



**MAP YOUR LAND OF OPPORTUNITY WITH CITIES AND COUNTIES**

THERE ARE NEARLY

**39,000** cities and counties in the U.S.<sup>1</sup>

REPRESENTING AN AVERAGE OF

**\$250,000+** in annual premium<sup>2</sup>

**CITIES AND COUNTIES HAVE UNIQUE OPERATIONS**



Public safety



Street and road maintenance



Parks and recreation

**WITH UNIQUE RISKS**

**PROFESSIONAL LIABILITY EXPOSURES**

Law enforcement, social services and other operations can mean a strong need for professional liability coverage.



**Employment (EPL) and Management Liability (PEML)**

Cities, counties and their employees can face accusations of harassment and wrongful termination, as well as permit and zoning violations.



**Law Enforcement Liability (LEL)**

Law enforcement personnel face many exposures, including wrongful arrest, excessive use of force and jail operations.



**Cyber**

Public entities face risks related to the security of their network systems and personally identifiable information.

**PROPERTY AND CASUALTY EXPOSURES**

With broad, unique and specialized operations, cities and counties can have complex insurance needs.



**Property**

Municipalities often have multiple property locations and physical concentrations of high-value buildings.



**Auto**

Public entities face exposures related to police and fire vehicles, ambulances, utility trucks and distracted driving.



**Workers Comp**

Cities and counties have large workforces performing a wide variety of physical tasks.

**POSITION YOURSELF TO WIN**



**Know** a city or county's current carrier and existing coverages.

**Maintain visibility** and actively show your knowledge of unique city and county needs.

**Pay attention** to the city council or board of directors.

**Prepare** a detailed comparison of carrier quotes and deliver it in person.

**Remember** that it can take more than one purchasing cycle to win.

**WORK WITH TRAVELERS TO SERVE AND PROTECT MUNICIPALITIES**

We serve small, medium and large public entities. And, with an understanding of local legal and regulatory dynamics, Travelers can support you at every step, including:

- ✓ **Prospecting local cities and counties**
- ✓ **Delivering presentations**
- ✓ **Providing proposals**
- ✓ **Closing deals**



**Learn more about working with municipalities, including understanding the key players, by reading the Savvy Agent's Guide to Cities and Counties.**

<sup>1</sup>2012 U.S. Census of Governments data.  
<sup>2</sup>Based on cities and counties served by Travelers.

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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