



**KEEPING YOUR COMMUNITY
ON THE MAP**

PLANNING. PROTECTION. SERVICE.

Your community's building blocks look a lot like ours.

You've worked hard to put your community on the map. The vital role you play in the public sector keeps your community strong, gives it direction and shapes the future. Without you, the services and structure the public depend upon quickly erode.

Serving the public and safeguarding its interests is no trivial task. It's your job to protect, plan for and serve the needs of your community as it grows. And it's our job to protect you with thoughtfully designed, tailored insurance coverages.

As the leading provider of property and casualty insurance for public entities — with the financial strength and stability customers rely on — we've developed unmatched expertise serving the public sector. More importantly, St. Paul Travelers has built lasting relationships and strong foundations in communities across the country based on our spirit of collaboration and collective experience.

THE PUBLIC GOOD

The concerns of public entities change over time. We continually refine our offerings to help you address new challenges. Over the years, we have polished our understanding of the public sector, strengthening our approach with each new customer, to benefit all of our customers.

Our products include a menu of customized specialty offerings and solutions designed to address the specific coverage needs of public entities.

The company's **Public Sector Services** unit provides packaged property, general liability, auto and professional liability products for:

- Municipalities
- Counties
- Water and sewer districts and other selected special districts

Through the company's **National Property** unit, St. Paul Travelers handles large public entity property business (schedules in excess of \$250 million total insured values) for these segments as well as for schools, excess property and assumed reinsurance.

In addition, St. Paul Travelers is a leading writer and reinsurer of public entity pooling groups. Our team includes technical coverage experts who work with your pool in designing an effective, flexible program.

Together, with our combined expertise and collective capabilities, we have the flexibility to serve a diverse range of public entities. The entire team at St. Paul Travelers takes the time to stay abreast of issues affecting local government. They analyze current risks, anticipate those you may face in the future and create flexible solutions to manage both.

Backed by the financial strength and resources of St. Paul Travelers, you can confidently map out the direction of your community.

This part of page is cut away

We take great pride in the fact that we've been around the block – actually for more than 150 years, as long as some of the communities we protect. But we take greater pride in the fact that we're poised for an exciting future built on a passion to serve our customers.

1853 St. Paul Fire and Marine Insurance Company is formed in Saint Paul, Minn., largely to serve local residents frustrated with slow service from distant insurers.

1863 The Travelers Insurance Company is founded as the first U.S. company to insure travelers against loss of life or personal injury while traveling by railway or steamboat. Soon after, the company amends the charter to include accidents of all kinds.

This part of page is cut away

CUSTOMIZED SOLUTIONS FOR PUBLIC ENTITIES

Public Entity Management Liability

Coverage for loss that results from the conduct of duties by or for a public entity and is caused by a wrongful act. Wrongful act means any act, error or omission. Protected persons include the public entity, elected or appointed officials, board members, employees and volunteer workers. Punitive damages that meet all coverage requirements are covered, to the extent permitted by law.

Law Enforcement Liability

Coverage for bodily injury, personal injury or property damage that results from law enforcement activities or operations and is caused by a wrongful act while conducting such activities or operations. Law enforcement activities or operations means any of the official activities or operations of your police department, sheriff agency or other public safety organization that enforces the law and protects persons or property, including:

- Ownership, maintenance and use of premises to perform such activities or operations, such as the operation of a jail or detention facility.
- Watercraft use.
- Providing first aid at the time of an accident, crime or medical emergency.

Public Entity Employment Practices Liability

Coverage for employment injury that results from a wrongful employment practice offense such as employment discrimination, wrongful employment termination, employment-related harassment and retaliatory action against the entity's employees. Damages include attorney's fees of the person or organization making or bringing the claim if the protected person is legally required to pay such fees under the law that the wrongful employment practice offense violated.

1871 Fire destroys much of Chicago and cripples local insurance companies. The St. Paul steps in, paying claims dollar for dollar.

1897 Travelers issues the first automobile insurance policy.

1904 Travelers opens the first school to train insurance agents.

1906 The San Francisco earthquake and resulting fire demolish 28,000 buildings on 520 city blocks. The St. Paul pays more than \$1.2 million in disaster claims.

1912 The Titanic sinks, causing The St. Paul's first major cargo loss. The company pays all related claims.

1928 Travelers is the first carrier to offer laboratory services as part of its risk control program.

General Liability

Designed exclusively for public entities, as opposed to the commercial form of coverage offered by competitors:

- Coverage for boards, commissions, employees, volunteers, watercraft users, owners of rented/leased/borrowed premises and anyone required to be named as a protected person under a written contract for work being performed by the insured.
- Coverage for failure to supply services and sewer back up liability.
- Limits that are structured to protect immunities and tort caps.

Automobile Coverage

Includes coverage for law enforcement and emergency vehicles, as well as commandeered autos and their owners. Coverage also includes mobile audio and radar detection equipment (if part of the vehicle inventory), intentional bodily injury and property damage caused by autos used to protect people or property.

Customized Property Coverage

Protection from risk of loss from fire, lightning, wind, hail, vandalism and other causes. Blanket, occurrence, primary and excess capacity that cover buildings, personal property, time element, loss of earnings, extra expense and special coverages are offered. We can also round out your property program with boiler and machinery, inland and ocean marine and crime coverage.

Solutions for self-insurance — options for risk retention

- An option designed for public entities that want to retain part of their risk for predictable frequency losses, without the extra cost and resource commitment of a full self-insurance plan.
- An option for larger public entities and pooling groups looking for risk financing choices while managing their own claim handling and risk control.
- An option designed for public entities looking for the benefits of self-insurance with the security of knowing the maximum retention amount.



1942 As the nation fights World War II, The St. Paul corporate headquarters opens a blood donor center to help.

1948 After World War II, The St. Paul expands into new areas, including real estate and package policies.

1961 The St. Paul introduces a new coverage option for electronic data processing — the first carrier to offer this innovative insurance solution.

1964 The St. Paul is the first domestic carrier to provide directors and officers liability coverage.

1965 Travelers creates the first commercial package policies for most types of businesses.

1969 As the space race accelerates, Travelers issues the first accident policies for space flight and lunar exploration.



WHAT'S KEPT US ON THE MAP? SERVING THE NEEDS OF COMMUNITIES LIKE YOURS.

Underwriting Services

Our underwriters stay abreast of public affairs, as well as evolving legal and social issues. We develop balanced solutions to meet each customer's unique situation and will work with your agent or broker to customize the most effective plan for you.

Risk Control Services

Considered to be among the best in the industry, our dedicated risk control group offers services that are critical to a comprehensive insurance program. Our Public Sector risk control consultants work exclusively with public entity clients. These risk control professionals are dedicated to understanding your unique operations, risks and issues. The value-added risk management programs, seminars and personalized service plans we offer have a proven impact on preventing losses and reducing overall costs for public entities.

Examples of just some of the many risk control resources and services we offer our public entity clients include:

- **Fundamentals for Public Risk Managers training programs** — We offer in-depth, two-day training programs presented by our risk control experts on a variety of important topics. For our policyholders, registration is complimentary.
- **Online products and resources** — Clients have access to our valuable, online resources such as information on law enforcement policies and procedures, jail operations policies and procedures, a handbook for public playground safety, a drinking water system emergency response guide, and more.

- **Employment Practices Liability resources** — Tools include a toll-free telephone line, an employment practices risk management CD and a loss control manual.
- **In the Public Interest newsletter** — We pack this quarterly newsletter with in-depth articles on trends and timely topics important to public entity risk managers.
- **Property fire protection specialists** — Highly skilled engineering professionals experienced in fire-safety consulting work with clients to identify and evaluate fire hazards and to help develop loss prevention programs that meet clients' needs.

For more information, visit stpaultravelers.com/riskcontrol.

Claim Services

When it comes to claim handling, one size doesn't fit all. St. Paul Travelers has claim professionals dedicated to handling claims for public entities, a dedicated large-loss Property team and a nationwide network of property adjusters. Our public entity claim professionals understand state-specific issues and have extensive knowledge of the immunities and special defenses afforded to public entities. We retain defense counsel who specialize in representing public entities and understand the complexity of public entity legislation.

We understand that responsive, efficient and effective claim handling is of the utmost importance to our customers. Our experienced claim professionals are intent on providing service that is fair and reliable. Your claim — whether it's small or complex — is handled with the same attention to detail.

1991 The St. Paul establishes an operating unit dedicated to handling the insurance needs of the public sector.

1992 The St. Paul launches law enforcement liability and public entity management liability, as well as an all lines aggregate product.

1996 Travelers acquires the property-casualty business of Aetna Services, Inc., becoming Travelers/Aetna Property Casualty Corp., the fourth-largest domestic property-casualty insurer.

1997 The St. Paul introduces a customized general liability form — designed specifically for public entities — while other insurance companies continue to use general commercial forms for this niche coverage.

1998 The St. Paul acquires USF&G and Titan, doubling the size of its public sector operating unit and expanding its focus beyond medium and large entities to small municipalities.

2000 The St. Paul purchases all municipality business from PENCO, a well-respected, public sector program administrator.

2002 After a nine-year alliance with Citigroup, Travelers is re-established as an independent, publicly traded company.

2004 The St. Paul merges with Travelers to form the second-largest commercial property-casualty insurer in North America.

Today St. Paul Travelers continues to refine and expand its product line and services for public entities, helping customers outpace ever-changing risks.

WE STAND READY TO WORK WITH YOU TO KEEP YOUR COMMUNITY STRONG AND ON THE MAP, TOMORROW AND WELL INTO THE FUTURE.

Take the next step today by contacting your independent insurance representative, visiting our Web site at stpaultravelers.com/publicsector or calling us at 800.356.4098, ext. 07915. We can direct you to the nearest agent or broker or help you find practical answers to your insurance questions.





385 Washington Street
Saint Paul, MN 55102-1396
800.356.4098, ext. 07915

stpaultravelers.com/publicsector

This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy issued by St. Paul Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on our underwriting qualifications and state regulations.

© 2004 The St. Paul Travelers Companies, Inc. All rights reserved. 55599 Rev. 10-04