

MIDLANDS

Public Entity Multi-Line Package Program

Program Overview

This program is designed for public entity risks that want more control over their casualty exposures by accepting a self insured retention (SIR) and are able to implement a proactive claims management partnership and risk control program. Midlands can partner these select risks with an insurance carrier that can provide an acceptable SIR with competitive primary limits.

The insured's partnership with a stable and trusted market while working with a first-rate TPA will allow them to assume greater control over their insurance program. This is truly a multi-line program that can combine several coverages under one policy.

Available Coverage Lines

<u>Line</u>	<u>Min. SIR</u>	<u>Max. Limit</u>
Law Enforcement Liability	\$50,000*	\$2,000,000
Property (blanket limit)	\$25,000	\$1,000,000
Comprehensive General Liability	\$50,000*	\$2,000,000
Automobile Liability	\$50,000*	\$2,000,000
Public Official Liability (Agg. \$4M Annually)	\$50,000*	\$2,000,000
Auto Physical Damage	\$50,000*	\$2,000,000
Crime	\$25,000	\$500,000
Workers' Compensation	\$100,000	\$500,000

*Lower SIR's may be available where the size of risk warrants it

Midlands Management Corporation

Our expertise in Public Entity business can be traced back to our inception in 1990. Based in Oklahoma City, Oklahoma, Midlands is committed to supporting our broker clients with exclusive products and prompt service. We are staffed with knowledgeable personnel who have a background and understanding of this truly "all lines" program that further expands our product offering to the Public Entity arena. Midlands also has a long term relationship with our experienced carrier partner to administer this program efficiently on behalf of our broker partners.

SUBMISSIONS · APPLICATIONS · QUESTIONS

Midlands Management Corporation

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Targeted Risks

- Cities, Townships & Villages
- Counties
- Scholastic & Higher Education

Program Appetite

- Population above 20,000
- Student Total >5,000
- Individual Risks & Pools Welcomed
- Minimum Package Premium = \$150,000

Security

- Gotham Insurance
- A.M. Best "A" (Excellent) Rated
- Non-Admitted
- Also available as Reinsurance
- Indemnification Basis

Program Highlights

- All Lines Basket Aggregate for SIR
- Clash Cover for SIR
- Unintentional E&O Clause for Property
- Sexual Abuse & Harassment Covered
- Employee Benefits Liability in POL
- Occurrence & Claims Made Available
- Broad Incidental Med Mal Offered
- No Coinsurance Clause

Submission Requirements

- Completed Package Application
- Expiring Program Details & Budget
- Current Year + Five Years of Loss Runs
- TPA Questionnaire
- Safety Guidelines
- Policies & Procedures

