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Insurance agent is small-business voice at Legislature

BY ANGELA GONZALES
agonzales@bizjournals.com

Henry GrosJean isn't afraid to speak his mind, even to state lawmakers.

"I'm not crazy about talking to politicians, but I want to have a voice. I get in their face," he said.

The founder of GrosJean & Associates Inc., a Glendale insurance agency, also is a Republican precinct committeeman for Legislative District 10 and a registered lobbyist representing the Arizona Association of Insurance and Financial Advisors. In that role, he tells lawmakers how small businesses are affected by insurance carriers.

This year, he convinced Arizona Rep. Doug Quelland, R-Phoenix, to sponsor two bills. One is HB 2346, which would require insurance companies to disclose a loss ratio on every policy renewal, which GrosJean said would provide more transparency regarding rate increases.

The other bill, HB 2436, would require continuing education for all insurance agents.

"We're the only state that doesn't have CE," GrosJean said.

He added that some states are threatening to rescind reciprocity between their insurance departments and Arizona's because there is no CE requirement



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Insurance agent and lobbyist Henry GrosJean spends a lot of time at the Arizona Capitol talking to legislators. "I get in their face," he says.

here. Reciprocity is an agreement between states whereby an agent holding a license in one state can apply for a license in the other.

Last year, GrosJean had SB 1023 introduced. It would have required insurers to disclose loss or claim history as part of their renewal notices to small businesses, but the bill died in committee.

"The insurers used the issue of privacy to defeat it," he said. "But ironically, this information is sometimes available by request from the employer or their broker."

He was successful getting HB 2134 passed in 2007, requiring all insurers to use a uniform health questionnaire for underwriting small businesses.

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Henry GrosJean
GrosJean & Associates Inc.

"I reached a consensus with the major insurers, and the bill was passed and signed by the governor," he said.

Lobbyist Ed Wren of Wren & Associates, who represents several health providers, said GrosJean is a positive voice in Arizona's health care community.

"He's pretty good at it, too," Wren said.

Even if a bill doesn't make it to the governor's desk, GrosJean doesn't give up.

"I don't believe in disappointments," he said. "When you're on a mission to change an inequity that has affected small businesses since 1993, there's no room for disappointment."

CHANGE AGENT:
Henry GrosJean

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GrosJean & Associates Inc.: 623-435-8400