

ACE USA Public Entity specializes in underwriting multiple lines of coverage for individual risks and pools.

We define public entity to include:

- States, counties, cities, townships, municipalities and other types of local government
- Agencies, authorities, or special-purpose districts
- Education, including schools with grades K through 12, as well as colleges and universities

ACE USA's Public Entity offers you a spectrum of product capabilities. Our public entity experts average more than 10 years of experience, working exclusively with public entities. To best serve you and the needs of your clients our team is comprised of talented specialists who work to address your clients' risk management and risk financing needs. We bring a unique, coordinated mix of expertise and specialty products to our brokers and their clients through an integrated and coordinated program.

Target Market

- Individual Risk
 - School districts with an average daily attendance of 7,500 or more
 - Cities or towns with populations of 35,000 or more
 - Counties with populations of 100,000 or more
- Pool Risk
 - Risk sharing/risk retaining
 - Selective member acceptance and pricing criteria
 - Clear pool operational strategy

Combined Liability/Professional Liability Retained Limit and Follow Form Excess Coverages (various limits)

- General Liability
- Automobile Liability
- Law Enforcement Liability
- Public Officials Liability or School Board Liability, including Employment Practices Liability
- Employee Benefits Liability
- Miscellaneous Professional Liability

Monoline AL/GL, POL or SBLL also available

Limits

- Normal capacity offering of \$5 million to \$10 million
- Capacity up to \$20 million available

Attachment

- Prefer first layer excess of self-insured retention
- Self-insured retentions of \$50,000 or more

Potential Companion Coverage

(various limits and attachments)

- Excess Workers Compensation
- Environmental Liability
- Accident & Health, including Student Accident
- Aviation Liability
- Construction
- International Casualty
- Kidnap & Ransom, including Child Abduction
- Property

Contacts

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For more information, please visit our website:
www.ace-ina.com

Regional Contacts

Southeast Region

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New England Region

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Western Region

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The above is a product summary only. For actual terms and conditions, please refer to the policy.

Insurance is provided by companies within the ACE Group of Companies.

ACE USA Public Entity insurance products may not be available in all states and surplus lines products are available only through licensed surplus lines brokers. This is for information only. It is not a solicitation and not intended for use by anyone other than a properly licensed broker.

ACE USA Public Entity is part of ACE USA, the retail U.S.-based operating division of the ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its operating companies, is a leading provider of property, casualty, and accident and health insurance as well as financial products, and risk management services. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world. Additional information can be found at www.ace-ina.com.

