

Chubb's Public Entity Industry Practice – Integrated Liability

Public entities are as unique as the inhabitants who occupy them; no two are exactly alike. Chubb understands the varied exposures of local community governments and delivers coverages tailor-made for their unique needs. Chubb provides tailored insurance to a wide variety of public entity communities, such as cities, towns, villages, counties, special districts, commissions, and public entity pools.

Key Highlights

- Specialized multi-line insurance products for both individual and pool risk
- Tailored endorsement solutions for wide-ranging risks to meet the specific needs of each individual public entity
- Capacity to support monoline or integrated insurance programs
- Underwriting expertise dedicated to the Public Entity industry
- Underwriting appetite to write insurance in many jurisdictions across the country

World Class Services Offerings

- Claims professionals with experience and knowledge in Public Entity claims and litigation
- Employment practices assistance through EPL Assist®
- In-house network of approximately 500 risk engineers to help public entities identify, mitigate, and control risk

Target Classes

- Cities
- Towns
- Villages
- Counties
- Special districts
- Commissions
- Public entity pools

CHUBB SOLUTIONS

- General Liability
- Law Enforcement Liability
- Auto Liability
- Public Officials Liability
- Excess Liability
- Employment Practices Liability

What We Have Written Lately

Risk Description	Insurance Written	Premium Amount	The Chubb Difference
Bridge and toll authority	<ul style="list-style-type: none">General LiabilityAuto LiabilityPublic Officials LiabilityEmployment Practices Liability	\$122,000	<ul style="list-style-type: none">Total account solution with one carrier can minimize gaps in insuranceBroad features and benefits tailored to the unique needs of public transit
Pool of 945 varying municipalities	<ul style="list-style-type: none">General LiabilityAuto LiabilityPublic Officials LiabilityEmployment Practices LiabilityMedical Malpractice Liability	\$2,400,000	<ul style="list-style-type: none">Law Enforcement Liability on the GLSpecialized Public Entity risk engineering expertise to complement self-administration
Pool of 4 municipalities	<p>\$5M Excess Limit including:</p> <ul style="list-style-type: none">General LiabilityAuto LiabilityPublic Officials LiabilityEmployment Practices Liability	\$250,000	<ul style="list-style-type: none">Rounded out existing property insuranceStrong financial condition

What We Have Paid Lately

- Employee was fired for cause, and when a press conference was held to announce the results of the internal investigation that led to the dismissal, the employee sued for slander. The case went to trial and the jury returned a verdict in excess of \$17.5 million.
- An employee was involved in a collision while completing work for the insured public entity. The collision resulted in a fatality to the other driver. Chubb quickly resolved the claim, paying its policy limit of \$5 million.

Web Links

- [Insurance for Public Entity](#)
- [Agent & Broker Resource Center](#)
- [Claims Service — What Makes Us Unique](#)

WHY CHUBB?

- Underwriting Expertise
 - Tailored Solutions
- Risk Engineering Services
 - Superior Claims Service
- Global Reach
 - Financial Strength

The claim scenarios described here are intended to show the types of situations that may result in claims. These scenarios should not be compared to any other claim. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued and applicable law. Facts may have been changed to protect privacy of the parties involved.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.