## Why Carnahan Risk Solutions?

## 1 Because every business owner thinks "I'm fine"...until there's a claim!

There are gaps in many insurance policies. What we do is make sure all relevant gaps are covered, eliminated or avoided.

The bottom line? With proper planning, you can cut your costs! That's what we call The Value of Carnahan Risk Solutions!

"I selected Carnahan Risk Solutions because they are proactive and know how to help us lower our risk and costs. I want to work with someone who understands my company's best interests."

Johnny Balderrama
 JRM Construction

"I thought all business insurance was the same before I met with you. You showed me how I could reduce costs for my business and give me more peace of mind. I can see why successful business owners want to work with you."

Vanessa Van Cleave, CFO
 Global Food Products, LTD

"I spend so much of my day dealing with problems. Carnahan Risk Solutions – with their business and insurance knowledge – helps me avoid having any problems with my insurance."

Ken Schulmeier
 Elgin's Heating and Air

For most businesses, insurance is something they'd rather not revisit – a conversation they'd rather avoid.

Most current Carnahan Risk Solutions clients tell us they once felt like that, too.

Just as the wrong accountant can hurt your wallet, the wrong insurance coverage can be doing your business a disservice now, and can cause even more damage when a claim happens!

That's when you'll discover that insurance is not just insurance.



Carnahan Risk Solutions is dedicated to helping clients in a range of industries throughout the state of Texas.

(see reverse)



## 2 What are YOU looking for in an insurance Pro? With Carnahan Risk Solutions, business owners get the best of both worlds:

- We represent dozens of big insurance companies whose names you'll recognize, through our strong affiliation with Insurance One Agency.
- We provide personal service, with one-on-one access to our company owner, Jerry Carnahan.

And, of course, it's all at the best price available!

## 3 Because Jerry Carnahan has the credentials and experience to be the solution to the insurance problems you don't even know you have!

**Jerry Carnahan** is the owner of Carnahan Risk Solutions and Carnahan Insurance, and a proud member of the Insurance One family. He's like you, a business owner who cares about his clients and his company. He's the co-author of the Texas edition of **Stop Being Frustrated & Overcharged**, a book about reducing Workers' Compensation costs.

Jerry is one of fewer than 1000 people nationwide who have earned the Certified WorkComp Advisor (CWCS) designation. He's a member of the Society of Human Resources Management, and has successfully completed OSHA's General Industry Safety and Health Training (certificate number 25-701124833).



Jerry's SmartGuard® program, a proprietary process to identify and prioritize businesses' unique risks, was granted a registered trademark by the U.S. Patent and Trademark office.









"The Carnahan agency is a true expert in insurance. Jerry and his team have come to my company's rescue time and time again. Anyone looking for a strategic business partner has found the company to work with."

Ken Flint
 CPA Income Tax Solutions



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