

Recent College Graduates have probably never had to consider the insurance ramifications of living independently of their parents, regardless of their degree of emancipation. We estimate that a majority of your new employees have never considered their personal insurance needs. Under-insured or uninsured employees can leave you, the employer, open to a myriad of litigation possibilities. This seminar fills the gaps in understanding between employer and employee regarding insurance.

The intended audience for this presentation is the newly hired employee. An employee should know the contents of the Employer Benefit Package. Having an independent agent, used to dealing with the public, explain the nuances of the company's program allows for a more open discussion. The employees will know what to expect in the event of sickness.

However, this program offers more than that. The presentation actually centers around the need for personal insurance, (homeowners and automobile, primarily). This benefits the firm, as it explains the firm's policy on Company owned property entrusted to the employee, the renting of automobiles on company business and other pertinent issues.

Section One - Health covers the insurance aspects of the company medical plan. The following parts are explained: Major Medical, Drug Coverage, Dental Coverage, Eyeglasses, Medical Supplement, Life Insurance, Disability Insurance, Annuities and Pension Plans. Most of the sections are optional, if the employer's Human Resource Department routinely treats that area.

Section Two - Personal Insurance, highlights the coverages of Homeowner's Insurance (Tenant and Condo included), Automobile Insurance Car Rentals, Business Personal Property and Casualty insurance are emphasized.

Section Three - Deals with Insurance Company Selection, the constituents of "Good Insurance" and "Insurance Value", as well as the types of Agencies from which insurance may be purchased.