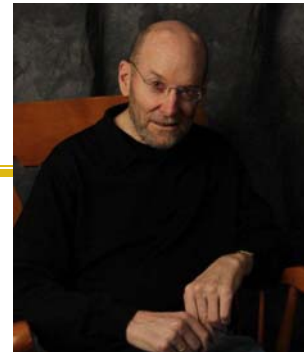


BIOSKETCH

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.

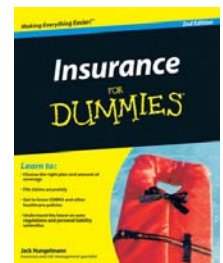
Teaching Experience

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

Publishing Highlights

(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
- ❖ Has written and continues to write a weekly advice column for Bankrate.com since early 2013 – over 80 columns total – on every kind of insurance topic.



Publishing Highlights (cont.)

- ❖ Articles written for International Risk Management Institute Website:
 - “10 Steps to a Well-Designed HO 6 Policy,” July, 2012
 - “Insuring Liability Risks When Motor Homes or Trailers Are Used as a Secondary Residence,” June, 2012
 - “Comparing Auto-Owners Stand-Alone versus Fully Supported Personal Umbrella Policies,” March, 2012
 - “Personal Umbrella Insurance 101,” February, 2012
 - “Personal Risk Management: The Insurance Audit,” August, 2011
 - “Homecare Workers: Identifying and Managing Risks,” June, 2011
 - “Managing the Risks of Groundwater Damage,” May, 2011
 - “Comparing Stand-Alone Personal Umbrella Policies,” April 2011
 - “Collision Damage Waivers When Renting a Vehicle: To Buy or Not To Buy,” February, 2011
 - “Showhomes' Solves the Coverage Problems of Home Vacancy,” June, 2010
 - “Insuring ‘Zipcars’,” April, 2010
 - “Reducing Umbrella Risks by Having One Agent,” March, 2010
 - “Personal Risk Management—An Alternative to Insurance as Usual,” January, 2010
 - “Creating a Personal Umbrella Coverage Checklist,” September, 2009
 - “Managing the Risks of a Vacant Home,” July, 2009
 - “Risk Management for Weddings,” August, 2008
 - “Choosing the Best Umbrella Policy: Case Study,” May, 2008
 - “Managing Personal Automobile Insurance Risks Following Death,” April, 2008
 - “Time To Standardize Personal Umbrella Insurance Policies,” February, 2008
 - “Risk Management: Protecting Assets When Home Ownership Is Transferred to a Trust,” December, 2007
 - “Insurance for the California Wildfires,” November, 2007
 - “Creating and Using a Personal Umbrella Comparison Form,” June, 2007
 - “Managing the Risks of a Household Move,” February, 2007
 - “Helping Clients Make Good Group Insurance Decisions,” September, 2005
 - “Personal Risk Management: Making a World of Difference at Claim Time,” June, 2005
 - “Plugging Liability Insurance Gaps with the Personal Umbrella Policy,” February, 2005
 - “Writing Your Own Newsletter,” November, 2004
 - “Managing the Nanny Risk,” April, 2004
 - “Personal Risk Management: An Overview,” March, 2004

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

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