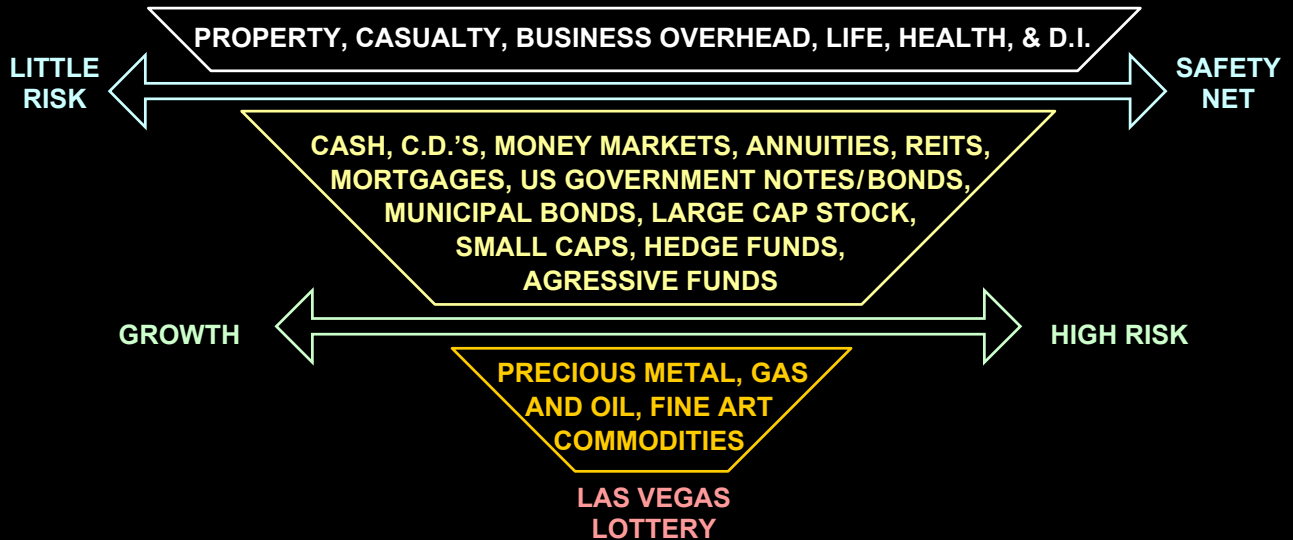




First Financial Resources  
*Twenty-First Century Trusted Advisor*

## Risk Ratio Review



### **Risk Ratio Review provides analysis of all carrier contracts.**

Turning the financial pyramid upside down reminds our clients how important strict risk management is for their financial future. Protection first --then speculation. Many successful individual fail to properly shift risk to avoid economic disaster. The quality of your risk management is paramount. We provide due diligence for all L&H carriers.

**Risk Ratio Review** was created to analyze carriers, policies, and benefit limits of a client's full insurance portfolio. We verify costs and benefits for both lines of business (Life & Health and Property & Casualty). Paying too much, for too little coverage, is bad. Having no claim against an insurance carrier for overlooked coverage --is worse.

**CASE STUDY #1** : Successful business owner is paying triple the needed premiums for insurance, due to adverse initial underwriting. A review cuts his costs in half.

**CASE STUDY #2** : Close examination of liability coverage reveals no umbrella on a family vacation home. An accidental death occurs and subsequent lawsuit costs \$3M.

- Risk Ratio Review List:**
- I.L.I.T.'s (review premium compliance) Verify \_\_\_\_\_
  - Buy-Sells (verify insurance funding) Verify \_\_\_\_\_
  - Split-Dollar (review plan agreements) Verify \_\_\_\_\_
  - P&C (investigate total umbrella limits) Verify \_\_\_\_\_
  - Life Coverage (benefit guarantees?) Verify \_\_\_\_\_
  - LTC Policies (return of premiums?) Verify \_\_\_\_\_
  - Disability (own occup. / non-cancel?) Verify \_\_\_\_\_
  - Underwriting (best policy, best price?) Verify \_\_\_\_\_
- A thorough analysis of insurance policies often saves a client more than overpriced premium payments... It protects them from serious financial failure.*

For more detailed information on select *FFR Financial Reviews*® please refer to our individual offerings and white papers.