

APPENDIX 7

THE MISSISSIPPI MUNICIPAL SERVICE COMPANY

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As a member of the Mississippi Municipal League (MML), chances are your city has insurance protection through the Mississippi Municipal Liability Plan and the Mississippi Municipal Workers' Compensation Group. With over 250 members currently participating, these programs have emerged as the leaders in protecting municipalities and elected officials against potentially devastating liability and worker's compensation losses.

Years ago, the Mississippi Municipal Liability Plan was formed in response to a crisis need for affordable liability protection for municipalities. The goal was to provide an alternative insurance product with coverages that extend beyond what was being offered by commercial insurers. In addition to traditional general liability coverage, the self insured plan includes Auto Liability, Law Enforcement Liability, Employment Liability and Sexual Harassment, Errors and Omissions, Director's and Officers Liability, and extended coverage for elected and public officials.

As a comprehensive plan, great emphasis is placed on finding coverage for municipalities thereby reducing the threat of policy exclusion denials of certain claims. Another unique feature of the Mississippi Municipal Liability Plan is that there are no per-claim or yearly deductibles. For the first time, municipalities are able to budget yearly insurance expenses without having to worry about satisfying unpredictable deductibles throughout the term of the coverage period.

The success of the Mississippi Municipal Liability Plan set the momentum for developing the Mississippi Municipal Workers' Compensation Group. Due to cyclical changes in the commercial insurance market, many cities in Mississippi were unable to obtain mandatory Workers' Compensation coverage at an affordable price. Like many states across the nation, municipalities in Mississippi met this challenge by taking control themselves and forming a self-insured pool. This self-insured pool not only satisfies the Worker's Compensation requirements for all city employees, but the plan also provides limited medical coverage for some qualified volunteer fire and law enforcement personnel.

In 1991, elected officials took one step further and formed their own service company, the Mississippi Municipal Service Company (MMSC). The idea was simple – providing claims administration and risk management services for plan members could be done more efficiently and effectively through an “in-house” service company. In addition to claims administration, MMSC has a full line of risk management membership services including safety training, loss control, and law enforcement training. As cities get more and more involved in their own loss control efforts, MMSC is there every step of the way providing training materials and programs to promote safety awareness. Similarly, MMSC has worked with nearly every member in providing consultation services when contractual liability agreements need interpretation. MMSC knows that “risk transfer” is an intricate part of your risk management program. It is our

commitment to assist in these matters whenever called upon by one of our members.

Through the years, MMSC has emerged as the most efficiently administered claims service company in Mississippi's municipal market. With a highly experienced claims staff dealing exclusively with Mississippi municipal and governmental risk management issues, our members enjoy a level of dedication which benefits municipalities through lower premium costs, a more loss-conscious workforce, and safety policies beneficial to all citizens

What you need to know is that the employees that make up MMSC are at your service to provide help and risk management information whenever needed. This is what the word "service" in the Mississippi Municipal Service Company is all about. MMSC invites you to discover how our people make the difference.

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