



# ILLUSTRATING A PROBLEM

WE CARE ENOUGH ABOUT YOU TO HELP YOU MANAGE YOUR INSURANCE AS IF IT WERE OUR OWN. INSURANCE IS NOT ABOUT GETTING THE CHEAPEST POLICY. IT'S ABOUT GETTING THE COVERAGE YOU NEED AT THE BEST PRICE POSSIBLE.



## INSURANCE CAN GET COMPLICATED

Over 90% of Americans are paying too much for one-size-fits-all insurance policies that don't give them the protection they need. Even worse, many don't discover how bad their insurance is until they need to make a claim.

Protecting you is our Sole Purpose! We care enough about you to help you manage your insurance as if it were our own. Insurance is not about getting the cheapest policy. It's about getting the coverage you need at the best possible price. We're passionate about helping you understand the difference between simply having insurance and actually being insured. Through that passion you get the best combination of advice, coverage, and price.

- Auto and home insurance with one agent. Life insurance (and occasionally disability insurance) through another agent. Both agents tend to be specialists, and no effort is made to be sure that all the client's major risks are dealt with, leaving them with risks either not covered, or inadequately covered.
- Car insurance liability of \$100,000 per person, which is grossly inadequate in today's legal environment.
- Home liability of \$300,000 per accident, which is grossly inadequate and inconsistent (all liability limits should be the same because they're protecting the same assets).
- No personal umbrella policy which is the only way to protect against a legal settlement that is beyond the auto and home insurance liability limits.
- Health insurance through work, with no advice as to which option is best. Perhaps the plan chosen has significantly higher deductibles and out-of-pocket limits that are beyond their affordability for out-of-network coverage.
- A \$100,000 group life insurance policy, which usually stays with the employer when the employee leaves. Today, the head of the household typically needs a minimum of \$1 million of total coverage. The spouse usually has the same level of life insurance, or none at all.
- A \$200,000 personal accidental death policy purchased from the mortgage company that covers only part of the risk—from accidents only. There is generally no coverage for death from an illness, which is the major cause of death at any age. The beneficiary is usually the mortgage company rather than the dependents.
- No long-term disability insurance, unless the employer provides it. Even when it is provided, group insurance benefits usually cover 60 percent of earnings and are taxable, leaving them with 45 percent of their pre-disability earnings. Most people need some kind of additional supplemental disability policy.

This mixed bag of insurance policies has no coordination, is clearly way out of balance, and premiums are being poorly allocated. If anything were to happen, it would be financially disastrous.

## **PROTECTING YOU IS OUR SOLE PURPOSE**

We care enough about you to help you manage your insurance as if it were our own. Insurance is not about getting the cheapest policy. It's about getting the coverage you need at the best price possible. We're passionate about helping you understand the difference between simply having insurance and actually being insured. Through that passion you get the best combination of advice, coverage, and price

