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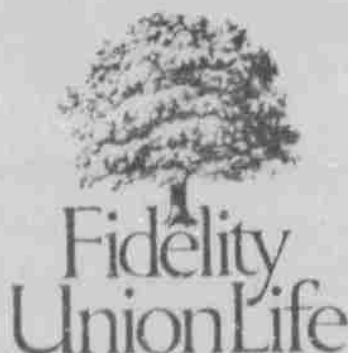
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**Agent: prof's claims unfair**

By John Kalkowski

"When you make specific charges against an insurance company and put it at a disadvantage, you run into problems that may never be able to be corrected," said Charles Severin, general agent for Fidelity Union insurance company.

Severin said he had been told by at least five UNL students that Leonard Berekson, an associate professor of finance at UNL, had made open charges against Fidelity Union in his classes. He added that one student had made a signed and notarized statement saying Berekson had made the charges.

"I feel that it is unfair to be able to use the power of being a professor to slant the student's view of the insurance industry," he said. However, Severin said he had recently discovered that a Nebraska law exists which allows university professors to serve as insurance consultants without licenses and operate entirely within their legal rights.

**Five major complaints**

Berekson, who said he receives complaints against insurance companies on the average of one every two weeks, has five major complaints against the insurance:

—premium financing, which defers the payment of insurance premiums by loans. According to Berekson, deferred payment plans make it easy for the insurance company to get the students on their books.

—"garbage items" such as double and triple indemnity bonds which protect the bond holder from losses resulting from his failure to fulfill obligations.

—disability income which would provide weekly benefits to employees for accident or sickness not covered by workmen's compensation laws.

—utilization of high cost cash value, which is the amount available to the policy holder when he cancels the policy.

—tying in the amount of insurance sold to the amount that can be financed by the student.

**Focus on student needs**

According to Berekson, the focus on how much insurance should be purchased should be based on the needs of the individual student.

Severin said that after selling a policy recently, his office received compliments on the exceptional service to the policy holder. About a week later, he said the home office of Fidelity Union in Dallas received a complaint from that student about not understanding the article. According to Severin, Berekson had helped the student.

Berekson said that he might have helped the student, but could not remember specifically who the student was.

"They (Fidelity Union) even suggested that I might have written the letter," he said.

Berekson said he had no question that Fidelity Union follows the letter of the law. But, he added, some of the laws might need to be changed.

**Public needs more education**

Both Severin and Berekson said they believe the public must be further educated about life insurance.

According to Severin, Fidelity Union "bends over backward" to recognize complaints that take place from misunderstandings. He pointed to the many checks and questionnaires Fidelity Union distributes to policy holders to make sure they understand their policies.

Fidelity Union has never had a complaint from the UNL administration about its sales practices, Severin said.

"The students have to believe in the integrity of the company. It's their confidence we are concerned about," he said.

Fidelity Union has the largest campus-marketing division for life insurance and controls a major part of that market in the United States.

Started in 1927, Fidelity Union has four times the business of its nearest competitor in the campus market, according to a 1972 issue of Wall Street Report.

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