Biography: Pancho Alcon

Born: Oct. 24, 1951;

Attended Kaunakakai Elementary School-K-6;

Kamehameha Schools-7-12;

University of Puget Sound-B.A. degree Business Administration;

Insurance History-First Insurance Company of Hawaii, Ltd.-1974-1993;

Started own Insurance Agency 1993-present-Pancho Alcon, Ltd.;

Presentation:

1. Starting a New Business
   a)What determines-types of insurance you may need;
      -General Liability Insurance;
      -Commercial Property Insurance-monoline vs. package;
         -Building;
         -Business Personal Property-Stock & Equipment;
         -Improvements & Betterments;
         -Business Interruption;
      -Crime Coverage-Burglary inside & outside;
      -Employee Coverage-workers compensation-covers on the job injuries and illnesses and wage loss; temporary disability insurance-covers off the job injuries and illnesses-wage coverage maximum 26 weeks after a waiting period; medical coverage;
      -life insurance-term and permanent types;
      -disability insurance;
      -long term disability insurance;
   Questions and discussion;