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Risk Evaluation and Design (RED) is an innovative market providing tailored solutions for governmental pools. We are redefining program development through a hybrid of excess insurance and reinsurance products, offering General Liability, Automobile Liability, Law Enforcement Liability, and Public Officials or School Board Legal Liability, all on an unbundled basis. RED is partnered with the State Auto Insurance Group, which includes the State Automobile Mutual Insurance Company, and carries the group rating of A+ (Excellent) by A.M. Best.