



21 Point Personal Risk Assessment Form

Name _____

Email address _____

PERSONAL AUTO SECTION

Please read each question carefully and check the circle that reflects your answer. Feel free to add notes.

Assume you are driving to work tomorrow, have an accident that is your fault and the total damages are \$450,000. How much of this amount do you want your insurance policy to pay?

- ALL SOME NOT WORRIED ABOUT THAT

Let's say you had a few glass claims, would you prefer to pay for them out of pocket, or would you prefer for your insurance premiums to go up?

- PAY THEM MYSELF RATHER HAVE HIGHER PREMIUM & HAVE THEM COVERED

If you had damage to your car, would you rather have a lower deductible for less out of pocket costs, or would you prefer to lower your premiums by choosing a higher deductible?

- LOWER DEDUCTIBLE RATHER REDUCE PREMIUMS

If you have an accident that is your fault and the repairs to your car took 2 weeks, would you want the insurance company to pay for the rental vehicle?

- YES NO

Do you drive a company car or truck?

- YES NO

Do you own a golf cart or motorized child's toy such as a motorized scooter or battery powered toy car or truck?

- YES NO

Do you ever rent cars?

- YES NO

HOMEOWNER SECTION

Do you have any jewelry you would want replaced if it were lost on vacation?

- YES NO

If you had damage to your home, would you rather have a lower deductible for less out-of-pocket? Or would you prefer to lower your premiums by choosing a higher deductible?

- WOULD RATHER HAVE A LOWER DEDUCTIBLE WOULD RATHER REDUCE PREMIUMS

If your house burned to the ground, would you want to build it back with the same floor plan?

- YES NO

Have you made any improvements or additions to your home over the past year?

- NO YES _____

Are you on a city sewer system? If answer is yes, please answer the next question:

- YES NO

If your sewer backed up into your home and your carpet was ruined, would you want to have it replaced?

- YES IT'S NOT SOMETHING I'M CONCERNED ABOUT

If you have a mortgage would you want it paid off in the event of your death or your spouse's death?

- YES NO

Please turn over and complete reverse side ->

RECREATIONAL VEHICLES

Do you have any licensed vehicles such as boats or other watercraft that you would want replaced in the event of an accident?
 YES NO

GENERAL QUESTIONS

Do you have any income producing hobbies?
 YES NO

Do you have any collections, such as guns or art?
 YES NO

Do you have a vacation home or rental properties?
 YES NO

Do you have a deep freezer?
 YES NO

Do you have an inventory of all your household possessions?
 YES NO

Do you work at home for your employer?
 YES NO

Have you made any major purchases in the past year?
 YES NO

Do you have a child living away from home attending school or college?
 YES NO

Are you a director or officer for your church or other nonprofit organization?
 YES NO

Have you added a burglar alarm or other security device to your home?
 YES NO

If you live in an area frequented by flood would you want losses by these disasters to be covered?
 YES IT'S NOT SOMETHING I WORRY ABOUT

Let's say you were involved in an accident in your car, or someone hurt themselves on your property, and you were sued for \$1,000,000. Where would you want the money to come from?
 MY INSURANCE POLICY IT'S NOT SOMETHING I WORRY ABOUT

If you had a chronic illness or disability that left you unable to care for yourself for an extended period of time, where would the money come from?
 I DON'T KNOW IT'S NOT SOMETHING I AM CONCERNED ABOUT

Would you be interested in knowing more about a life insurance policy that would let you use the death benefit before you die as long term care insurance?
 YES IT'S NOT SOMETHING I'M INTERESTED IN

Would you be interested in knowing more about a product that will let you participate in the gains of the stock market but never goes down when the stock market falls?
 YES IT'S NOT SOMETHING I'M INTERESTED IN

Thank you for taking the time to complete this form. Please sign below and write down the best time and phone number for us to reach you to go over this information and discuss any changes needed to your policy(s). Please return this in the enclosed envelope, postage is already paid.

Signed _____ Best phone number to contact _____

Best time to contact _____ (Between 8:30 am and 5:00 pm weekdays)