



**PRES WHITE AGENCY, INC**  
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# Pres White Journal

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



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Issue X

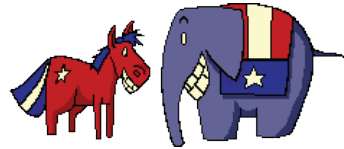
October, 2008

## Parting the Storm Clouds

Watching the evening news and reading the morning paper can lead to a discourse of anxiety and outright panic at the financial pulse of our economy and ultimately, the world economy.

The insurance industry must also ride this wave of uncertainty or risk being washed overboard. It should be noted that the outright gloom that is being broadcast by the worldwide media tends to overlook some substantial facts. Some of those being that the majority of insurance carriers remain on stable financial ground. Generally speaking, since this industry is often state regulated, risky investments are not as common. We covered this in a bit more detail in the September Journal but it stands to be repeated.

As we approach a new administration, we are well aware that healthcare was a big topic during the debates and certainly on the agenda of the incoming administration. The contrasts between the candidates views is somewhat vague with no real



clear path of change in sight. With our economy on life support, it appears that healthcare will fade to the background, at least initially, and then once again the debate will rage. As to what funding would be available to supplement any new proposal remains to be seen.

As time has shown, when there is a downturn there is

also opportunity. In the insurance environment, opportunities can be found particularly with ancillary lines: Life, LTD, Dental, Vision and Special Risk. Because these coverage's tend to be among the first in the line of fire of budget cuts, insurance carriers will offer some very competitive rates to write and maintain this business. If you expand upon it, Life and LTD are a hedge against financial loss in a time of crisis. This may not be more prevalent than during these times.

Remember too that many of these lines can also be offered on a voluntary basis!



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