



The Allen Thomas Group Announces Specialized Insurance Solutions for Electrical Contractors

June 12, 2026

Akron, Ohio - June 12, 2026 -

The Allen Thomas Group, an independent insurance agency based in Akron, Ohio, announces comprehensive insurance solutions specifically designed for electrical contractors, addressing the unique risks and coverage requirements of the electrical trade for both residential and commercial applications.

The agency which is licensed in over 27 states has developed specialized expertise in serving electrical contractors, offering tailored insurance programs that address the distinct challenges faced by electricians. With electrical work consistently ranking among the most hazardous trades, contractors require comprehensive coverage that goes beyond standard business insurance policies.

The agency provides essential coverage options, including Workers Compensation Insurance for Electricians, general liability insurance, commercial auto coverage, and professional liability protection. Each policy component addresses specific exposures common in electrical work, from employee injuries to property damage claims.

"Electrical contractors face a unique combination of risks, from arc flash incidents and falls to potential liability claims from completed work," said Joe Race, CEO of The Allen Thomas Group. "Our deep understanding of the electrical trade allows us to structure insurance programs that provide proper protection while managing costs effectively."

The Allen Thomas Group works with more than 15 A-rated insurance carriers to provide competitive pricing for electrical contractors. Most electrical contractors pay between \$1,200 and \$3,000 annually for basic coverage including general liability and tools insurance. When adding workers' compensation, commercial auto, and professional liability, contractors with employees performing commercial work typically invest \$10,000 to \$35,000 per year for comprehensive protection.

A critical component of comprehensive electrical contractor insurance is Completed Operations Coverage, which protects contractors from liability claims that arise after a project has been finished and handed over to the client. This coverage remains essential as electrical work can potentially lead to fires, equipment damage, or injuries long after the contractor has left the job site.

The agency assists electrical contractors in obtaining Certificates of Insurance, which general contractors and property managers require before allowing electricians on job sites. The Allen Thomas Group can issue these certificates the same day coverage is placed, ensuring contractors can begin work without delays.

Factors affecting insurance costs for electrical contractors include annual revenue and payroll, types of projects undertaken, claims history, coverage limits selected, and specific policy endorsements. The agency helps contractors understand these cost drivers and identifies opportunities to reduce premiums without sacrificing essential coverage.

For more detailed information about insurance costs for electrical contractors, visit <https://allenthomasgroup.com/commercial-insurance/industries/contractors/electrician/cost/>.

The Allen Thomas Group serves various industries throughout the country, including specialties with construction and contractors, nonprofits, manufacturing, professional services and the tech sector. The independent agency specializes in matching businesses with appropriate insurance carriers and coverage options based on their specific operational needs and risk profiles, thus making getting insurance fast and easy.

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For more information about The Allen Thomas Group, contact the company here: [The Allen Thomas](#)

GroupJoe Race(440) 826-3676info@atgins.com453 S High St Ste 101, Akron, OH 44311

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"description": "The Allen Thomas Group (ATG) is an Akron-based insurance agency that has been providing customized insurance options to both individuals and businesses for nearly two decades. The agency was established in 2003 by Joe Race, a University of Akron graduate who began his career as an investment advisor in the 90s. After seeing that his clients needed help protecting their investments, Mr. Race decided to venture into the insurance industry. Initially, ATG offered solutions to help individual and

corporate clients meet their insurance and safety objectives. However, they soon realized that the captive insurance market was not meeting the unique needs of their clients. To address this issue, they developed a smart and easy process to offer insurance that was tailored to their specific needs. One of the biggest challenges faced by clients was the lengthy and complex process of getting quotes from multiple insurance carriers. To ease this burden, ATG developed a streamlined process to take care of this task for their clients. In 2008, ATG began offering customized insurance options sourced from multiple carriers. This allowed them to find the right insurance coverage from the right carrier, at the best price. Clients no longer have to worry about paying too much for insurance or sacrificing their coverage for better rates. ATG offers a wide range of insurance options, including personal and business insurance. For businesses, they offer policies that protect the most valuable assets of a company, including liability, errors and omissions, commercial auto insurance, and business insurance. At ATG, their concierge level of service and commitment to their clients has made them known as the smart and easy way to buy insurance. They are committed to providing the best possible service to their clients and helping them protect their assets. If you are looking for a reliable insurance agency, consider ATG. You can get a free quote today and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at The Allen Thomas Group. In addition to their business insurance offerings, ATG also provides personal insurance options such as home insurance, life insurance, and personal auto insurance. They understand that each client has unique needs and concerns, and they strive to provide personalized solutions to meet those needs. At ATG, they believe that insurance is not just about protecting assets, but also about protecting people. Their team of experienced professionals is dedicated to helping clients make informed decisions about their insurance coverage. They take the time to listen to their clients' concerns and provide them with the knowledge and guidance they need to make the best decisions for themselves and their families. With a focus on customer service, ATG goes above and beyond to ensure that their clients are satisfied with their insurance policies. They are always available to answer questions, provide assistance, and help clients make changes to their policies as needed. If you are looking for a reliable insurance agency that provides customized insurance options for your personal or business needs, look no further than The Allen Thomas Group. Contact them today to get a free quote and learn more about their policy options for auto insurance, business insurance, and more. Protect your most valuable assets with the help of the experts at ATG.",

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The Allen Thomas Group

The Allen Thomas Group offers a wide range of insurance options, including both customized personal and business insurance.

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