

Public Sector
The Quest for Quality



Public Sector



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.

Casualty coverage highlights

- Capacity up to \$20 million
- General Liability
- Automobile Liability
- Police Professional
- Public Officials
- School Board Errors & Omissions
- Incidental Medical Malpractice
- Employment Practices Liability
- Buy-back Abuse/Molestation
- Employee Benefits
- Buffer Workers' Compensation
 - Offers limits up to \$2 million
 - Self-insured retention as low as \$250,000

Property coverage highlights

- Capacity up to \$100 million
- Earthquake capacity up to \$100 million
 - Lesser capacity in New Madrid zone, AK or HI
 - Not available in CA
- Flood capacity up to \$100 million
 - Lesser capacity and adjusted attachments required for Zone A and 100-year flood exposure areas
- Coverage for acts of terrorism
 - Excludes NBCR
- Machinery and equipment breakdown (M&E)



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

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:
 - o Ground-up historical and exposure data for the past 10 years
 - o Construction, occupancy, protection (COPE) data for each location in an Excel spreadsheet format.
 - o 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.

Contact information

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

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Public Sector

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Accident & Health
AgriBusiness®
Alternative Markets
Aviation
Bond
Crop
ECA-Nonsubscription
Environmental
Equine Mortality
Excess Liability
Executive Liability
FCIA - Trade Credit & Political Risk
Fidelity / Crime
Financial Institution Services
Great American Custom
Great American Risk Solutions
Mergers & Acquisitions Liability
Mid-Continent Group
National Interstate
Ocean Marine
Professional Liability
Property & Inland Marine

Public Sector

Republic Indemnity
Specialty Equipment Services
Specialty Human Services
Strategic Comp
Summit
Trucking
Unemployment Risk Solutions

Annuity Operations - Subsidiaries

Annuity Investors
Life Insurance Company®
Great American
Life Insurance Company®

Specialty Property & Casualty International Operations

Canadian Branch
El Aguila
Great American International
Great American P&C Mexico Division
Neon
Singapore Branch

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and indexed annuities.

Great American Insurance Company is currently rated "A+" (Superior) from the A.M. Best Company and has received an "A" (Excellent) or higher rating for more than 100 years.* The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.

Great American
Insurance Company

100 years with an **A** rating by
A.M. Best

* A.M. Best rating affirmed August 11, 2017

Great American Insurance Group, 301 E. Fourth St., 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. Policies are underwritten by Great American Insurance Company, an admitted insurer in 50 states and DC. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2017 Great American Insurance Company. All rights reserved. 2396-PBS (11/17)