

*With decades of experience managing the insurance needs of municipalities and other public entities, Perry & Carroll understands your unique needs and will work proactively to lower your risks and your costs.*



## Risk Management for Public Entities

Our customized stewardship review and service timeline will cover:

### Lowering Risks and Costs

- Design a systemic approach to safety including annual objectives, committee guidance, and site surveys and inspections
- Create safety training workshops and offer them in cooperation with other public entities in the region as appropriate
- Review construction contracts, use of premises and consulting agreements to ensure they include appropriate hold harmless clauses
- Review contracts, leases and certificates of insurance to transfer risk to the appropriate entity
- Offer guidance on fire protection systems and policies including evacuation plans

### Designing Insurance Programs to Meet Unique Needs

- Advise on cost-effective use of deductibles and self-insured retentions
- Tailor property, inland marine, mobile equipment and automobile coverage to ensure complete coverage at lowest cost

- Close risk gaps with insurance against business interruption and the extra expenses associated with recovery plans
- Design broad coverage terms to include property, general liability and public officials liability insurance
- Evaluate property and mobile equipment values periodically to ensure accurate insurance-to-value calculations

*When reviewing existing policies for new customers, we find many are written incorrectly, leaving serious gaps in coverage that could cripple operations.*