

How adding supplemental insurance to your portfolio supports clients—and your bottom line



Adding supplemental insurance to your portfolio can help provide employees with well-rounded coverage and help clients boost their recruiting and retention. It can also help raise your revenue—without having to bring in new clients.

Your clients are focused on their employees' well-being

Though employee wellness wasn't a leading concern among employers in 2019, it is now one of the top three. In fact, employee wellness is tied with rising health care costs as the primary concern among businesses of all sizes, and [delivering competitive benefits packages](#) is the next biggest concern.¹ This trifecta indicates a simple fact: Your clients are increasingly aware of potential risks to their employees' well-being. And they want a solution.

Aflac offers just that.

Aflac has what your clients need now

Aflac's supplemental insurance products are exactly what your clients are looking for. Our products add true value, helping protect employees and their families cover the expected—and unexpected—that's sure to come life's way, such as [playground accidents](#), [strokes](#), [heart disease](#) and even [gender disparities in health care](#). And they do so without breaking the bank.

Sixty-five percent of businesses with three to 49 employees report never having offered employee health benefits, and 65% of these employers cite cost as the primary factor.² The average cost for insurance benefits, including health, life and disability insurance, comes to \$2.73 an hour, or \$5,698 annually per employee.³ It's a price tag that not all businesses can afford.

By contrast, Aflac's supplemental insurance can help with the costs of accidents, hospital stays, chronic conditions, cancer and other critical illnesses and more, and they can be offered to employees at little to no cost to employers.

Adding Aflac to your portfolio can add to your wallet and ease your clients' minds

While many types of insurance may have seen negative impacts as a result of COVID-19, Aflac presents a way to offer coverage that's in high demand now. Employee wellness and health benefits have become more central than ever. Adding Aflac to your portfolio can be a positive at a time when many other types of insurance are still trying to bounce back.



And as you've already established a client base for your other offerings, you won't need to search for new prospects. Just as it's easier for you to [build upon your existing business relationships](#) with new offerings rather than signing new businesses, it's easier for your clients to stick with someone they know and trust than to take a chance on a new carrier.

Expanding your offerings with Aflac products can add to your wallet while also saving your clients' time and resources as they seek to better their employees' lives and financial security—a triple win if there ever was one.

**Want to learn more about how Aflac insurance products can help you and your clients?
Chat with a representative today.**

¹ Sontiq. "2020 Benefit Broker Survey." Published July 2020. [Accessed 9.13.2021.](#)

² Aflac. "Aflac WorkForces Report: Workplace Benefits Trends Executive Summary." Published September 2020. [Accessed 9.13.2021.](#)

³ BenefitsPRO. "Breaking down benefit costs: 6 charts that show where the money goes." Published 1.28.2019. [Accessed 9.13.2021.](#)

The content within is for informational purposes for agent and broker-facing audiences. This information is not approved to distribute to prospective insureds, to prospective accounts, or to use as a solicitation. Misrepresenting this, or any, information to solicit or induce an insured to lapse, forfeit, or surrender an insurance policy is prohibited by law. Any use not specifically permitted herein is strictly prohibited. **Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and/or Continental American Life Insurance Company.**

Aflac WWHQ | 1932 Wynnton Road | Columbus, GA 31999