



# ASSURANT

## Employee Benefits

### Sample Block Analysis

Share some basic (non-confidential) information about your business and we'll customize a block analysis specifically for you. This tool will help you identify which clients might be good candidates for Voluntary benefits. It will show you by client and by coverage where the opportunities are—and will summarize by size category, case count and coverage the overall potential within your current block of business.

#### Potential

The following chart illustrates the premium potential in a broker's block of business. This analysis shows the complete value and number of gaps if you sold a voluntary coverage to round out every gap in a broker's ancillary block. A voluntary opportunity was identified where there is no corresponding base coverage(s) noted, and the group has the following number of lives as defined by the broker.

- Life & Long Term Disability: 30+ Lives
- Short Term Disability: 50+ lives
- Dental: 20+ lives

#### Potential Voluntary premium from cross-sell opportunities\* for ACME Brokerage inc.

Category	Life	STD	LTD	Dental	Total
20 to 49	\$8,530.00	\$0.00	\$0.00	\$0.00	\$8,530.00
50 to 99	\$91,533.20	\$73,504.20	\$84,588.00	\$40,492.80	\$290,118.20
100+	\$352,970.00	\$123,896.40	\$326,983.50	\$303,211.20	\$1,107,061.10
Total	\$453,033.20	\$197,400.60	\$411,571.50	\$343,704.00	\$1,405,709.30

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\* Based on Voluntary gaps in inforce coverage, using an average premium per certificate, reported lives and minimum participation.

The premium potential is supported by a complete detailed listing of existing groups by effective date.

#### Voluntary Cross-Sell Detail for ACME Brokerage, Inc.

Company Name	Renewal Month	Employees	Category	Life Premium	STD Premium	LTD Premium	Dental Premium
<b>Jon Towers Construction</b>	1-Jan	450	100+				\$30,420.00
<b>Perry City Hall</b>	1-Jan	55	50 to 99				\$3,762.00
<b>Home Services</b>	1-Jan	109	100+			\$8,284.00	\$7,368.40
<b>Oscar's Garage</b>	1-Jan	75	50 to 99	\$4,395.00	\$5,827.50	\$6,300.00	\$5,130.00
<b>A-1 Auto</b>	1-Feb	51	50 to 99	\$2,988.60			
<b>Gene's Medical Supplies</b>	1-Feb	111	100+	\$5,994.00			\$7,503.60
<b>Pride Public Relations</b>	1-Feb	230	100+	\$12,972.00		\$16,617.50	\$16,100.00
<b>Engineering Consulting</b>	1-Mar	240	100+	\$12,960.00			\$16,224.00
<b>Smiles, Inc.</b>	1-Mar	192	100+	\$10,828.80		\$13,872.00	\$13,440.00
<b>Illusion Optical</b>	1-Apr	85	50 to 99			\$7,140.00	
<b>Connie's Coffee Place</b>	1-Apr	112	100+	\$6,316.80	\$9,945.60	\$8,092.00	
<b>Bright Lights Showroom</b>	1-Apr	67	50 to 99	\$3,926.20			

Don't let the opportunity to strengthen the benefits package you offer your clients pass you by. Contact your local Assurant Employee Benefits representative to discuss getting your own custom block analysis to find out what voluntary opportunities you might be missing.