

Size Up Your Situation			
Think about your comfort level with the decisions you've made to this point related to insurance. Rate yourself on the following (put an 'x' in the appropriate column):			
<i>How comfortable are you with your level of insurance compared to ...</i>	Very comfortable	Comfortable enough	Not comfortable
Your level of risk-taking (e.g., risky hobbies such as rock climbing)			
Your everyday risks (e.g., how often you drive — the more you drive, the higher your risk of an accident)			
Your home's maintenance and care needs (e.g., could your home sustain damage from a severe storm or flooding?)			
The condition of your vehicle (e.g., could you get to work if your car was totaled?)			
Your health needs now			
Your risky habits (e.g., do you smoke or drink heavily?)			
Your family's health needs now			
Your health needs in the future (e.g., do you have any conditions that might be harder to manage later in life?)			
Your family's health needs in the future (e.g., do you anticipate having a baby? What about your parents' care as they age?)			
Your emergency savings available to cover unexpected home repairs			
Your risk of natural disaster, given common risk factors where you live			
Your available funds to cover unexpected medical bills			
Your cash reserves available to cover a job loss or sudden inability to work			
Your capacity to take time off work to care for others			

Analyze Your Circumstances

You have big dreams and hopes for your future, but everything could be lost if you aren't protected from the occasional bad turn of events. Before you purchase or adjust insurance plans, jot down some notes about insurance questions you would like to follow up on with an agent or broker:

What questions do you have about your current insurance policies? Example: *"I want to find out if my shed is covered by my current homeowners policy or if I need additional other structures coverage."*

What types of insurance would you like to learn more about?

Add up your current insurance payments on all your policies. How much are you paying in monthly insurance premiums?

Does this amount feel comfortable? Could you afford to spend a bit more if it meant more peace of mind?