

Great American Insurance Group’s Public Sector Division is recognized as the leading insurer and re-insurer for pools across the country. We are committed to providing solutions that align with this community’s unique risk characteristics, values, and goals.

### Who we serve

Great American provides customized insurance programs for liability, property, and buffer comp, that meet the unique risk management needs of the pooling community - including JPA's, JIF's, risk retention groups, captives, and more.

Our targeted classes within these public entities include:

- Municipalities
- Public schools
- Community colleges
- Counties
- Special services districts
- Housing authorities



### Our Coverage Offerings

Great American offers the following coverages to meet various public sector risks

#### Liability coverage

- General liability
- Automobile liability
- Professional (school boards and public officials)
- Incidental medical malpractice
- Employment practices liability
- Law enforcement liability
- Employee benefits liability
- Buffer workers’ compensation

#### Property coverage

- Per occurrence coverage, with competitive limits
- Earthquake and flood available with certain restrictions in high-risk zones
- Machine and equipment breakdown
- Auto physical damage
- Coverage for acts of terrorism
  - Excludes NBCR

### Guidelines for our public entity business

Great American provides the following risk guidelines in the public sector marketplace:

- Minimum self-insured retention of \$100,000
- Individual risks with populations of 250,000 or less
- The entity must maintain a relationship with a qualified third-party administrator or have in-house claims staff
- The allocated loss adjustment expense is inside/inside or outside/outside
- Property coverage is not available in Tier I, Tier II or Tornado Alley
- Terrorism coverage is limited in some major cities
- As part of initial information gathering for the policy, the entity will be required to provide:
  - Ground-up historical and exposure data for the past 10 years
  - Construction, occupancy, protection (COPE) data for each location in an Excel spreadsheet format
  - Audited financial and actuarial reserve statements

\*Rating as of December 3, 2021. Great American Insurance Group, 301 E Fourth Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Reinsurance is underwritten by Great American Insurance Company, an admitted insurer in 50 states and DC. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo, and the word marks Great American®, and Great American Insurance Group®. ©2022 Great American Insurance Company. All rights reserved 5375-PBS (08/22)

