

# Municipalities & Public Entities Insurance Advisory



Built for Infrastructure Risk.  
Designed for Municipal Reality.

PEAK<sup>TM</sup>  
RISK ADVISORS

Trusted Risk Advisors. Reliable Submissions. Aligned Outcomes.

## Insurance Strategy for Infrastructure-Heavy Public Risk

Municipal risk has become materially more complex. Infrastructure is aging, catastrophe exposure is increasing, and operational dependency on technology continues to grow. At the same time, many insurance programs remain structured around outdated assumptions and reactive renewal cycles.

PEAK Risk Advisors works with municipalities and public entities to structure insurance programs with underwriting discipline, operational context, and long-term market alignment. We approach insurance as a strategic component of infrastructure and financial risk management — not a transactional purchase renewed once per year.

### Key Municipal Pressures

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Municipal exposures are no longer moving in isolation. Pressure in one area can quickly affect coverage, operations, and financial stability.

**Property & Infrastructure:** Construction cost inflation, aging assets, and catastrophe concentration continue to pressure municipal property schedules and replacement cost accuracy.

**Liability Exposure:** Public-facing operations, law enforcement activity, and increasing claim severity are creating greater pressure across liability programs and excess structures.

**Cyber Dependency:** Municipal operations are increasingly reliant on interconnected systems tied to utilities, communications, billing, and public services.

**Program Structure:** Inconsistencies between primary and excess layers, inadequate catastrophe sublimits, and outdated valuation methodologies often remain hidden until programs are tested.

**Operational Continuity:** Utility interruption, severe weather events, and workforce strain can quickly disrupt essential public operations and recovery timelines.

The quality of program structure becomes most visible during volatility.

### A Structured Approach

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Municipal operations are uniquely complex. Public entities manage broad property schedules, utility infrastructure, emergency response operations, fleet exposure, public interaction, and evolving liability risks across highly visible environments.

These exposures require more than standard market placement.

**PEAK's approach includes:**

- ✓ Infrastructure-focused underwriting and valuation analysis
- ✓ Coordination of layered property and liability structures
- ✓ Catastrophe and concentration exposure review
- ✓ Alignment of deductibles and retentions with operational realities
- ✓ Identification of coverage inconsistencies and structural gaps
- ✓ Active claims coordination and renewal strategy

Before approaching the market, we evaluate how municipal assets and exposures perform under operational pressure. The objective is to create underwriting-ready programs that reduce friction, improve stability, and strengthen long-term insurability.

### Claims + Continuity

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Insurance program quality is ultimately measured during claims. PEAK maintains active involvement throughout the claims process, coordinating with carriers and adjusters while helping municipalities manage operational disruption and recovery following significant loss events.

# How This Works In Practice



## Property Program Restructuring Following Market Tightening

A municipality with a large concentration of public works facilities, utility infrastructure, and emergency response buildings faced significant property renewal pressure following regional catastrophe losses and tightening carrier capacity.

### PEAK:

- Rebuilt the property schedule using updated replacement cost analysis
- Restructured the layered property program around catastrophe exposure concentration
- Addressed flood and ordinance or law sublimit deficiencies impacting critical infrastructure

### Result:

A more stable property structure with improved catastrophe alignment and greater long-term renewal stability for critical municipal infrastructure.



## Liability Program Alignment for High-Severity Exposure

An organization with law enforcement operations, public-facing departments, and large fleet exposure faced increasing inconsistency across its liability tower as claim severity continued to rise.

### PEAK:

- Reviewed liability layers for structural consistency and coverage alignment
- Identified gaps between primary and excess forms tied to public entity exposure
- Restructured limits and attachment points around operational and financial realities

### Result:

Greater consistency across the liability tower and improved protection against large public entity liability exposures.



## Claims Coordination During a Major Property Loss

Following a significant weather-related loss involving multiple municipal facilities, the client faced operational disruption, infrastructure downtime, and a complex adjustment process across multiple carriers.

### PEAK:

- Coordinated directly with carriers, adjusters, and municipal stakeholders
- Assisted in documenting operational and financial impact across locations
- Supported ongoing claim strategy and recovery coordination throughout the process

### Result:

Faster operational recovery, improved coordination across multiple stakeholders, and greater continuity during a complex multi-location infrastructure loss.

## Let's structure the right program.

Municipal risk environments are evolving rapidly. Many insurance programs have not evolved with them.

PEAK helps municipalities evaluate program structure, infrastructure exposure, market positioning, claims readiness, and long-term stability through a disciplined and operationally focused approach to risk management.

Whether through a program review, benchmarking assessment, or strategic working session, our objective is the same: to build structured, defensible insurance programs aligned with operational and financial reality.

### **PEAK Risk Advisors**

*Strategic Insurance Execution*

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