



ALTERNATIVE MARKETS

5 WAYS WE MEET THE NEEDS OF OUR CLIENTS

By: Jackie Dold, Regional Underwriting Director

Liability exposures facing public entities are becoming more complex for a number of reasons, such as: aging infrastructure, police excessive force, employment discrimination and sexual harassment, to name a few. Allied Public Risk's Alternative Markets team understands these exposures and offers a product to meet these unique coverage needs.

1. Expertise

In May 2014, Margaret Zechlin joined Allied Public Risk (APR) to head the Alternative Markets Practice. Having nearly thirty years of experience, she leads a team focused on continuous improvement, with emphasis on open communication, weekly training sessions, service and competent underwriting. This team of public entity specialists is positioned to contribute their expertise to both retailers and wholesalers, bringing more insight and perspective to public entity coverage discussions.

2. Flexible Underwriting

Addressing the needs of complex risks often requires competent flexibility to come up with equitable solutions for all parties. For example, APR was presented with an opportunity on a transit risk in California, an excluded class of business by the carrier. Demonstrating a willingness to work with the broker and come up with a sensible solution, the underwriter performed a comprehensive review of the account's specific exposures, as well as the State's governmental immunities. The Underwriter made a successful appeal for an underwriting exception by explaining the court-tested tort immunities afforded to the Transit District. This explanation was supported by the long-term, stellar loss experience of the account.

3. Public Entity Specific Policy

APR's underwriters are equipped with proprietary SIR and Excess Follow Form policies along with a library of endorsements to enable them to meet the unique coverage needs of most public entities. To benefit the insured, we offer a separate limit of insurance for each major line of coverage, with loss adjustment expenses inside the retention and outside the limit of insurance. Both Occurrence and Claims-Made coverage programs are available along with the ability to provide aggregate limits at multiples of the Each Occurrence or Each Claims limit.

4. Efficiency & Responsiveness

APR's Alternative Markets Team has adopted best practice standards to help keep you on target: 24-hr response time, quick turnaround on quotes, same day to 48-hour binder issuance, one to three day policy invoicing. With branches in each time zone, this task-driven team will often band together to meet short deadlines or work on complex accounts.

5. Going the Extra Mile

In a commoditized market, APR is committed to make every interaction count. Whether offering coverage comparisons, providing broker specific marketing materials or accompanying the broker to meet with an insured, this team's steady growth and customer loyalty is attributed to its consistent, best-in-class performance.