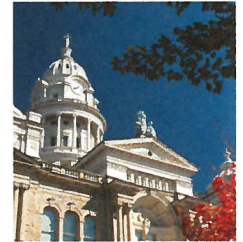


## Public Entity



HCC Public Risk is proud to offer one of the most cost effective and comprehensive municipal insurance programs available in the U.S. With over 25 years of experience devoted exclusively to providing municipal coverages, our core mission is to provide responsive and competitively priced insurance programs to public entities.



### Price

Low cost, while certainly important in today's competitive marketplace, should never be the only basis for your insurance purchasing decision. Your final decision must include a full and thorough evaluation of value added benefits including your insurance carrier's financial strength, risk management and the claims services they deliver. One look at everything HCC Public Risk has to offer and you will see that dollar for dollar, we provide a clear value to public entities.

### Security

The executive team at HCC Public Risk has been providing insurance and risk management services to municipalities for decades. Our program has continued to evolve each year to meet the needs of our clients. Our field service infrastructure includes agents, claims professionals and risk control representatives. These field teams currently service over 2,500 governmental entities including numerous counties, cities, townships, villages, towns and other public entities.

### Services

- Regional representation
- Risk control at no additional cost
- Full claims service department
- Programs tailored to individual needs
- Regional attorney network

HCC Public Risk provides the logical solution for municipalities. We virtually eliminate the need for shopping with a number of other insurance carriers. Our insurance programs offer a complete and competitive package program, tailor made to meet the needs of each municipal client that we insure.

### Our Core Program Values Include

- HCC rating – AA (Very Strong) by Standard & Poor's and A+ (Superior) by A.M. Best Company
- Broad liability and property coverages
- Competitive pricing
- Consistent product availability
- Custom replacement cost coverage
- Local agents providing personal, prompt and courteous service
- Liability forms written on an occurrence basis
- Claims and risk control departments administered by an organization specializing in municipal class coverages