

## PUBLIC ENTITY RISKS

*(Core Appetite; others may be eligible):*

- Bond & Specialty Insurance – Private & Non-Profit or Commercial
- Cities
- Commercial Accounts or National Accounts
- Community College
- Counties
- Indian Nations & Casinos (federally recognized)
- Non-Profit (Ex. Chamber of Commerce, 501c3, etc.)
- Private School
- State College / University
- State Government
- Sewer Districts
- Transit Districts
- Water Districts

## COVERAGE LINES AVAILABLE IN PACKAGE PROGRAM:

- Auto Liability
- Auto Physical Damage
- Crime
- Cyber-Liability
- Employment Related Practices Liability
- General Liability
- Inland Marine
- Law Enforcement Liability
- Property
- Public Entity Management Liability
- Umbrella
- Workers' Compensation

## SUBMISSIONS:

Minimum Information Needed to Clear an Account

- 5-Year Loss Runs for Guaranteed Cost; 10-Years if Loss-Sensitive
- Signed Application (ACORD, Travelers, or Incumbent)

Additional Information Preferred when Clearing an Account

- Budget
- Deductibles
- Need by Date
- Expiring Limits
- Premium Amount by Coverage
- Must Haves (terms, limits, services, etc.)

## POLICY TYPES & CONDITIONS:

Guaranteed Cost

- Deductibles up to \$25,000 (GL / AL) and \$50,000 (Professional Lines)

Loss Sensitive

- Minimum Deductibles for All Lines \$50,000 Self-Insured Retention (SIR) \$100,000 - \$1,000,000

## CONTACT

### RT SPECIALTY – CHICAGO

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9th Floor  
Chicago, IL 60661  
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#### Chris Connacher, CPCU AIC

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Or contact your local RT Specialty broker or underwriter.

## PUBLIC ENTITY (FULL) SUBMISSION REQUIREMENTS:

- Completed Public Entity Application
- Complete copy of the applicant's most recent budget
- Currently valued loss runs for 5 years indicating losses paid / reserved and expenses paid / reserved on a per occurrence level for each coverage line
- Statement of Values for Property including year of construction, COPE data, square footage, etc. – excel format preferred
- Auto schedule indicating for each unit the department usage and original cost new (if physical damage coverage desired) – excel format preferred
  - Driver's list including name, date of birth, driver's license # and state of issue
- Inland Marine schedules – excel format preferred
- Workers' Compensation
  - Acord application with current payrolls by classification
  - NCCI Experience Modification Worksheets
  - Workers' Compensation Supplement
- If the public entity has a detention center / jail, please review additional submission requirements noted below

## LAW ENFORCEMENT EXPOSURES:

Information needed for accounts that have a detention center or jail

- Current state (or federal) jail inspection report
- A copy of responses to any deficiency items noted in the report

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[RTSPECIALTY.COM](http://RTSPECIALTY.COM)



## THE RT SPECIALTY ADVANTAGE:

- Dedicated Claims Team
- Technical Resources
- Modeling / Analytics Team
- Broad Market Relationships & Scale
- Compliance / Legal Team
- Dedicated Retail Distribution Team