



Steve Stump Agency – Insure Me Steve

Asset Risk Review

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Steve I've completed your personal Asset Risk Review. My goal in this review is to ensure you are properly insured at the right cost. In doing so I review the value of your assets (home, auto, health, life & identity) and suggest the insurance options that provide the most coverage for your value.

Different insurance companies can price identical coverage differently based on factors that affect their exposure to losses and therefore it's a good practice to allow me to complete your Asset Risk Review every 2 years. The preliminary quotes included in this review are subject to change once you complete the insurance company's underwriting process.

I value the trust you've placed in me for your insurance needs. Thank You!

Sincerely,

A handwritten signature in blue ink, appearing to be "S Stump".



Home Risk Review

123 Main Street, City, State



	Current Company	New Company	Asset Risk Review
Estimated Value ¹	\$275,278		
Dwelling	\$212,800	\$275,000	More Coverage
Other Structures	\$21,280	\$27,500	More Coverage
Personal Prop. On Premises	\$111,080	\$206,250	More Coverage
Personal Prop. Off Premises	\$11,108	\$20,625	More Coverage
Loss of Use Living Exp.	\$42,560	\$82,500	More Coverage
Personal Liability	\$300,000	\$300,000	Same Coverage
Medical Payments	\$1,000	\$1,000	Same Coverage
Wind/Hail Deductible	\$1,000	\$2,750	Higher Deductible
All Peril Deductible	\$1,000	\$2,750	Higher Deductible
Annual Premium	\$2,179	\$1,680	\$499 Savings

Footnotes

- Your home's estimated value is based on the average of your county dwelling appraisal and Zillow's Zestimate less your county land appraisal. This value estimates the rebuild cost of a loss to your home.



Car Risk Review

4 Drivers and 4 Cars



	Current Company	New Company	Asset Risk Review
Number of Drivers	4	4	Same
Number of Cars	4	4	Same
Bodily Injury Liability	\$100,000/300,000	\$100,000/300,000	Same
Liability Property Damage	\$50,000	\$100,000	More Coverage
Medical or PIP Payments	\$5,000	\$5,000	Same
Un/Under-Insured Motorist	\$30,000/\$60,000	\$100,000/300,000	Same
Un/Under-Insured Motorist Property Damage	\$25,000	\$100,000	More Coverage
Comprehensive Deductible	\$500	\$500	Same
Collision Deductible	\$500	\$500	Same
Rental Expense	\$30/day	\$30/day	Same
Annual Premium	\$3,490	\$3,475	\$15 Savings

Footnotes

1. Without your current coverage limits, I was unable to compare.



Health Risk Review

Your health is one of your most valued assets. Good health allows you to enjoy a fulfilling life and accomplish your goals. Health insurance is an important way to ensure you remain healthy.

In the United States, 50% get health insurance from an employer that they or their spouse works for. These plans can be structured with high deductibles and higher out-of-pocket maximum limits that result in your being functionally uninsured as you may never reach these limits to receive the insurance benefits.

Furthermore, adding a spouse and dependents to an employer plan is increasingly expensive as employers typically only contribute the cost of the employee's coverage. The costs for spouse or dependents are fully deducted from the employee's salary.

Private insurance that can lower your cost and deductible limits is a way to reduce the family's health insurance costs by separating the spouse or dependents onto their own private plans.

Without knowing how it may be best to separate the family members, I've estimated the family's total cost for a private insurance option with \$1,000,000 benefit/person/year, \$3,000 deductible, NO copays and a PPO network would be **\$1,225/month**.



Life Risk Review

With life comes death and one of your last loving gifts to your family is leaving a financial legacy that provides for your final expenses and allows them continue the standard of living you established for them over your lifetime.

Many people have life insurance through their employer benefits but don't realize that the life insurance goes away when they leave their employer. Additionally, life insurance gets more expensive as you age. For those that never supplement their employer life insurance while working, find that when they retire it can be cost prohibitive causing them to not get it at all and leaving their family with financial burden.

Meeting your life insurance needs requires that we spend time to customize coverage for your needs but below is an estimate of what \$100,000 in life insurance with benefits you can use while living would cost per year for each member of you family.

Steve - 30-year term premium is **\$1,448**

Tonya - 30-year term premium is **\$746**



Identity Risk Review

Your identity is your most valuable asset. With your identity you open bank accounts, service accounts and lines of credit. You must prove your identity when you travel. It is used by our government for your tax filings and later accessing your social security income.

Because of its value, it is a big target to those that want to steal it and use it for their own gain. In 2020 47% of Americans experienced identity theft with a cost of \$712 billion and the top 5 types of identity theft driving the majority of those claim are listed below.

Top Five Types of Identity Theft, 2020 (1)

Type of identity theft	Number of reports	Percent of total top five
Government benefits applied for/received	394,324	32.0%
Credit card fraud—new accounts	365,597	29.7
Miscellaneous identity theft (2)	281,434	22.9
Business/personal loan	99,667	8.1
Tax fraud	89,391	7.3
Total, top five	1,230,413	100.0%

(1) Consumers can report multiple types of identity theft. In 2020, 15 percent of identity theft reports included more than one type of identity theft.

(2) Includes online shopping and payment account fraud, email and social media fraud, and medical services, insurance and securities account fraud, and other identity theft.

Source: Federal Trade Commission, Consumer Sentinel Network.

\$1 Million identity fraud protection from the leader in identity protection, ID

Shield a 50-year-old U.S. based company is only **\$34.95**/month for your entire family

and benefits include.



Identity Protection

With 24/7 monitoring of your Personally Identifiable Information (PII), you'll be alerted via email or push notifications through our app at the first sign of suspicious activity.



Malware and Device Protection

Protect all of your devices against ransomware & malware infections, viruses, dangerous websites and identity thieves with the help of Trend Micro Maximum Security.



Continuous Credit Monitoring

We monitor your credit reports so you don't have to –get instant alerts to any changes, threats, or potential fraud found on your credit report.



Complete Restoration Services

If your identity is stolen, one of our Licensed Private investigators will be directly assigned to you and will work around the clock to restore your identity to its pre-theft status.