

# OneBeacon

G O V E R N M E N T R I S K S

- OneBeacon Government Risks (“OBGR”) is a member of OneBeacon Insurance Group (“OneBeacon”), which provides specialty insurance solutions backed by financial strength, expertise and a commitment to excellence. OBGR focuses on providing insurance and risk management solutions to the public entities marketplace, including fire districts and emergency services since its founding in 2007 on a national basis.
- Coverages for public entities, including fire departments and emergency responders are all we do. Our deep familiarity with this sector means we understand your exposures and provide tailored coverages to mitigate your risks and liabilities for your property and casualty needs.
- Our team members are among the elite in the public sector risk and industry. Our leaders each carry more than 25 years of experience serving the insurance needs for public entities.
- We believe in dedicated service teams, from Underwriting, Claims, Marketing, Business Development and Risk Control; we believe you can only be successful in this specialized segment only if you have a deep understanding of the unique and challenging risk exposures facing our local fire departments and emergency responders.
- Our Risk Control services include a library of on-line course offerings, specifically developed and tailored for fire departments and emergency responders in addition to a dedicated team of public sector risk control professionals.
- Our Claims team understands the unique challenges faced by first responders and recognizes the need for quick and decisive actions to restore your equipment. Our claims professionals are educated and experienced in handling losses ranging from small equipment up to specialized emergency vehicles. As part of that education and experience, our Auto Physical Damage team undergoes specific training regarding evaluation, repair and recertification of emergency vehicles in order to minimize any disruption in your ability to provide emergency services.
- OneBeacon Insurance Group, Ltd., parent company to OneBeacon, is Bermuda-based, with U.S. headquarters located in Minnesota. The company is publicly traded on the New York Stock Exchange under the symbol “OB” and pays U.S. taxes on its U.S. operations.
- OneBeacon employs 1,200 insurance specialists throughout the U.S. and offers its products through a network of independent agents, brokers, managing general agencies and wholesalers.

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- OneBeacon Insurance Group's financial strength ratings are as follows:
  - A.M. Best: "A" (Excellent, the third highest of 16 ratings), class X
  - Moody's: "A3" (Good, the seventh highest of 21 ratings)
  - Standard & Poor's: "A-" (Strong, the seventh highest of 21 ratings)
  - Fitch: "A" (Strong, the sixth highest of 19 ratings)