

# ASSURITY AT WORK



# Who are we?

**Named the 2<sup>nd</sup> fastest growing Worksite company in the VB industry with growth 5X the industry average, according to LIMRA.**  
**Named the FASTEST growing Worksite company in the small carrier category for 2018.**

Assurity maintains an A- (Excellent) rating with A.M. Best Company.

A.M. Best ratings range from A++ (Superior) to F (In liquidation)

<http://www.eastbridge.com/news/PressRelease/2019/06-17.html>

130  
YEARS IN BUSINESS



# Our mission / vision

Our core **purpose** is to help people through difficult times.

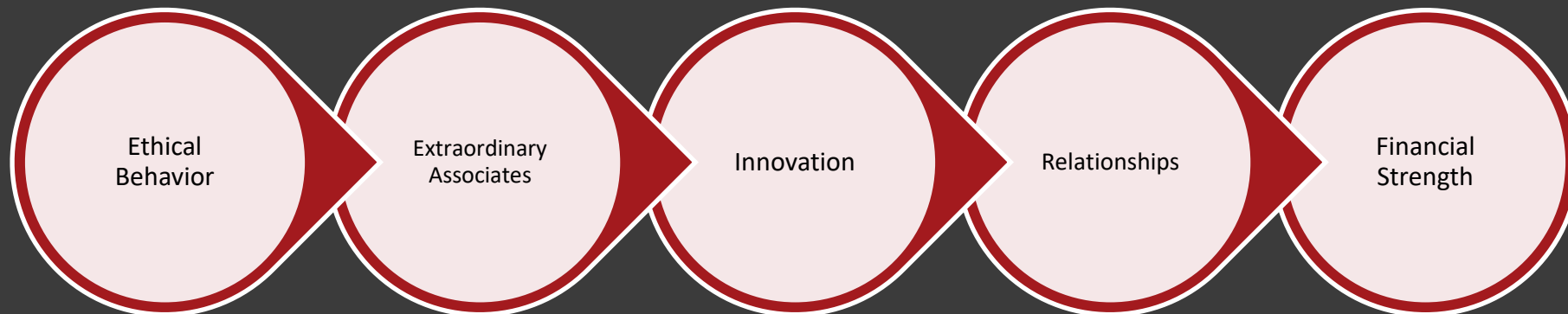
Our **vision** is to bring peace of mind to more and more middle-income consumers and small businesses by providing easy access to insurance protection products.





# What we value.

When it comes to worksite benefits, we aim to be your most valuable asset.



# How are we different?

We don't just sell voluntary benefit solutions.  
We partner with you to create the most optimal enrollment experience.



Strong  
Commissions



Simplicity &  
Ease of Use



We're a Mutual  
Company



Personalized  
Service



Competitive  
Advantage



# YOUR Dedicated Service Team



Steve Wilson



Taylor Pederson



Tammy Leif





# Our product suite

Created for benefit brokers, complements existing employer-provided insurance benefits, helps you create an overall healthcare strategy.

Assurity at Work has a suite of 4 **health** products and 1 **life** product.

- Accident Expense
- Critical Illness
- Hospital Indemnity
- Whole Life
- Disability Income



# Accident Expense

Help for **unexpected expenses** related to an accident.

## What does it do?

- Covers unexpected bills resulting from an accident
- Lets the insured focus on a full recovery rather than finding money to pay bills
- Choose from one or two unit plans
- Options of 24-hour or off-the-job only coverage

## Advantages:

- Competitive premiums
- Not rated by industry
- Benefits among the best
- Very competitive benefits for spouse and children
- Many treatments and procedures covered
- High specified injury benefits





# Critical Illness

Help **reduce financial stress** and focus on recovery.

## What does it do?

- Reduces stress caused by financial difficulties due to a serious medical condition
- Pays benefit directly to insured upon diagnosis or procedure
- Category approach means insured can collect multiple benefits
- Coverage available for spouse and children

## Advantages:

- Three-category approach
- Covers up to 15 conditions
- Return of Premium Rider
- Waiting periods
- Competitive definitions



# Hospital Indemnity

A **daily benefit** for hospital confinement due to a covered accident or sickness – with no deductibles or coinsurance.

## What does it do?

- Complements health insurance
- Pays in addition to other health insurance benefits
- Daily benefit for hospital confinement
- No provider network

## Advantages:

- Value
- Flexibility
- HSA/FSA compatible







# Disability Income

Short-term monthly benefits to help **replace lost income** due to disability resulting from a covered accident or illness.

## What does it do?

- Provides employees a steady income while out of work
- Benefit periods of 3, 6, 12 or 24 months
- Pays in addition to other benefits received, including workers compensation

## Advantages:

- Own occupation
- Guaranteed issue available
- Affordable premium







# Whole Life

A level-benefit, non-participating whole life insurance policy with level, **guaranteed premiums** to maturity at age 121.

## What does it do?

- Provides a guaranteed death benefit
- Builds guaranteed accumulation of cash value
- Offers premium payments that will not increase
- Allows loans from policy's cash value

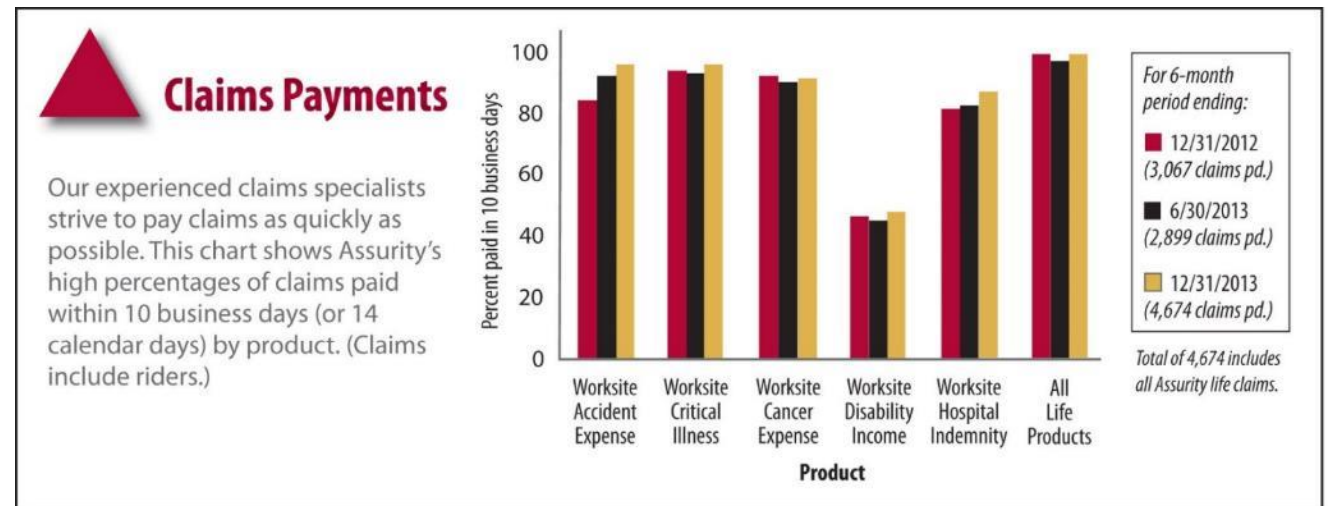
## Advantages:

- Guarantees
- Accelerated Death Benefit Rider can provide a "living benefit" at no extra cost
- Level Term Insurance Rider can create a more affordable perm-term blend



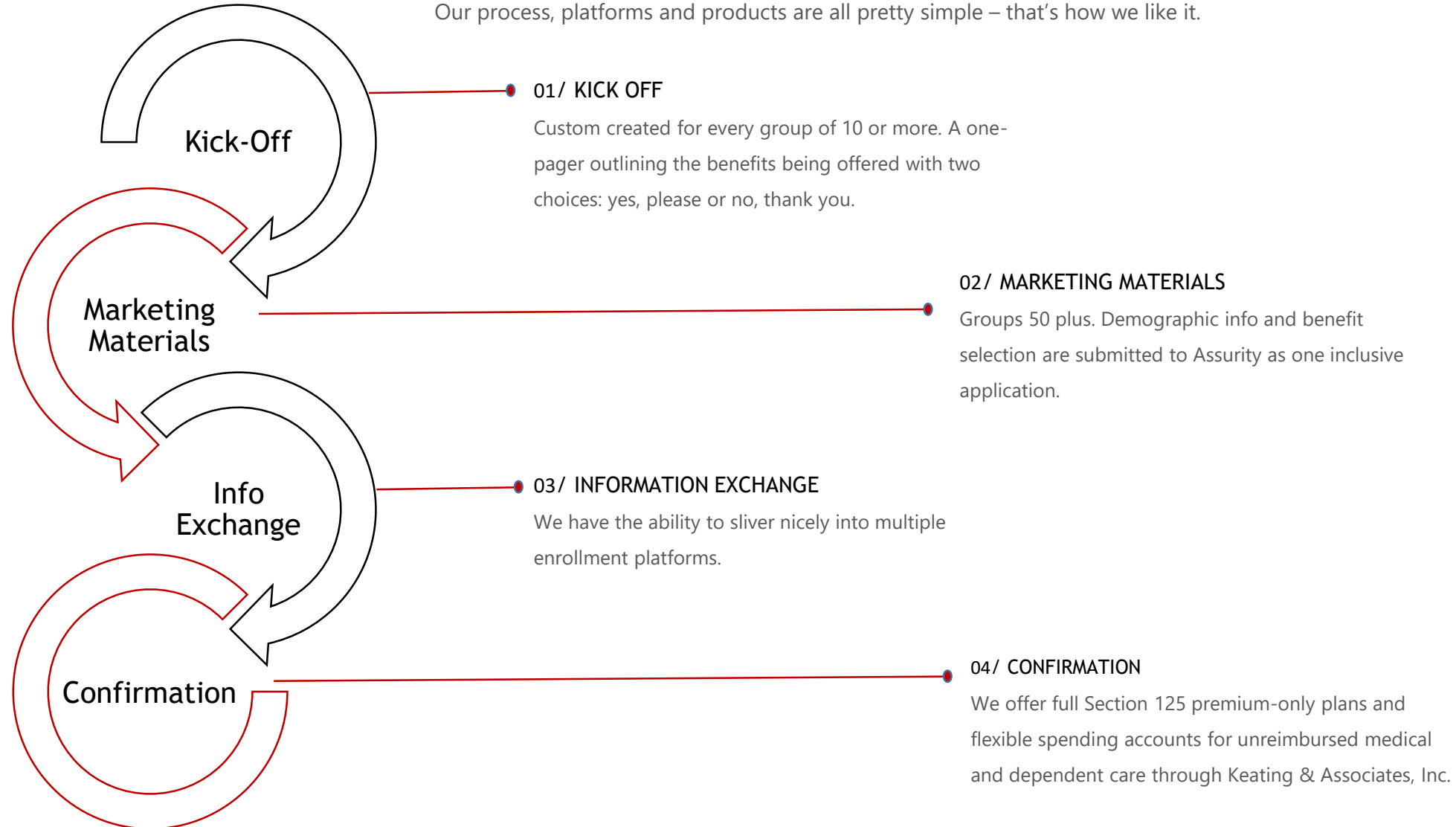
# Service Standards

This chart shows Assurity's high percentages of worksite claims paid within 10 business days (or 14 calendar days) by product (claims include riders).



# Our Simple Process

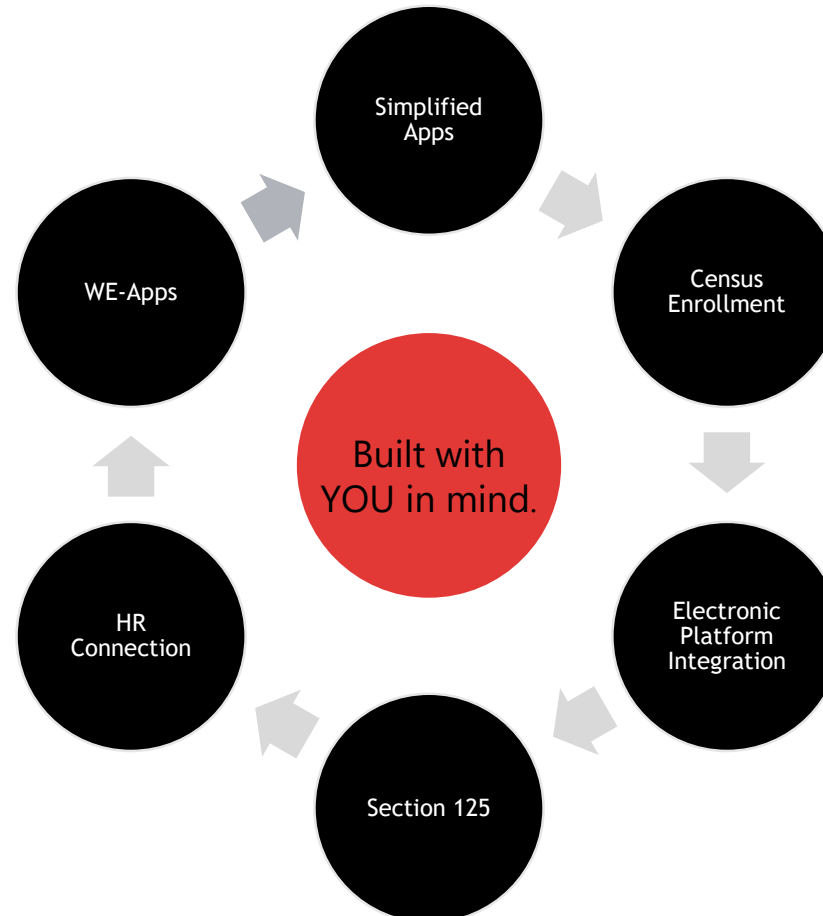
Our process, platforms and products are all pretty simple – that's how we like it.





# Enrollment Capabilities

Enrollment doesn't have to be complicated. Our process synthesizes with the system that works best for you.



## 01/ SIMPLIFIED APPS

Custom created for every group of 10 or more. A one-pager outlining the benefits being offered with two choices: yes, please or no, thank you.

## 02/ CENSUS ENROLLMENT

Groups 50 plus. Demographic info and benefit selection are submitted to Assurity as one inclusive application.

## 04/ SECTION 125

We offer full Section 125 premium-only plans and flexible spending accounts for unreimbursed medical and dependent care through Keating & Associates, Inc.

## 05/ ZYWAVE'S HR CONNECTION

Groups 10 plus. An enrollment platform and HR solution in one for stellar employee/employer communication.

## 06/ WE-APPS

Our electronic application system. Online and desktop versions available.

## 03/ ELECTRONIC PLATFORM INTEGRATION

We have the ability to sliver nicely into multiple enrollment platforms.

# High Commissions



## COMMISSION SCHEDULES

Among the industry's most competitive.

## LEVELIZED COMMISSIONS

Levelized commissions are available.

## VESTED COMMISSIONS

Immediate vesting in commissions.

# Connect with us

We're never more than one call away. Literally.



WORKSITE SALES MAIN LINE

800.276.7619 ext. 8964



EMAIL

[worksitesales@Assurity.com](mailto:worksitesales@Assurity.com)



ONLINE

[assurityatwork.com](http://assurityatwork.com)

[LinkedIn](#) / [Facebook](#) / [Twitter](#)







# THANK YOU

