

Customer Centric, Future Focused

Successful business strategies are built around the customer, not the product. It's a major shift – and a major opportunity – for carriers who can leverage decades of experience, colored by continuous research, with an eye toward the future.

VB Product-Centric Strategies of the Past

Voluntary is a nice-to-have.

Health-related, stand-alone component of company benefits package, with provisions designed to protect vs. reward, based on risk aversion and contracts

We provide what's easiest for us.

One-size-fits-all communications and services attached to product; standardized and built for mass consumption and delivery. Efficiency is king.

Customer-Centric Strategies for the Future

Voluntary is a vital part of the overall benefits structure.

Integral component of an overall employee health, wealth and wellbeing strategy; designed to promote wholistic health and financial well being; based on consumerism and technological capabilities to meet each individual's needs

Fresh Approach to Products

- The demand for “combo” products is increasing. Aflac's BenExtend product bundles hospital indemnity, critical illness and accident benefits into a simple plan design, and we're building a front-end customer experience into our new life product.
- Our plans include an advocacy network that's customizable to deliver an experience that aligns with the employer's benefit strategy.

We provide choices to meet the consumers' needs.

Services and communications are built to provide an overall customer experience with simplicity, choice and flexibility. We meet the customers where they are, realizing the diverse consumer population and all the connections technology presents. Consumerism is king.

Aflac Ventures

With the integration of technologies like artificial intelligence, blockchain and drones entering the mix, we must rethink our delivery. Aflac has established an Aflac Ventures fund to invest in small companies that help drive this type of innovation.

