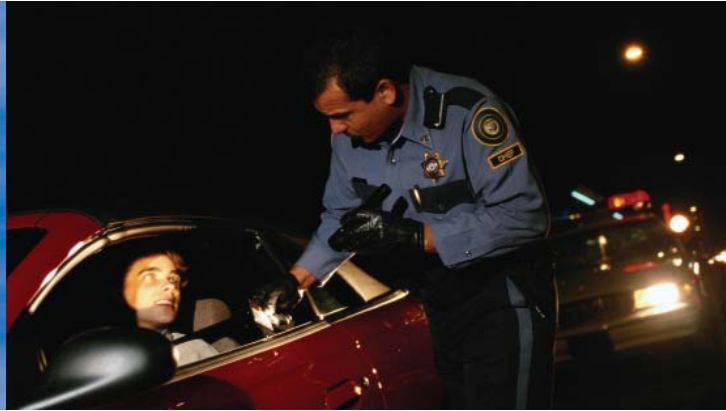## Pooling and Reinsurance Capabilities

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.

Genesis Insurance Company 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.

Pooling and Reinsurance Capabilities

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