



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

# Pres White Journal

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From  
**GEORGE J. COHEN**



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## A FRESH START

Welcome everyone to a new year, a new decade and the same old resolutions we have probably already broken. Apart from that, we forge ahead with the backdrop of industry changes looming on the horizon. The National Healthcare Reform bills currently have the Senate bill's 10 year cost at \$871 Billion and the House version at \$1.052 Trillion.

By 2019 The Senate's bill hopes to extend coverage to 31 million un-insured's while the House version hopes to include 36 million. The two bills are still apart on several components including financing, market rules, exchanges, benefits, mandates, subsidies & penalties, Medicaid and Medicare. Of course we will monitor these developments and keep you up to date as

this progresses.

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Getting back to the New Year Resolutions theme, this is a good time to reflect



on how to write and maintain business in a difficult economy. Some of the basic things to remember is that we all know that most small businesses are cash challenged. But the fact remains that regardless, these companies still need insurance. Whether the coverages are

mandated or necessary to retain employees, we as agents still provide an important service. What we will need to focus on first is not only making our services available at the time of sale but to be more pro-active post sale. In other words, keep regular contact with your clients throughout the year above and beyond their renewal dates. This keeps the lines of communication open and enhances relationships which are vital.

We may also need to broaden our available lines of coverage that we currently offer. Understanding this, **Pres White stands ready to assist you.** Please do not hesitate to contact us to see how you can expand your offerings.

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