Sales Strategy Guide: Leveraging Assurity's Platinum Service for SMB Growth

1. Strategic Context: The Platinum Blanket Offer Advantage

In the high-stakes world of voluntary benefits, the ability to deliver "large-market" concessions to small-to-mid-sized businesses (SMBs) is a definitive competitive advantage. Assurity's **Platinum Service** is a specialized underwriting framework provided exclusively to Voluntary Insurance Partners LLC. It positions you not merely as a broker, but as a strategic consultant capable of bypassing the medical evidence hurdles that typically stall momentum in the SMB sector.The core of this advantage is a robust **Guaranteed Issue (GI)** value proposition. By offering coverage without medical evidence for groups as small as three employees, you fundamentally transform the enrollment experience. This inclusive approach eliminates the friction of health-based declines for groups sized 3 to 250, democratizing high-quality protection. This framework specifically solves the primary pain point of the SMB market: the need for sophisticated, seamless benefit solutions that mirror those of Fortune 500 companies without the associated administrative or underwriting burdens.

2. Market Targeting and Eligibility Parameters

Rigorous front-end qualification is the only way to safeguard your GI privileges and ensure the long-term health of your block of business. This offer is a surgical tool for stable, professional environments; treating it as a "catch-all" risks individual group rejections and the potential revocation of the entire Platinum framework.**Eligibility "Non-Negotiables":**

- **Group Size:** Minimum of 3 and a maximum of 250 eligible lives (primary focus).
- **Employment Status:** Available strictly to W-2 employees.
- **Work Requirements:** Employees must maintain a minimum of 20 hours per week.
- **Actively Employed Condition:** The applicant must be "Actively Employed"—performing their regular duties at the time of application.**The Urgency Factor:** This Platinum Blanket Offer is valid for groups enrolling prior to **March 1, 2027** . As a strategic director, you must leverage this hard deadline to drive immediate action. Use this date to establish a "Quarterly Enrollment Cycle" with prospects, emphasizing that these specific underwriting concessions are a limited-time window that allows them to grandfather in coverage that may not be available after the expiration date.

3. Product-Specific Underwriting Analysis

Technical precision regarding product limits is non-negotiable for setting realistic client expectations. If you fail to understand where GI ends and underwriting begins, you risk damaging your credibility during a presentation.**Platinum Underwriting Matrix**| Product Line | GI Limit (Employee) | GI Limit (Spouse/Child) | Participation: Groups 3-99 | Participation: Groups 100-250 | Participation: Groups 251+ || ------ | ------ | ------ | ------ | ------ | ------ || **Accident Expense** | Full Benefit | Full Benefit | 2 Apps | 5 Apps | 5% || **Hospital Indemnity** | Full Benefit | Full Benefit | 2 Apps | 5 Apps | 5% || **Critical Illness** | $30,000 | 50% Spouse ($15k) / 25% Child ($ 7.5k) | 2 Apps | 5 Apps | 5% || **Disability Income** | Lesser of 60% or $1,000/wk | N/A | 2

Apps | 5 Apps | 5% || **Whole Life** | Based on age/size | $25,000 Conditional GI | See Life Rules Below | See Life Rules Below | 10% || **Term Life** | $100k (Age 18-60) / $50k (Age 61+) | 30% Spouse / 10% Child | See Life Rules Below | See Life Rules Below | 10% |

Strategic Underwriting Nuances:

- **Simplified Issue Fallback:** Benefits exceeding GI caps (e.g., Critical Illness over $30,000) are not automatically rejected. They pivot to **Simplified Issue (SI)**, requiring health questions, which allows for higher coverage for healthier applicants.
- **The 3-9 Life Strategy:** For groups sized 3-9, GI for Life products requires **5 applications**. In a group of three or four, this is mathematically impossible. Therefore, your realistic sales target for these micro-groups is **Simplified Issue**, which only requires **3 applications**.
- **Life Rules (Groups 10-250):** GI requires 5 apps or 10% of the group, whichever is greater. For Whole Life, spouses can access $50,000 via SI if they exceed the $25,000 Conditional GI limit.
- **Term Life Age Pivot:** While GI is available for ages 61+, brokers must be aware that **20-year Term Life** provides no rates for ages 61+. For these older demographics, you must pivot the strategy to a 10-year Term to maintain GI eligibility.

4. Ensuring Plan Stability: The "15% Rule" and Aggregate Risk

The Platinum Service is not just a carrier offer; it is a partnership that demands active participation management. Your role as a broker includes the ongoing clinical health of your total block of business.**The "15% Overall Participation" Mandate** Assurity mandates that your **aggregate block of business** must maintain at least 15% participation. **So What?** If a single poorly-managed group tanks your portfolio average below 15%, Assurity reserves the right to revoke or modify the Platinum Service for *all* your clients. You are not just protecting one group; you are protecting your entire reputation and access to this framework.**The Quarterly Review Process** Assurity's **Quarterly Review** serves as your strategic roadmap. Use these checkpoints to audit your performance. If a group is underperforming, it is a signal for a targeted re-enrollment campaign or a communication overhaul.**Broker Best Practices for Participation:**

1. **Mandate Payroll Deduction:** High persistency is driven by the ease of automated deductions.
2. **Simplify the Message:** Frame Term Life as "short-term debt protection" and Accident/HI as "gap fillers."
3. **Leverage the 30-Day Portability Rule:** Highlight that employees can take their coverage with them after only 30 days of continuous coverage—a massive selling point for transient workforces.

5. Strengthening the Pitch: The Assurity "Force for Good" Narrative

To win the SMB owner, you must sell the carrier's character as much as the product. Assurity's status as a **Mutual Organization**—owned by policyholders, not stockholders—aligns perfectly with the interests of a business owner. Furthermore, their **Certified B Corp** status provides you with an ESG (Environmental, Social, and Governance) narrative, proving that the business is used as a force for good.**The "Human Touch" Selling Points:**

- **30-Day "Free Look":** A risk-free period allowing employees to cancel and receive a full refund, building immediate trust.
- **Real-World Portability:** Protection follows the employee into retirement or new ventures, provided they meet the 30-day continuous coverage requirement.
- **Accelerated Death Benefit:** For Term Life, this offers a crucial lifeline by advancing benefits in the event of a terminal illness (12 months or less expectancy).**Contact & Support Reference:**
- **Customer Service:** 800-276-7619, Ext. 4210 (7:30 am – 5:00 pm CST)
- **Claims Department:** 800-869-0355, Ext. 4484 (Email: claimsinfo@assurity.com)
- **Policy Services:** 800-869-0355, Ext. 4279
- **Fax Support:** 888-255-2060
- **Online/Social:** assurity.com | linkedin.com/company/assurity-lifeBy masterfully applying the Platinum Service, you fulfill a vital mission: **Helping people through difficult times** with stable, accessible, and high-quality protection.