

JACK HUNGELMANN

Risk Management & Insurance

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- Claims — The May 1998 Hail Storm Statistics
 - The Two Biggest Claim Handling Problems of That Storm
 - September 11, 2001: The Worst Loss in Insurance History – \$40 billion
- Corporate 4 — Toll-free number – 800-685-0024
- Humor — The price of a hole in one around the world
- Insurance For Dummies — 27 reasons to own a copy
 - 2nd Edition – Published June, 2009
- Jack's 35-year Insurance Proclamation (Abe Lincoln)
- The Minnesota Guarantee Fund — How you're protected
- Rate Increases — A reminder we don't see them, you must call
- “Smart Car” earns top crash test ratings
- Stories — Where Your Premiums Are Going: Claims examples
- Terrorism is excluded on all policies except Workers' Comp
- Writing — “In Looking Back” by Carol DeSain
 - John Ruskin's “Essay On Low Dollars”
 - “Ode to Speeders” by Jack Hungelmann

ONLINE RESOURCES I RECOMMEND

- Blue Cross — www.mybluecrossmn.com — claims info.; ID cards, doctor info., etc., HSA account info.
- Computer backup site — www.datadepositbox.com
- Corporate Calls — www.gethuman.com — getting a live person instead of recordings
- Credit report for free — www.annualcreditreport.com
- Dental — Individual — from Delta (www.deltadentalmn.com) 2 plans
- Flood — www.fema.gov/nfip — National Flood Insurance
- Identity theft tips — www.consumer.gov/IDtheft (Federal Trade Commission)
- Identity theft prevention guarantee — www.lifelock.com
- Jack H's website — www.jackhungelmann.com — locate Jack's newsletters and articles, his bio, and more
- Jack H's Risk Management articles — www.irmi.com
- Medicare — www.medicare.gov — comparing Medicare supplements
- Padlocks—www.medco.com—Keys can't be duplicated; locks can't be picked or sawed
- SADD contract — www.saddonline.com/contract — Students Against Driving Drunk
- Safest Cars—www.hwysafety.org—which cars are safest & least expensive to insure
- Social Security — www.ssa.gov — estimating Social Security benefits
- Sump Pump — www.cellarsaver.com — sump pump failure alarm
- Trunk Monkey Risk Management videos — www.trunkmonkey.com
- Wills — www.ethicalwill.com — creating a legacy of your values

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- College — My “Off-To-College Tip List”
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 - Parent to Child Adult Property Transfers and Pitfalls
 - Some Coverage Under Umbrella Policies
- Credit Card Travel Insurance — Limited value
- Deductibles — Four (4) Factors in Choosing a Deductible
- Electronic Payments — Jack recommends as good risk management strategy
- Fees — Examples of value-added services
 - Comparison to annual insurance “premium” for risk management services as needed
 - Jane and Mick story – how the appraisal prevented a \$500,000 underinsurance problem
- Ground water risk management strategy – 3 steps
- Group Insurance — Help with sorting through the options and making good choices
- Jack's articles on Personal Risk Management – www.irmi.com
- Jack's Personal Risk Management Services
 - Consulting on Personal Contracts – 6 examples
 - My 16 commitments I make as part of the annual fee
 - Examples of differences we've made
 - Four (4) Personal Consulting Services – Claims, Plan Designs, Contracts, Audits
 - Jack's Insurance Audit Service: Success Stories
 - Jack's Personal Risk Management Thank You
 - Seven (7) Value-Added Services We Offer
 - Value Added Claims Advocacy Examples
- Las Vegas Insurance (trip, travel accident, car rental, cancer, AD&D): Warning!
- Life Changes (marriage, death, divorce) — Be sure to call us!
- Moving — Risk managing a household move and new home construction
- Products — Three (3) New Management Reports You Can Purchase
- Sump pump installers – www.nawsrc.org
- Tips — The 55 Best Newsletter Tips 1985 – 1999
 - Ingredients of Quality Insurance Program
 - Money Saving Tips in a Tough Economy
- Transferring Residence Ownership to a Trust — How to protect trust assets
- Trusts — Avoiding the Pitfalls of Family Corporations or Trusts — Story
- Vacationing Outside the U.S. – 3 Tips
- Volunteer Protection Act of 1997 – warning and tips
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 - Reception contracts, vehicle rentals, wedding gifts
- Wills — Creating an Ethical Will – Order Kit 977-827-7323

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