



**Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.**



**Water, water everywhere ...**

While we have no water shortage here in central Florida not everywhere is as fortunate. Water covers 70% of our planet, and it is easy to think that it will always be plentiful.



However, freshwater—the stuff we drink, bathe in, irrigate our farm fields with—is incredibly rare. Only 3% of the world’s water is fresh water, and two-thirds of that is tucked away in frozen glaciers or otherwise unavailable for our use. The western United States is, famously, in the grips of its worst megadrought in a millennium. The levels in the nation’s largest freshwater reservoir, Lake Mead, behind the Hoover Dam and a fulcrum of the Colorado River basin, have dropped to around 25% of capacity.

**Thankful, and Happy**

Being thankful is not dependent on how many things you have to be thankful for. It's based on what you choose to be thankful for. So, what are you thankful for today?

When the world seems full of challenges and hurdles, you might need some inspiration on what you can be thankful for. Seeing that gratitude is linked to happiness, you have all the more reason to practice thankfulness every once in a while.



**Individual and Family Marketplace Open Enrollment**

2023 health insurance marketplace opens Nov. 1st, 2022, and runs through Jan. 15th, 2023. For more information, visit:



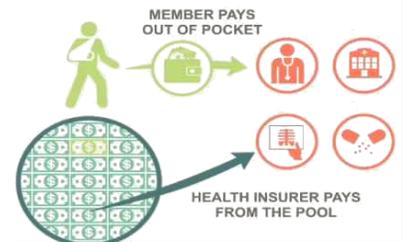
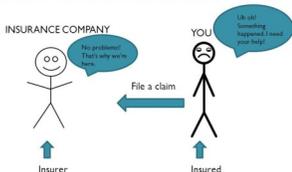
information, visit:

[Healthcare.gov](https://www.healthcare.gov).

**The Cost of Insurance**

Insurance is a contract that transfers the risk of financial loss from an individual or business to an insurance company. Insurers collect small amounts of money from clients and pool that money together to pay for losses; life and health insurance protects people from financial loss due to premature death, sickness or disease. Insurance uses probability and the law of large numbers to determine the cost of insurance premiums it charges clients based on various risk factors. The rate must be sufficient for the company to pay claims in the future, pay its expenses, and make a reasonable profit (but not so much to turn away customers). The more likely an event will occur for a given client, the more insurance companies will need to collect to pay the anticipated claims.

**How insurance works**



**Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.**