

## The Ralph C. Wilson Agency

INTERVIEW WITH BOB FARRIS, CEO

### SNAPSHOT



WEBSITE: rcwa.net | BUSINESS TYPE: Property & Casualty and Health Insurance



**FOUNDED**  
1923



**HEADQUARTERS**  
Southfield, MI



**TOTAL EMPLOYEES**  
53



**NOTABLE STATISTICS**  
Annual Premium  
in 2013: \$340,000



**AFLAC POLICIES OFFERED**  
Accident, Hospital Indemnity  
and Life Insurance

### Because of Aflac's Wingman Program:

"In a year we've doubled our voluntary premium. I know we wouldn't have done that kind of volume if not for the Wingman program."

"The Wingman program is something I would highly recommend. It puts you on the fast track to get into the voluntary arena. You'll get better results much sooner."

### Words of wisdom for brokers:

"I recommend diversification and not having all of your revenues coming from one source – spread it out."

### Secret to success:

"We have a skilled above-average staff and a good block of persistent customers. Because of our staff and their delivery of our products and communication, once we have a customer, they remain a customer for many years."

### When it comes to Aflac:

"We always get a very good report from clients. Claims get paid quickly, and that's a really important piece to the success. In fact, of all of the voluntary insurance companies that I've ever been involved with, Aflac has received the most positive response of any company and part of that is because Aflac pays dollars quickly."

## The Wingman Program

### A strong first impression forms a lasting alliance.

Bob Farris first met his Aflac Wingman when Kraig Sexton, a veteran Aflac agent, stopped in for a sales call. Most impressed by his integrity, Bob remembers Kraig helped him to gain a greater understanding of the growing need for voluntary benefits options. Kraig's presentation covered a lot of statistics because the numbers can most clearly show the reality of how benefits options may fall short for many employees and the practical ways voluntary insurance can help.

### How does the Wingman program work?

The Aflac Wingman Program places a veteran agent "Wingman" inside a broker agency to serve as a dedicated resource and point of contact for all their voluntary insurance needs.

Kraig has a physical office at Ralph C. Wilson, which allows him to have regular one-on-one meetings with the company's sales team to train them on selling voluntary insurance. "Having Kraig on-site makes selling voluntary insurance easy. The sales team knows he's available to strategize about sales opportunities as they occur, so he's a key factor in

finding solutions." Kraig regularly contributes to monthly sales meetings, sharing updates on new accounts, sales ideas and training insights.

### The Wingman's services include:

- » Electronic enrollments.
- » 1:1 enrollments.
- » Servicing questions on plan design or coverage.
- » Returning phone calls.
- » Helping out at the point of a claim.
- » Supporting the company's service center.

### Helping our brokers sell voluntary insurance for the first time.

Beyond being in the office, Kraig joins sales executives on appointments with accounts and often makes the initial pitch for adding voluntary insurance to a company's benefits package. Some brokers previously would never do any business in the voluntary arena – and this year they are selling their first account. "Kraig has been instrumental in winning their confidence and trust, and bringing voluntary insurance to the forefront.

“The Wingman Program is something that I’d highly recommend. It puts you on the fast track to get into the voluntary arena. You’ll get better results much sooner.”

He kick-starts our company into the voluntary arena and raises the professionalism of our voluntary benefits offerings.”

### **The Wingman Program helps accelerate the growth of a company’s voluntary business.**

“The Wingman Program is something that I’d highly recommend. It puts you on the fast track to get into the voluntary arena. You’ll get better results much sooner.”

In 2013, the Ralph C. Wilson Agency did \$380,000 new annual Aflac premium – more than doubling the company’s voluntary revenues in a year. “I know we wouldn’t have done that kind of volume if not for the Wingman Program. Kraig was instrumental in winning our customers’ confidence and key to meeting our revenue goals. I can literally see the voluntary piece of our business growing by leaps and bounds. Where now 7 percent of our accounts offer voluntary options, I can see it easily being 20 percent of our revenues in five years.”

### **Voluntary insurance is no longer secondary.**

“Years back, voluntary insurance was an afterthought – it just wasn’t that important, but today it is right on the forefront, since out-of-pocket costs are increasing, employees need help with those expenses and Aflac insurance plans really help with that need.”

### **Voluntary helps our company make up for lost commissions.**

This year, Ralph C. Wilson’s major medical provider cut commissions to all agencies for the third time – essentially doing away with commissions from all large self-funded accounts. “It’s shaken up people in our industry. Some of my competitor colleagues have suffered some significant cuts in commissions. The competitors that are really suffering are basically focusing on just the health insurance business.”

With reduced commissions and many changes to the marketplace from health care reform, Ralph C. Wilson Agency needed to find a way to replace lost revenue.

“We’ve embraced the change. We’ve been dealt a hand in life that we can’t control – so, we said, ‘let’s do something about it.’

When you look at health care reform and all of its ramifications, voluntary insurance has been a silver lining – not a cloud. Our commissions are actually going up and we’re experiencing growth this year because our sales people are focusing on offering other lines of coverage, other voluntary benefits options, and getting that business on the books to make up for additional cuts in health care commission as time goes on.”

“If you ask me, a number of things have come together: the right time, the right place, the right product, the right people and the right company.”

### **Businesses face uncertainty with some major medical insurance plans.**

“Clients are always ready to discuss the rising costs of major medical coverage. For the longest time, they’ve tried to stay away from raising their employees’ out-of-pocket expenses.

Now employers are finding they need to raise their employees’ out-of-pocket expenses to continue making major medical plans available at all. As opposed to the plans we’ve seen in the past, many employers are offering multiple plans with the option of a high deductible plan and voluntary benefits options to help with their employees’ financial needs.”

### **The Wingman Program came at just the right time.**

“If you ask me, a number of things have come together: the right time, the right place, the right product, the right people and the right company.

Aflac is a household name. The advertising that Aflac does is amazing. When we go out and talk about voluntary benefits options, we don’t have to explain the name of the company. We mention Aflac and the client is already familiar with the company.

If we tried to do it five years ago, when the insurance business was strong and health care reform wasn’t in place, voluntary insurance may not have received the attention that it has. But now, having a Wingman in-house is perfect timing.”

FOR MORE INFORMATION ABOUT THE WINGMAN PROGRAM VISIT [AFLAC.COM/WINGMAN](http://AFLAC.COM/WINGMAN).

*Confidential – For Informational and Training Purposes Only. These materials contain proprietary information and material that is owned by Aflac and/or its licensors, and is protected by applicable intellectual property and other laws, including but not limited to copyright. By accessing these materials, you agree that you will not use such proprietary information or materials in any way whatsoever except for informative and training purposes only. You further agree not to modify, loan, sell, distribute, or create derivative works based on these materials. Any use not specifically permitted herein is strictly prohibited and may subject you to civil and criminal penalties.*

*Aflac herein refers to American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company.*