Caring for people when they need it most
Meeting Objectives

1. Aflac’s Duckprint
2. Claims Philosophy
3. The Aflac Difference
4. Product Differentiators

#1
provider of voluntary insurance at worksites in the U.S.

50+
million people worldwide trust us to help protect what matters most.

• Ray Locantro, Benefit Counselor
Aflac’s Duckprint

- Aflac has served the U.S. workforce for more than 60 years.
- Aflac accounts range in size from three lives to more than 350,000 lives.
- 96% of Customers know the Aflac Brand
- 460K+ businesses in the United States have Aflac
- There are 13 million Aflac policies and certificates inforce in the United States

Source: Aflac Internal Data
Aflac By the Numbers

Aflac sold $1.6B in New Business AP in 2018

Aflac sold $468M in Accident NBAP in 2018

Aflac sold $254M in Hospital Indemnity NBAP in 2018

Aflac sold $171M in Critical Illness NBAP in 2018

Aflac sold $363M in STD NBAP in 2018

Aflac sold $186M in Cancer NBAP in 2018

Claims Philosophy
Since our company’s founding in 1955, we’ve put the customer first by living out our promises to those we insure - pay claims fairly and promptly when they need us most.

Claims Highlights:

- $2.5 Billion dollars paid directly to claimants in the US in 2018
- 7.1 Million claims paid in 2018
- Online claims submission
- Cross-policy claims check
- Direct Deposit Claim Benefits

1 Second
Aflac pays 6.9 million claims a year and one claim per second

2.1 Days
Average processing of Aflac Group Claims

< 1 Days
Health Screening Claims
Online Claims Submission

Seamless online claims intake for your clients.

1. Visit Aflacgroupinsurance.com and click on “Customer Service” and then “File a claim.”

2. Choose from accident, hospital, critical illness or wellness and follow the instructions.

3. Complete and upload your HIPAA authorization, claim details and documents, and direct deposit information.

4. Feel secure in the knowledge that claims on group coverage like yours are processed in an average of two days.
Claims Innovation

Our desire is to pay claims promptly and fairly, all while minimizing customer effort.

Online & Mobile Tools

Cross Claims Adjudication Processes

Efficient Claims Payments

*Currently under development
Product Differentiators & Market Share
Aflac accident insurance provides benefits for many costs associated with an accidental injury, regardless of any existing health care benefits.

**Aflac Accident Market Differentiators:**
- Simplified surgery benefit
- Treatment by nurse practitioner & physician assistants
- No traveling exclusion or limitation on place of treatment
- ICU pays in addition to Confinement
- Residence/Vehicle Modification Benefit
- No annual maximums
- Portability has no master policy contingency
- Industry leading organized sports rider

*Eastbridge Consulting, 2019*
Critical Illness Insurance

A critical illness doesn’t just take a toll on an employee’s health; it can have an impact on their finances as well. Critical Illness insurance pays a lump sum cash benefit to help cover the costs of a covered critical illness, such as a heart attack or stroke.

Aflac Critical Illness Market Differentiators:

- Children are covered for free
- No benefit reduction once reach certain age
- No waiting period
- No lifetime maximum
- Portability has no master policy contingency

*Eastbridge Consulting, 2017*
Hospital Indemnity Insurance

A sudden hospitalization might stop employees in their tracks, but their bills — mortgages, utilities, groceries and out-of-pocket costs — will keep on coming. Hospital Indemnity insurance can help cover the costs of a covered hospital stay.

Aflac Hospital Indemnity Market Differentiators:

- No pre-existing condition limitation
- Newborn coverage for 60 days
- No termination age
- ICU benefits pay in addition to confinement benefit
- Routine pregnancy is covered;
- Portability has no master policy contingency

*Eastbridge Consulting, 2017
The Aflac Difference
Philanthropic Commitment

By sharing our profits with deserving health care providers, educational institutions, youth groups, and the arts, Aflac has made a positive impact across the United States. This corporate commitment to community service extends throughout the workforce ensuring philanthropy and volunteerism remain a vital part of Aflac’s culture.

Aflac doesn’t just help protect families against the financial hardship caused by illnesses like cancer… Aflac is doing what it can to help find a cure for childhood cancer.

Since 1995, Aflac has contributed more than $130 million to fight against childhood cancer.
My Special Aflac Duck

Robotic Duck That Helps Children Cope with Cancer Named One of The 50 Best Inventions of 2018

Local Hospitals with My Special Duck Available:

- Children's Hospital
- Ochsner for Children
We work with companies to reach employees effectively.

- Mobile Text Messaging
- Facebook Ads
- Online banners
- Augmented reality
- Postcards, posters, and fliers
- Product brochures
- Decision support tools
- Pre-enrollment emails

Customized Communications

We customize educational material based on your employee population
Choose to partner with the industry leader!

With total assets of more than $141 billion and annual revenues surpassing $22 billion, Aflac’s financial ability to back its customers and our coverage is as strong as ever.