



# WHY MEMBERGUARD?

## JOIN OUR POOL

MemberGuard is a fully-reinsured property and casualty pool that provides coverage for California water entities and offers potentially greater cost savings and access to California Rural Water Association (CRWA) specialized training services. Through Glatfelter Public Entities, MemberGuard offers the same best-in-class coverage that water entities have appreciated and associated with Glatfelter over the years.

### MemberGuard Advantages:

- Fully-reinsured
- A.M. Best "A" (XV) Excellent rated property and casualty reinsurance carrier
- Cost Savings over standard insurance markets
- Access to the many benefits of CA Rural Water Association technical expertise, including: training classes, technical/on-site assistance, and the Academy of Water Education providing classroom and hands-on training courses
- Enhanced coverage via 23 property specialty enhancements, 6 inland marine specialty enhancements, and 11 general liability specialty enhancements, including 9 essential general liability exceptions to the pollution exclusion
- Specialized, local underwriting and servicing for water accounts
- Serviced by Glatfelter Public Entities, an experienced program manager serving water entities since 1996
- Responsive service from an experienced organization that has handled thousands of CA water entity claims
- Access over 250 training courses and manage training programs efficiently with Glatfelter University, our easy-to-use e-learning platform



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CALIFORNIA RURAL WATER ASSOCIATION

**MEMBERGUARD**  
SERVICED BY GLATFELTER PUBLIC ENTITIES