

[Commercial Insurance/ Casualty insurance](#)

## Public Sector



Our team of experts believes the best approach to risk management is a partnership among the customer, the broker and the insurance company. We bring years of underwriting experience with municipal, regional and provincial governments to the table.

We are adept in providing innovative solutions, including large self insured retentions and high deductibles. We offer solid, innovative and customized solutions and services to minimize risk.

We can also draw upon the underwriting strength and loss control expertise of Travelers public sector teams in the United States and the United Kingdom.

### Product Description

We provide products and services designed to meet the needs of customers who administer services on behalf of a provincial government, municipal government, school board or post secondary academic institution benefit from the our Public Sector team. In addition to services that are performed or outsourced by governments, we target private enterprises that perform the same function as their public sector counterparts.

Combined property/general liability packages and deductibles

Capacity to insure the largest of risks

Flexibility

Quick response time

Risk management services.

Specialized claim and claim management services

### Our target customers include:

Canadian municipalities with populations larger than 100,000

Provincial & territorial governments

Cities, towns, villages, rural municipalities, counties, regional and metropolitan municipalities

Post-secondary academic institutions

Schools, School boards (public and private)

Hospital properties

Public Passenger Transportation: Property and Liability capabilities for our protected Public Entities

Organizations with a proactive risk management attitude

Liability-driven business

Public and private utilities including co-generation plants

Regional municipalities, cities and towns

First Nations organizations