

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 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 municipal entities. 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

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**Glatfelter**<sup>®</sup>  
PUBLIC ENTITIES

C06:822  
(02/25)