

Public entities, no matter the size, face a host of unique and complex challenges, such as civil rights exposures, diverse staffing and employment practices, shrinking budgets, full disclosure on public activities, aging assets, and the scrutiny of public officials and law enforcement professionals. These can all lead to highly charged and costly situations. Public entities require the specialized, technical skills of experienced underwriters who understand this class of business and can provide tailored protection designed to meet even the most complex risks.

PUBLIC ENTITY SOLUTIONS

Allied Public Risk (APR) specializes in offering traditional primary public sector insurance program business to public entities of all shapes and sizes. Whether a small town or a large municipality, APR is able to help communities of all sizes develop the protection they need to address their risks.

APR separates its underwriting activities into two distinct units: **MuniPlus**, a municipal package product for individual cities and towns in select states; and **Alternative Markets** with an underwriting focus on retention (SIR) accounts for both individual and group risks (pooled) countrywide.

MUNIPLUSSM

MuniPlus is our municipal package product for individual cities, towns, villages, boroughs, counties and special service districts serving populations under 100,000. This product is currently available on an admitted basis in select states.

Our comprehensive package policy can be customized to include the following coverages:

- Property
- Inland Marine
- Crime
- General Liability
- Auto
- Public Officials Liability
- Employment Practices Liability
- Police Professional Liability
- Privacy
- Umbrella/Excess Liability

ALTERNATIVE MARKETS

APR also specializes in underwriting individual and group public sector exposures countrywide that are written with a Self Insured Retention (SIR) of at least \$50,000 or as pooled risks. These products are available both on an insurance and reinsurance basis.

Our SIR and pooled risks can include the following coverages:

- General Liability
- Auto
- Public Officials Liability
- Employment Practices Liability
- Police Professional Liability
- Crime
- Privacy
- Property and Inland Marine (available on a select basis)
- Umbrella/Excess Liability

BROAD ELIGIBILITY

Coverage is available for most classes of public entities:

- Municipalities and Counties
- Special districts, with emphasis on water-related entities, can also include, among others, park districts, recreation commissions, library boards, and emergency services
- K-12 school districts and Community Colleges (*SIR and Pooled Risks only*)

THE PROGRAM MANAGER

Allied Public Risk, a division of the Aegis General Insurance Agency (AGIA), which is part of K2, was established in 2014 to manage Allied World's municipal package products for cities, towns, villages, boroughs, counties and special service districts.

APR operates on an exclusive basis in affiliation with Allied World, bringing Allied World's innovative, responsive and tailored protection to governmental organizations while offering competitive pricing, broad coverage, underwriting expertise and risk management resources.

Committed to the highest level of professionalism, responsiveness and good faith, the APR team has extensive knowledge and experience in handling public entity risk and is staffed with seasoned professionals with decades of specialized knowledge derived from helping manage and mitigate risks faced by public entities.

CONTACT

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