



Amalgamated **ADVISOR**

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Message from the President

Investing in New Information Technologies to Serve You Better *By David Walsh, President & CEO* Amalgamated Family of Companies



At the Amalgamated Family of Companies, we are always looking for ways to enhance our customer service. Making investments in new, sophisticated information technologies is one way we are meeting this goal. Under the direction of our Senior Vice President & Chief Information Officer Raghubar Singh, we have

been integrating a leading digital engagement platform designed to facilitate easier access to valuable plan and health information for our customers, members

and our client services personnel. All of our stakeholders will benefit from the self-service engagement this portal provides. In turn, the portal will provide enhanced communication, coordination of care, productivity and cost-efficiencies.

We specifically selected HealthX. It is one of the nation's leading health portals known for providing a secure, cloud-based and easy-to-navigate solution.

As our nation's healthcare system continues to evolve and the need for improved connectivity, access and sharing of information becomes more meaningful, a portal such as HealthX will enable us to advance our goal to maintain the highest standards of customer service, while keeping pace with our changing healthcare system.

Broker's Corner—Tips to Boost Sales

Brokers, why not think outside of the box to boost sales in 2017. Here are some tips to drive sales:

- Offer to serve on a panel or present a seminar for a local business association on a timely insurance-related topic.
- Create short You Tube videos that answer common questions held by plan sponsors and/or their members. Share the videos on your website, social media pages and in email marketing.
- Take a different, small group of prospects to lunch once a month. It's a networking opportunity for them and a way for you to cultivate new client relationships.
- Get involved with local nonprofit organizations for causes you support. You will meet more people, build your contact base and develop goodwill within the community, which will draw more potential clients to you. Consider being an event sponsor for even higher visibility.

- Develop a Customer Loyalty Program that rewards referrals with more than a "thank you." Consider different level gifts depending on account referred. These gifts could range from a simple \$100 Amex gift card to show tickets, a consumer electronic device or a contribution to the customer's favorite charity.

Seek out and use loyal customer testimonials. Ask some of your longstanding customers to write a short paragraph about the relationship they have with you, why they chose you as their broker, and why they remain your customer. Share these testimonials with your prospect base under a branded heading such as: "From our customers to you" or "Why choose [insert your brokerage's name]."

Top 5 Questions Benefit Managers Should Ask an Insurance Company

By John Thornton, EVP, Sales & Marketing, Amalgamated Family of Companies



When considering an insurance product, it's not enough for a benefit manager to review and evaluate the plan alone. It's also essential that the insurance company be carefully vetted. Specifically, there are five important questions every benefit manager should ask about the insurance company

behind a product before making a product decision.

1. What is the insurance company's A.M. Best rating?

You will want to look at carriers that have consistently earned the "A" (Excellent) rating from A.M. Best, a full-service credit rating organization dedicated to serving the insurance industry. The "A" rating by A.M. Best attests to a carrier's strong fiscal position and claims-paying history. It is a credible third-party affirmation of an insurance company's sound financials and emphasis on responsive claims handling.

2. What are the company's claims handling processes?

You want to be sure that specific policies and procedures are in place and that the company is open about sharing this information with you.

3. Does the company sell its products through brokers?

The carrier that answers "yes" to this question is likely to be more collaborative, responsive, value-added and oriented toward meeting the needs of a broader cross-section of people.

4. What is the company's history serving organizations like ours?

Seek out carriers with a proven track record in your sector. If you are a union, a carrier with union experience is valuable. If you are a smaller business versus a larger business, look for the company that has a history of serving clients of your size.

5. Are your products available in multiple states?

This is especially important for organizations with locations in multiple states which should not have to work with several carriers to address the needs of their entire workforce.

Print Delivers Many Benefits

By John Dubil, President AliGraphics



There's no question that we're living in a digital world. We all rely on our mobile devices to communicate and share information. But let's not forget the value of print materials. They too play an important role in marketing communications, news information and education.

Print also delivers some significant benefits, outperforming digital communications in several areas.

For instance, did you know that:

- When it comes to holding a consumer's attention, print ads are reviewed by consumers much longer than digital ads?
- Print marketing drives more accurate recall of the advertiser and the ad's messages than digital ads?

- Print better motivates a consumer's desire for a product or service?
- Consumers viewing a print piece ascribe to a higher value product or service than digital marketing does?
- When it comes to engagement, the buzz word of the day, print performs on an equal level as digital?

Here are some additional findings from various sources including members of the marketing and advertising industry and institutions of higher education that demonstrate the value of print:

- 79% of U.S. households say they read or scan direct mail pieces
- Direct mail marketing delivers an average 13-to-1 return on investment
- 44% of consumers visit a company's website after receiving a direct mail piece

This last statistic shows that print should not be counted out in our digital world. Instead, it is more important than ever in helping marketers best leverage all of their marketing channels, including their digital platforms.

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