

“Fast Food” Insurance

Exposing A BROKEN & COMMODITIZED Industry

“Fast Food” Insurance Corruption Exposed

CORRUPTION EXAMPLE: HOME & AUTO

- **A-F COVERAGE**
 - Basic Coverages (Match)
 - Agency Sells Price
- **NO DISCLOSURE OR CONSULT**
 - Application (Agent Manipulation)
 - Soft Quote (Agent Manipulation)
 - Policy Form (Agent Manipulation)
 - Limit (Agent Manipulation)
 - Endorsements (Agent Manipulation)
 - Coverage Packages (Agent Manipulation)
 - Bundles (Rate Comparison Confusion)
- **“Fast Food” Manipulation**
 - Agent sells Price
 - Agent matches the coverage that is easy for the customer to evaluate
 - Agent removes the coverage where it is confusing for the customer to understand what is in the policy.
 - Customer thinks they have this big win and takes the financial loss out of pocket at the time loss.

Certified “Organic” Insurance

You finally have a choice!

Fast Food & Organic
Agency Quoting Comparison

QUOTING & NEW BUSINESS	“Fast Food” Insurance Independent Agency Commoditized Agency	“Fast Food” Insurance Direct To Consumer Geico Progressive	“Fast Food” Insurance Captive Agency State Farm All State	100% ORGANIC “Organic” Agency HI360
Insurance Needs Analysis	NO	NO	NO	THOROUGH
Application Accuracy	INACCURATE	INACCURATE	INACCURATE	ACCURATE
Soft or Firm Quotes	SOFT (Premium Will Change)	SOFT (Premium Will Change)	SOFT (Premium Will Change)	FIRM
Pre-Underwritten Quotes	NO	NO	NO	YES
Company Cost Comparisons	YES	NO	NO	YES

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<p>Current Policy Declarations Review</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Current Policy Form Analysis</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Deductible Analysis</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Replacement Cost Analysis</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>

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<p>Limit Customization</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>CUSTOMIZED</p>
<p>Endorsement Customization</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>CUSTOMIZED</p>
<p>Coverage Transparency</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Side-by-Side Quote Comparisons</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Customized Risk Management Report</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>

Fast Food & Organic Agency Value Comparison

<p style="text-align: center;">AGENCY EXPERIENCE</p>	<p style="text-align: center;">“Fast Food” Insurance</p> <p style="text-align: center;">Independent <u>Agency</u> Commoditized Agency</p>	<p style="text-align: center;">“Fast Food” Insurance</p> <p style="text-align: center;">Direct To <u>Consumer</u> Geico Progressive</p>	<p style="text-align: center;">“Fast Food” Insurance</p> <p style="text-align: center;">Captive <u>Agency</u> State Farm All State</p>	<p style="text-align: center;">100% ORGANIC</p> <p style="text-align: center;">“Organic” <u>Agency</u> Horswell Insurance</p>
<p style="text-align: center;">Policy Service</p>	<p style="text-align: center;">REACTIVE ORDER TAKING</p>	<p style="text-align: center;">REACTIVE ORDER TAKING</p>	<p style="text-align: center;">REACTIVE ORDER TAKING</p>	<p style="text-align: center;">PROACTIVE CONSULTATIVE</p>
<p style="text-align: center;">Account Management</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">YES</p>
<p style="text-align: center;">Policy Annual Review Report</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">YES</p>
<p style="text-align: center;">Policy Rate Reviews & Shopping</p>	<p style="text-align: center;">YES</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">YES</p>
<p style="text-align: center;">Customized Client Reports</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">NO</p>	<p style="text-align: center;">YES</p>

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<p>Courtesy Declarations Audit</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Courtesy Fraud Prevention</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Coverage Quality</p>	<p>LOW QUALITY</p>	<p>LOW QUALITY</p>	<p>LOW QUALITY</p>	<p>QUALITY</p>
<p>Insurance Company, Market, & Industry Research</p>	<p>NO</p>	<p>N/A</p>	<p>N/A</p>	<p>YES</p>

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<p>Licensed Agent Representation</p>	<p>YES</p>	<p>NO</p>	<p>YES</p>	<p>YES</p>
<p>Sales OR Consultative</p>	<p>SALES</p>	<p>SALES</p>	<p>SALES</p>	<p>CONSULTATIVE</p>
<p>Communication & Professionalism</p>	<p>UNPROFESSIONAL</p>	<p>UNPROFESSIONAL</p>	<p>UNPROFESSIONAL</p>	<p>PROFESSIONAL</p>
<p>Educational Backgrounds</p>	<p>HIGH SCHOOL</p>	<p>HIGH SCHOOL</p>	<p>HIGH SCHOOL</p>	<p>COLLEGE +</p>
<p>Professional Experience</p>	<p>INSURANCE LICENSE</p>	<p>INSURANCE LICENSE</p>	<p>INSURANCE LICENSE</p>	<p>Financial Planning Insurance Planning Real Estate Planning Banking & Finance</p>

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<p>Value or Transaction Centric</p>	<p>TRANSACTION</p>	<p>TRANSACTION</p>	<p>TRANSACTION</p>	<p>VALUE</p>
<p>Relationship or Transaction Centric</p>	<p>TRANSACTION</p>	<p>TRANSACTION</p>	<p>TRANSACTION</p>	<p>RELATIONSHIP</p>
<p>Risk & Coverage Consultation</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>YES</p>
<p>Real Estate Consultation & Representation</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>HORSWELL PROPERTIES</p>
<p>Financial Analysis & Consultation</p>	<p>NO</p>	<p>NO</p>	<p>NO</p>	<p>HORSWELL CONSULTING</p>

What are the consequences of consuming
“Fast Food” Insurance renewal after renewal?

FINANCIAL “HEART ATTACK”

You will very likely experience a financial “heart attack” if you continue to consume “processed” (commoditized) insurance year after year. It only takes one error or one missed endorsement to easily put you 100K out of pocket or more. Or worse, financial bankruptcy. Was the false appearance of convenience, and \$250 in savings worth it? “Fast Food” Insurance overemphasizes cost in an unhealthy penny mindset and misses the big picture of wealth in the insurance equation. When you do real financial analysis of the cost to have the right coverage, it usually never makes sense to sacrifice quality coverage for savings. The break even analysis proves it and it is eye opening. You think you are saving money cutting coverage but you are only taking on massive financial risk. We can show you the calculations. It’s not opinion...it’s math. It’s time to go 100% “organic” so that you don’t have an untimely financial heart attack.”