



## Speaking About Insurance: Seven Insurance Strategies Every Speaker Needs to Know

by Dan Weedon, CIC

Okay, let's get the whining out of the way first.

"Insurance *sucks*. It's *expensive*. I don't know why I really *need it*."

Feel better? Okay, then let's get into reality. You're a professional speaker you open your mouth for a living in front of a gazillion people a year. Is there a chance you might say something that you wish you hadn't? Or could someone take something you said and misrepresent or misuse it? The answer to both is YES. And the consequences can be quite expensive – not only in dollars and cents, but also in loss of reputation. If you are serious about being a professional anything, you need to protect yourself with insurance, and that includes being a professional speaker.

What's more, you need to consider several types of insurance. Since I'm a professional speaker and an insurance consultant myself, the list of my policies might tend toward the high side. However, that tells you something right there about where YOU might need to be. My insurance policies include property and casualty, medical, professional liability, long-term care, and a supplemental cancer policy. Sound like a lot? It is, but you must also consider the cost of suffering an uncovered loss.

Here are the 7 Strategies we will cover in this report:

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We'll start with liability, potentially the most catastrophic loss from the standpoint of dollars. You need to have two types of liability coverage: **General Liability** and **Professional Liability**. It's important to understand the differences between the two.



## 1 - General Liability

General Liability is third-party negligent acts coverage that protects you when you are responsible for “injuring” someone or damaging someone’s property. If you ever watch the news, you’re more than likely familiar with these types of claims:

- McDonald’s gets sued because its hot coffee was TOO hot and the customer wasn’t warned well enough (who’d have thought hot coffee would be hot?).
- A thief is injured while robbing a store and sues the store owner (yes – it happens).
- Someone who had too much to drink causes a car accident and everyone is sued, from the host and the bar to the distributor (really).

These are some far-fetched, although true, liability cases. More common general liability scenarios are:

- slipping and falling in a restaurant
- being injured by a defective product
- incurring damage to your car while a repair shop has custody of it
- having your best blue suit ruined by the dry cleaner
- slipping on ice in front of a retail store and suing the building owner because the ice wasn’t cleared
- having your home damaged by defective building materials (for example, Louisiana Pacific, or LP, siding)
- suffering an allergic reaction to food served at a catered function where there was no warning of possible allergens

So how does general liability apply to a speaker and consultant? **First, let’s clarify that if you speak professionally (in other words, you get paid for speaking and/or selling products), you are consulting.** You are giving advice, suggestions, and strategies to people so they can improve their situation or condition.

If that describes you, you need general liability coverage for many reasons:

First, let’s say you’re renting a meeting room in a hotel. You are responsible for the people and property in the room you occupy. If someone gets hurt – say, trips over the cord to your laptop – or you accidentally damage hotel property when moving your equipment or somehow the room gets set on fire, you are liable. What if someone has an allergic reaction to the food at your event? Yes, the caterer or hotel has liability, but so do you because it’s your event. Keep in mind, in a bad liability situation, everyone gets sued!

What if you get in an accident on the way to the hotel? If your business is incorporated (which I highly recommend), your car is probably owned by you, not



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the corporation. However, the person you just rear-ended (automatically YOUR fault) can sue your business because you were acting in the course of your employment when the accident occurred. Your general liability policy should include coverage called **Non-Owned and Hired Auto Liability**, which will indemnify (insurance gibberish for “pay”) the injured party. Yes, your personal auto policy may be primary (insurance gibberish meaning the first to pay), but a savvy claimant (the other guy) or his attorney might see the opportunity to go after the big bucks of a business. It happens more than you think. That’s why there’s a specific insurance endorsement to protect you.

And then there’s the whole issue of “injuring” someone, which I put in quotes because it can also mean hurting someone’s feelings or offending someone. Those both fall under the definition of **Bodily Injury** as defined in a general liability policy. These risks are noteworthy because, as a speaker, you have plenty of opportunities to unintentionally offend someone.

Your general liability policy not only pays claims, but also pays to defend you against third-party (the other guy) claims. The insurance company will provide you with an attorney and – this is important – defend you **OUTSIDE** the limits of your liability coverage. That means your liability limit won’t be exhausted by defense costs. The insurance company will also pay damages if you are found negligent. What does “negligent” mean? That you didn’t mean to harm someone or something, but you did. In most cases, a good general liability policy will protect you. Just make sure you have hired a competent insurance agent or broker to represent you. If you need to know how to do this, please take a look at my booklet titled ***Eight Really Cool Rules to Better Insurance Buying***. It’s available on my web site at [www.ToroIC.com](http://www.ToroIC.com).

General Liability is fairly inexpensive for business professionals such as consultants and speakers, since your exposure to liability is relatively small compared to larger businesses that have walk-in traffic, complex products, or manufacturing risks. You should be able to get a package insurance policy, including your property insurance (which we’ll talk about later), for about \$500 a year. If you’re ever quoted much more than that, make sure you see a detailed breakdown of costs!

One final note: General Liability policies are issued on an occurrence basis. That means the policy in place when the bad thing happened (i.e., on the date of the occurrence) will be the one to respond. Even if you are no longer speaking professionally, if you had a policy in place when the claimant was injured, you’re protected.



## 2 - Professional Liability

Professional liability may be more familiar to you as Errors & Omissions coverage. Doctors, lawyers, insurance agents and consultants, real estate agents, and architects are just a few of the professionals who purchase this coverage. If you are a consultant and speaker, you should buy it, too.

If you give clients advice on just about anything or make suggestions for their businesses, you are open to having them come back to you if they are damaged by your advice – even if they didn't exactly follow it. Here are some examples:

- You're presenting a program on marketing. You developed strategies that can make your audience or clients wildly rich. However, your strategy backfires with one client and he ends up losing thousands of dollars in advertising (OUCH!). You are blamed and are "asked" to reimburse your client.
- You're teaching a class on how to integrate humor into the workplace. A member of your audience tries her hand at being funny with a large client and offends him. The large client takes his business elsewhere, and you look like the bad guy to your client. "Wait a minute," you say. "I can't be held liable. I warned everyone about good taste and common sense." I know. It doesn't matter. If your client feels strongly enough that your professional advice lost the firm a huge account and damaged its financial picture and its goodwill in the community (OUCH!), you will be sued.
- You've been paid your largest fee to give a keynote address for your client's most influential customers. You go onstage and lay an egg – bomb, stink, enter your own word. Bottom line: You were bad and your client is embarrassed and furious. To make matters worse, your client loses some of its own clients (OUCH!). Your client looks to you for reimbursement of its loss.

These things happen. And although in many cases no lawsuits are brought, it would take only one to put you out of business. That's where professional liability insurance comes in.

Professional liability policies are issued on a **claims-made** basis. Unlike an occurrence-basis policy (discussed above under General Liability), the policy that responds will be the one in place when the claim is made, not when the incident occurred. This is an important distinction. If you speak to a group on December 1, 2007, and the group files a professional liability claim on December 1, 2009, you need to have a policy in place on December 1, 2009, to be protected. And, more than likely, that policy needed to be active two years earlier, too. (*Note: This can get complicated, as policies can differ. But for the sake of this report, let's say your coverage requires that the policy be in force both when the claim is made and when the incident happened.*)



The big concern with claims-made coverage is that you always have to keep a policy in place, even when you are no longer speaking professionally. Why? Because you never know when an old presentation can come in with a new claim.

So, are you still with me or have I scared you off? I hope you're still with me, because although you may never encounter a situation like the ones I've detailed, they do happen. It's important to take responsibility for your financial future and protect yourself against that possibility.

You might also be required to carry professional liability. Government agencies are starting to make it mandatory that all contractors (including speakers) provide professional liability coverage. So depending on what you talk about and to whom, you might not have a choice.

Professional liability policies are a little more expensive than general liability; you can count on them running between \$1,500 and \$2,500 per year. The variables include how much business you do in sales, how often you speak, and the topics you speak on. Trust me when I tell you, though, that not having this coverage will mean far higher costs in the event of a claim. You are taking a risk by speaking or consulting without this coverage in place. Again, hiring a competent insurance agent is the key to getting a policy tailored to your specific circumstances. Oh, by the way, insurance consultants can be helpful to you, too. How? We can assist you in managing the process of finding the right agent and the right company, all from an *unbiased* point of view.



### 3 - Property Insurance

Even if you work out of your home, you need to have property insurance. If your business is incorporated, much of your business equipment – items such as furniture, computers, and products – is owned by the corporation. That means your homeowners policy won't cover them if a fire or other disaster destroys them. Even if you're not incorporated (I repeat...a bad idea), your homeowners policy is not intended to cover business property. In fact, you probably have minimal coverage with a limit like \$2,500 and that's it. Individual homeowners policies vary depending on the company. **ASK YOUR AGENT HOW MUCH COVERAGE YOU HAVE FOR BUSINESS PERSONAL PROPERTY.**

Property insurance is inexpensive and easy to attach to a general liability policy. As I mentioned earlier, that cost should be kept around \$500.

When determining the value of your property, you need to figure what the replacement cost (in other words, new for old) would be for the furniture, fixtures, inventory, and equipment owned by your business. In the case of products, however, don't use the retail value; use the cost to replace. The insurance company will only pay the amount to make you "whole" again. Too many people overpay on their property insurance because they include the mark-up which you won't get. Take the time to inventory all your business items and decide what size check you would need to go out and replace everything.

A couple of risk management notes:

- Make sure you include a separate line item for computer coverage on your policy. An unendorsed property policy will cover only the hardware, but your bigger exposure is in your software (data and media).
- If you're not backing up your files on a regular basis (like every week at worst – daily is best), start today. You don't want to be in a situation where you've lost everything in your CPU and insurance can't replace it quickly. You are looking at lots of time and money to regenerate all that data, so save yourself the grief by backing it up.
- Make a copy of your backup and keep it off site. You might update the copy only weekly or even monthly – just remember that if a house fire destroys everything, you could also lose your backup, which could mean losing your business as well as your personal property. Make sure you have a backup to your backup!

If you get only one thing out of this section, please remember this: Your homeowners or renters insurance policy is NOT intended to cover your home business. It is so inexpensive to get the proper coverage; you are making a huge mistake if you don't.



## 4 - Medical Insurance

This is a no-brainer. Make sure you are covered somewhere, by someone. If you have coverage through your spouse, great. However, if you're like me, you could find that you can get better and less expensive protection on your own. The premium for a spouse is usually more expensive than for the subscriber, so this is an area where you may need to do a little investigation. And if you don't have a covered spouse, you definitely need to investigate your medical insurance options.

First, find an agent or broker you trust. Most agents offer an assortment of options, but I believe the relationship itself is key. I recommend that you first find someone who is knowledgeable about all forms of comprehensive coverage and interview that person.

I am fortunate because, as a member of my local Chamber of Commerce, I am eligible for group medical coverage that can be placed on just one person. You may be in a similar situation. Chambers and other groups, from AAA to AARP, might offer your best alternative for greater coverage and lower premiums. It probably is worth the annual membership dues just to get the health care benefits.

There are far too many health care options to dissect in this report. Every state is different, which is why I say the relationship with your agent is paramount. I will give you this to consider, though:

Ask your agent about **health savings accounts (HSAs)**. An HSA is a great way to save on premiums and gain the flexibility to decide for yourself how best to use your insurance money. I took out an HSA after helping my client get setup with one. Here's an article I wrote in 2006 for my web site about HSAs:

**If you are an employer who's feeling challenged by the need to manage your health insurance costs, it might be time for you to take a close look at health savings accounts (HSAs). The federal government created HSAs three years ago to offer individuals the opportunity to, in a sense, become their own insurance companies.**

**You can actually get pretty creative with HSAs, but for the purpose of this article, I will keep it simple. Here's how they work...**

- à **The medical portion is underwritten by an insurance company and has a high deductible, usually beginning at \$1,500 and going up from there. The medical insurance works exactly the same way you are used to; the difference is that you pay a much larger portion of the expenses out of pocket and the deductible is higher. Once the company's portion kicks in, you will find all the normal coinsurance percentages and maximum benefits you are accustomed to.**



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- à An individual HSA user then opens a regular bank account for the sole purpose of paying medical costs. Most banks now offer this program, so you will probably find this option available at your own bank. Each year, an individual can deposit up to the deductible amount into this separate bank account using after-tax dollars. For example, someone with a \$2,500 deductible can deposit up to \$2,500 per calendar year.
- à The individual can use the money in his or her dedicated bank account to pay for out-of-pocket medical expenses, such as deductibles, prescriptions, and lab work. The cool part is that you can also use these funds to pay in full for medical expenses not normally covered by insurance, such as holistic medicine, wheelchairs, massage therapy, orthodontics, and bandages (to name a few). The individual decides what and how much will be paid. (For a complete list of eligible expenses, you will need to contact a broker who sells HSAs.)

The overall goal, however, is not to pay out too much early on if you can avoid it, so that the account balance grows. Over time, the account could become very large, giving the account holder resources that can be used for recurring or more serious expenses.

- à The business owner can make contributions to the employees' accounts if desired. Because employees now face a higher deductible, the employer's contribution could be a trade-off for the decreased cost of premiums. However, all employees must be treated equally. For instance, one idea is for the employer to budget a set dollar amount for each employee's health insurance cost, then contribute the difference between the premium and the budgeted amount to each employee's HSA. Unlike the employees' own contributions, the employer's contribution is tax-deductible for the business owner and tax-free for the employee, who will use it to pay for medical expenses now or continue to save it in the HSA for future medical expenses.

However, regardless of whether the employer makes a contribution, the maximum that can be deposited into an individual's HSA is the deductible amount. For example, if the employer contributes \$1,200 per year and the plan has a \$2,500 deductible, the employee can contribute only \$1,300.

The bottom line for employers is this: You can significantly lower what you pay for monthly health insurance premiums, even if you make contributions to employee accounts. For small firms where everyone is in the same boat, this can be very attractive, while firms of all sizes can gain more control over their budgets. The difficult part is getting your employees to understand the concept of a higher deductible and how the bank accounts work.



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**Please note that this is just a basic overview. You will need to talk to a broker who specializes in health savings accounts to understand all the details and how they can be applied to your business.**

HSA's can change every year, and may because they are a newer product. Make sure you build a relationship with a sharp agent who will keep you updated. For instance, my agent contacted me this year to offer me a renewal with the same company but with a new option that saved me money.

One final thought...

Your health is vital to your success as a speaker. If you aren't healthy, it's tough to travel and speak with energy, and you might not be able to work at all. Make sure you've reviewed all your options before you make a decision, but **DO** make a decision and get some medical insurance in place. Then take the time to review your decision annually and make changes as appropriate. It's just too important to let slide.



## 5 - Life Insurance

Regardless of whether you're single or have a family, life insurance is a decision you must come to terms with. Your age and financial obligations play a huge part in this decision. Because I don't know your personal situation, I can't give you solutions – but what you can get from me is a little simple advice. As with all your other insurance, find an agent or broker you trust. Life insurance is relatively inexpensive these days, since we are generally living longer, and you can get high limits for less than most of your other insurance policies will cost. The question I hear most often is, "term or permanent?" That is a discussion you need to have with your agent, but the following article from my web site may help you decide...

I get some of my best ideas for articles while sitting back in a comfortable chair, feet up, with my mouth wide open – at my dentist's office. Really. At my last visit, the dental hygienist wanted my opinion on the merits of term life insurance versus universal life, because she and her husband had just purchased a house and were weighing life insurance options. Of course, she asked while my mouth was occupied, so I promised her this article!

How to choose between term and universal life insurance is actually a question I'm asked frequently. Of course, there is no easy answer because everyone's circumstances are different. The method that works for me is a 30-year guaranteed term policy paired with a consistent investing strategy. But that might not be right for you. The best way I can answer the question is to show you how to compare these two common types of life insurance, so that you can decide for yourself.

Let's look at term insurance first. Guaranteed term insurance is set to different lengths of time. Think of it as a lease. You can get a policy with a 5-, 10-, 15-, 20-, or 30-year term (or lease). During that term, your premium will remain the same. Therefore, be careful that you choose a term long enough to fit your entire need, because when the term expires, the premium will go up substantially to reflect your increased age. As you might imagine, the longer the initial term, the more expensive the annual premium will be. That being said, the rates on a 30-year term are so inexpensive right now, I recommend that you take a hard look at them if your goal is to protect your mortgage and your family during your highest income-producing years. But if you are purchasing insurance to provide coverage over a shorter period of time – maybe for protection while a loan or line of credit is outstanding – you can go with the shorter and more economical option.

In addition to the policy with a guaranteed premium over a fixed term, there is also the annual renewable term (ART). These policies are one-year "leases" that offer more of a premium bargain than their counterparts do. But beware...the rent goes up every year. If you



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plan to purchase term insurance for the long run, this is not the way to go, because you will spend more money over a 10- or 20-year period with an ART. If you are looking at a very short time frame, however, and perhaps plan to convert to universal insurance, consider this option. Otherwise, save your money by getting a guaranteed premium.

Now let's look at universal life insurance (also referred to as permanent). You can think of universal life as a mortgage instead of a lease. The premium is much higher than for term insurance, but it will never go up. Plus, this coverage has an equity component that earns interest. In fact, you can use the cash value (your equity) to pay for the insurance portion later in life. Or you can pull the cash value out and use it for whatever you want. Sounds good, huh? Maybe, but there are some drawbacks. First, you had better be in it for the long haul, because as I say, the premium is substantially higher. What's more, the interest is tied to how the economy is doing, but you probably can find better investment vehicles if that's your goal. And if you die, your beneficiary doesn't get the scheduled death benefit plus the cash value. You can use that cash value only while you're alive and, yes, pulling out the cash value to use for other purposes decreases the death benefit.

So the principal advantages of universal life are:

- à Knowing that your premium will remain constant;
- à Knowing that you will have life insurance for, well, life; and
- à Knowing that if you become uninsurable at some point (for instance, because of cancer, multiple sclerosis, or diabetes), your premium will not change and your insurance will remain in force as long as you keep paying the premium.

(I know people who were thankful they had opted for universal life when they were later struck by illness.)

In contrast, the principal advantages of term life are:

- à Knowing that your premium will remain constant over the policy term; and
- à Being able to purchase more insurance coverage per dollar spent because the policy has no cash value.

(But remember, if you need to renew after the term expires, the premium will increase substantially, so select the term carefully.)

I hope I didn't add to your confusion. I urge you to sit down and really figure out why you want life insurance and how long you want to have it. After you have answered these questions, sit down with a competent life insurance professional to discuss your options. But you might want to act soon, because unlike other types of insurance, premiums are going down in response to our increasing longevity.



Life insurance is a very personal item. Everyone has different needs and responsibilities. Take the time to determine yours and take action to protect your loved ones.



## 6 - Disability Insurance

What happens if you can't speak anymore? What if you lose the ability to walk or to see? How will the sudden onset of a disability impact your ability to make a living?

Like it or not, we are all composed of money makers. In the case of most athletes, their legs are their money makers. For speakers, our money makers are our mouths, voices, and minds. What do we do if we lose one of those abilities and can't earn money? How do we support ourselves and our families?

If speaking and consulting are your sole means of income, you must consider disability insurance. As of this writing, I still don't have it because you have to be in business for two years before applying. (The reason for the two-year limit is to establish a pattern of income used to determine the level of insurance you need.) I just crossed that threshold, so now it's time for me to start looking. I don't know where you are in your journey, but if you have completed more than two years as a business, you qualify.

Again, this coverage has many variables. Whoever helps you with life and medical insurance probably can help you with disability insurance, too. Certainly, at some point, cost of insurance becomes a factor. Just make a decision based on your risk tolerance. In other words, how much of your income are you willing to self-insure (probably through your savings)? And don't count on Social Security to replace your income if you become disabled before your retirement age – the rules are complex and eligibility determinations can take a long time, while the bills keep piling up.



## 7 – Long-Term Care Insurance

Although not the same as disability insurance, long-term care insurance is another aspect of planning to protect yourself and your family against disability. Most people associate this coverage with the elderly, although I just purchased mine in 2006 at age 41. Why? Read my article below:

I am concerned that when people in their 40s and 50s think of long-term care insurance, they think it would benefit only their parents and grandparents. After all, isn't long-term care for old folks going into nursing homes? Well, yes and no. A long-term care policy certainly can provide coverage to the elderly who have to move into a nursing home or assisted-living facility. However, as the name of the insurance implies, it is truly for anyone who needs help with the activities of daily living over a long period of time.

Remember Christopher Reeve? You know, he played Superman in the movies. Well, Christopher Reeve was 42 years old when he suffered a horse-riding accident in 1995. He was paralyzed for life and died nine years later. Was he in need of long-term care? Absolutely. An accident like that, whether caused by a recreational activity, a car accident, or an incident in the workplace, can thrust a young person into an assisted-living situation in no time flat.

What about a stroke? Do you think that is reserved only for the elderly, too? Tedy Bruschi, an all-star linebacker for the New England Patriots, suffered a mild stroke in 2005 at the age of 32. Yes, he did come back to play, but it is clear that a stroke can happen at any age and recovery will be different for everyone. If Bruschi's stroke had been more serious, what kind of care would he have needed?

These two examples illustrate how important it is to at least consider long-term care insurance, especially if you are younger than 55. As with life insurance, the younger you are when you buy this coverage, the less expensive it will be, with the savings usually going on throughout the life of the policy. The base rates climb with age, because the primary end user is still an elderly person who needs assisted living. But you might be surprised to find out how inexpensive this coverage can be if you buy it early in middle age.

Keep these thoughts in mind as you determine whether long-term care insurance is right for you now:

- à Regardless of your age, if you become unable to properly care for yourself, can you afford to pay for your care out of pocket? Nursing home care runs to thousands of dollars per month and will only get more expensive, while the annual premium for long-term care



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insurance is far less than the cost of just one month in a nursing home.

- à **By the way, if you tell me your spouse is going to take care of you 24/7, ask yourself who is going to make the money for your family.**
- à **The elderly aren't the only ones who might need long-term care. The need for long-term care is just a tragic accident away for anyone.**
- à **Are you planning to dig in your heels and stay in your own home no matter what? Many long-term care policies also provide a benefit for home care.**
- à **Do you have children? Don't burden them with the obligation of being your long-term care "insurance." They have lives of their own to live.**
- à **What if you become uninsurable between now and the time you think you should consider long-term care insurance? How does that happen? Well, you might become disabled or develop a disease like multiple sclerosis, ALS (Lou Gehrig's disease), diabetes, or high blood pressure. Unfortunately, any of these issues would make it virtually impossible to purchase insurance on your life or health.**

**When you consider your insurance portfolio, it is vital to include long-term care along with life, disability, auto, and home insurances. These are your basic insurance requirements. Planning on taking your chances? If you think you're Superman (remember Reeve?), you might find that long-term care insurance can't be purchased at any price when you need it most. Do some research, contact a qualified agent who sells financially sound long-term care policies, and consider the importance of this coverage in the overall scheme of your life. Like most insurance, you hope you'll never need it. But if you do, you'll be glad you made the decision to buy – and so will your family.**

**Because I could get an inexpensive policy and I know that I will never pay more unless I choose to increase the benefit, I consider my own long-term care insurance a good purchase. You can make your own determination. If you are 55 years old or older, however, I definitely believe you need to give this coverage strong consideration.**



## Summary

Congratulations...you made it through the whole thing! Maybe some of you skipped ahead to the conclusion so you wouldn't have to read the rest. Regardless, I will summarize my thoughts on how your insurance portfolio affects your business.

As a speaker and consultant, you assume risks in doing business. As a business professional, you have the responsibility to insure for those risks. You also have a responsibility to yourself and your family. I often hear clients say of themselves that they are "insurance-poor." And I always reply that if they don't have the right insurance, they could quickly become poor! The same goes for you.

Your level of risk tolerance (what you're willing to gamble on paying out of pocket for yourself) will determine your need for insurance. I suggest sitting down with the people for whom you have some financial responsibility and discussing it in depth. So, you might be sitting down with your family, with your partners, or by yourself. Regardless, anyone who has a financial or personal stake in your business needs to be there.

Go through each of the insurance items I've listed in this report and determine which ones make sense for you. If you don't already have an agent you trust, start an interview process and find the one(s) you're willing to trust with your financial future.

You've probably heard it said that if you don't toot your own horn, there won't be any music. OK...here's my shameless plug! If you don't even know where to start, you can invest in the services of an insurance consultant. I know a good one. J

An unbiased review of your individual needs will enable you to get your insurance life in order quickly and efficiently. I never accept fees or commissions from insurance agents or companies. That means that you are getting an unbiased analysis and recommendations to improve your insurance condition.

Thank you for the trust you placed in me by reading this report. I hope you have new respect for the importance that insurance plays in your professional life. I wish you all the best.



## About Dan Weedin



Dan Weedin, CIC is a self-proclaimed “reformed insurance agent”. He is a twenty-year veteran of the industry having been an underwriter, commercial and personal agent, risk manager, and now a consultant. He has authored numerous articles that have appeared in professional trade journals and periodicals. You can also find his work on EzineArticles.com where he has earned Expert Author status.

Dan founded Toro Insurance Consultants in 2005. Dan has held the Certified Insurance Counselor (CIC) designation since 1996 and is now a faculty member for the Society of CIC teaching Property Insurance to agents. In addition, he is currently working on his Certified Risk Manager (CRM) designation.

As a trainer, Dan helps business people by improving and honing their presentation and communication skills. His clients include the Seattle Sonics, Catholic Community Services, NBC Camps, the Washington State Football Coaches Association, the Greater Seattle Chamber of Commerce and many private organizations and businesses.

Dan married his high school sweetheart and they reside near Seattle, WA. They have one daughter away in college and another just finishing high school. Their third “child”, Charlie is a black lab/basset hound mix whose claim to fame is that he can eat any dog “under the table”.

Dan enjoys playing golf, reading, and being the “Voice” of the North Kitsap High School football and basketball teams, where he handles the public address duties.

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