

## HighRidge Insurance Services

INTERVIEW WITH KEVIN MENCARELLI, PARTNER

### SNAPSHOT



WEBSITE: [highridgeins.com](http://highridgeins.com) | BUSINESS TYPE: Combination health, property and casualty insurance



FOUNDED  
2007



HEADQUARTERS  
Westlake Village, CA



TOTAL EMPLOYEES  
6



AFLAC POLICIES OFFERED  
Accident and  
Short-Term Disability

#### On choosing Aflac:

“When I put Aflac into the mix, I know the enrollment is going to be done right and we’re going to get great participation. That makes my life so much better – we do a better job, I retain the business longer and it makes me more profitable.”

#### Advice to brokers:

“Never stop innovating. Today, brokers face challenges with differentiating themselves and generating new

business. What worked yesterday does not work today, so it’s important to understand the latest products and to innovate how you market and communicate about them to your clients. So much in the health care environment is changing, so you have to continually innovate and change.”

#### Because of health care reform:

“The market is expanding. Employers who did not need to make insurance coverage available in the past are now

required to offer coverage to full-time employees and their dependents or face a penalty. We look at it as a huge opportunity. Since we’ve always encouraged employers to offer voluntary insurance, we leverage them even more. Not only do voluntary insurance policies help us make up for lost major medical commissions, but they also help our clients to offer competitive benefits packages and their employees to help cover out-of-pocket costs.”

### Aflac Broker Services

#### Strong enrollment services build trust and good rapport.

HighRidge Insurance Services started offering voluntary insurance when they opened their doors in 2007, but it wasn’t until more recently that the company started working with Aflac’s broker team. Broker Service Representative Betsy Nakamura and Broker Development Coordinator Michael Stachowiak helped HighRidge support their enrollment services program. In doing so, the broker team built a strong reputation with the company. Kevin explains, “The Aflac broker team helped us gain access to some of the best enrollers, which can make a world of difference when it comes to participation. If an enroller knows the product and is able to market to and listen to the employees’ needs, they will ultimately boost employee engagement and overall enrollment in the employer’s benefits offerings.”

#### With Aflac, consultation is just a phone call away.

“What I like about my relationship with Aflac is that I can pick

up the phone and strategize about prospective and current business. By talking through a client’s industry, employee demographics and any current benefits offerings, we’re able to come up with a great strategy that’s not only going to help out the employer, but also benefit the employees. As long as we’re doing a great job for that client, I know the revenues will be great too.”

#### Voluntary insurance policies are essential for any employer insurance program.

“Our company has offered voluntary insurance from day one because we see these policies as an essential part of any insurance program. Since many employees have high out-of-pocket costs and may not make enough to cover the expenses, voluntary insurance products are vital to help employees meet their financial needs.

For employers, these policies can help to make their companies’ benefits packages more robust. Even as the marketplace continues to change, policies that pay employees

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directly – unless assigned otherwise – when they are sick or injured are going to continue to be the most popular.”

### Employers are eager to offer policies that help their employees with out-of-pocket costs.

“Often coverage in the individual market isn’t as robust as what an employer can offer to their workforce. Employers understand that their employees can’t pay for high out-of-pocket costs, and as a result we see more employers continuing to offer employee benefits rather than sending employees to the individual market. Even with smaller businesses, we find employers want to take care of their employees and they’re open to offering policies that employees would not have access to otherwise – policies such as voluntary long-term disability or accident insurance that pay employees directly when they are sick or injured.”

### Top-notch technology makes for a better enrollment experience.

“It’s important to use top-notch technology to communicate with clients and to conduct enrollments. Because mistakes and extra administrative time can be a big issue with handwritten applications, we always try to conduct enrollments by webinar or computer.

One of the great things about Aflac is their enrollment technology. The agent can incorporate the company’s core benefits, along with voluntary insurance policies, on one platform to quickly and easily show employees their benefits options.”

### Successful enrollments start by tailoring to both the business and employees’ needs.

“We enroll on- and off-cycle. It depends on the complexity of the particular enrollment. If an enrollment is fairly straightforward with minimal changes, then it’s beneficial to introduce Aflac to the employees on-cycle with their

other benefits. However, if there are a lot of changes to the employer’s plan it only makes sense to enroll Aflac off-cycle. That way employees can focus on their major medical policy changes and later focus on choosing the Aflac policies that are right for them.

Additionally, Aflac’s bilingual support is essential. Having a person who is bilingual to go through the materials with the employees is so important. Without the Spanish materials and a Spanish-speaking enroller, we’re toast!”

“At HighRidge we pride ourselves on doing business right... I’ve worked with other companies, but Aflac is the only one that delivers the top quality of service that our company expects.”

### Aflac delivers the quality our company expects to deliver.

“At HighRidge we pride ourselves on doing business right. We have high expectations for the carriers we do business with because at the end of the day the carrier is responsible for performing enrollments, making payments and explaining the benefits to our clients’ employees. I’ve worked with other companies, but Aflac is the only one that delivers the top quality of service that our company expects.

### Voluntary benefits boast bottom-line advantages to gain more business.

“We have all types of high-end consulting services that bring credibility to what we do. They help us get in the door, but that’s not what sells insurance. To make a sale, you have to be able to offer the client something that will help save them money, reduce their turnover and increase retention, or make their company more efficient. And you need to have products to back you up.

With voluntary insurance policies, we can help our clients offer employee benefits packages that are competitive with Fortune 500 companies’ benefits packages, and ultimately help the employer save costs and protect their bottom line.”

FOR MORE INFORMATION ABOUT AFLAC, VISIT [AFLAC.COM/BROKERS](https://aflac.com/brokers).

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