



Influencers in the Field

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The Power of Broker-Association Collaboration: Building Successful Group Insurance Programs

Group insurance programs are one of the main pillars of a high-value membership. To maximize these offerings, associations should work with insurance brokerages that offer affinity services and have the expertise and robust carrier network to customize affordable group plans with adequate coverage.

An insurance broker and association must foster a collaborative partnership with a shared interest in benefitting members. While this sounds like a simple goal, there are many steps both sides have to take to ensure success.

Understanding the Broker-Association Partnership

It's essential to understand what each entity brings to the table and how they should work together.

The Role of the Broker

The broker is the insurance expert. It guides the association through setting up insurance programs that meet the unique needs of each member. It also provides continuous support for the association and its policyholders, as well as aids the association in efforts to grow program participation and expand its insurance offerings.

Partnering with a broker has many benefits, including:

- Accessing negotiation assistance from a network of insurance providers.
- Offering members personalized service from the broker's team of experts.
- Receiving support and advocacy for insurance programs.
- Enjoying cost and time savings.

The Role of the Association

The association needs to establish where members will go with questions about the policy and claims.

Together, they work to create insurance programs designed to meet members' unique needs.

The Keys to Collaboration

In a partnership like this, close collaboration is essential to shared success and important to every part of the process.

From the beginning, the broker and association must understand what they require from each other. The broker needs to showcase its expertise, capabilities and carrier

relationships. The association needs to help the broker's insurance experts develop a deep understanding of its members. Exchanging and using this information logically can ensure the right kind of program is designed from the beginning.

Challenges and changes are inevitable, such as members' life situations and insurance market regulations. However, having an established, close working relationship makes handling these issues easier and leads to continued success.

Here are the most important aspects of continued collaboration between a broker and an association:

- **Strategic alignment** – Both parties must ensure they have clearly defined goals outlining what they hope to achieve throughout their partnership.
- **Communication and trust** – Organizations must understand and appreciate what each side brings to the partnership and prioritize their shared interests and goals rather than individual ones.
- **Cross-functional engagement** – Both parties need designated processes and representatives for matters on which they collaborate. They must also actively work together to address shared challenges and drive innovation.

Building and Launching the Program

There are many factors in creating a robust group insurance plan, but an experienced brokerage will make the process much easier.

Together, the broker and association must go through a comprehensive procedure of analyzing members' risks and needs before building a program. Here are the primary steps of that process:

1. Access to High-Quality Health Coverage

A broker leverages their relationships with insurance providers to help an association shop plans that offer the best value to its members.

A well-connected broker usually has relationships with **"A" rated carriers**, providers considered dependable, financially stable and likely to pay claims.

2. Analyzing Risk

It is imperative to consider the risk exposures of the association and its members when creating plans. This affects premiums, deductibles and a carrier's willingness to provide coverage.

Risk also depends on the **number of participants** in the program. Generally, the more enrollees, the more risk is spread across the policyholders, which can lead

to lower premiums. Before launching a program, an association should estimate approximately how many members will enroll.

3. Designing the Program

The association needs to establish where members will go with questions about the policy and claims.

While designing a program, the association must identify appropriate benefits and resources for its membership based on the risk analysis. From there, the broker will recommend the best providers and help the association shop for the right plans.

4. Evaluating and Managing Claims

The association needs to establish where members will go with questions about the policy and claims.

Your members are probably not well-versed in insurance nuances. They will likely need help understanding the claims process, including how to file and the approval process.

Continuous Improvement and Overcoming Challenges

Below are some tips for building a long-lasting partnership:

1. Regular Check-In Meetings

Consistent communication is crucial to ensuring the broker and association are on the same page and maintaining the insurance program's quality. An association typically has a manager or director handling these programs and working closely with the broker.

2. Collaborating on Renewals

The trends of individual and collective member needs change over time. Each year, when it's time to discuss renewals, the broker and association must evaluate the evolving factors to ensure the program is up-to-date for all members.

3. Maintaining Compliance

A top-tier broker takes expertise to a new level by continuously upgrading its knowledge and keeping up with market developments. One of the most crucial aspects of staying up with the market is knowing the latest regulation and reform changes. The brokerage needs to stay up with developments at all levels — national, state and local — and help the association **stay compliant**.

4. Thinking Long-Term

Lasting business partnerships need to set goals; this is especially true for broker-association partnerships. Both sides should discuss business objectives and how to work together to meet member's long-term insurance needs.

Gallagher Affinity Checks All the Boxes

A primary takeaway from this article is the importance of finding a reputable broker as your insurance partner.

- As you are searching for a high-quality brokerage, you must ensure it:
- Maintains a strong network of provider relationships.
- Prioritizes relationship-building.
- Has experts who continuously upgrade their knowledge.
- Offers ongoing support to your association and members.
- Has access to “A” rated carriers.

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