

Mission

An autumn storm damages an overhead line. A motor coach – and the entire timetable – is at a standstill. There is a delay with the spare part, and the shop is working to full capacity. Who bears these costs? It is for exactly such scenarios that we develop individual insurance concepts to protect your operations.

Industry expertise you can build on

MRH Trowe ist einer der führenden Versicherungsmakler im Bereich Schienenverkehr und öffentlicher Personentransport. Mit über drei Jahrzehnten Erfahrung bieten wir maßgeschneiderte Versicherungslösungen für Eisenbahnunternehmen, Verkehrsbetreiber und Infrastrukturunternehmen in Deutschland und Europa. Wir kennen nicht nur Ihre Fahrzeuge – wir kennen Ihren Betrieb.

Current impulses in the industry

Digitalization, alternative drive technologies, and infrastructure modernization are increasing technical complexity. At the same time, cyber attacks, vandalism, and attempted fraud are causing higher security risks. Supply shortages and rising costs in vehicle acquisition and construction are putting a burden on schedules and budgets. Natural phenomena such as heavy rain or heat waves are affecting railway networks and operations ever more often.

Our solutions for your company

- **Business interruption & property damage**
Coverage in case of failures in vehicles, track sections, or technology (e.g. due to accidents, vandalism, or fire)
- **Liability & compliance**
Business liability solutions in accordance with §14 AEG General Railway Law, support with review of logistics contracts, as well as coverage in case of violations of regulatory requirements (e.g. environment, traffic safety)
- **Cyber risks & IT failure**
Protection in case of cyber attacks on control and information systems
- **Damage due to breach of contract & ticket fraud**
Coverage of risks from misuse of ticket and payment systems
- **Construction & investment projects**
Project-specific coverage for construction projects (e.g. electrification, modernization)
- **Leasing & financing objects**
Support with the financing of vehicles, machines, and technical equipment



360°-Service



- Personal point of contact with industry experience
- Individual risk analysis and comprehensive advice
- Development of custom-tailored insurance concepts
- Claims management with immediate measures & review of recourse claims
- Digital customer portal with claims file, policy overview, and reports
- International solutions for cross-border transport