

WHO WE ARE

Public Risk Insurors is an independent insurance agency that specializes in providing comprehensive and cost effective coverage solutions for all types of public entities including cities, counties, school systems, utilities, human resource agencies, and non-profit organizations.

WHY CHOOSE PUBLIC RISK INSURORS FOR YOUR PUBLIC ENTITY'S INSURANCE NEEDS?

EXPERIENCE. EXPERTISE. EXCELLENCE.

- We have over 25 years of experience insuring public entities.
- Public Entity Insurance is our specialty. In fact, it's all we do.
- Our commitment to excellence in customer and client services makes all the difference.



PUBLIC RISK INSURORS PROVIDES EVERY CLIENT THE FOLLOWING AGENCY SERVICES:

- We perform an initial and annual review of your exposures in order to identify any gaps or inadequacies in your coverage.
- We develop, monitor, and assist in the management of your property, vehicles, and equipment schedules as well as the development of insurance specific asset schedules.
- We analyze your past loss history to determine the most advantageous deductibles and limits of coverage.
- We assist you in the completion of all of your initial and renewal insurance applications.
- We will create a database of employee remuneration by correct classification code and identification of allowable deductions.
- We assist you in the reporting and monitoring of claims.

HOW ARE COMMERCIAL CARRIERS DIFFERENT THAN INSURANCE POOLS?

- Our carriers are fully regulated by the Tennessee Department of Insurance.
- Our carriers provide every client with complete coverage documentation.
- Our carriers can never assess your public entity for unfunded liabilities.

CONTACT US TODAY FOR A QUOTE

AND LEARN MORE ABOUT HOW WE CAN HELP YOU!

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