



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

# Pres White Journal

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



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Issue XI

November, 2008

## Redirecting Your Focus

This is no doubt one of the most challenging times in our industry or any business environment. The brokerage community is facing an ever increasing uphill climb that at times seems too steep even for the most experienced climbers.

I have been asked several times by brokers, "what have I heard from other brokers about what they are doing?" The easy answer is "we are all struggling." But beyond that we have to realize that our products and services are a necessity in the business community. Therefore, there will always be a market for our products.

The challenge for you is to secure affable relationships with your clients that will keep their business and help you to seek referral business.

I believe it is most important now than at any other time that you maintain the lines of communication with your client even though their renewals may be several months away.

One aspect you should discuss with them is the financial strength and competitiveness of the carriers they are placed with. The



news reports have made people uneasy, and it's important to keep your clients up to date on what they need to know regarding the stability of many of the insurance companies. Even if the news is not great, you still need to relay the message that you are closely monitor-

ing the situation. They will feel comfortable that you will keep them informed of any action that may be required down the road.

They should also be made aware that "some brokers" may seek an opportunity to contact them in the hopes of using "bad news" to move their coverage.

*Please note: Some carriers have reduced rates on products in certain areas to remain competitive. Contact us for more information.*

On behalf of the Pres White Agency, wishing you and yours a very Happy Thanksgiving Holiday!



## 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
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