



**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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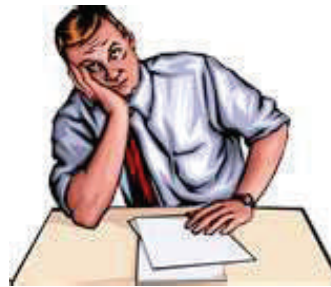
September, 2010

## “HELP!” I NEED INSURANCE TO PROTECT ME FROM INSURANCE

All of us selling medical insurance know this is probably the most difficult and frustrating period ever, at least during my career in the field which is over 25 years. A new law which went into effect this past June in New York State requires insurance carriers to notify their insured's of the rate increase requests they are filing with the State Insurance Department.

Some of the carriers have already mailed this notice to their insured's and your clients may be more than frantic especially since the carriers could be requesting significant rate increases. It is important you notify your clients this is a notification only. They may or may not be approved for the amount of their re-

quested increase though they will more than likely be approved for something. This notification requirement has prompted calls to agents to review alternatives well in advance of their renewal pe-



riod. Adding to this misery, the field of competition has dwindled to just a select few.

The recommendation would be to tell your clients to wait until the state acts on the carrier's requests. We will then get a better picture of what avenue to take.

For those of you with John Hancock Long Term Care clients, John Hancock has completed a study of LTC claims and determined they need a premium increase. John Hancock will begin filing the increases late this month. They anticipate January 1st state approvals and April 1st effective dates.

As of this writing, they have not indicated the percentage increases they have filed. John Hancock is a leader in writing Long Term Care Insurance so we are going to watch this very closely to see how the competition responds. Of course, chances are they will follow suit. Stay tuned!

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