

The Personal TCOR Calculator™

Description

Insurance is a great tool, but there is a lot more to your Personal Total Cost of Risk (PTCOR)™ than just home and auto insurance premiums. The lifestyle choices and loss prevention, mitigation and transfer techniques that we use all impact our PTCOR™. You might be shocked about how much you are spending on managing the risk in your life!

Risk Calculator

Use the table below to outline the most common areas of risk costs. Don't underestimate the soft costs, such as your time, and the time spent dealing with claims and insurance policies. The money you spend on alarm systems, gym memberships are all part of the cost of reducing the risk in your life.

Risk Category	Cost
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Auto & Home Insurance Premiums	\$
Deductibles on Home and Auto Claims	\$
Cost of Uninsured Damage/Claims	\$
Cost of Health Insurance Premiums	\$
Cost of deductibles/co-pays on Health Insurance claims	\$
Cost of Uninsured Health Claims	\$
Cost of Your Time Managing Insurance (Renewals, Claims Changes, Payments etc;)	\$
Cost of Wellness Programs (Gym Membership, Personal Training)	\$
Cost of Home Alarm System	\$
Other Costs Unique to me	\$
My Personal TCOR™	\$