

# Municipalities & Education

## We are experts in the complexities of public accountability.

Perhaps no other entities have such a broad range of risk management issues than those of municipalities and higher learning institutions. Because of the significant and diverse loss exposure our clients face in these sectors, the McLarens team offers loss adjusting and claims management in our core competencies of complex property, casualty and TPA claims, plus expertise in relevant specialty areas – to offer a comprehensive solution. Whether you are a rural township or an urban university, we are uniquely qualified to help you navigate the complexities and nuances of the public accountability associated with these losses.



## OUR EXPERTISE

Our experienced team has proven know-how with many of the most potentially costly risks facing municipalities and higher learning institutions, including:

### Property

- Complex structural damages like fire, wind, hail, and catastrophe
- Builder’s risk
- Business Interruption Assistance

### Casualty

- General liability
- Public entity liability
- Event liability
- Employer’s liability
- Construction defect
- Environmental liability

### Catastrophe Services

- Rapid surge teams
- Specialists in earthquake, hurricane, flood and wildfires

### Cyber Security Issues

- Breaches in student/employee information
- Data privacy (personal and financial)

### Crisis Management

- Food contamination
- Terrorism
- Reputation risks

## OUR TEAM

The McLarens’ team includes a dedicated network of specialists who we can assemble to provide comprehensive, seamless service on even the most complex risk issues.

- Loss adjusters
- Project managers
- Regulatory and subject matter experts
- Crisis management public relations
- Forensic accountants
- Engineers
- Forensic scientists

## OUR SOLUTIONS IN ACTION *Public Entity Case Study*

### Situation

When the multi-story headquarters of a major US school district suffered fire damage, the education of more than 700,000 students was compromised.

### Scenario

Returning the building swiftly to service was clearly the top priority for our adjusters. Fortunately, our on-site adjuster had deep experienced and expertise in smoke and water clean-up and restoration, not to mention strong relationships to local restoration service companies.

### Outcome

Acting quickly, our team contracted a number of those companies to start work immediately, guarding against mold damage and lengthy delays in re-occupancy. The building was back in service within 60 days, with significant cost reductions for the insurer and insured – and a “win” in terms of public opinion.

### Our Quality Promise & Premium Service

Quality is the cornerstone of McLarens, demonstrated by our 2016 AM Best Client Recommended Insurance Adjuster Award. McLarens’ range of public entity and higher education solutions offers comprehensive programs that deliver tangible business outcomes for our clients. When partnering with McLarens, you will not only receive a customized program and high-quality deliverables designed to meet your specific needs, you will also enjoy a premium level of service that sets the standard in the industry.