



Turning ACA Enrollments into a Stronger Revenue Stream Miami-Based Multicultural Insurance Agency

 Serving a primarily Spanish-speaking ACA customer base nationwide

 1,000+ agents | ~200,000 ACA enrollments annually

The Opportunity

Each year, agents at this agency help thousands of individuals and families enroll in ACA health plans, many within the multicultural and often cost-conscious communities they serve across the country.

These conversations are often focused on helping clients access essential coverage at an affordable cost. Even with that coverage in place, many clients remain exposed to out-of-pocket expenses when unexpected injuries occur. At the same time, the agency saw an opportunity to increase revenue per enrollment without changing the existing enrollment process.

The Approach

Agents position it as:

- A simple way to help cover unexpected out-of-pocket costs
- An affordable layer of financial protection
- A practical solution based on each client's daily risks

Using a consultative approach, agents:

- Explain common coverage gaps
- Connect coverage to real-life risks based on the client's occupation and daily activities
- Recommend a solution that fits the client's situation

Because agents are bilingual and understand the community they serve, they are able to build trust quickly and communicate value clearly during enrollment.

Many clients are not familiar with this type of coverage and often assume their medical insurance is sufficient. When agents explain the gaps and relate coverage to everyday risks, clients begin to see the value and often choose to enroll.



Assurity's Accident Insurance was introduced as a natural extension of the ACA conversation.

The Results

Based on Accident Insurance policies sold alongside new ACA enrollments, the agency reported:


2,900 Accident
Insurance policies sold


6% attach rate to new
ACA enrollments


\$155 average first-year
commission per policy

~\$450,000
in additional
annual revenue

This example shows how even a modest attach rate like this can create meaningful revenue lift when Accident Insurance is included in the ACA enrollment conversation.

The Impact

When clients experience an accident and miss work, Assurity's Accident Insurance helps offset lost income and unexpected expenses. Clients often express appreciation for the guidance they receive, reinforcing trust and strengthening the agent-client relationship.

The result is a more complete and effective offering:

- More complete protection for clients
- Increased revenue per enrollment
- Stronger client relationships and increased referrals

Because it builds on the existing ACA enrollment conversation, agents can adopt this approach naturally without adding complexity to their process or disrupting the flow of the enrollment conversation.



Case study example reflects results reported by a Miami-based insurance agency based on first-year Accident Insurance policies sold with ACA enrollments. Figures are rounded for illustrative purposes. Results are not guaranteed and may not be representative of all agencies.

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