

FIELD AGENT REPORT

You have no doubt been asked to do it in the past... and you immediately think you don't need it... Insurance policy reviews! After awhile as the years go by, the specifics of the coverage get lost or garbled in one's mind to where you are guessing what you have and how your coverage works, right?

Why would the average policyholder, who hasn't seen their agent in say 5-10 plus years, benefit in having their coverage reviewed? First of all, has your living expenses & debts come down, remained the same or risen since the last agent visit? Has the "need" of having immediate money/income in your family's hand, if you the income-earner abruptly pass away, lessened any since you saw the agent? Reviews deal with insurance matters beyond whether you have enough coverage. It looks at whether your insurance needs today have changed to where your coverage type needs to change also. It looks at your beneficiary designations, the numbers as well as how your present coverage is able to provide you benefits later on. Persons/couples easily find they are in a different financial situation today than years back when first purchasing their coverage. There are those who do not have any coverage and because the way the economy and their lifestyle are affected, might think this is now a possibility to look at.

The leading life insurance industry marketing firm (LIMRA) claims an average 2-out-of-every 10 persons/couples purchase personal life insurance every year. You say that ratio isn't so impressive? Add workers who receive sufficient employer life insurance benefits and those who do not qualify to purchase life insurance and you see an annual 2-out-of 10 not so negatively.

Now is the traditional time for policy reviews being the start of the New Year. When can we meet? My phone # (909) 824-1024 or e-mail: david.keeling@kofc.org

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