

THE CINCINNATI ADVANTAGE

## ADDING SERVICE WITHOUT INCREASING EXPENSES

Concierge Sales and Worksite Enrollment Solutions



The vision of The Cincinnati Insurance Company is to be the best company serving independent agencies and their producers. Offering life insurance in addition to your existing products can help you:

- expand your agency's value to your clients
- fulfill more of your clients' needs
- grow overall agency revenue
- improve client retention
- increase personal income

To support that vision, we continually look for ways to make doing business with The Cincinnati Life Insurance Company easy by providing the best quality service and support. Cincinnati Life has added two valuable services that are available to property casualty agencies and producers.

**Concierge Sales** – It's exactly what it sounds like. We are here to step in at any point of the sales process you prefer at no cost to you or reduction in commission. An experienced Cincinnati Life sales specialist will meet with your client and complete part or all of the life insurance application process, beginning with an agent consultation to discuss your client and determine the best product, structure and face amount to propose. While you maintain full control and ownership of all business, you can count on us to provide:

- **Case Design** – discussing the best options and solutions based on the needs of your clients
- **Client presentation** – presenting the proposal to the client, answering questions and handling objections
- **Application fulfillment** – completing all necessary forms and submitting them to the underwriter
- **Policy delivery** – delivering the policy and finalizing the sale

**Worksite Enrollment Solutions** – A regional enrollment specialist, acting as an extension of your agency, gives your business owner clients the ability to offer employee-owned individual life insurance coverage to their employees at no direct cost to the business. Premiums are paid through the convenience of payroll deduction with options to cover dependent family members.



Everything Insurance Should Be®

Services available include:

- Meeting with the business owner to make the sale
- Holding group employee educational meetings
- Speaking one-on-one with employees to either take an application or accept a waiver of participation
- Sharing the payroll deduction amounts with the payroll department or HR
- Delivering the first bill to the payroll department or HR
- Updating the business owner after the enrollment has been completed
- Providing ongoing service and re-enrollments

Cincinnati Life has dedicated professionals in your area, who have experience working with commercial and personal lines agencies, ready to help you generate life sales revenue and improve client retention. Talk to your Cincinnati sales field representative to get started today.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. All applicants are subject to underwriting approval. Products and riders available in most states.

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