



The Future is NOW!!!!



Jim Christenson, CEBS
Field Vice President
Allstate Workplace Division

What is the Perfect Enrollment?

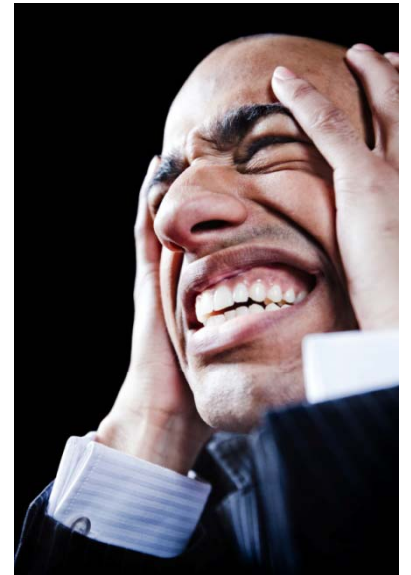
- Face to Face
- Group Meetings
- Everybody accepts or waives
- Annual re-enrollment adding a new product each year

How are you doing with that???



What do we know for sure?

- 2 ways to get business, direct and health insurance brokers
- Health insurance brokers have not embraced worksite
- Health insurance will change
- Cell phones, PDAs, and laptops now dominate the landscap
- Health insurance rates and deductibles are climbing



What can we see?

- Simply Unum
- Harmony
- Benefits Selection
- ADP
- Aggregators
- Enrollment Software
- On-line enrollment systems



Products



- Enrollment companies have always preferred individual products.
- AFLAC just spent a good sum of money to buy a group carrier, Continental American.

Why are group products let me count the ways....licensing, appointments, pricing and the ability to enroll them on-line. How many employees port, anyway?

How many products?

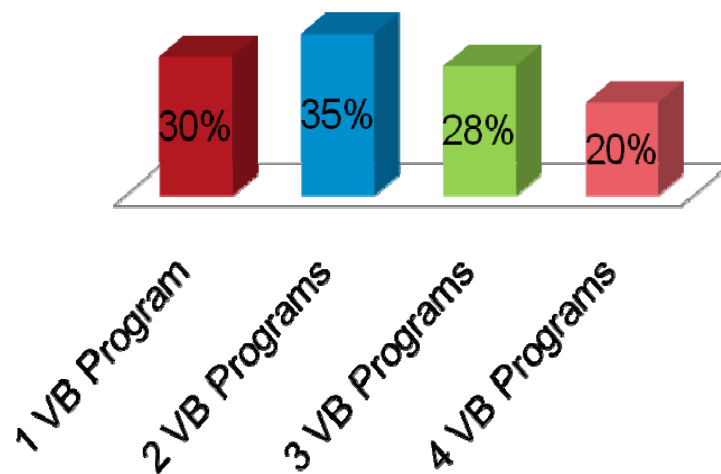
- One
- Two
- Three
- Four
- Five
- All of them



Avoid overwhelming employees in initial offering

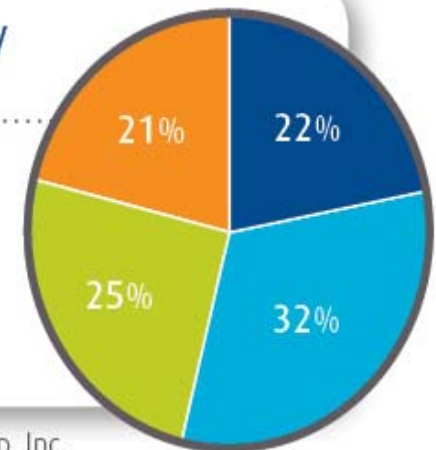
Layer on 1-2/3 benefits per year

VB Plan Participation



Average number of voluntary products per account

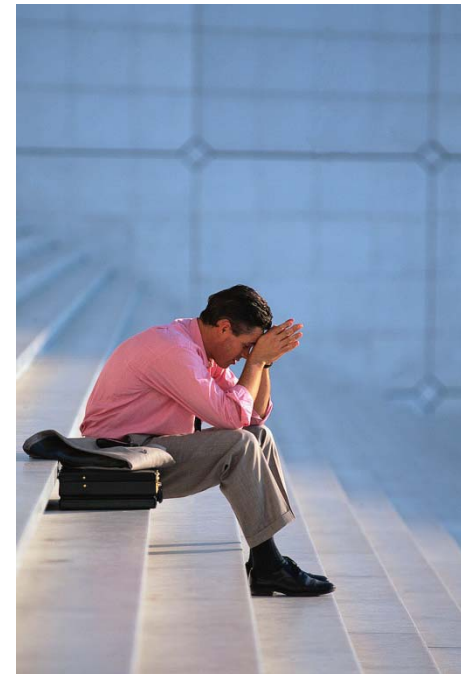
- 22% 1 product
- 32% 2 products
- 25% 3 products
- 21% 4 or more products



Source: Eastbridge Consulting Group, Inc.,
"The Evolving Broker: A Look at Who Sells Voluntary in 2006."

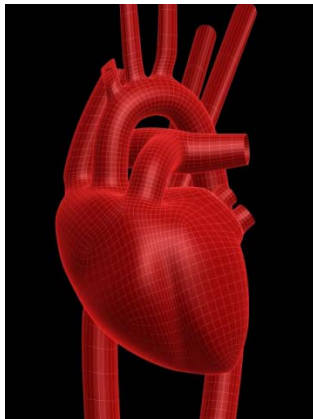
Where did all the salespeople go?

- Truthfully my most common complaint.
- You will never make any money taking orders
- When you give them what they want, they want more
- 125, cobra, enrollment systems



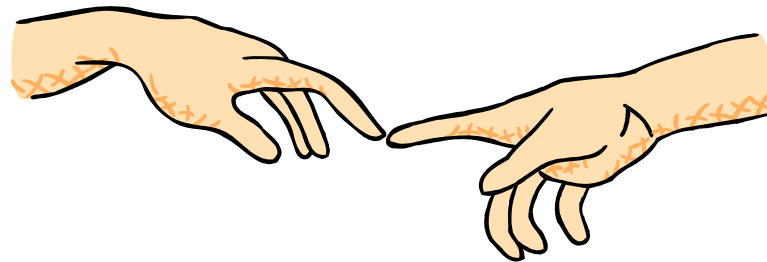
3 products people buy

- CI
- Accident
- Life Insurance



Touch points, we all have them

- Mail
- Telephone
- E mail
- Websites, employer and home
- PDAs
- Webinars



Let me show you something

- Identify the enrollee by link, male, female, Spanish, blue collar, white collar.
- Enrollment science
- Commissions?



Welcome to the Future

- The Golden Age
- Small group less than 100, mid-size 100-500, large 500+
- First, better or different?

Thank-you

Jim Christenson, CEBS
Field Vice President
Allstate Workplace Division

