



Insure.com Tool Reveals Whether You Have Enough Auto, Health, Home and Life Insurance

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75% of those surveyed admit they don't analyze their insurance coverage regularly. An Insurance Advisor Tool makes it easy for everyone to know where they are exposed.

Foster City, CA – January 23, 2020 – Despite the critical role insurance plays in a solid financial plan, nearly 50% of [Insure.com](https://www.insure.com) survey participants admit they don't analyze their insurance policies as part of their financial portfolio.

Insure's senior consumer analyst, Penny Gusner, advises consumers to assess their insurance needs carefully at least once per year, but also when there is a major life event such as: marriage, addition of children, buying/selling a home, divorce or death in the family.

"Forty-seven percent of respondents say they don't review their insurance policies all together as part of their financial portfolio, and just 24% do so every few years," notes Gusner. "That puts people at risk for not having the right protection for their everchanging needs, especially if they have a family."

The goal when developing the Insurance Advisor Tool was to make it easy for a consumer to determine whether or not he/she is appropriately covered in about five minutes. If there are areas where coverage is lacking, individuals can easily see where there are holes and take action, as needed.

"Consumers who use the Insurance Advisor Tool receive a letter grade for each category of insurance – auto, home, health and life -- showing how well-protected they are, given their circumstances," adds Michelle Megna, editorial director for Insure.com. "Our companion article provides basic rules of thumb to help readers determine what coverage levels might be appropriate, across four insurance categories."

The Insurance Advisor Tool is accessible:

<https://www.insure.com/life-insurance-advisor>

<https://www.insure.com/health-insurance-advisor>

<https://www.insure.com/auto-insurance-advisor>

<https://www.insure.com/home-insurance-advisor>

The companion article describing and linking to the tool, as well as offering insights into healthy coverage levels is: <https://www.insure.com/insurance-advisor>

Insure.com's Senior Consumer Analyst Penny Gusner, is available to discuss how consumers can harness the Insurance Advisor Tool to make thoughtful decisions on auto, health, home and life insurance.

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For more than 20 years, [Insure.com](https://www.insure.com) has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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