



INSURANCE FOR MUNICIPAL ENTITIES

WHAT MAKES US DIFFERENT

Long-Term Commitment

Our program traces its roots back to 1987.

Financial Strength

The corporate relationship with our carrier partner spans more than 16 years with underwriting authority:

- A.M. Best “A” (Excellent) XV Rated
- More than 85 years Rated “A” or higher

Enhanced Coverage

Specialty coverages specifically designed for municipal entities:

- 21 property enhancements
- 9 inland marine enhancements
- 11 general liability enhancements
- 10 general liability pollution exclusion exceptions

Specialized Underwriting

Underwriting for our program is conducted by experienced staff averaging more than 25 years in the industry:

Experienced Sales & Marketing Staff

Sales executives live in their territories and assist agents with selling and retaining business.

- Sales executives develop a working knowledge of the territory including competitors and market conditions.
- Sales executives average 33 years of experience working in the insurance industry.
- Numerous collateral tools are available to assist in sales and retention.

Responsive Claims Service

Claims are handled by seasoned claims specialists dedicated to public entity business.

- Providing superior customer service
- State-of-the-art information technology
- Claims litigation management
- Nationwide investigative and adjustment support services
- More than 49,000 Public Entity claims handled since 2004

Risk Control Specialists

Our risk control team is specialized in municipal entities. To reduce exposure to losses, we provide value-added risk control consultation services for:

- Loss prevention
- Loss reduction
- Risk improvement
- Client educational products:
 - + 80+ technical reference bulletins
 - + Self-assessment tools
 - + Training videos
 - + Employment practice resources

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GlatfelterSM
PUBLIC ENTITIES