

## Corporate Strategies, Inc.

INTERVIEW WITH MARTY LEVY, PRINCIPAL

### SNAPSHOT



WEBSITE: corpstrat.com | BUSINESS TYPE: Insurance and financial services



**FOUNDED**  
1988



**HEADQUARTERS**  
Encino, California



**TOTAL EMPLOYEES**  
12



**TYPICAL CLIENT**  
Small professional service firms or internet technology firms



**AFLAC POLICIES OFFERED**  
Accident and Cancer

#### Working with Aflac:

Aflac is doing a good job working with brokers. The company has a “serve first, sell second” strategy that really complements our business. We also have a strong business relationship with our Aflac broker coordinator and representative that is built on trust, and that’s really important.

#### When it comes to voluntary insurance:

Voluntary insurance products have

become more important over time. Now they’re core benefits offerings that employees expect, so if we don’t present them to our clients someone else will.

#### Words of wisdom for brokers:

Brokers are facing complexity in every part of their business. If they have a book of business, they’ve got to manage it well. Most of our business comes to us because we are referred, we struck a chord with them and we formed a nice relationship. The best brokers can

sometimes be the ones with the smallest books of business because they can spend a lot of time with their clients and build strong relationships.

#### Secret to success:

Our company’s secret is to follow four basic principles and they’re the same things I teach my kids:

1. We show up on time.
2. We do what we say.
3. We finish what we start.
4. We say “please” and “thank you.”

### Aflac Broker Services

#### A long journey towards the right voluntary relationship

For the past 25 years, voluntary insurance didn’t play a role in Corporate Strategies’ insurance and financial services business. “About a third of our clients had some sort of voluntary insurance through the years, but we weren’t soliciting or endorsing the products,” explains Marty Levy, Principal.

“Besides seeing healthy returns selling our current products, we felt hard pressed to find a voluntary insurance provider that worked within our business framework until we teamed with Aflac Broker Services

Representative Yolanda Richman and Aflac Broker Development Coordinator Michael Stachowiak.

Much of our success this year has to do with our Aflac representatives’ approach. In a relationship-central business like insurance and financial services, trust is important. In the past we were wary of voluntary carriers because often their agents would go to our client whether we wanted them there or not – making for a very uneasy relationship. But now with Aflac, we know our broker representatives are working with us. They’ve been good advocates for us. They’re not only great people, they’re really good allies.”

“Aflac made sense for our business because of the timeliness and adaptability of the products.”

### **Aflac offers the voluntary framework our company was looking for**

Aflac made sense for our business because of the timeliness and adaptability of the products. Firstly, it's the right time because we clearly see a shift – employees are paying a whole lot more in out-of-pocket costs. Voluntary insurance policies help employees cover this growing need. Secondly, Aflac's policies fit really nicely into the type of policies we write. Our Aflac broker representative is flexible and adapts to what we want to sell our clients.

### **Aflac's likable brand is a “shoo-in” for our clients**

Aflac is a company that stands out from the rest – it's an amazing brand. Like the Kleenex brand, Aflac has become the everyday name for its product, voluntary insurance. People like Aflac and the brand even has a following. There's no other company in the insurance business that helps make you feel good like the Aflac brand. When we chose a voluntary benefits company, we looked for the one that would work the best and would be least likely to disrupt our current business – for us, that company was Aflac.

### **Voluntary insurance gives our company an edge over competitors**

From a broker perspective, voluntary insurance policies create new revenues where they didn't exist before, and they're important from a strategy standpoint. When we bring voluntary benefits to our clients, we're also ensuring that we keep other brokers out. We build revenue, and we're protecting our book of business. Looking forward, voluntary benefits will be extremely vibrant and their presence will be very strong in the marketplace.

### **Aflac's admirable claims model serves our clients well**

Aflac has a really effective and efficient customer service machine. Not only do you pay claims quickly, but you also remind policyholders to submit their claims. It's a culture that the entire industry could benefit from.

### **Face-to-face and off-cycle enrollments are the strongest for our clients**

We see voluntary as an add-on to our existing products. We create the client relationship and set the stage for voluntary benefits. Our Aflac representatives do the heavy lifting by scheduling and completing open enrollments. Though some employers are embracing online enrollment technologies, face-to-face and off-cycle open enrollments for voluntary insurance seem to work best for us. We find it's too much information to cover both major medical benefits and voluntary insurance benefits in one enrollment session.

“We create the client relationship and set the stage for voluntary benefits. Our Aflac representatives do the heavy lifting.”

### **Amid uncertain times, the value of voluntary insurance is a win**

It's a very complex time in the health insurance industry. Employers are seeing health care costs skyrocket along with the rising costs of doing business, but they can't raise their prices at the same rate. It's especially tough for brokers because employers aren't buying more insurance products. But that's why Aflac is strong – because employers don't need to buy more. These policies can be added to a company's benefits offerings at no cost to their bottom line. Voluntary policies have the opportunity to shine at a time when there aren't a lot of shiny pieces. Aflac gives me a piece of good news I can deliver to my clients.

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

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