

PowerX Insurance & Financial Services Founder Offers Straight Talk on Mid-Market Commercial Insurance Challenges

PowerX Insurance, founded by Tamelia Thomas, offers tailored insurance solutions for mid-market businesses, focusing on transportation and construction sectors.



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EINPresswire.com/ -- Navigating the insurance landscape for mid-sized businesses, particularly in sectors like transportation and construction, is increasingly challenging.

Tamelia Thomas, the founder of [PowerX Insurance](#), with an impressive 30 years of experience in the industry, is acutely aware of these complexities.

“

We often uncover ways to enhance coverage and save money that clients didn't even know existed. We just found over \$10,000 in savings for a client. That's money they can use to grow their business.”

Tamelia Thomas

"Insurance for mid-sized companies—those with annual revenues between \$50 million and \$1 billion—is becoming more intricate," Tamelia explains. "Premiums are rising, obtaining coverage is more difficult, and underwriting guidelines are tightening. Business owners are facing a growing number of hurdles."

PowerX Insurance specializes in assisting mid-sized businesses with 50 to 250 employees. While their primary focus is on the transportation and construction industries,

they also extend their expertise to restaurants and retail businesses. "These businesses are often too large for basic insurance policies but not quite ready for the more complex corporate plans. We provide the perfect bridge between these two extremes."

For [trucking companies](#) operating fleets of 10 or more vehicles, Tamelia identifies several critical issues:

"Keeping up with Department of Transportation (DOT) regulations is essential. We're witnessing changes in driving hour limits, new logging devices, and evolving safety and maintenance requirements. "

She adds, "We've seen trucking companies hit with significant fines simply because they weren't aware of new regulations. Our role is to prevent these costly mistakes. We don't just sell insurance; we act as an extra set of eyes for our clients' businesses."

Construction companies face their own unique set of challenges. "Today's construction firms require more than just general liability coverage. They need protection for their equipment, coverage for design work, and insurance for their employees. We help our clients navigate these comprehensive needs."

She continues, "One of our clients recently faced a lawsuit over a design flaw. Thankfully, we had recommended professional liability coverage, which protected them from a potentially devastating financial loss."

PowerX Insurance is experiencing an increase in requests from specialty contractors and concrete companies. "Each trade comes with its own risks," Tamelia explains. "We tailor our insurance plans to meet those specific needs. For example, we recently assisted a concrete company in securing coverage for their expensive pumping equipment. It's clear that a one-size-fits-all policy doesn't cut it."

For mid-sized organizations, Tamelia offers several practical pieces of advice:

"Consider opting for a higher deductible if your budget allows. Explore bundling your policies for potential discounts. And invest in solid safety practices—they can lead to better insurance rates and fewer issues in the long run."

PowerX Insurance distinguishes itself with its independence. Tamelia elaborates on why this matters:

"We're not tied to any single insurance provider. Instead, we shop around to find the best coverage at the most competitive prices. Additionally, we take the time to deeply understand our clients' businesses. When you reach out to us, you're speaking with someone who genuinely understands your industry."

This approach has garnered PowerX Insurance a loyal clientele. Tamelia shares a recent success story: "Last month, one of our restaurant clients experienced a fire on a Sunday night. They called me directly, and we assisted with filing their claim right away. That's the level of service we're committed to providing."

Power X is busy helping their transportation clients understand how telematics can lower their premiums. They are also educating all clients about the growing importance of cyber insurance."

Tamelia has a final message for business owners: "You need more than just an insurance policy. You need a partner who understands your business. At PowerX, we don't just sell insurance—we protect your company's future."

Based in Lawrenceville, Georgia, PowerX Insurance serves businesses across multiple states, including Alabama, Tennessee, South Carolina, New Jersey, Illinois, Texas, California, Colorado, Indiana, Kentucky, Washington, and Wisconsin. They offer a broad range of commercial insurance solutions, such as general liability, workers' compensation, commercial auto/trucking, business owner's policies, and specialized industry coverage. The company prides itself on its swift response times and personalized service.

"We're available 24/7," Tamelia emphasizes. "Business doesn't stop at 5 pm, and neither do we. Our clients have my personal cell number. This level of accessibility is rare in the industry, but it's standard at PowerX Insurance."

[Tamelia encourages business owners to schedule a no-obligation review](#) of their current insurance policies. "We often uncover ways to enhance coverage and save money that clients didn't even know existed," she says. "Just last week, we found \$10,000 in potential savings for a new client. That's money they can reinvest in their business."

With its commitment to personalized service and a deep understanding of mid-market needs, PowerX Insurance is becoming a trusted partner for growing businesses.

"Insurance shouldn't be a headache," Tamelia concludes. "At PowerX Insurance, we make it simple, affordable, and tailored to your business. Let us handle the insurance details so you can focus on running your company."

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