

EUCLID PUBLIC SECTOR (EPS) – SHIFTS UNDERWRITING FOCUS

Euclid Public Sector is changing our underwriting appetite. For the future, we will be focusing solely on the Alternative Risk products.

What stays the same:

Alternative Risk

☑ Attaches excess of a retained limit (SIR) and targets single risks, groups, pools, risk retention groups, risk purchasing groups and captives – all on a non-admitted basis.

Follow Form Excess

☑ Follow Form Excess product attaches excess of an underlying carrier with either a primary or retained limits policy on non-admitted paper.

Classes Covered / Business Written

☑ cities, counties, townships, boroughs, state government, special districts, non-rail transit authorities, K-12 public and private schools, junior colleges, smaller colleges and universities, as well as other publicly funded agencies on a single risk or group basis.

☑ We target single risks, groups, pools, risk retention groups, and risk purchasing groups.

Lines of business written are:

☑ General Liability

☑ Auto Liability

☑ Law Enforcement Liability

☑ Public Officials Liability

☑ Educator's Legal Liability

☑ Employment Practices Liability

☑ Sexual Misconduct

☑ Bespoke approach to our products. EPS Alternative Risk writes the retained limits policy form as a package or on a monoline basis – no monoline employment practices liability nor sexual misconduct.

What is changing:

☑ First dollar coverage renewals for public sector business will no longer be available 10/1/2023 and after.

☑ Effective immediately, EPS will not be writing new first dollar public sector business.

Key Personnel

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