



**PRES WHITE AGENCY, INC**  
**A Maxon Company**

# Pres White Journal

Pres White Agency, Inc.  
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From  
**GEORGE J. COHEN**



## Points of Interest

- Don't overlook NYSDBL coverage for your clients.
- New easy to quote dental and vision plans now available.



\* All Major Insurance Carriers

\* Sales Assistance and Presentations

\* Full Brokerage Commissions

\* Courteous & Professional Service

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Google Keyword:  
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Issue VIII

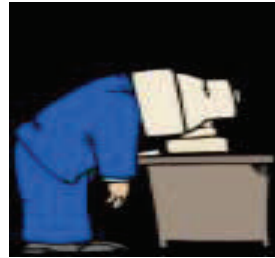
August, 2008

## SURFING UN-CHARTERED WATERS

As the summertime activities wind down and we set our sights on back to school, falling leaves and football, we know the challenges that lie ahead during these difficult economic times.

At Pres White Agency Inc., we strive to find the most comprehensive products on the market at the least expensive rates. With our extended association with insurance carriers and associates in the employee benefits marketplace, we are able to offer a full range of benefits to the brokerage arena that will be the most competitive in the market. With that being said, there is still the assumption with some that by surfing the internet, you may find a better deal. While this may ring true

with some products, it doesn't necessarily apply to insurance lines. Most group insurance rates are "book rates," in other words they are filed in the state by every Insurance company doing business in that state, so these rates do not vary.



Also, by seeing just numbers on a screen, an employer may overlook various components of each insurance plan, thereby possibly neglecting important items such as Prescription Drugs, necessary Mental Health Riders

and even possibly obtaining the right network of doctors and hospitals. This is the clear advantage of having a "live agent" available to you. Just giving you an 800 number for an insurance company to guide you through all the essential needs of you and your employees is certainly taking an unnecessary risk. Agents should take the time to point this out in their advertising and during client meetings to not only discourage internet shopping for insurance, but perhaps also to promote the agencies own website as a tool to support the services you currently provide your clients.



### Group Products

- Medical
- Life
- Dental
- Long Term Disability
- NY State Disability



**PRES WHITE AGENCY**

### Individual Products

- Life
- Medicare Supplement
- Disability Income
- Long Term Care
- International Travel
- Sole Proprietor Medical