



*“An Alternative
To Insurance
As Usual”*

*“For those who believe in
paying something extra
for something better”*

JACK HUNGELMANN
Risk Management & Insurance

THE VISION

In 1971, I was a claims adjuster for a midsize regional insurance company, charged with investigating Auto and Homeowners claims and paying what was owed the policyholder under the terms of their policy.

The part of the job I enjoyed most was delivering the claim check to those who had suffered a loss to help them get back on their feet again.

But there was a part of the job I came to hate—when I had to tell perfectly nice people that their claim wasn't covered. I felt badly for them. I felt angry. Angry that they hadn't been properly counseled and had coverage gaps that cost them dearly. I hated not only denying claims that could and should have been covered, but I hated how often I had to do it!

Yet from that frustration and anger came a vision of a different kind of insurance agent. An agent that wouldn't just sell policies but really take the time up front to discover the unusual exposures in people's lives not covered by "off the shelf" policies. To plug the coverage gaps ahead of time to avoid surprises later. And to recommend non-insurance strategies to reduce risk and premiums.

A vision of a highly educated agent. To really know the pitfalls of all the different policies. Because coverage gaps can't be identified without expertise.

And a vision of an agent that really cares about clients' welfare. To care enough to take the extra time to do it right up front. And to care enough to be a strong advocate for client's rights at claim time when a coverage dispute arises.

In 1972, I turned this vision into a reality by creating this unique insurance agency that offers individuals and small business owners a real alternative to insurance-as-usual, combining personal insurance and risk management, in response to client needs.

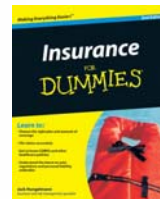
The lighthouse-on-the-rock logo is a strong visual symbol of clarity and strength.

- ❖ To shed a clear, strong light on the confusion most people feel about insurance and managing risk.
- ❖ To help people avoid destruction in the storms of life through added expertise and better planning.
- ❖ And to really be a rock for people to count on when the storms happen

MISSION STATEMENT

My mission is to provide individuals and small business owners expertise in both risk management and insurance to better identify the risks they face, better reduce the gaps in insurance coverage, and better manage insurance costs.

❖ **Jack Hungelmann, CPCU, CIC, ARe**
Author of *Insurance for Dummies, 2nd Edition*



JACK HUNGELMANN'S VALUE-ADDED DIFFERENCE

- ❖ Expertise on every type of insurance policy – auto, home, umbrella, life, health, disability, long-term care, business, workers compensation, errors & omissions, and group benefits
- ❖ Added expertise on policy exclusions and limitations to help you design a more sound insurance plan and minimize coverage gaps
- ❖ Risk management expertise to better identify your risks and design strategies to manage them
- ❖ Creative non-insurance solutions that reduce your insurance costs
- ❖ Contractual expertise to help you prevent surprises in contracts you sign
- ❖ Claims expertise to better coach you on steps to take to maximize your recovery
- ❖ Claims advocacy skills to help you resolve claims disputes in your favor
- ❖ Optional Management reports to provide you easy access to important summary information about decisions you've made and why you made them
- ❖ Policy counsel on policies purchased elsewhere to help insure your insurance protection is coordinated and you have the correct coverage (i.e. group insurance options at work)
- ❖ Specialty, hard-to-place insurance products that require special marketplace expertise to locate for you
- ❖ A newsletter, three times a year, personally written by Jack Hungelmann, keeping clients up-to-date about new laws or insurance coverages that could affect them

BIOSKETCH

JACK HUNGELMANN CPCU, CIC, ARE Author of *Insurance For Dummies, 2nd Edition*

Insurance Skills

- ❖ Significant expertise in every kind of personal and small-business insurance policy, as evidenced by authorship of the book *Insurance for Dummies*, now in its second edition
- ❖ Expertise about the claims process from one year as a claims adjuster and over 30 years as a claims advocate
- ❖ Risk management skills from coaching individuals and small business owners on non-insurance solutions for over 20 years
- ❖ Expertise in identifying and reducing risks in personal contracts (i.e. apartment leases, condominium association bylaws, watercraft and recreational vehicle rental contracts, wedding reception contracts, car rental contracts, moving and storage contracts, etc.)
- ❖ Skills in auditing personal and small-business insurance programs, having personally audited over 300 programs

Educational Qualifications

- ❖ B.A. from University of Minnesota
- ❖ Over 2,000 hours of insurance education including:
 - Certified Insurance Counselor (CIC) designation with over 25 years of annual updates of 20 hours or more.
 - Chartered Property and Casualty Underwriter (CPCU) designation (graduate level coursework in risk management and insurance).
 - Associate in Reinsurance (ARE) designation.
 - Continuing Professional Development (CPD) award annually since its inception from CPCU Society recognizing meeting their standard for commitment to continuing education.

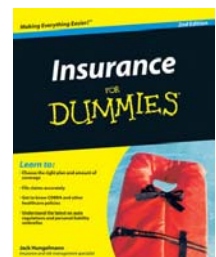
Teaching Experience

- ❖ Taught classes on several occasions on Personal Risk Management for the CIC and the CPCU Society.

Publishing History

(For a complete list of articles and links to many of the articles, visit www.jackhungelmann.com.)

- ❖ *Insurance For Dummies, 2nd Edition*, Wiley Publishing, published June of 2009, originally published in January 2001
- ❖ “Newsletter,” a personally produced newsletter three times annually for clients and associates, advising them of new coverages, state law changes and recommendations on best strategies for handling unusual risks, since 1985



BIOSKETCH (cont.)

Publishing History (cont.)

- ❖ Articles written for American Agent and Broker Magazine:
 - “It’s Time To Repeal Anti-Rebating Laws,” October, 1993
 - “Avoiding the Pitfalls of Scheduling Fine Art,” August, 1996
 - “Helping Clients with Hail Damage Claims,” July, 1998
 - “Closing Coverage Gaps for Business Support Services,” January, 2000
 - “Amending Coverage When Clients Transfer Property,” April, 2000
 - “Resolving Structural Matching Claim Disputes,” April, 2000
 - “An Equitable Solution to the 'Matching Problem',” July, 2001
 - “Coverage and Gaps for Boats in the Homeowner’s Policy,” March, 2002
 - “Adapting the HO-6 To Cover Higher Association Deductibles,” September, 2003
 - “Plugging Coverage Gaps for Owners of Small Businesses,” September, 2006
 - “In Praise of Personal Umbrellas,” September, 2007

- ❖ Articles written for International Risk Management Institute Web Site:
 - “Personal Risk Management: An Overview,” March, 2004
 - “Managing the Nanny Risk,” April, 2004
 - “Managing Major Medical Risks Following a Job Change,” July, 2004
 - “Writing Your Own Newsletter,” November, 2004
 - “Plugging Liability Insurance Gaps with the Personal Umbrella Policy,” February, 2005
 - “Personal Risk Management: Making a World of Difference at Claim Time,” June, 2005
 - “Helping Clients Make Good Group Insurance Decisions,” September, 2005
 - “Insurance Products for Uninsurable Chronic Medical Conditions,” January, 2006
 - “Government Programs for Uninsurable Chronic Medical Conditions,” February, 2006
 - “Creating a Long-Range Insurance Plan for the ‘Uninsurable’,” March, 2006
 - “Managing the Townhouse/Condominium Unit Owner Risk,” August, 2006
 - “Managing the Risks of a Household Move,” February, 2007
 - “Creating and Using a Personal Umbrella Comparison Form,” June, 2007
 - “Insurance for the California Wildfires,” November, 2007
 - “Risk Management: Protecting Assets When Home Ownership Is Transferred to a Trust,” December, 2007
 - “Time To Standardize Personal Umbrella Insurance Policies,” February, 2008
 - “Managing Personal Automobile Insurance Risks Following Death,” April, 2008
 - “Choosing the Best Umbrella Policy: Case Study,” May, 2008
 - “Risk Management for Weddings,” August, 2008
 - “Health Insurance Advice for the Newly Laid Off,” June, 2009
 - “Managing the Risks of a Vacant Home,” July, 2009

- ❖ Articles written for other publications:
 - “Finding and Hiring a Nanny,” NannyJobs.com, November, 2004
 - “What Young-Onset Parkinsonians and Caregivers Need to Know About Insurance and Insurance-Related Government Programs,” National Parkinson Foundation, May, 2005
 - “Umbrella Insurance: An Interview with Author and Insurance Expert Jack Hungelmann,” LoveToKnow Insurance, September, 2006

THERE YOU HAVE IT

Better insurance counseling than you've ever received.
A highly educated insurance professional on your team of advisors. A much reduced chance of uninsured major claims. And a focus on working for you to get the maximum for your insurance dollar.

There are hundreds of places where you can buy insurance, but only one place where you can get both personal risk management and insurance services. That place is here.

JACK HUNGELMANN
*Risk Management
& Insurance*

"FOR INDIVIDUALS AND SMALL BUSINESSES
OWNERS SEEKING MORE EXPERTISE"

7220 METRO BOULEVARD
EDINA, MINNESOTA 55439
PHONE: (952) 896-9534
FAX: (952) 893-9402

jhungelmann@corporate4.net
www.jackhungelmann.com

TESTIMONIALS

Jack has been my go-to guy for many years whenever I've had insurance questions or concerns. I rely on his depth of knowledge in every facet of insurance culled from his many years in the business. I know he will have the answers and will suggest what's best for me.

**Peter D. Zimpelman, President
P.J. Zimpelmann & Sons, Inc.**

My husband and I have been relying on Jack for insurance guidance for both our home and business for almost 15 years. He has helped us make some very wise decisions that have saved us tremendous amounts of money, time, and heartache many times over these years. We trust him implicitly and feel so fortunate to have found someone that can offer experience and oversight of ALL our areas of risk—allowing us complete peace of mind as we get on with the business of living life!

**Lisa Powell
Home Owner, Business Owner**

Some Closing Food for Thought

“It’s unwise to pay too much, but it’s worse to pay too little. When you pay too much, you lose money -- that is all. When you pay too little, you sometimes lose everything, because the thing you bought was incapable of doing the thing it was bought to do. If you deal with the lowest bidder, it is well to add something for the risk you run and if you do that, you will have enough to pay for something better.”

❖ **John Ruskin**
Essayist, critic, & reformer