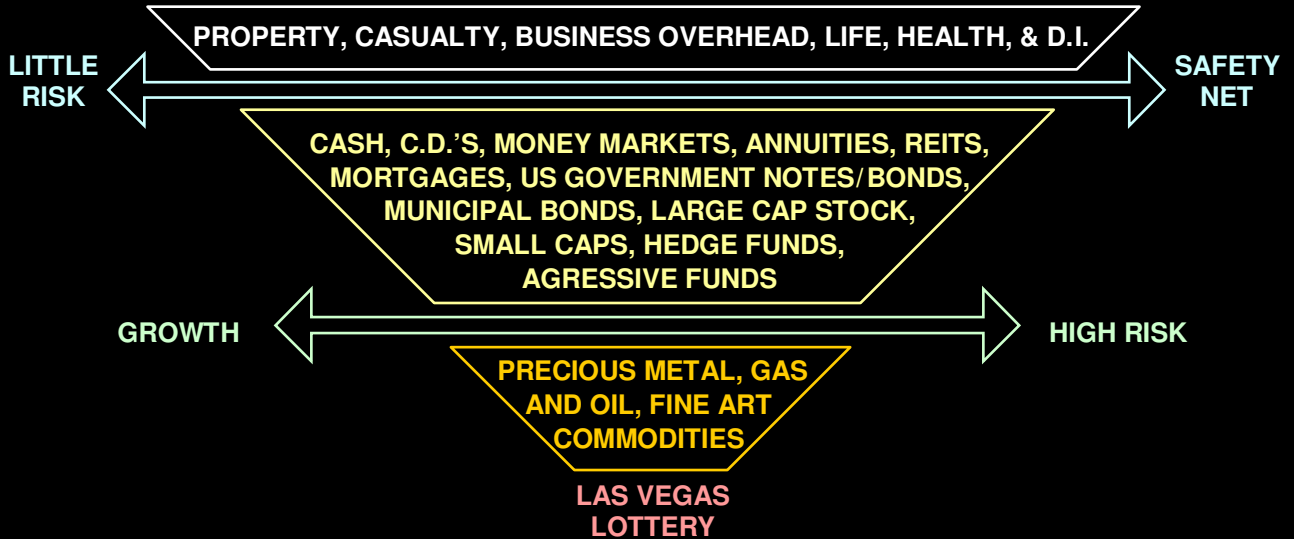




Risk Mitigation Review



Risk Ratio Review provides analysis of all carrier contracts.

Turning the financial pyramid upside down reminds our clients how important strict risk management is for their financial future. Protection first --then speculation. Many successful individual fail to properly shift risk to avoid economic disaster. The quality of your risk management is paramount. We provide due diligence for all L&H carriers.

Risk Ratio Review was created to analyze carriers, policies, and benefit limits of a client's full insurance portfolio. We verify costs and benefits for both lines of business (Life & Health and Property & Casualty). Paying too much, for too little coverage, is bad. Having no claim against an insurance carrier for overlooked coverage --is worse.

CASE STUDY #1 : A successful business owner is paying triple the necessary insurance premium costs, due to adverse initial underwriting. A review cuts his costs in half.

CASE STUDY #2 : Close examination of liability coverage reveals no umbrella on a family vacation home. An accidental death occurs and subsequent lawsuit costs \$3M.

- Risk Ratio Review List:**
- I.L.I.T.'s (review premium compliance) Verify _____
 - Buy-Sells (verify insurance funding) Verify _____
 - Split-Dollar (review plan agreements) Verify _____
 - P&C (investigate total umbrella limits) Verify _____
 - Life Coverage (benefit guarantees?) Verify _____
 - LTC Policies (return of premiums?) Verify _____
 - Disability (own occup. / non-cancel?) Verify _____
 - Underwriting (best policy, best price?) Verify _____
- A thorough analysis of insurance policies often saves a client more than overpriced premium payments... It protects them from serious financial failure.*