

# Jack Hungelmann's INSURANCE AUDIT

## For Individuals and Small Business Owners Interested In:

- ❖ Closing the gaps in their insurance program.
- ❖ Creative solutions that lower their insurance costs.

## HOW IT WORKS

### STEP 1

- ❖ Jack Hungelmann personally meets with you to identify the unique exposures and hidden risks of your business or personal life.

### STEP 2

- ❖ Jack reviews every insurance policy you purchase anywhere, looking for gaps, inconsistencies or excessive premiums.

### STEP 3

- ❖ Jack reviews your contracts or leases to make sure your insurance coverage will fully apply to any legal obligations you may have incurred.

### STEP 4

- ❖ Jack identifies all gaps and recommends creative cost effective strategies and solutions to plug any gaps in a written audit report.

### STEP 5

- ❖ Jack meets with you a second time to go through the audit report so you understand where your gaps are and what corrective actions you need to take.

### STEP 6

- ❖ Jack can even help you implement those actions if you like to insure they are done correctly.

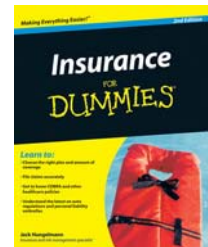
**JACK HUNGELMANN**  
*Risk Management & Insurance*

## THE PAYOFF FOR YOU

- ❖ A management report (“The Risk Management Audit”) listing every identified problem area and Jack Hungelmann’s recommended solution for each.
- ❖ Hidden risks identified and treated.
- ❖ Significant reduction in possible surprises at claim time.
- ❖ Unnecessary coverages eliminated.
- ❖ Maximum utilization of insurance dollars.
- ❖ Peace of mind.

## THE EXPERTISE YOU’RE BUYING

- ❖ The author of the book, *Insurance for Dummies*, now in its second edition.
- ❖ Policy analysis and problem-solving skills from:
  - Over 30 years counseling clients on cost-effective solutions to managing the risks in their lives.
  - Over 2,000 hours of insurance education (50 times the state minimum for insurance agents!)
- ❖ Expertise in identifying less costly non-insurance strategies for handling risk.
- ❖ Practical and classroom expertise in reviewing business and personal contracts and leases and identifying uninsured risks.
- ❖ Several years teaching experience in the industry teaching both agents and consumers how to avoid insurance pitfalls.
- ❖ Several years writing newsletters for consumers that offer tips on reducing risks and/or insurance costs.



## WHAT OTHERS WOULD TELL YOU:

*Being able to rely on Jack's insurance expertise is well worth the money. His advice and support have been invaluable to our business.*

**Janet Eian, Vice President  
Endurant Business Solutions, Inc.**

*We wanted an insurance consultant who could read the fine print on all our policies, without being tied to a specific insurance provider, and give an honest assessment of our needs. Jack Hungelmann is a rare find.*

*We sleep better at night because the work Jack has done to make sure our insurance policies meet our specific needs. Everyone from the multi-billionaires to the ordinary working folks can benefit from the kind of services Jack provides.*

**Kirsten Holmquist-Sutherland**

If you would like to find out more about closing the gaps in your insurance program and simultaneously minimizing insurance costs, call **Jack Hungelmann** personally at **(952) 896-9534** for a no obligation discussion to see if you, too, might benefit from a Risk Management Audit.

### **JACK HUNGELMANN INSURANCE & CONSULTING**

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*"For those seeking more expertise"*