



The savvy agent's guide to cities and counties

Learn more about:

- Why cities and counties represent a fantastic opportunity
- Connecting with key players
- Their insurance purchasing process
- Key operations and exposures
- Key resources

Serving cities and counties

Travelers serves city and county governments across the country. Performing critical functions like emergency response, law enforcement and transportation services, these public entities play a central role in virtually every local community. Because of them, our communities are able to weather adversity and manage complex risks. They keep citizens safe and help local businesses thrive. They make serving and protecting the public their way of life. They deserve insurance solutions tailored to their unique risks, allowing them to remain focused on their primary mission.

Travelers seeks to work with agents who welcome the opportunity of serving this unique market. Any agent must make an investment of time to be successful with cities and counties. Travelers can support you along this journey, and we have created this guide to help you take your first steps.

Collaborating with Travelers Public Sector Services territory managers and account executives, you can become a “savvy agent” for cities and counties.

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A Introduction



Many insurance agents are aware of opportunities with cities and counties but shy away under the assumption that they would need to master a new, complex body of insurance knowledge to support the sector. However, you have more knowledge than you think. If you're a commercial insurance agent, you might serve a wide range of industries, including manufacturers, construction companies and retailers. Most commercial insurance agents are aware of and compete to serve these types of businesses. However, certain public entity opportunities can sometimes be overlooked even by the most experienced agents. Cities and counties require property and casualty insurance relating to the risks of their operations, such as running police and fire departments, maintaining concentrations of high-value public property and managing sensitive constituent data require that these public entities be prepared for the worst.

For the motivated agent, the good news is that with a little effort you can remove any perceived mystery around cities and counties. This document provides insights that will get you started, and it offers suggestions for enhancing your awareness and understanding of the opportunities within this sector. First, we explain why cities and counties represent such a fantastic opportunity. Next, we help you understand the key players at cities and counties, provide insight into the typical insurance purchasing process, offer tips on getting your first customer submission, and explain key city and county risk exposures. Then, we provide insight on how best to position yourself to win and respond to a city or county purchasing decision.





Cities and counties represent a fantastic opportunity

There are many cities and counties, and they are everywhere – including right in your backyard. According to the 2017 U.S. Census of Governments, there are 35,748 municipalities and 3,142 organized county or county-equivalent governments in the United States. They are located in every state in the nation, and are in close proximity to you.

Cities and counties can offer a consistent revenue stream for your agency. When you have won with a city or county, you may be able to retain their business for longer than may be typical for commercial businesses. Cities and counties will often stick with a particular agent for many years, especially as an agent deepens and expands relationships with key leaders. In addition, on average, each city and county served by Travelers accounts for approximately \$250,000 to \$300,000 in annual premium (with a median of approximately \$150,000 to \$200,000).

Serving cities and counties can be an effective marketing strategy for the rest of your business. Working with these entities will have you interfacing with mayors, county board members and other local leaders, raising your profile within your community. Increased local visibility and an enhanced network may help your agency contemplate new opportunities you had not previously considered, and it may help you solidify your position with customers you already serve.

Cities and counties can help to diversify an agent’s book of business. If your local economy is dependent on a particular sector of the commercial economy, serving cities and counties can help reduce your risk, should that sector take a turn for the worse. They can also help an agent meet annual production goals.

Your local competition could be limited. In some locations across the country, the number of local agents with an understanding of cities and counties can be limited. Many lack familiarity with the unique exposures and purchasing process dynamics. Those willing to invest the time and effort to understand may become part of a select group competing for these customers.

Agents with strong relationship and sales skills can have an advantage. Political and relationship factors play an especially important role in working with public entities like cities and counties. Decisions often depend on which agent has cultivated the right set of relationships. Agents with strong sales, communication and relationship skills can have a distinct advantage over their competition.

Approximate annual premium per account*

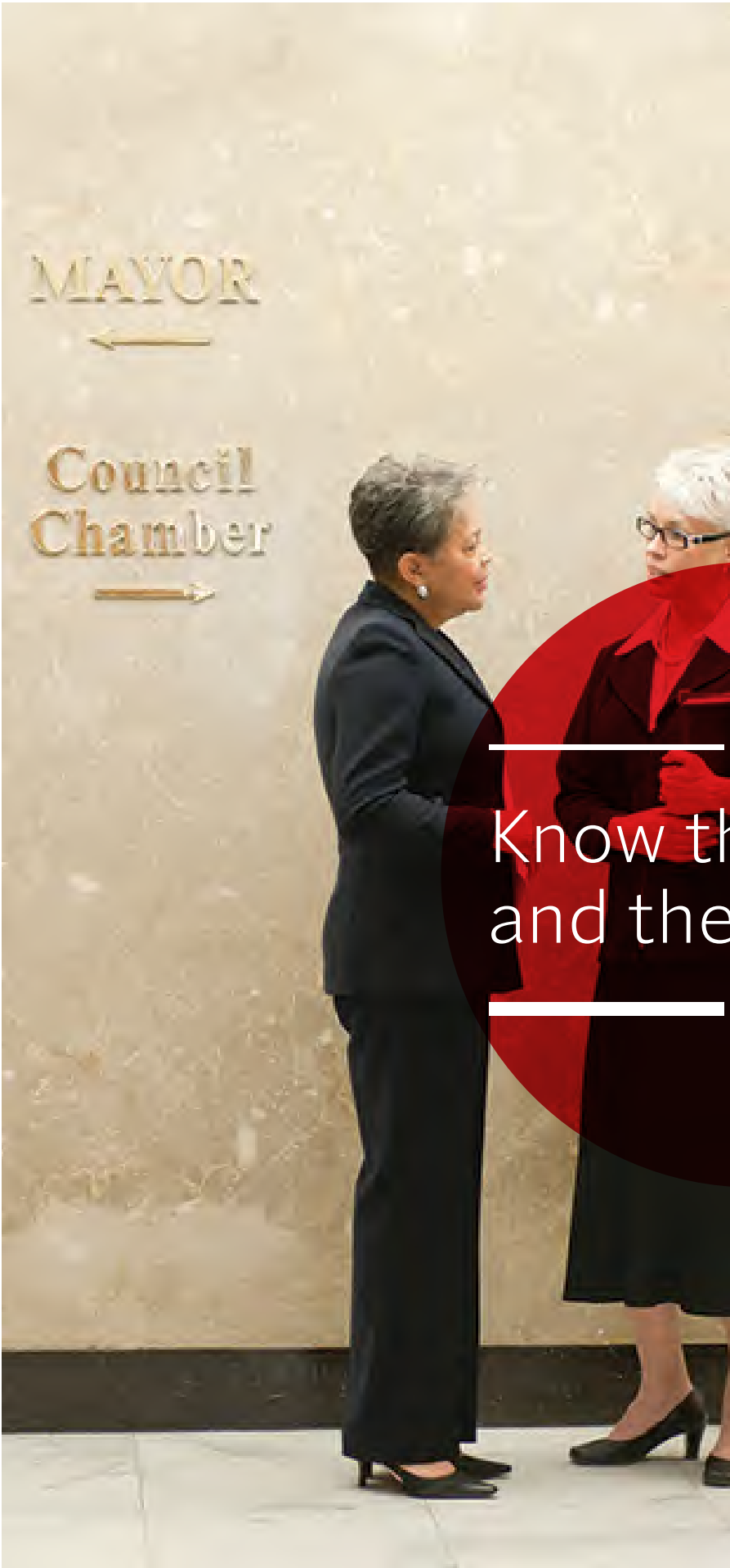
Average

\$250,000 to \$300,000

Median

\$150,000 to \$200,000

*Based on cities and counties served by Travelers



Know the **people**
and the *process*



Understand the key players

If an agent wants to serve cities and counties, he or she must understand the key players in the insurance purchasing process. The individuals involved (and their exact job titles) can vary significantly from one city or county to the next, often depending on the size of the entity. The individuals listed below often influence the insurance purchasing decision. An agent should determine which of these individuals plays the most decisive role in the process, as this can also vary greatly. This is best done early in the purchasing cycle.

- 1. City council/board of directors/board of commissioners:**
Elected by their constituents, boards can consist of members with very different interests. Agents should seek to understand the varying priorities of each.
- 2. Mayor/county chairperson:** Elected by their constituents, mayors typically act as a city's chief executive, coordinating closely with a city council for overall city governance. The county chairperson role is similar, but the person is typically elected by the county's board of commissioners.
- 3. City manager/county manager/office manager:** Typically appointed by the board or council, this manager usually has overall responsibility for managing an entity's departments and budget. The manager frequently acts as the primary liaison with insurance agents.
- 4. Purchasing officer:** Typically focused on procurement of goods and services on behalf of their city or county, purchasing officers often have responsibility for negotiating prices and contracts with vendors. They are also often the primary contact when an RFP is issued.
- 5. Risk manager:** The risk manager is often focused on finding cost-effective solutions for managing a public entity's risk. Risk managers are interested in whether an agent can understand cities or counties, review a quote and policy for accuracy, suggest policy coverage or endorsements to fill gaps, and handle the volume of work generated by the entity, including issuing certificates of insurance, filing claims and handling claims issues. Risk managers often play a decisive role, making recommendations about agents and carriers to the city or county board. The risk manager often reports to a finance director or human resources director.
- 6. Department directors:** Often reporting to the city or county manager, this group includes the heads of transportation, public works, human resources, finance, police and fire departments, to name a few. While they all serve the entity's constituents, their concerns vary widely, along with their responsibilities.
- 7. Safety director/risk management director:**
The safety director or risk management director is typically focused on safety issues. Agents should be prepared to speak on how carrier services might help the entity to improve safety factors.
- 8. Human resources (HR) director:** HR directors often manage benefits, compensation, training and labor relations. They also often lead performance management and talent assessment initiatives. As HR directors sometimes select life and health insurance products for their city or county, agents should consider whether they have existing relationships that can be leveraged.
- 9. City/county attorney:** These attorneys serve as the primary legal counsel for a city or county. Their responsibilities include helping to develop local ordinances and legislation that is consistent with state law. They may also play a role in real estate zoning, vendor and contract management, and insurance claim handling.
- 10. Consultants:** Third-party consultants are sometimes hired as a means of outsourcing work related to the purchasing process. They are often hired by risk managers and are expected to fill out carrier applications and conduct related technical assessments.

C Understand the key players (cont.)

The table below indicates where the key players are often seen, by public entity type and size. For the purpose of this table, please note that a “Large” city includes more than 20,000 residents, while a “Large” county includes more than 50,000 residents.

Role	Where the role is often seen	Cities – Small (<20,000 residents)	Cities – Large (>20,000 residents)	Counties – Small (<50,000 residents)	Counties – Large (>50,000 residents)
City council/board of directors/board of commissioners		●	●	●	●
Mayor/county chairperson		●	●	●	●
City manager/county manager/office manager		●	●	●	●
Purchasing officer			●		●
Risk manager			●		●
Department directors		●	●	●	●
Safety director/risk management director			●		●
Human resources (HR) director		●	●	●	●
City/county attorney			●		●
Consultants			●		●



D Raise your profile with key players

Your success will largely depend upon your ability to establish, nurture and grow relationships with these key players. Fortunately, there are many opportunities to do so. When considering a particular city or county, first attempt to identify the key players mentioned on the previous page using publicly available information (e.g., official city or county websites), and consider whether any of the people in these roles might be part of your existing personal network. Do you know who your city council members are? One might be an attorney you have previously engaged. Do you know your city manager? You might participate in the same charity or be part of the same social network.

Attend meetings of the county board of directors or city council and look for opportunities to speak to or engage with the members. This will raise your profile and you can become acquainted with some of their key challenges.

Get involved in community or charitable activities that intersect with some of the key players you're targeting. Is the mayor active with a local United Way chapter or a local Rotary club? Are the heads of the police and fire departments active with local veterans' or children's charities? These often represent opportunities for you to naturally establish relationships and build credibility.

Just ask for a meeting. People responsible for city or county insurance purchasing often welcome an opportunity to meet with a new agent to discuss their operations, risk exposures and insurance needs. Take advantage of this by calling the city or county and requesting a meeting with the person responsible for insurance.

Maintain a social media presence. LinkedIn® has become the dominant social network for professionals, and many senior city and county personnel maintain profiles on the platform. As you come into contact with these people in the "real world," send them an invitation to connect. Then, maintain your profile with them by periodically posting content of interest to cities and counties. Also, a large number of cities and counties maintain Facebook pages. While Facebook is used less often for professional networking, monitoring these pages can be an effective way of gaining insights on their latest risk challenges.

Join a local Public Risk Management Association (PRIMA) chapter. PRIMA positions itself as "the one-stop resource for educational programming, risk resources and networking opportunities for public sector risk managers." Attending PRIMA events will have you interacting with local city and county risk managers. As you increase your understanding of city and county risks, look for opportunities to speak at a PRIMA event or participate in educational sessions. Also, many local PRIMA chapters have email distribution lists and online forums that allow you to monitor and participate in discussions among public entity risk officials. Agents can use these to gain insights on relevant personnel. Find your local chapter here: primacentral.org/community/chapters/. Organizations such as the National Association of Counties (NACo), National League of Cities (NLC) and the International City/County Management Association (ICMA) also provide useful educational materials and opportunities to network with public officials.

LinkedIn is a registered trademark of LinkedIn Corporation and its affiliates in the United States and/or other countries.

A video tribute to public risk managers

Travelers is proud to work with city and county risk managers, helping local governments stay focused on their primary mission of serving local communities. In this spirit, we developed a video tribute to public risk managers, which reflects the nature of our service and commitment to cities and counties. View this video tribute at: www.youtube.com/watch?v=qu-1KKxQRCY&feature=youtu.be.



Because of you, our communities are able to weather challenges and meet complex and emerging risks head-on. Because of you, our families are safe. Our businesses are thriving. And our communities are growing. Thanks to all of you who have made serving and protecting the public your way of life. We're proud to do our part to protect you. On behalf of the 30k Travelers employees across the nation who live, work, play and raise their families in the communities that you serve – thank you.

E

Understand insurance purchasing process basics

Agents should know that city and county P&C insurance purchasing processes are highly variable. The documentation, information requirements, timing and relevant personnel can vary significantly. For any city or county, an agent should research specifics by speaking with the entity’s officials, looking for relevant information on their official website and working with a knowledgeable carrier. Despite this variability, there are certain aspects that appear more frequently which agents should understand.

For smaller cities and counties (typically fewer than 20,000 residents for cities, and fewer than 50,000 residents for counties), the city manager, county manager or office manager often drives the insurance purchasing process, and the city council, or board of directors, usually defers to his or her judgment. This person often takes the lead for interacting with external insurance agents, evaluating the effectiveness of existing insurance programs and deciding whether to entertain new insurance proposals. Any of the key players mentioned above may weigh in on how well the entity’s existing insurance program is performing and whether the entity should consider alternatives.

At insurance renewal time, the city council or board of directors is not typically choosing among multiple alternative insurance packages from competing carriers. More commonly, the city manager/county manager/office manager makes a recommendation, which the council/board often accepts using an up or down vote.

Agents should first consider marketing themselves to smaller cities and counties. They may be more open to agents without significant public entity experience, and the purchasing process and personnel may be easier to navigate. With this experience under your belt, you will be better positioned to seek out the larger entities.



E

Understand insurance purchasing process basics (cont.)

Understand the RFQ and RFP processes

Larger cities and counties in certain areas may use a “request for quote” (RFQ) or a “request for proposal” (RFP) process. If you aspire to compete to serve larger cities and counties, you should become familiar with these processes and how they are carried out for specific entities in your area.

Larger cities and counties may use an RFQ process to select a new agent for their insurance needs. This often occurs every three to five years to provide new agents with an opportunity to compete for the business. The city or county purchasing officer typically places an RFQ notification and forms on their entity’s website, often allowing agents 30 to 60 days to respond. Agents are then encouraged to download the forms and communicate with the purchasing officer if they have questions while filling them out. Some cities and counties do not have a purchasing officer; in this case, a finance director, human resources director or city/county manager plays a similar role.

The RFQ process allows the city or county to learn more about specific insurance agents. Cities and counties are often especially interested in an agent’s public entity expertise. The RFQ submission evaluation and decision process varies significantly among cities and counties, but most deliver a final decision by email or phone within two weeks of an RFQ submission deadline. The city council, county board of directors or an appointed risk management committee often plays a significant role. Input from a risk manager or city (office) manager can also be decisive.

Agents concerned about confidentiality should know that cities and counties usually allow agents to indicate on their forms if any of the information they submit should not be made public, and these requests are respected on a nearly universal basis. RFQ submissions are increasingly electronic, though paper submissions are still required in many cases. Note that an RFQ process may not apply if the entity is served by an insurance pool, as pools often do not require a city or county to work through an agent. Some cities and counties select more than one agent through their RFQ process. In these cases, they often assign each selected agent to work with a single insurance carrier.

Larger cities and counties may use an RFP process to collect quotes from insurance carriers. The city manager/county manager/office manager typically plays a prominent role during the process, often taking responsibility for interfacing with the agent. Carriers are typically expected to submit quotes within 30 to 60 days from the date the RFP process is initiated.

Cities and counties sometimes require that all quotes fulfill certain bid specifications in order to meet their unique needs. To present the carrier quotes, the agent often meets in person with whomever is leading the process for the city or county. The agent also typically presents a spreadsheet highlighting costs and key coverage and service advantages and disadvantages.

Bids are presented during a public meeting of the city council or county board of directors, and the governing body then votes to select a carrier.

Agents should be aware that carrier applications for this category of business are often more complex due to additional lines of professional coverage and unique risk exposures. Agents should familiarize themselves with the information requirements and plan accordingly.





Know the **risks**

F

Understand key operations and exposures

Agents can establish credibility with cities and counties by demonstrating a familiarity with their basic operations and exposures. Gaining such an understanding will also position you to work with carriers to deliver the best available insurance solutions. Agents should know that the very broad scope of city and county operations often translates to a need for broad professional coverage, as well as unique considerations for property and casualty coverage.

City and county operations can include any of the following:

Construction and maintenance of infrastructure, including streets and roads, sidewalks, bridges, dams and other infrastructure.

Health care and social services, including services for elderly, infirm and low-income citizens. Cities and counties may employ emergency medical technicians, nurses or social services professionals who provide a wide range of services, including nutritional education, vaccination programs and emergency services.

Law enforcement and emergency response services, including fire departments, 911 call centers, emergency medical response, police departments, jails and juvenile detention centers.

Public utilities, including water, sewer, electrical and gas utility services.

Recreational facilities and services, including parks, playgrounds, athletic programs, golf courses, campgrounds, swimming pools and waterfront areas.

Running public use facilities, including museums, libraries, stadiums, convention centers, community centers and cemeteries.

Schools, including elementary and high schools.

Special events, including parades, fairs and festivals.

Transportation services, including bike-sharing programs, fixed bus routes, special needs transportation and maintenance, and garage operations.



Cities and counties often publish their Comprehensive Annual Financial Report and budgets online, which provide a wealth of information to help you get started.

F

Understand key operations and exposures (cont.)

Professional liability exposures

High-profile and high-hazard law enforcement activities, social services and other operations often heighten the need for professional liability coverage. Agents should understand the following about city and county professional coverage needs:

Public entity management liability (PEML): This is also known as public officials coverage. Cities, counties and their employees can face accusations of wrongful acts, errors or omissions ranging from nepotism to inappropriate neighborhood zoning decisions. For example, if real estate developers are denied development rights to certain properties, they may take legal action seeking monetary damages. Many insurers offer a single combined policy limit for PEML and employment practices liability (EPL) exposures. EPL claims, which can be both frequent and severe, can quickly erode limits of coverage. Travelers offers a PEML limit that is reserved for PEML claims only, keeping policy limits aligned with an entity's exposures, and providing greater protection for public officials.

Employment practices liability (EPL): Cities and counties are often subject to employment-related lawsuits alleging wrongful employment practices, such as employment discrimination, wrongful termination, harassment, retaliation, unfair discipline, wrongful hiring, wrongful demotion, defamation, libel, slander, disparagement or invasion of privacy. Public officials, who often maintain a high profile within their communities, may be more vulnerable to such lawsuits than leaders in other sectors. Similar to PEML, Travelers offers an EPL limit reserved for EPL claims alone.

Law enforcement liability (LEL): Law enforcement personnel can be accused of wrongful acts conducted during law enforcement activities or operations, resulting in lawsuits for alleged bodily injury, personal injury or property damage. Many LEL disputes relate to pursuit practices, distracted driving, maintaining jails and holding cells, SWAT team practices and the use of new technologies such as body-worn cameras.

Cyber: Cities and counties face risks related to maintaining the security of personally identifiable information (PII), regardless of whether that information is stored in electronic or paper format. Such confidential information includes Social Security numbers, dates of birth, driver's license numbers, credit card numbers and email addresses. Importantly, many cities and counties may lag behind the private sector in terms of their ability to invest in the technology required to keep pace with this emerging risk.





Understand key operations and exposures (cont.)

Property and casualty exposures

With broad and unique operations, cities and counties can have complex property and casualty insurance needs. Agents should understand the following about these lines of coverage:

General liability: With responsibilities that intersect with children, such as after-school programs, parks and recreation, and athletic programs, cities and counties can face liability for traumatic brain injury or abuse and molestation. They must also account for risks relating to streets and roads, special events, emergency medical technician (EMT) practices, sewer backup and failure to supply (e.g., water and electricity).

Auto: Cities and counties may have large auto schedules and must plan for exposures relating to the use of high-hazard vehicles, including those for police and fire departments, as well as ambulances and passenger vans. Due to the nature of law enforcement and emergency activities, claim event severity can be higher than agents may have seen in other commercial industries.

Workers compensation: Cities and counties present a range of exposures for work-related injuries due to their involvement in a large number of diverse activities. These can vary from relatively low-hazard occupations to some of the more severe hazards, such as law enforcement, firefighting and other emergency response operations. Utility workers also face the risk of injury when working on poles, lines or digs.

Property: Contributing to their property damage exposure, cities and counties often have multiple property locations and physical concentrations of high-value buildings and autos. Some may also maintain high-value historical buildings, court houses or other unique properties.

Umbrella: Cities and counties often benefit from state-specific tort caps and immunities, which can limit their liability. However, tort cap and immunity protections may not apply to all claims brought against a public entity. For example, claims based on violations of federal law, such as claims of employment discrimination or civil rights violations, are not subject to these limitations. For this reason, cities and counties can benefit from having umbrella coverage that provides additional protection in case a judgment exceeds the primary coverage limits.

For detailed information on Travelers insurance products for public entities, see our product highlights booklet at <http://bit.ly/1mOVRe8>.

Understanding state tort caps and immunities

Governmental immunity and statutory tort caps protect governmental entities from unlimited tort liability. Governmental immunity is a legal doctrine that shields a public entity from suits on tort-based claims. The degree of governmental immunity protections afforded to public entities varies by state. The immunity protections provided to local units of government, such as counties and municipalities, may be different from the immunity protections afforded to the state. Many states have either abolished or greatly restricted the governmental immunity protections afforded to municipalities and counties.

States often protect local units of government from unlimited liability through the legislative enactment of statutory tort caps. Statutory tort caps limit the amount of damages that may be awarded in lawsuits brought against a public entity to a specified amount set out in state statute. Both the statutory tort cap amounts and the circumstances in which they apply vary from state to state.

In some states, a public entity's purchase of insurance may waive its governmental immunity or the statutory tort cap limit up to the limits of insurance. Agents should become familiar with state law to understand how the purchase of insurance may affect a public entity's immunity or statutory cap protections. Travelers has developed endorsements to preserve immunity and the statutory tort cap limits when a public entity purchases insurance. Travelers understands the impact of tort caps and immunities, and we work with agents to develop insurance solutions tailored to the needs of cities and counties.



Position yourself
to win



Position yourself to win

Depending on your local market, you may be competing against other agents who are also interested in serving cities and counties. Agents should consider the following steps to stand apart from the competition:

Seek out a smart, capable expert with experience serving cities and counties. Travelers Public Sector territory managers and account executives can provide guidance as you help a city or county identify and prepare for its risks. Travelers experts can support you at every step, including prospecting local cities and counties, completing applications, delivering presentations, providing quotes and closing deals. Find local Travelers personnel who can help at: <http://travl.rs/1kLEttE>

Maintain visibility and actively showcase your knowledge of unique city and county needs. If you have an opportunity to speak with a city/county/office manager, demonstrate an understanding of professional liability coverages and their applicability to the entity's operations. Explore potential areas of satisfaction or dissatisfaction with their current program, including gaps in coverage and service needs specific to cities and counties.

Collect and understand key background information. As with many other public entities, information on city and county insurance coverage is often a matter of public record. Make sure you are up to date on an entity's current carrier and existing coverages; insurance information is usually located within the city or county's annual published audit report, and can help you identify if they are insured with a state pool. Read its official website to understand its operations and to become familiar with key personnel. Study carrier applications to understand the information requirements for writing this type of business. Travelers' application for cities and counties can be accessed at: <http://travl.rs/1H6LdXN>.

Pay attention to the city council or board of directors. Attend their meetings before, during and after any purchasing processes have been initiated. Try to determine the motivations of each member so that you are positioned to address their key concerns. Each member may have very different priorities, including saving money, protecting child safety, police practices and reelection. Finally, look for opportunities to get the city/county/office manager to recommend you to the council/board during the agent selection process, because they often defer to the manager's recommendation.

Make it easy for the city or county. Research and understand the required applications for the public entity. Most of the required knowledge is typically a matter of public information. Take the initiative to collect last year's applications, the current level of premium, five years of loss runs and a list of general liability exposures.

Know your competition. Seek to understand all agents, commercial carriers and insurance pools specific to your state. This will allow you to adjust your approach and messaging to highlight the right capabilities.

Prepare and deliver a detailed comparison of quotes. This should include information for each line of coverage, including specifics on deductibles, limits and exclusions. The comparison document should detail your perspective on the advantages and disadvantages of each proposal. Be transparent about carrier quotes you are developing and your expected timeline for providing each. Deliver carrier quotes in person, and make yourself available for answering any questions on proposal specifics. Be sure to attend the city council or board of directors meetings for votes on insurance proposals. And you don't have to go it alone – the Territory manager is a great resource and may attend these meetings with you to help spark conversations with the council.

Understand the jurisdiction's rules and regulations for city and county officials to accept gifts. Agents should know that much of what cities and counties do is subject to public records laws, and public officials are often unable to accept gifts, meals and other items of value. These rules should be outlined in state law, as well as in internal city and county policies. Understanding these rules can help agents avoid awkward moments with city and county officials.

Be patient. You may not win right away. It can take some time to be successful with cities and counties, but many of the most successful agents are those who stuck with it, recognizing that it can take more than one purchasing cycle to win.



After the decision

If you do win an opportunity to serve a city or county, you should schedule a meeting with the public entity to review its new insurance coverage and services. In these cases, you should also actively nurture your relationships to position yourself to retain their business. Conduct regular check-ins to review any losses and discuss any new exposures or changes in operations.

Regardless of whether you win on your first attempt, seek out opportunities to continue nurturing the city or county. Winning with a city or county can require a multiyear effort, so don't be discouraged. For any city or county you are targeting, stay up to date on larger losses, as there may be coverage gaps for you to help address at the next cycle. Pay attention to key personnel changes, including on the council or board. Continue to strengthen your profile with key personnel by networking and attending board meetings. If you are not selected, let them know that you remain available and invite them to call on your expertise when they have questions.





Work with Travelers to serve cities and counties

Agents can work with Travelers Public Sector Services territory managers and account executives to serve cities and counties.

Travelers is a market leader for public entity property and liability insurance. From cities and states to public entity pools and transit authorities, our customers benefit from our decades of service to public entities. Backed by the financial strength of Travelers, public entities can plan their futures with confidence. Travelers' experts maintain an understanding of local legal and regulatory dynamics, and they stay abreast of other emerging risk issues impacting public entities. Our expertise and available capacity allow us to serve small, medium and large public entities.

Find local Travelers personnel with deep city and county expertise at: <http://travelers/1kLEttE>.





Key **resources**



Key resources

Travelers resources

- Travelers Public Sector Services local contact information: <http://travl.rs/1kLEttE>
- Travelers Public Sector Services: <http://travl.rs/1icrP5O>
- Travelers Municipalities and Counties: <http://bit.ly/1NVVnOm>
- Travelers Public Sector Services product highlights: <http://bit.ly/1mOVRe8>
- Travelers CyberFirst® for Public Entities: <http://travl.rs/1LzellLi>
- Travelers Public Sector Services underwriting applications: <http://travl.rs/1H6LdXN>
- “Thank You Public Services and Local Government Personnel” (video): <https://youtu.be/qu-1KKxQRCY>

Additional resources**

- Public Risk Management Association (PRIMA): <http://travl.rs/1ics4wT>
- National Association of Counties (NACo): <http://travl.rs/1LzetKI>
- National League of Cities (NLC): <http://travl.rs/1WfFMwC>
- International City/County Management Association (ICMA): <http://travl.rs/1icscwt>
- Public Management magazine: https://icma.org/news?article_type%5B2%5D=2

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Travelers solutions for public entities

Travelers is a market leader for public entity property and liability insurance. From cities and states to public entity pools and transit authorities, our customers benefit from our decades of service to public entities. Backed by the financial strength of Travelers, public entities can plan their futures with confidence.

Public entities served

Travelers underwriters maintain an understanding of local legal and regulatory dynamics, and they stay abreast of other emerging risk issues impacting public entities. Our deep expertise and available capacity allow us to serve small, medium and large public entities:

Public entity category	Public entities served
Local and state governments	<ul style="list-style-type: none"> Counties Municipalities and cities States
Property public entity pools and assumed business	<ul style="list-style-type: none"> Pools serving cities, counties, schools, water/sewer districts and other public entities
Utilities	<ul style="list-style-type: none"> Electric services Water and sewer districts
Education and culture	<ul style="list-style-type: none"> Library districts Museums and cultural institutions Public colleges and universities Public schools (K-12)
Other public entities	<ul style="list-style-type: none"> Departments of public works Departments of transportation Housing authorities Park districts Public building real estate managers Solar and wind farms Transit authorities and airports

Not all lines are available to all public entities served.

Public entity insurance products

Whether they administer utilities, maintain educational institutions, manage local health care organizations or police neighborhood streets, public entities are exposed to many types of risks. To help them stay focused on fulfilling their mission to the public, Travelers offers a range of specialized products:

Product	Available coverage
Auto liability and physical damage	<ul style="list-style-type: none"> Unique public entity exposures such as fire trucks, ambulances, police cars, buses, road/street maintenance vehicles and other emergency vehicles
General liability	<ul style="list-style-type: none"> Public entity premises and operations coverage, including bodily injury, property damage, personal injury and advertising injury
Professional and management liability	<ul style="list-style-type: none"> Cyber liability Directors and officers liability Employment practices liability Fidelity and crime Fiduciary liability Law enforcement liability Public entity management liability
Property	<ul style="list-style-type: none"> Equipment breakdown Inland marine Personal property Real property
Surety	<ul style="list-style-type: none"> Public official bonds Self-insured workers compensation bonds Treasurer/tax collector bonds
Workers compensation	<ul style="list-style-type: none"> State workers compensation benefits for work-related injuries to employees Tribal workers compensation
Umbrella	<ul style="list-style-type: none"> Extra protection for unforeseen, catastrophic losses

Our product solutions are flexible and can be customized to meet the unique needs of individual public entities. We offer quota share, excess and many other specialized options.

Risk Control services designed for public entities

At the industry's cutting edge, our Risk Control services constitute a critical component of our public entity insurance programs. Combining decades of public entity experience with a commitment to staying ahead of emerging risk factors, our specialists are equipped to help provide public entities with risk insights. Our customers can benefit from the following Risk Control services and capabilities:

- Local consultants designated for servicing public entities.
- Risk Control On-Demand® offers our customers real-time access to safety specialists via screen-share technology. Consultations are available for a wide range of safety topics, including but not limited to: ergonomics, fleet management and slip, trip and fall prevention.
- Fundamentals of Risk Management classroom training event, which explores public entity risk trends and ways to help reduce exposure to losses.
- A Risk Control customer portal, an online resource for safety and risk management information containing more than 1,000 risk control resources, including Public Sector TravSources®, a collection of risk management resources for public entities. Other available resources include technical bulletins, guides, sample programs, checklists, forms and training materials.
- An online customer education center with information on computer-based training, including streaming and downloadable content, supervisor talks and our Safety Academy training events held nationwide. Includes access to LocalGovU, an online resource dedicated to public entity training needs, with discounts available for Travelers customers.

Claim services designed for public entities

Travelers Claim professionals understand state-specific issues, and have extensive knowledge of the immunities and special defenses afforded to public entities. We understand that responsive, efficient and effective claim handling is of the utmost importance, and we provide it. Our public entity customers benefit from the following claim services and capabilities:

- Prompt contact – usually on the same or next business day.
- Public entity-designated claim account executives assigned to coordinate and manage unique claim needs for qualified accounts.
- Risk Management Information Systems (RMIS) that provides insight on loss trends and claims management.
- Claim offices in centralized locations within the United States, providing local service and knowledge of jurisdictional nuances.
- Public entity-designated attorneys located across the country.
- Dedicated Subrogation Claim professionals to pursue reimbursement when damages are the responsibility of another party.
- 24/7 claim reporting capabilities, including online and via our toll-free phone number (800.238.6225), providing easy and convenient options to quickly submit a claim.

Combining decades of public entity experience with a commitment to staying ahead of emerging risk factors, our experts are equipped to provide public entities with risk insights.

For more information, contact your independent agent or broker, or visit our website at travelers.com.



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