

Our Process to Help you Achieve Peace of Mind

Our thorough and detailed approach to personal risk management is critical to creating meaningful and effective insurance solutions. Our process consists of the following:

- Determine your personal asset base and liability exposures to identify the potential for loss.
- Review your existing insurance policies to identify potential gaps, overlaps or short falls within your current coverage that should be immediately addressed.
- Evaluate all loss prevention measures available.
- Analyze coverage options with the industries top rated and most innovative insurance companies and service providers available today.
- Present you with a complete comparative analysis illustrating a side-by-side view of your existing insurance program with the top options best suited to meet your specific situation.

About Us

Private Risk Insurance Agency (PRIA), a Division of Tax and Financial Group (TFG), is dedicated to serving clients with the same level of commitment that TFG has exemplified for over 40 years. PRIA's expertise and unparalleled service allows us to provide highly customized risk management strategies and insurance solutions to protect your personal assets and liabilities from the unexpected.



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PRIA
Private Risk Insurance Agency

A Division of Tax & Financial Group

Property & Casualty - Personal Insurance

Protecting you from the uncertainties in life



Risk Management Solutions

Private Risk Insurance Agency, a Division of Tax & Financial Group, is dedicated to providing powerful, comprehensive insurance solutions to protect the personal assets of affluent and high-net-worth individuals and families.

Property & Casualty Insurance is a critical wealth preservation and risk management tool. We understand that like an investment strategy or financial plan, your personal insurance program must be customized and proactively managed to maximize benefit and to avoid potential gaps in coverage as your life changes.

There is no such thing as one-size-fits-all when dealing with protecting not only your personal assets but also your legacy.



The experience and expertise of our team combined with direct relationships and access to the industry's premier insurance companies allows our clients to be well prepared and protected when unfortunate events occur.

We manage your risk so you can focus on your life.

Preferred Individual & Family Protection



Below are some of the typical assets and areas we explore for our clients:

- High Valued Homes & Estates
- Multiple Homes (Secondary and Rental Properties)
- Course of Construction
- Earthquake
- Flood
- Automobile (including exotic and collector)
- Private Collections (Jewelry, Fine Art, Wine etc.)
- Yacht & Watercraft
- Personal Excess Liability (up to \$100 million)
- Kidnap & Ransom
- Directors & Officers (for Non-Profit affiliations)
- Employment Practices Liability (Insurance for Domestic Staff)

Upon the completion of our review our clients have found they can now answer questions about their insurance program perhaps they hadn't considered before such as:

Home

- 1 If my home was completely destroyed do I know exactly how my current insurance company will respond?
- 2 Will my current insurance company allow me to cash out my homeowner policy, or will I be required to rebuild?
- 3 Are flood and water damage the same thing? Are both covered under my homeowner policy?
- 4 Is my home insured to value?

Auto

- 1 Do I know the exact dollar amount I will be paid for my vehicle in the event of a total loss?
- 2 Does my current insurance company pay for my choice of repair shop and original manufacturer's parts?
- 3 Do I have enough coverage to protect me and my family against drivers who carry very little or no insurance?

Collections / Valuables

- 1 Am I relying on my Homeowner policy to protect my valuable articles such as jewelry and am I aware of the coverage limitations?
- 2 Do I have coverage for the mysterious disappearance of valuable items such as jewelry?
- 3 Will my insurer allow me to replace jewelry with the jeweler of my choice or must I use a designated store in order to receive full coverage?