

# WHAT MAKES US DIFFERENT

## Long-Term Commitment

For more than 30 years, we have provided specialized insurance to educational institutions.

## Financial Strength

The corporate relationship with our carrier partner spans more than two decades with underwriting authority.

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

## Enhanced Coverage

- Broadened definitions (who is an Insured, Real and Personal Property and more)
- Generous limits and broad coverage grants
- 30 property enhancements
- General Liability enhancements for school resource officers, unmanned aircraft, professional healthcare, incidental emergency medical care and more
- 16 automobile enhancements

## Specialized Underwriting

Glatfelter Public Entities is staffed by an underwriting team averaging more than 25 years of experience.

- Each underwriter develops a working knowledge of the territory including competitors, market conditions and an understanding of their territory's economic, regulatory and legal climate.
- We are highly knowledgeable and experienced with rating, quoting, policy issuance and customer service support.
- Each underwriter works with a specific underwriting assistant to create an underwriting team. This arrangement enables the team to develop a strong working knowledge of their book of business and customers while providing superior service.

## Experienced Team

Territory Distribution Leaders assist agents with selling and retaining business.

- Develop a working knowledge of the territory including competitors and market conditions.
- Average of 30+ years of experience working in the insurance industry.
- Numerous collateral tools are available to assist with 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 58,000 Public Entity claims handled since 2004

## Client Risk Solutions

Our risk control team specializes in risk management strategies for educational institutions. To reduce exposures to loss, we may provide the following services and educational resources:

- Onsite and Virtual Risk Assessment Surveys
- Technical Reference Bulletins
- Self-Assessment Tools
- Glatfelter University – Online Learning Management System
- Streaming Training Videos
- Employment Practices liability (EPLI) Helpline

800.233.1957 | [glatfelterpublicentities.com](https://www.glatfelterpublicentities.com)

183 Leader Heights Road | York, PA 17402