



BRUNSWICK
COMPANIES

Insurance Experts Since 1972

Property and Casualty Insurance

The Inside Scoop on Personal Insurance (Home, Auto, Umbrella)

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Brunswick Companies



OF *NORTHEAST OHIO*

Our Solutions

- ✓ *Risk Management Services*
- ✓ *Insurance*
 - Commercial
 - Personal
 - Professional
- ✓ *Surety Products*
- ✓ *Claims Management*



Personal Insurance

Personal Insurance is more than just peace of mind, it's about financial protection.

Our approach is:

- ✓ Take time to know you, your family, and your assets
- ✓ Assess the full scope of risk exposure to identify the right level of coverage
- ✓ Tailor a personal program to protect and ensure those goals
- ✓ Secure and actively manage coverage programs
- ✓ Ensure your coverage adapts with you as often as needed



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 wealth changes, often the insurance protection does not...

- ✓ 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



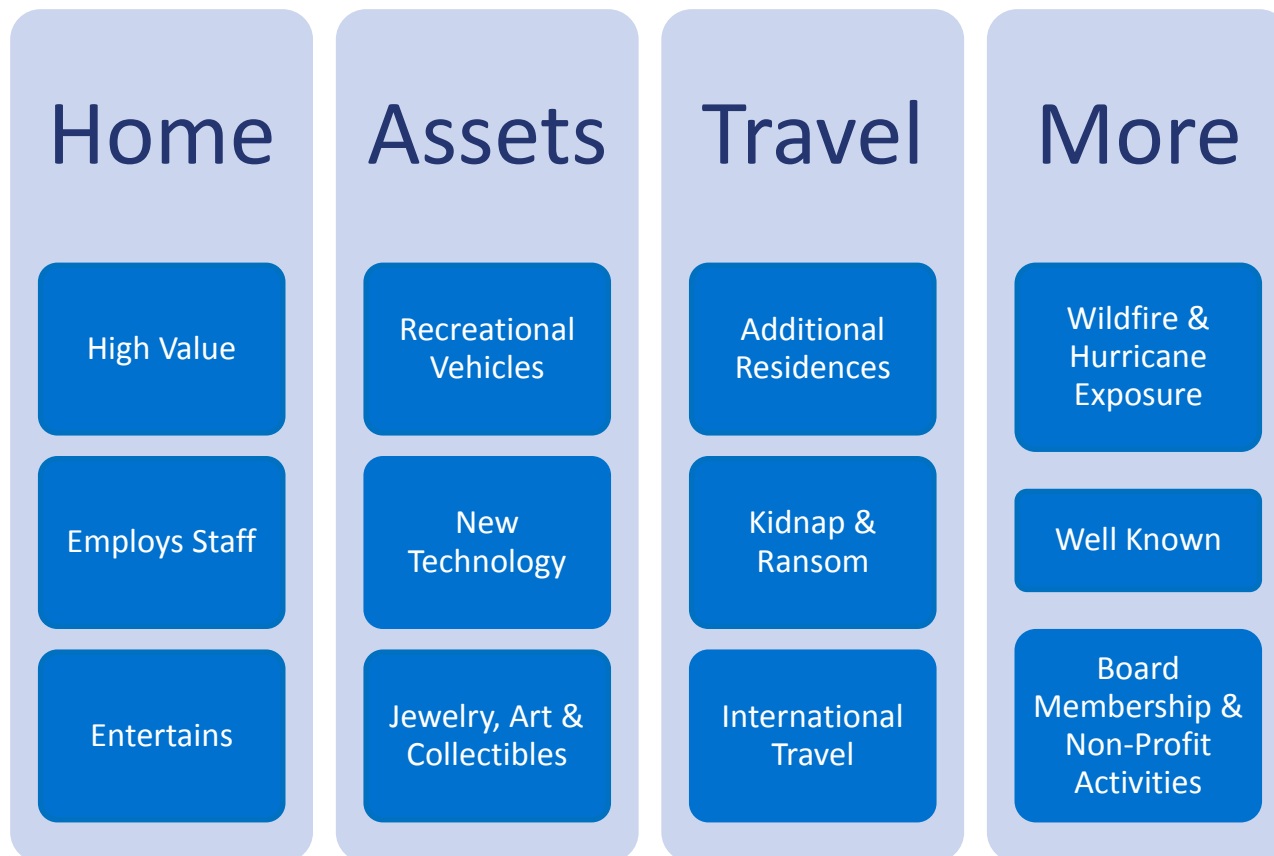
Direct Response Companies





Every policy is
different...

Unique Risks



Home/Condo/Co-Op

- ✓ *Guaranteed Replacement Cost*
- ✓ *Cash Settlement*
- ✓ *Additional Living Expenses/Loss of Use*
- ✓ *Sewer Backup/Water vs. Flood*
- ✓ *Hurricane & Earthquake*
- ✓ *Law & Ordinance*
- ✓ *Mechanical Breakdown*
- ✓ *Debris Removal*



Total Loss Scenarios

	Carrier A	Carrier B	Carrier C
Dwelling Amount	\$700,000	\$700,000	\$700,000
Actual Cost of Rebuild	\$1,200,000	\$1,200,000	\$1,200,000
Policy Provision	No Extended Replacement Cost	20% Extension	Uncapped
Amount of Insurance Payout	\$700,000	\$840,000	\$1,200,000
Impact to Client	\$500,000	\$360,000	\$0

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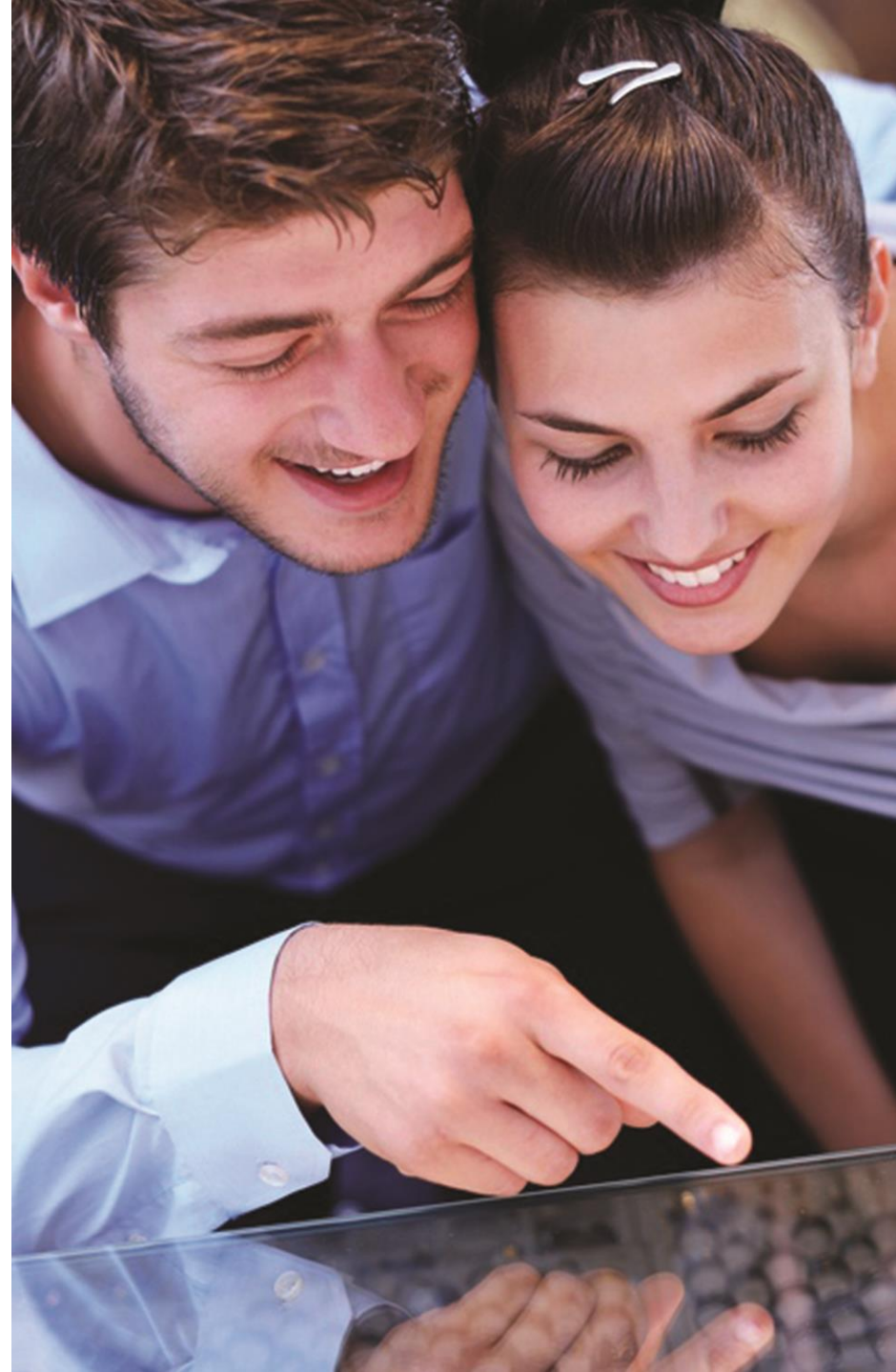
Jewelry/Fine Arts/Collectibles

Establishing Value

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

Claim Fulfillment

- ✓ Pairs & Sets
- ✓ Replacement vs. Cash Option
- ✓ Worldwide Coverage/In-Transit



Auto

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



Personal Liability/Umbrella

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



Insurance Risk Review Process



Proposal Summary



Sample Family Personal Insurance Proposal

February 15, 2018

PRESENTED BY:

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800.686.8080



Managing Risk · Insuring Success · Since 1972

Executive Summary

Thank you for the opportunity to review your personal insurance program. We consider it our responsibility to partner with professionals that are focused on growing and protecting the assets of their clients. Brunswick Companies has been a provider of risk management services and personal, commercial, and professional insurance since 1972. Over the years we have created strong relationships in the industry and have selected carriers that cater to successful high-profile individuals and athletes. Our goal is to have our clients benefit from this risk management expertise and recommendations for comprehensive coverage. Below is a summary of some of the features and our recommendations.

Property:

- Dwelling Coverage: We calculated the replacement cost of your home to be \$1,322,000. Our carriers provide Guaranteed Replacement Cost coverage. Should your home cost more than \$1,322,000 to repair or replace, the company will repair your home regardless of the cost.
- Accidental Breakage or Fragile Items: A standard home policy does not cover accidental breakage of porcelain, china, mirrors, etc. Automatically included is \$50,000 coverage for these items. This coverage is not included with Travelers.
- Deductible Waiver: Should a large loss occur PURE, Chubb and AIG will waive a deductible on home claims exceeding \$50,000. This option is not available with Travelers.
- Loss of Use: We cover the necessary increases in living expenses if your home is uninhabitable at claim time. You can maintain a comparable standard of living if you are displaced from your home. Your current policy limits this amount to \$396,600. Our proposal includes the Unlimited Loss of Use.

Auto

- Windshield Replacement: Our carriers include a \$0 deductible for auto glass claims. Under your current policy, a windshield replacement would be subject to a \$500 deductible.
- OEM Parts: This proposal includes Original Equipment Manufacturer (OEM) Parts. Should an auto claim occur, your vehicle will be repaired using original manufacturer, not after-market parts. Some automobile policies do not offer this certainty, and aftermarket parts often are used instead. These parts do not meet the same level of quality and safety as original manufacturers' parts.
- Agreed Value: Many auto policies settle a total loss based on the actual cash value at the time of loss. This could result in a significant financial loss due to depreciation. With our proposal, all vehicles are protected on an agreed value basis, regardless of market depreciation.
- Worldwide Auto Liability: Your current auto coverage is limited to the United States and Canada. Our proposal includes world-wide auto liability.

The Sample Family's Insurance Review

HOME	Allstate	Chubb	AIG	Pure
#8 Daisy Lane Pepper Pike, OH 44124	150% Replacement Cost	Guaranteed Replacement	Guaranteed Replacement	Guaranteed Replacement
Dwelling	\$1,859,000	\$1,859,000	\$1,981,000	\$1,859,000
Other Structures	\$169,900	\$396,200	\$396,200	\$396,200
Personal Property	\$844,500	\$929,500	\$990,500	\$929,500
Cash Out Option	Not Included	Included	Included	Included
Loss of Use	\$250,000	Actual Loss Sustained	Actual Loss Sustained	Actual Loss Sustained
Liability	\$500,000	\$500,000	\$500,000	\$500,000
Medical Payments	\$5,000	\$50,000	\$10,000	\$10,000
Sewer/Water Backup	\$5,000	Dwelling Amount	Dwelling Amount	Dwelling Amount
Identity Theft	Not Included	\$50,000	\$50,000	\$25,000
Waiver of Deductible	Not Included	Included	Included	Included
Deductible	\$10,000	\$10,000	\$10,000	\$10,000
ANNUAL PREMIUM	\$3,478	\$2,045	\$2,826	\$2,554
SCHEDULED PROPERTY	Agreed Value	Agreed Value	Agreed Value	Agreed Value
Scheduled Jewelry	\$225,000	\$225,000	\$225,000	\$225,000
Remold Fine Art	\$2,345,870	\$2,345,870	\$2,345,870	\$2,345,870
ANNUAL PREMIUM	\$5,921	\$5,392	\$5,404	\$5,536
AUTO	Genico	Chubb	AIG	Pure
10 Toyota, 08 CRV, 16 CRV, 16 BMW, 17 BMW	Actual Cash Value	Agreed Value	Agreed Value	Agreed Value
Liability	\$500,000	\$500,000	\$500,000	\$500,000
Medical Payments	\$5,000	\$10,000	\$10,000	\$10,000
Uninsured/Underinsured	\$500,000	\$500,000	\$500,000	\$500,000
Comprehensive Ded.	\$250 w/ro glass	\$500 w/full glass	\$500 w/full glass	\$500 w/full glass
Collision Ded.	\$250	\$500	\$500	\$350
Towing/Labor/Roadside Asst.	Not Included	100 miles	100 miles	100 miles
Rental Reimbursement	Not Included	\$15,000 no per day limit	\$12,500 no per day limit	\$5,000 no per day limit
ANNUAL PREMIUM	\$5,989	\$4,582	\$5,085	\$3,467
UMBRELLA	Allstate	Chubb	AIG	Pure
Excess Liability	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Uninsured/Underinsured	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
ANNUAL PREMIUM	\$2,433	\$1,737	\$1,363	\$911
TOTAL ANNUAL PREMIUM	\$18,821	\$13,756	\$14,678	\$12,468

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TRAVELERS 

Engaging Your Client

- ✓ *New Item on Annual Checklist*
- ✓ *Complimentary Audit*
- ✓ *Copies of Policies*
- ✓ *Event = Review*
- ✓ *Personal Testimonial*

162%

*Increase in audits
performed in the
last year*

What do we need to quote?

- ✓ *Current Policies*
- ✓ *All Drivers' license numbers*
- ✓ *All Dates of birth*
- ✓ *Fax or Email to Brunswick*

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**At Brunswick Companies, we believe in
protecting our client's aspirations and
achievements as they evolve.**



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Thank You

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PLANNING
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