Public Sector

The Quest for Quality
Great American Insurance Group’s Public Sector understands that every risk has a unique story that defines your organization. We are committed to the public sector community and specialize in structuring creative solutions to align with your individual characteristics, values and goals.

Great American offers our coverage in the reinsurance and excess insurance markets through Pools, Trusts, Joint Powers Authorities, Reciprocals, Mutuals, Captives and Individual Risks in the public entity space.

**Who we serve**

Great American is committed to providing customized insurance programs that meet the unique risk management needs of local, county and state governments, education organizations and special service districts, such as park districts, water and sanitation districts, housing departments or other entities designed to serve the general public.

Our targeted classes within these public entities include:

- Municipalities
- Public Schools
- Community Colleges
- Counties
- Special Service Districts

**Our solutions**

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

**Liability coverage**

- Limits up to $20 million
- Self-insured retention as low as $100,000
- General Liability
- Automobile Liability
- Professional (School Boards & Public Officials)
- Incidental Medical Malpractice
- Employment Practices
- Employee Benefits
- Buffer Workers’ Compensation
  - Limits up to $2 million
  - Self-insured retention as low as $250,000

**Property coverage**

- Limits up to $100 million
- Self-insured retention as low as $100,000
- 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

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We value long-term relationships with our clients. To us, clients are more than assets or profit margins.

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**Contact information**

For more information about Great American’s solutions for the public entity marketplace, please contact:

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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
• We do not offer Workers’ Compensation or monoline professional coverage
• 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 risk, 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

Outstanding claims service for public entities

Great American brings substantial experience to the unique claims incurred by public entities. These claims cannot be handled with the generalist approach used by many other insurers. Our public entity claims are managed by senior-level professionals, with many who are former practicing attorneys.

Great American’s team is well-versed in the issues that drive many public sector claims, including:

• Immunity
• Statutory caps on tort liability
• Notice-of-claim requirements

We help our policyholders navigate and resolve claims involving:

• Harassment and molestation
• Dangerous conditions on public property
• Police pursuits
• Excessive force and speed
• Wrongful convictions

Our claims experience tells us that this specialist approach forges stronger relationships with our clients and delivers better results.
Our GREAT beginnings

In 1872, accidents and natural disasters meant the end for many businesses. When a need for insurance met a few ambitious German immigrants, our company was born. The first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. In fact, after the 1906 San Francisco earthquake, we paid out more than $2 million in claims, even to policyholders who didn’t have viable coverage.

Nearly 150 years later, we continue to protect specialized businesses in more than 30 niche industries. And, we continue to be recognized for financial stability. Our lead company, Great American Insurance Company, has received an “A” rating or higher from A.M. Best for more than 110 years. From that rubber comb factory to today, companies turn to us when they need someone who knows their space, shares their priorities and has the freedom to do what’s right.