



INSURANCE | RISK MANAGEMENT | CONSULTING

We partner with businesses to help you plan for risks, get customized professional advice, and protect your corporate assets.

*Providing Education, Advice & Comprehensive Coverage at the Best Possible Value.*

## About Us

Proverus is an Independent Insurance Agency & Consultancy that serves as your outsourced risk management partner. We are based out of central Minnesota and bring more than 30 years of experience direct to the market. We're here to guide your business by providing education, advice and comprehensive coverage at the best possible value.

## Why Choose Proverus

At Proverus, we don't just "quote" insurance. We consult directly with you. We gather the necessary facts and information to determine all the risks associated with your business. We listen and work *with* you to design a program and service timeline that meets your needs and goals.

Our independence works to your advantage as once we have built the right protection plan, we can take it to market and negotiate the best possible pricing combined with the best possible coverage form, making your plan bullet proof.



## Proverus at a Glance

- Independent Insurance Agency
- Professional Risk Managers
- Corporate Diagnostic Experts
- Licensed in 29 States
- Consultative Approach
- Proper Coverage and Value for Your Needs
- Handle Complex and Multi-State Insurance Planning

Joseph Kuchinka, CEO  
Proverus Inc.  
Risk Management Consultant &  
Insurance Agent



**Call or Visit Our Website to  
Schedule a Consultation**

# Get Peace of Mind Knowing Your Company & Assets Are Protected

If and when you experience an event where you're relying on coverage, you do not want to be surprised by how poor your plan is and how much you could be liable for in cash. That's why we offer insurance proposals, not insurance quotes. We take the guesswork out of insurance & risk management with comprehensive, client-first services built to fit your needs. Our services include:

- Business Insurance
- Corporate Consulting
- Risk Management
- Financial Education / Tax-Free Retirement Planning
- Life Insurance
- Personal Insurance

## Have Complex Insurance Needs?

Complex situations require professional guidance. We listen, ask the right questions, and advise you on how to properly cover assets and have the right liability policies in place. Know you're covered by choosing an insurance provider who is experienced in situations like yours.

## *Corporate Consulting & Risk Management*

### Rapidly See the Unseen in Your Business with a Proverus360 Corporate Diagnostic



In today's marketplace, you can't afford to be ignorant of your risks or be unprepared if disaster strikes.

Don't let unseen issues potentially cost you thousands of dollars in loss, down time or litigation.

Using our proven methodology, our consultants will examine your company to look deep into six critical areas and identify issues before they affect performance and profits. We then deliver a comprehensive findings report, recommendations and a corrective action plan.

**WITH A CORPORATE DIAGNOSTIC, YOU'LL HAVE CONFIDENCE IN THE HEALTH OF YOUR COMPANY**

Get the clarity & insights you need with a Proverus360 Corporate Diagnostic.

### Proverus360 Addresses 6 Critical Areas of Concern

- Cyber Vulnerability
- Leadership Continuity & Cultural Synergy
- Insurance & Risk Mitigation
- Financial Stability
- Facility - Catastrophe & Injury
- Safety & Security