

Aflac United

Forging Progress Through Diversity

By: Michelle Wilson

IN THE EVER-EVOLVING WORLD of insurance sales, finding new avenues for growth and success is crucial. Aflac United, a dynamic platform, offers insurance professionals that pathway. This groundbreaking initiative has been creating a buzz, and rightfully so! As a transformative force in the industry, Aflac United is redefining the way insurance sales professionals approach their business endeavors, ushering in a new era of diversification and opportunity. In this article we'll explore the essence of Aflac United, its impact and the boundless possibilities it offers for those ready to embrace a more diversified path as business owners in the insurance sector. Additionally, we'll hear from a successful sales professional who has embraced the Aflac United approach and achieved remarkable success, providing invaluable insights into the tangible benefits and transformative power of this innovative initiative.

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Aflac United is a dynamic initiative designed to empower and support insurance sales professionals in diversifying their business portfolios. It stands as a collaborative force committed to advancing supplier diversity, diverse spending and building a more resilient and equitable supply chain. By aligning with governmental initiatives, consumer values and client propositions, Aflac United aims to redefine the landscape of business relationships. The initiative not only focuses on expanding the product range but also supports agents in understanding market trends, client needs and evolving regulatory landscapes. This holistic approach helps agents to remain competitive and relevant in an ever-changing insurance landscape. Aflac United aims to foster a community of adaptable, knowledgeable and diverse insurance professionals who can meet the varied demands of clients and establish themselves as trusted advisors capable of addressing a multitude of insurance needs. In essence, Aflac United emerges as a beacon of inclusivity, actively shaping a future where diverse business thrives, clients benefit and economic exchanges are imbued with equity.

Jean-Claude Fresnel, Jr.

Empowering Diversity: A journey as a Certified Diverse Business Owner with Aflac United

By: Michelle Wilson

Why did you decide to certify your company as a Diverse Business Owner (DBO)?

I spent almost 10 years in the Insurance industry as an Independent Contractor/Agent, and things were going great! My clients began asking for advice beyond insurance solutions based on my experience and how other Clients were attracting and retaining employees. These inquiries pushed me to be the solution or partner with resources beyond my services that can meet their needs. That's when I decided to start Lenserf & Co., Inc. in 2008. In our 5th year I met the EVP of Willis Towers Watson's Diverse Solutions Network. He shared the competitive advantages of certifying Lenserf & Co. and access to their resources for our clients. He also discussed opportunities that we could possibly receive with their clients when requests for proposals were requiring DBOs. The certification was a requirement to begin the engagement process.

Could you describe a particular success or accomplishment as a DBO that demonstrates the impact of Aflac United's initiatives on your business?

I was notified by a business partner that a potential Client had an interest in working with more DBOs to revise their benefits strategy based on a discussion he had with his friend, the CEO. After completing some comprehensive research, I identified the potential opportunities and programs that could work well with their current offerings. I reached out to the current broker of record to discuss our proposed strategies and willingness to partner based upon the information received and unfortunately, they didn't think the services would be of interest to their client at the time. Through the warm relationship, an introduction was

made to the CEO and our team was granted an opportunity to present to his leadership. In summary, we successfully secured the Client based on the spotlight placed on the areas of risk and the voids that we could solve with the proposed retention strategies.

What message would you like to convey to your colleagues to encourage them to become involved in Aflac United and potentially become DBOs themselves?

What continues to blow my mind has been the incremental revenue opportunities that are coming my way that I did not have line of sight on. Corporations and their board members are actively pursuing ways to help embrace the support of their workforce when it comes to diversity with professional services. A huge step in the right direction is finding partnerships with diverse vendors to create a collaborative approach in finding best in class solutions for their employees.

How do you envision Aflac United's future, and how can it continue to make a significant impact in promoting diversity and equity in this industry?

I envision the intentional commitment from Aflac's leadership to embrace Aflac United aligns with filling a void with a diverse distribution channel. Creating this vertical will assist Aflac in capturing the missed opportunities with large corporations and meeting the goals outlined by every state and local government across the country. The top 100 diverse corporations' accolades consistently received by Aflac corporate will soon be matched with a newly created DBO sales distribution channel exemplifying the same inclusive strategy.

Can you share a personal story or example that illustrates the positive change and growth you’ve experienced as a DBO?

I have expanded trusted relationships with top brokers like Mercer, AON, Willis Towers Watson, and Gallagher (Connect) through their DBO networks. As we continue to assist Clients with the best-in-class strategies, we can also pull in the right partner, based on the resources that we have access to with their networks when other concerns arise beyond the scope of our work.

Can you share an example of a challenge you’ve faced in your journey as a DBO, and how Aflac United’s support and initiatives would help you overcome it?

We acquired a new client a few years ago and everything was going well with the total rewards options provided by Lenserf & Co. However, the following year, we were notified that they were ending their relationship with the current health insurance broker. Based on the in-depth service that we provided to them, we gathered the pain points and began searching for the best partner. We were able to co-broker and secure the entire benefits portfolio. Our historical data provided a very calculated strategy to immediately solve several concerns that were raised with their previous relationship.

What are some best practices or strategies you’ve implemented in your role as a DBO that you believe could inspire your coworkers and fellow agents to follow suit?

DBOs must have a clear understanding of the differentiating factors that make them unique. They should have a wholistic mindset, DBOs and Agents must shift from only traditional products to the best interest of the potential case and that might be with the Aflac Group portfolio. There are solutions beyond traditional and group that Aflac can solve for, DBO’s and Agents should be well versed in all to seamlessly match the needs. Lastly, understand solutions with other Carriers as well to provide a fair comparison of the best possible options for the Client. We consistently participate in the Aflac United Mentorship cadence calls to empower and mentor newly certified DBOs with best practices.

Could you provide insight into how aligning with government initiatives and consumer values has influenced your work as a DBO?

Public sector RFPs are typically inclusive of DBOs and have specific goals with participation. Having several certified options in each local jurisdiction in the country helps with crafting the best comprehensive response to secure the opportunity.

What measurable outcomes have you achieved with your efforts as a DBO, and how have these successes impacted your career and business?

Lenserf & Co.’s certification has allowed me to share my 25 years of experience of industry insight with a large network of consultants. The referral sources are genuine and valuable to the future growth of our business. I have surpassed the expectations with our initial goals and continue to look forward to building trusted relationships to consistently scale.

How do you see Aflac United and the DBO program contributing to a more inclusive and prosperous future for everyone involved in the initiative?

Aflac United is a great initiative that is supported by the Executive Leadership and the entire organization. Aflac believes wholeheartedly in diversity and inclusiveness within the workforce. I believe they launched this new sales division not only because of the creativity and innovation of the Executive team, but more importantly, Aflac has always been a leader in listening to the clients and the communities in which we serve.

In your journey as a DBO, what have been the most surprising or unexpected lessons or benefits you’ve discovered that you’d like to share with others?

During my journey, the most surprising lesson has been the receptiveness of potential Clients to speak with me and learn about my business and what value I can bring to their organization. At first, I was very hesitant to pursue large opportunities because I didn’t think I could compete nor be given serious consideration. Once I began to network and share my experiences with larger organizations, it was refreshing as to how receptive they were to have a conversation. The road

“With the launch of Aflac United, Aflac is committed to raising the bar by creating a Diverse-Owned Distribution channel.”

— JEAN-CLAUDE FRESNEL, JR.

was long and hard, but I’ve now learned how to dissect RFPs, network at corporate functions with my broker partners as they made introductions for Lenserf & Co. and market my company within both private and the public sector cases.

Lastly, how would you summarize the overall benefits and rewards of being a part of Aflac United and serving as a Diverse Business Owner for those considering similar roles?

The benefits of being a part of Aflac United are exciting! To be a part of an initiative that’s the first in the industry with the support of Executive Leadership is a game changer. I am 100% committed to supporting this initiative where I can use my years

of experience to accelerate the growth and success of the project. Encouraging DBOs in their infancy stages is a great opportunity to pass on helpful information that I have learned from my mentors along the way. I’ve already met other DBOs/Agents within Aflac where I have been able to network, learn, share successes and talk about the strength in partnering on new opportunities. In addition, I can foresee the advertising and marketing of Aflac United and believe an entire new landscape of opportunities will come my way. I acknowledge and thank God for guiding my journey, and my parents who instilled in me the core values of compassion and integrity to best serve my Clients.