



**TOM CARLSON** has been in the insurance industry since 1979. He began his career with the Home Insurance Company as a Commercial Marine Underwriter and ended his tenure there as the Major Accounts Property Underwriting Manager in charge of a three state region. Since 1993 he has been on the insurance agent side of the business partnering with clients to handle their insurance needs. Prior to coming to **CROSBY & HENRY**, he was a Vice President for the third largest insurance broker in the world. Tom offers a wealth of domestic and international insurance expertise to his clients.

## Risk Assessment Process (RAP)

### *Is your business covered?*

The Risk Assessment Process is a strategic opportunity to analyze risk and the potential of claims for your company. The process will include an analysis of internal, external and contractual risks relative to your business. **Internal Risks** include issues related to real and personal property you own, lease or rent; the potential for loss of business income and related additional expenses required to keep your business operating; employee issues relevant to employee safety and work related injury; employee health insurance and related benefits insurance; and employment related issues. **External Risks** include issues related to the product(s) you manufacture, distribute or sell; service(s) you provide to others; and social responsibility issues including those related to the use of the internet, environmental exposures and adjacent neighbor/property exposures. **Contractual Risks** include issues related to any contract, lease agreement or purchase order you are a party to. We will help you coordinate your insurance to meet the requirements of these contracts.

### *How does the Risk Assessment Process benefit your company?*

There are some key benefits for your company. The process allows for:

- (1)** a complete analysis of your risk and exposures which can affect the short-term and long-term success of your business;
- (2)** an analysis of your claims history which will help establish possible solutions to reduce or eliminate future claims and ultimately affect your future cost of insurance;
- (3)** Crosby & Henry to develop a concise marketing proposal that will showcase the quality attributes of your company and secure the best value and coverage from the most appropriate insurer(s) in the marketplace.



### Insurance Solutions

- Property
- Machinery Breakdown
- General Liability
- Business Automobile/Truckers
- Workers Compensation
- Umbrella Liability
- Pollution Liability
- Executive Risk (D&O, EPL, Crime, Cyber Risk)
- Professional/Medical Malpractice
- Inland and Ocean Marine
- International
- Self-Insurance
- Captives (single parent and group)
- Health, Life & Disability
- Dental and Vision
- Personal Lines Insurance
- Claims Management



### Contact Information

**Thomas G. Carlson, CIC, AU**

**Licensed Insurance Agent**

**Direct (616) 325-2876**

**Toll Free (800) 748-0546**

**Mobile (616) 291-7325**

[tcarlson@crosbyhenry.com](mailto:tcarlson@crosbyhenry.com)

