





Risk Control Services

Since 1985, Tokio Marine HCC – Public Risk Group has safeguarded communities by providing customized property and casualty insurance. Our dedication to serving our insureds extends far beyond our insurance coverages, including proven and effective risk control services from an experienced team of public sector professionals – at no additional cost.

Experienced

Our team of expert risk control professionals include former:

- Fire and EMS personnel
- Health and safety directors and municipal risk managers
- Elected and appointed public officials

We understand the challenges that municipalities face and our insureds benefit from our knowledge and experience.

Dedicated

Our risk control mission is to help insureds avoid, reduce and transfer risk using industry best-practice principles.

As their risk control partner, we provide our insureds with consultative services such risk assessments. During these assessments, we review policies and procedures and provide recommendations for risk mitigation. We also sponsor and conduct educational seminars for our insureds.

Risk Control Services

We provide our insureds a wide variety of risk control services, including:

- HR MUNI[™] unlimited telephone and email human resources compliance support and 24/7 access to online resources
- Contract and special event review
- Virtual training
- Savings on Lexipol Fire Policy Solutions



tmhcc.com/firstfire











We Know Public Risk

Risk Control Services by Tokio Marine HCC -Public Risk Group

We partner with our insured entities to provide targeted and impactful risk control services at no charge.

The Financial Strength of Tokio Marine HCC

S&P A+ (Strong) Fitch..... AA- (Very Strong) A.M. Best A++ (Superior)





Contact Us

Christopher Skarinka

President 248-371-3102 cskarinka@tmhcc.com

Greg Zarotney

Vice President, Risk Control 248-209-9454 gzarotney@tmhcc.com

Royanna G. Carle, MA, CPCU, ARM-P, AINS

Director of Business Development 713-897-1516 rcarle@tmhcc.com



Tokio Marine HCC - Public Risk Group

The Public Risk Group is a member of the Tokio Marine HCC group of companies.

1700 Opdyke Court, Auburn Hills, Michigan 48326

800-878-9878

tmhcc.com/firstfire



