

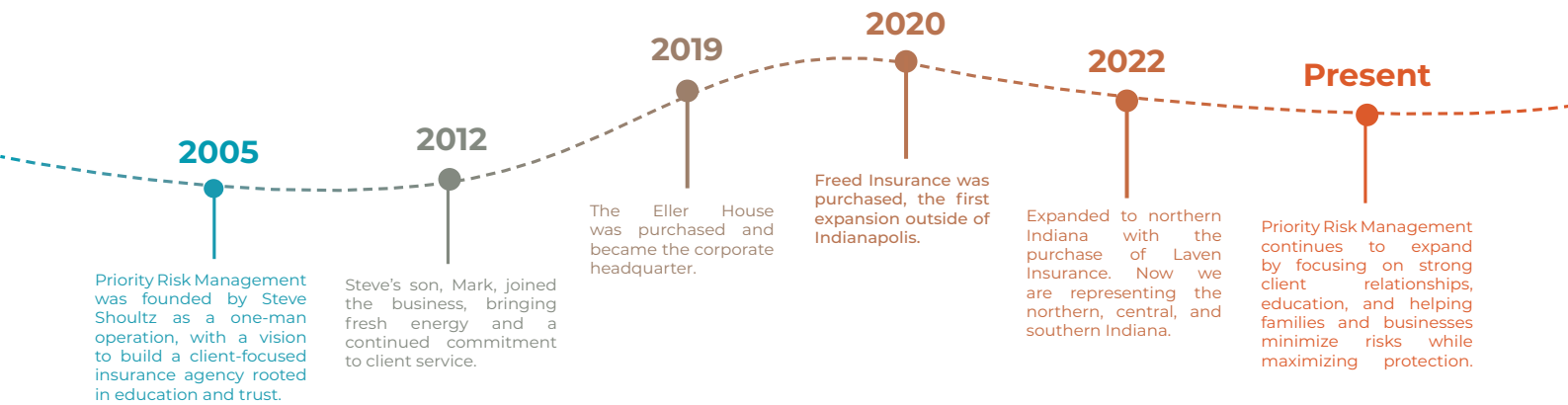


PERSONAL RISK MANAGEMENT & STRATEGIC PLAN

Specifically Prepared for



Where do we come from?



Priority Risk Management was founded with a clear purpose: to simplify insurance and empower clients through education and trust. From our earliest days, we recognized that insurance isn't just about policies — it's about people. Our mission has always been to guide individuals and families with transparency, helping them navigate the complexities of risk protection with confidence. By making education a central pillar of our service, we ensure every client is equipped to make informed decisions about safeguarding what matters most.

As we've grown, we have remained committed to a personal, hands-on approach to risk management. We believe that protecting what matters most requires more than just selling a policy — it requires understanding each client's unique story, goals, and dreams. By staying focused on relationships, not transactions, we have built a reputation for reliability, responsiveness, and genuine care. Priority Risk Management isn't just about offering insurance. It's about offering peace of mind through real partnership.

Where we are going?

At Priority Risk Management, we work with people who are building strong lives, families, and businesses. Our clients come to us because they want more than just insurance — they want real protection. They care about safeguarding what matters most, not just saving a few dollars on policies that don't deliver when it counts.

We act as trusted advisors, helping clients manage personal and business risks with clear advice, real knowledge, and simple, easy-to-follow plans. Our goal is to make insurance understandable, so every decision is made with confidence.

As we grow, we stay focused on building long-term relationships, giving our clients a partner they can rely on for all their insurance and risk management needs. We do more than sell policies — we offer tools, education, and honest support to help clients make smart, strong decisions.

Priority Risk Management is proud to be a family-owned business, and our future is about helping even more families and businesses succeed. In the years ahead, we will expand into areas like financial planning and real estate protection, all while keeping the same personal touch and integrity our clients trust. We're here for every stage of your life and business journey.



Why do business with us?

Why do business with us? Because at Priority Risk Management, we put people first. We care deeply about helping every client protect what matters most — their families, their businesses, and their futures. Insurance can be confusing, and too often, people think they're covered until it's too late.

That's why we take the time to explain coverage clearly, so you can make smart, confident decisions. We don't just sell policies — we build lasting partnerships by educating and advising our clients at every step, even long after the policy is in place. With Priority Risk Management, you're never on your own. We're here for you, every step of the way.

“Building Better Risk Solutions.”

Who is Priority Risk Management?

What can you expect from us?

Where we are going?

At Priority Risk Management, we treat our clients like family. When you join us, you're more than a policy number — you're part of a team that's committed to protecting what matters most to you. We build custom insurance plans that grow and adapt as your life changes, making sure you're always covered. Life happens — and when it does, you can trust that your protection is always our priority.

Less is more

The less you worry, the more you can enjoy life. That's why we take the stress out of managing your insurance. We handle policy changes, claims, annual reviews, and shopping for the best coverage — so you don't have to. We're here to make sure you always have the right protection, at the right price.

A trusted independent agency

As an independent agency, Priority Risk Management works for you — not for any one insurance company. We partner with some of the best carriers in Indiana to find the right coverage at the right price, giving you options, flexibility, and peace of mind.





Your Priority Protection Plan

Take a look at how our recommended coverage options compare with your current policy. We've also included additional options to show you how extra coverage and features can better protect you — and where they can make a real difference. Our goal is to give you clear choices, so you can confidently choose the protection that fits your needs best.

AUTO INSURANCE OPTIONS

Coverages shown in thousands of dollars	Your current plan	Your option 1	Your option 2
BODILY INJURY LIABILITY			
PROPERTY DAMAGE			
UM/UIM			
MEDICAL PAYMENTS			
COMPREHENSIVE			
COLLISION			
ROADSIDE			
RENTAL CAR			
GLASS COVERAGE			
12 MONTH TOTAL			
MONTHLY PAYMENT			
YOUR SAVINGS			

Why we provide options

We believe in protecting what matters most. Higher coverage limits are affordable and offer stronger defense against big risks like lawsuits. Minimal coverage isn't enough — we're here to make sure you're fully protected, not just barely covered.

Easy ways to purchase

Getting covered should be easy. We offer flexible options: you can sign in person at our office, or we'll send you an eSign link so you can sign from your desktop or phone — whatever's most convenient for you.

Smart Phone Mobile App

Once your policy is active, you'll get access to our agency's mobile app. You can store your ID cards, file a claim, or keep track of your insurance details — all in one place, right on your phone.



Your Smart Risk Options

We show you more than one coverage choice, so you can easily see the value of adding extra protection and features.

HOME/CONDO/RENTERS OPTIONS

Coverages shown in thousands of dollars	Your current plan	Your option 1	Your option 2
DWELLING			
OTHER STRUCTURES			
PERSONAL PROPERTY			
LOSS OF USE			
LIABILITY			
MEDICAL PAYMENTS			
WATER BACKUP			
EXTENDED DWELLING %			
ADDITIONAL BENEFITS			
DEDUCTIBLE			
12 MONTH TOTAL			

Important Facts for all Home Insurance

Standard insurance policies exclude earthquake and flood damage; however, additional coverage is available. If you would like to add protection for these risks, please let us know and we'll be happy to assist.

Most home insurance policies include standard coverage limits for high-value items like jewelry, firearms, and art collections. If ensuring full protection for your valuables is important, please let us know — we're here to help customize your coverage.

PERSONAL UMBRELLA POLICY

STANDARD

RECOMMENDED

PREFERRED

EXTENDED LIABILITY

12 MONTH TOTAL

MONTHLY PAYMENT

Important Facts for all Home Insurance

California ranks as the top “Judicial Hellhole,” with over one million lawsuits filed each year. Because of this, we strongly recommend a personal umbrella policy to protect your assets—especially for auto, home, or rental-related liability. <http://www.judicialhellholes.org/2013-2014/california>



20 YEAR TERM LIFE QUOTE

VERY HEALTHY

HEALTHY

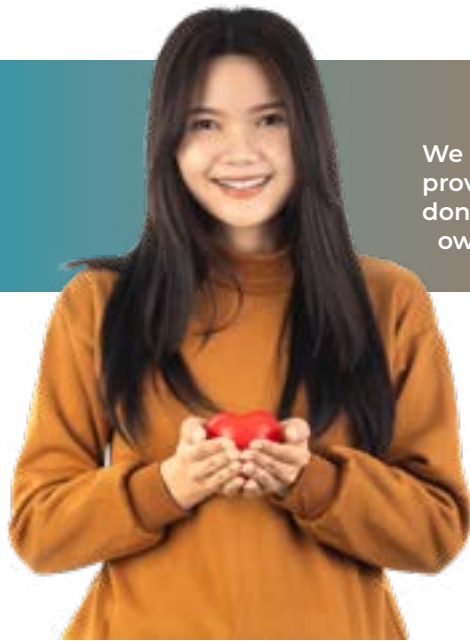
STANDARD

\$100,000

\$250,000

\$500,000

\$1,000,000



Why Term Life Insurance?

We believe everyone should have some form of life insurance. While employer-provided coverage is a great benefit, it's important to consider that most people don't stay with the same employer for life. That's why it's in your best interest to own and manage a personal policy—especially while rates are still affordable.



Thank you for the privilege to quote and earn your business



About Our Team

Steve

Steve is the founder and owner of Priority Risk Management, based in Fishers, Indiana. With 40 years in the insurance industry, he's passionate about helping people and making a real impact. Steve is always available to discuss claims or answer questions. One of his most memorable moments was helping a dentist recover after a fire, saving 40 jobs just before Thanksgiving. He's proud to work alongside his son, Mark, and values the trusted relationships he's built through PRM.

Mark

Mark is Vice President of PRM and Steve's son. He works with individuals and small businesses, helping them find the right auto, home, and business insurance. He also specializes in workers' compensation. Mark has been in insurance for 11 years and loves making a difference during tough times. He appreciates the flexibility PRM offers, allowing him to focus on both family and helping the team grow.

Teri

Teri is a personal lines account manager who handles claims and policy changes. She's based in South Bend, Indiana, and has 37 years of experience. Teri enjoys building close relationships with clients—it feels like family to her. Her favorite part of the job is earning clients' trust and knowing she's helped them protect what matters most. She loves the supportive and caring culture at PRM.

Michele

Michele is an insurance agent who focuses on employee benefits, Medicare, life insurance, and more. She helps clients cut through the confusion and find what they truly need. Working from the South Bend office, Michele has 24 years of experience and loves the fast-paced nature of the job. Her proudest moments are when she can protect her clients and build lasting relationships.

Jennifer

Jennifer is a customer service representative in the South Bend office. With 9 years in insurance, she helps clients spot and understand risks—especially first-time homebuyers, who are her favorite to work with. Jennifer loves showing people that insurance doesn't have to be boring and values the family-friendly atmosphere at PRM.

Allison

Allison, based in the Fishers office, focuses on new business and renewals. With over 15 years of experience, she helps clients review their coverage, spot any gaps, and make smart updates. She's passionate about protecting clients and making sure they feel heard. Allison especially enjoys helping people improve their coverage while saving money.

Sue

Sue handles commercial insurance services from the South Bend office and has 22 years of experience. She supports businesses by managing policies, contractor needs, and auto updates. Sue takes pride in making sure clients are fully protected if something goes wrong. She loves PRM's team spirit and close-knit, family-style culture.

Quinn

Quinn Schlegel is part of the PRM team and a Noblesville graduate. He studied journalism and sales at Ball State and brings a unique energy to the team. A childhood cancer survivor, Quinn speaks publicly and helps lead cancer awareness efforts through the Leukemia & Lymphoma Society. Outside of work, you'll find him playing volleyball, softball, or performing stand-up comedy around Indianapolis. He lives with his wife Katelyn and their dog Mac.

Heather

Heather began with PRM in 2023. She enjoys reading, traveling, and running. She admires First Responders and actively participates in her community as a cheer coach, through church programs, various volunteering activities, and by donating blood. She dislikes cheese and peanut butter/nuts. Her favorite sports team is "Go Bills!" and she supports the Love Chapel (Food Bank). She enjoys country music and likes seltzer/sparkling water, true lemon, and Capri Sun. Her preferred restaurants include Henry Social Club and Texas Roadhouse. Her favorite color is turquoise, she likes going to the beach for vacation, and enjoys birthdays.

Marty

Martell began with PRM in 2024. He enjoys thrifting, fitness, basketball, and gaming. He admires LeBron James and dislikes long ads and overly formal settings. He's a fan of The Ohio State Buckeyes, Chicago Bears, and LeBron James, and supports Life Line Youth Ministries. His music taste ranges from classic rock to hip hop, he drinks water, and likes the restaurant Wings etc. He dreams of various high-performance cars and enjoys visiting Washington State. His favorite color is scarlet red, his favorite book is "Relentless," and he likes the Fourth of July and plays pickup basketball.

Rick

Rick is a valued member of the PRM team since 2025 who finds purpose in being there for clients on their toughest days. He's passionate about helping others and lending a hand when it matters most. Rick believes in making the most of his time and cherishes creating memories with his wife Sarah and their two German Shorthaired Pointers, Phoebe and Joey. His favorite vacation dream is Hawaii, and when he's not working, you might catch him enjoying Big Hoffa's BBQ, listening to the Bee Gees, or watching Blues Brothers. A proud Pittsburgh Pirates fan, Rick brings both heart and reliability to the team.

Kasey

Kasey Ham joined PRM in 2025. He's part of a large family with nine siblings and admires both sets of his grandparents. He prefers vacation/time off as praise and volunteers at River Of Life Community Church. He has a lot of hobbies including gym, hiking, grilling, cars, etc. He enjoys various music, his favorite colors are red and black. He likes Mexican, Italian, or cheap burgers, and dreams of a Mercedes Benz G-Wagon. His favorite vacation spots are beaches or mountains. He supports Notre Dame and the Pacers, loves Thanksgiving/Christmas, and his favorite book is "Green Lights." His preferred charity is River of Life.

Drew

Andrew Akers joined PRM in 2025. He enjoys a diverse range of activities such as hitting the gym, watching and playing sports (especially with his favorite teams: the Cubs, Pacers, and Colts), traveling, and spending time with friends and family. He is a fan of country music, and his favorite restaurant is Bru Burger, and he enjoys beer, seltzers, and coffee. His favorite movie is "Remember the Titans" and his favorite TV show is "The Office." He enjoys eating stuffy brownies for dessert, loves "Dream Car," and doesn't have a specific preference for wine. Andrew's favorite color is blue, and he wears a men's medium T-shirt.



Stay in touch with PRM Insurance



Like



Follow



Subscribe



priorityrisk.com



[PriorityRisk](https://www.facebook.com/PriorityRisk)



[@PriorityRisk](https://www.instagram.com/@PriorityRisk)



[@InsureWithPRM](https://www.twitter.com/@InsureWithPRM)



Fishers Location

7050 E 116th St Ste 50 Fishers, IN 46038
Phone: (317)-713-2959



Columbus Location

1902 Central Ave Columbus, In 47201
Phone: (812) 372-2100



South Bend Location

331 S Eddy St 50, South Bend, IN 46617
Phone: (574) 291-5510

Staying connected with us is easy! Just **Like, Follow,**
and **Subscribe** on social media—and don't forget to use
#GetPRM to join the conversation.

Have we done a good job?

If we've presented any value to you, would you kindly
spread the word and tell someone else about the service
and value you've received?