

AMWINS™

CONNECT

**YOUR ONE-STOP
SHOP FOR LARGE
GROUPS**





AGENCIES OF ALL SIZES BENEFIT FROM AMWINS CONNECT'S RESOURCES.

When you are inundated with renewals, partnering with Amwins Connect will help free you to focus on new sales and retention.





Amwins Connect Has an Entire Team

Available for Support

- **Regional Sales Managers** in the field to help you run enrollment meetings or sales presentations.
- **Large Group Proposal Specialists** who have close relationships with large group fully insured carriers and who handle your case from quoting to underwriting.
- **Broker Sales Representatives** always available offering the in-office support you need.





Services

Make Your Job Easier

- Quotes for **multiple large group** carriers at one time.
- **Bilingual enrollment** assistance.
- Customized **group proposals** with detailed rates, benefits and spreadsheet comparisons.





Large Group Services

- Front-end quoting and underwriting service from your dedicated **Large Group Proposal Specialist.**
- Ancillary Products and Solutions
- No change in your broker commissions.





**ALL FROM THE SAME COMPANY
YOU USE FOR YOUR SMALL
GROUP BUSINESS!**



Amwins Connect Group Medical Carriers

Amwins Connect is contracted with a number of ancillary partners to round out your large group benefits package.

Aetna	Kaiser Permanente®	Ameritas
Anthem Blue Cross	MediExcel Health Plan	Beam
Blue Shield of California	Sharp Health Plan	Choice Builder
CalCPA	Sutter Health Plus ¹	MetLife
CCHP	UnitedHealthcare	Premier Access
Cigna	Morgan White Group	Principal Life
Health Net		Unum
		VSP

¹ While we are not currently contracted with this carrier as a general agent, we are happy to work with you to obtain a quote as a co-broker.



Large Group Tools

- **Large Group Quote Request** form.

- **Six Steps to Large Group Quotes** flyer.

If submitting a large group quote seems overwhelming, Amwins Connect will simplify the process with this handy desk reference.

- **Top Ten Things to Ask Your New Leads** flyer.

Includes commonly missed questions crucial to the sale.





FAQ

How do I attract large group clients?

An effective way to find large group accounts is through telemarketing. Amwins Connect's Marketing Department can contact our carriers to find out if you have any co-op funds available to assist with the telemarketing costs.

Also, they will provide you with referrals to a variety of telemarketing companies and set up the contract for you.





FAQ

Isn't the large group market more competitive?

While the competition is always greater with large groups, so are the rewards. Many of these groups started as small groups and have grown into large groups. They still desire the personal touch brokers provide to smaller groups. Also, larger group clients tend to purchase multiple lines of coverage and could provide referrals to similar prospects.





FAQ

Are large group products the same as small groups?

There are some plan similarities, but read the plan descriptions closely. Prescription and other benefits are slightly different (usually better). Large group plans are often more customizable and do not need to meet the benefit requirements of the Affordable Care Act.





FAQ

Will I have assistance presenting, closing and enrolling?

Yes. Your Amwins Connect RSM and carrier representatives work closely with you and your client throughout the sales process. We provide formal proposals, cost comparisons, provider and benefit analysis, and professional presentation and enrollment support.





FAQ

How long does it take to get a quote?

Turnaround time to receive a large group quote takes from seven to ten business days, depending on group size and need for underwriting approval. Utilize our [Six Steps to Large Group Quotes flyer](#) for details on how to submit a large group quote.





FAQ

Which groups are better prospects?

In general, groups with current coverage make better prospects. There is usually a reason why a group with over 100 employees does not already have group coverage. Most often, employees don't want to contribute to costs or groups cannot meet participation requirements.





Industries to Target

- Manufacturing
- White-collar professionals
- Technological
- Engineering
- Highly compensated groups
- Some agriculture and transportation
- Some retail and restaurants
- Wholesale trade





Industries NOT to Target

- PEOs, associations (carriers generally do not write them).
- Groups with 1099/independent contractors.
- Garment or other minimum wage industries (often cannot meet participation).
- Groups with fluctuating or seasonal employees (A group must maintain at least 40 enrolled employees or be canceled. Consider small group plans).





Industries NOT to Target

- Most retail (majority have part-time employees and do not offer benefits).
- Health care and related industries may be considered ineligible or rated up by some carriers.
- Groups with more than two carriers in five years.
- Groups currently in or with recent bankruptcy.





Large Group Considerations

When working with groups without current coverage, ensure they consider typical costs and the following requirements:

- Must have 75% of eligible employees enrolled in the plan.
- Employer must contribute at least 50% of employee costs and 50% of dependents OR 75% of employee-only.
- In California, employer must typically maintain at least 40 employees in the plan to be a large group.
- It's important to survey the employees prior to quoting to see how and if they anticipate enrolling. Carriers can change the quoted rates if enrollment comes in considerably different than expected.



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THANK YOU

