# Great American Public Sector

*Great American Insurance Group's Public Sector Division is recognized as the leading insurer and reinsurer for Pools across the country. We are committed to providing solutions that align with the pooling community's unique risk characteristics, values, and goals.*

## Who We Serve

Great American provides customized insurance programs for liability, property, and workers' 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 (K-12 and limited community colleges)
- Special services districts

## Our Coverage Offerings

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

### Multi-Line Liability Coverage

- Up to $20M in capacity (limits will vary by territory and risk characteristics)
- General liability, auto, law enforcement, public officials, and school board legal liability
- Minimum self-insured retentions and premiums may apply

### Property Coverage

- Per occurrence coverage, with limits up to $100M
- All-risks perils
- Machine and equipment breakdown
- Auto physical damage
- Property coverage is not available in Tier I, Tier II or Tornado Alley
- Earthquake and flood available with certain restrictions in high-risk zones
- Coverage for acts of terrorism (excludes NBCR)

### Buffer and Excess Workers' Compensation

- Statutory coverage for schools over $250,000 SIR
- Buffer comp available for schools and municipalities (with police and fire)- Limits up to $2M

## Restricted Classes

- Transit-only
- Electric and gas generating utilities
- Port authority only
- Stand-alone professional
- Individual risks/ground-up

**Leading** insurer and reinsurer for Pools across **the country.**



**Ask us about our risk management offerings with STOPIT and DART.**

## Contact Us

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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 all 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®. © 2026 Great American Insurance Company. All rights reserved 5375-PBS (11/26)

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Public Sector