

Property and Casualty Insurance for the Aging

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Personal Insurance Solutions

*Standard or Customized Plans
Designed to Evolve with Your Needs:*

- ✓ Home
- ✓ Fine Arts/Jewelry
- ✓ Automobiles/Collector Autos
- ✓ Recreational Vehicles
- ✓ Personal Collections
- ✓ Umbrella/Excess Liability
- ✓ State of the Art Entertainment Center
- ✓ Custom Cabinetry, Flooring, and Carpentry
- ✓ Upgraded Appliances



Importance of Insurance Audit

As clients age and wealth shifts, often the insurance protection does not adjust with it...

- ✓ Determine if the wealth created has the proper protection.
- ✓ Identify the exposures of risk and the options for transferring to a policy.
- ✓ Validate that the insurance has maintained pace with personal assets and property changes.

52%

Consumers say they don't understand their insurance policy.

Universe of Risk Advisors

Independent Brokers



Captive Agents



Direct Response Companies





Every policy is
different...

Home/Condo

- ✓ *Downsizing*
- ✓ *Independent Living*
- ✓ *Assisted Living*
- ✓ *Nursing Home*
- ✓ *Cash Settlement*
- ✓ *Additional Living Expenses/Loss of Use*



Jewelry/Fine Arts/Collectibles

Establishing Value

- ✓ Blanket and/or Scheduled
- ✓ Agreed Value
- ✓ Manuscript Policy
- ✓ Updated Appraisals

Security

- ✓ In Home Safe
- ✓ Safety Deposit Box
- ✓ Stored With a Relative



Auto

- ✓ *Age of Driver*
- ✓ *Agreed Value vs. Actual Cash Value*
- ✓ *Deductible Waivers*
- ✓ *Choice of Repair Shop*
- ✓ *Original Equipment Manufacturers' Parts*
- ✓ *Loss of Use*
- ✓ *Uninsured/Underinsured*



Claims

- ✓ *Universal Claims Database*
- ✓ *Severity vs. Frequency*
- ✓ *Length of Time Claims Affect Your Premium*
- ✓ *Adjuster Experience*
- ✓ *TransGlobal Adjusting Corp., a wholly-owned subsidiary of Brunswick Companies*



Personal Liability/Umbrella

- ✓ *Why an Umbrella?*
- ✓ *What does it cover?*
- ✓ *How much coverage?*



Cyber

- ✓ *Social Engineering*
- ✓ *Unauthorized Transfer or Payment*
- ✓ *Criminal Deception*
- ✓ *Forgery or Alteration of Checks*
- ✓ *Acceptance of Counterfeit Money*
- ✓ *Identity Fraud*



Travel

- ✓ *Evacuation*
- ✓ *Medical Assistance*
- ✓ *Returned Remains/Vehicles*
- ✓ *Trip Reimbursement*

* More than 100 miles from home



Caretaker

- ✓ *Personal Employee*
 - ✓ Driver
 - ✓ Nurse
 - ✓ Cleaning Staff
- ✓ *Employment Practices Liability Insurance (EPLI)*
- ✓ *Workers' Compensation*



Insurance Risk Review Process



Premium Carriers



**Chubb Group
of Insurance Companies**



insured.™



MetLife



Nationwide®

Nationwide® Private Client



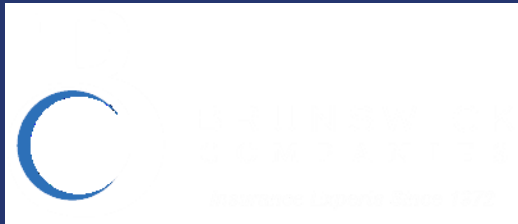
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TRAVELERS 

PROGRESSIVE®



Questions?