

WHAT IS MPR?

Since 1983, MPR has been a growing family of public entities in Missouri and Kansas who have found that public pooling is the answer to decrease financial risk to taxpayers created by routine, unanticipated and catastrophic events. Our members work together to reduce all members' risks and associated costs. MPR represents the interests of 170+ public entities that rely on the organization to be a trusted advisor, advocate and resource for their risk management and benefit needs. With a unique blend of services specifically tailored to meet your needs, MPR has a proven track record of success.

As a member-driven organization, MPR member representatives are able to participate in collective ownership and decision making by directing pool services and encouraging staff to solve individual needs. This is MPR's greatest strength.

MPR is overseen by three different Boards: MPR, MPR of Missouri, and MPR of Kansas, Inc. Each state has its own individual Board and the MPR Board oversees both of the State Boards. Each of the Boards has a slightly different role, but come together in making the best decisions for the entire pool. The MPR of Missouri Board consists of 11 Members and the MPR of Kansas, Inc. Board consists of 7 Members. These Board Members are elected by the Member Representatives of each Member entity.

By retaining a portion of the risk and not relying on the traditional insurance industry, MPR is able to reduce what you contribute. When contributions are coupled with positive loss experience in a given year, the remaining equity is returned to you in the form of dividends or additional services. Dividend returns have amounted to over \$10 million.

One characteristic that makes public entities and their boards predisposed to undue exposure are their limited resources. Tighter budgets, fewer personnel, and inability to consult outside professionals can produce an environment where errors or omissions occur. MPR has comprehensive knowledge on minimizing exposure and experienced consultants to assist with specific circumstances. We, as a pool, work together to make intelligent, informed decisions that make situations better for all of us.

GUIDING PRINCIPLES

Focus on Members

We exist to meet the risk management needs of our members, while helping to promote their operational success.

Accountability

Our staff, board of directors and committees are responsible for achieving the highest levels of performance in each of our programs. A continuous evaluation process ensures their effectiveness and efficiency.

Flexibility

We encourage creativity, collaboration and innovation. We value flexibility in the design, development and delivery of all loss prevention, claims, insurance and risk management services.

Responsiveness

We recognize that our members deserve our best. Staff is committed to understanding the risk management needs of members and providing timely professional advice and services.

Quality

We are committed to excellence and continuous improvement that includes providing the best services and the best pricing available.



MEMBER OWNED MEMBER FOCUSED



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KANSAS

Employee Benefits
Property & Liability

- Health
- Dental
- Vision
- EAP
- General Liability
- Law Enforcement Liability
- EMT Liability
- Auto Physical Damage
- Auto Liability
- Cybersecurity & Liability
- Utility Generation Liability
- Public Official Liability
- Crime
- Inland Marine

MPR MEMBERS

& OWNERS: Cities, Schools, Counties, Special Districts, Health Departments, Fire Protection Districts, Ambulance Districts and Election Boards.

EMPLOYEE BENEFITS

Plans Designed with Our Members in Mind
MPR offers a comprehensive employee benefits program. Rates are highly competitive because of MPR's greater purchasing power than any member can obtain acting on its own, covering more than 10,000 participants in its employee benefits program.

- Medical Plan Choices
- Dental, Vision, EAP
- Life and Disability Programs
- Worksite Voluntary Products
- Wellness Credit Programs
- COBRA Administration and Billing

WELLNESS

Feeling Good Pays Multiple Dividends

The biggest risk, and the one entities can influence the most, is the health of their employees. MPR has an extensive lifestyle program designed to help people feel better and experience fewer health problems. It includes articles, videos and seminars to provide information and motivation for healthier living. Through monthly topics and organized challenges, such as walking, biking and weight loss challenges, every community participant will have help choosing a healthier way to live.

- Wellness/Fitness Coaching
- Lab Testing and Interpretation
- Customized Health Fairs
- Focus on Prevention
- Health Information Seminars

WORKERS' COMPENSATION, PROPERTY & LIABILITY

The Protection You Need at a Lower Cost

Loss control is the key to lower contributions and bigger dividends for MPR member entities, and MPR has extensive resources to help. These include training and consultation, online resources, certification programs, legal advice and more. Entities who take advantage of these resources benefit financially from fewer claims and protect their property, communities and employees in the process.

Workers' compensation is self-funded by MPR members, so member participation in safety and loss control training is critical.

MPR's property and liability coverage benefits from the combined buying clout of its membership to reduce costs and expand services.

MISSOURI

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Workers' Compensation
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- Cybersecurity & Liability
- Crime
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RISK MANAGEMENT

Because What You Don't Know Can Hurt You

MPR has a full-time team of experts experienced in the type of risks faced by the entities it serves. They have developed programming and assembled resources to help members control losses and protect their communities. These include:

- 3% Loss Control Credit Account
- Web-Based Training
- Consultation On-Site and at MPR
- Loss Control Training Resource Library
- Risk Prevention Advisories
- Free Legal Advice on Law Enforcement, Land Use and Employment Practice Issues
- Facility and Work Practices Reviews
- Supervisor Certification Program
- 24 Hour Workers' Comp Nurse Triage Hotline
- Telephone and On-Site Nurse Case Management Service
- WeTiP (no-cost criminal activity reporting hotline)
- Member Scholarships to National Conferences
- Lexipol Law Enforcement Policies and Daily Bulletins

Training

In addition to these services, MPR provides specialized, job-specific training in:

- Back Injury Prevention
- Confined Space Reentry
- Hazard Communication
- Fall Prevention
- EMT Liability
- Law Enforcement Liability
- Work Zone Safety
- Lockout-Tagout
- Personal Protective Equipment
- Safe Driving
- Sexual Harassment Prevention
- Trenching and Shoring

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