



Influencers in the Field

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Why More Members are Turning to Association-Sponsored Insurance Programs

Many people join associations or member organizations for education, networking, advocacy and professional development. Increasingly, they're also discovering another valuable benefit: access to exclusive insurance programs designed to help protect their financial future.

Today's professionals are facing an increasingly complex financial landscape. They're seeing rising healthcare costs, [ongoing inflation pains](#), evolving workplace demands and changing employment models leaving many professionals seeking additional financial security. For self-employed workers, consultants, contractors and those concerned about gaps in employer-sponsored benefits, association-sponsored insurance can provide an affordable solution.

The Advantage of Group Coverage

No one likes paying too much for the goods and services they rely on. The same goes for [insurance](#). Association-sponsored insurance programs leverage the purchasing power of large member groups to provide access to coverage that may be more affordable than individually purchased plans. At Gallagher Affinity, we support more than 300 national associations and affinity groups — serving more than 25 million members nationwide — to craft specialized coverage terms and features tailored to their members' needs.

These policies can often include personal coverage like group life and health, dental and vision, disability, accident and hospital indemnity insurance, all offerings that help address unexpected expenses and protect earning power while helping those who might otherwise experience higher premiums due to health status, a hazardous occupation or other risk factors that might impede their ability to secure affordable rates.



Depending on the association's focus, members may also access specialized business coverage that helps protect against professional liability claims, income disruptions and cyber threats.

Why Protection Matters More Than Ever in Today's Economic Environment

In light of today's struggles with inflation, increasing healthcare costs and a [cool labor market affected by artificial intelligence \(AI\)-driven pressures and global conflict](#), on top of everyone's need to make ends meet, how confident are you in your ability to weather the unexpected financially?

If your answer indicates a lack of confidence, you're not alone. According to Bankrate's [2026 Annual Emergency Savings Report](#), only 47% of Americans who participated in their national survey reported having "sufficient liquidity or access to funds to cover a \$1,000 emergency expense." That means more than half of respondents — or 53% — would be challenged when dealing with job losses, sudden medical issues or other problems.

For those approaching retirement, financial security remains a major concern. According to the [National Institute on Retirement Security \(NIRS\) report](#), 80% of Americans believe the nation faces a retirement crisis, with more than six in ten — or 61% — concerned they will not achieve financial security in retirement.

In this environment, the financial consequences of an unexpected illness, accident, disability or death can be

difficult to navigate, especially if you're attempting to save for retirement or financially support your loved ones, such as spouses, children and aging parents.

While no one can predict the future, we can prepare for it. That's where leveraging the power of association-sponsored insurance programs can make a meaningful difference.

The Value of Association Benefits

As careers become more dynamic and less tied to a single employer, association- or member organization-sponsored insurance programs can provide added value by helping members:

- Supplement existing coverage for greater protection.
- Protect their income and future earning potential.
- Safeguard family finances against life's unknowns.
- Support long-term financial planning.
- Access member-exclusive and low-cost insurance opportunities.

While AI can provide valuable information and insights for those searching for an insurance policy, choosing the right coverage is still a highly personal decision. Trusted guidance and support from a knowledgeable expert like Gallagher Affinity continue to play a vital role in helping individuals protect what matters most.

Different Life Stages Require Different Types of Protection

Your financial responsibilities, risks and assets change as you grow older; your insurance needs to evolve in turn to help ensure you're protected.



Early Career Professionals (20s–30s)

Common Priorities



Student
loans



Early
career growth



Home
ownership goals



Young
families

Valuable Products

- ✓ Term Life Insurance
- ✓ Accident Insurance
- ✓ Hospital Indemnity Insurance
- ✓ Disability Insurance

>> Member Value

Affordable protection today can help establish a strong financial foundation for the future.



Mid-Career Professionals (40s–50s)

Common Priorities



Mortgage
obligations



College
expenses



Retirement
planning



Family financial
security

Valuable Products

- ✓ Term Life Insurance
- ✓ Disability Income Protection
- ✓ Critical Illness Coverage
- ✓ Supplemental Health Benefits

>> Member Value

Protection helps preserve long-term financial goals and safeguard family wellbeing.



Pre-Retirees and Retirees (55+)

Common Priorities



Fixed income
planning



Healthcare
expenses



Legacy
planning



Final expense
considerations

Valuable Products

- ✓ Life Insurance solutions
- ✓ Medicare-related offerings (where available)
- ✓ Long-Term Care (LTC) Insurance
- ✓ Final Expense Insurance

>> Member Value

Provides confidence and financial support during retirement years.



Common Myths About Group Insurance Programs

Misconceptions can prevent association members from making the most of their insurance benefits. We'll help get you on the right track regarding some common fallacies:

Myth #1: "I Already Have Coverage Through Work"

Reality: While employer-sponsored coverage is valuable, these benefits might not fully address every individual's needs. If you change jobs, your coverage will not follow you throughout your career. As long as you keep paying your premiums, your group insurance will remain active regardless of your employment.

Myth #2: "I'm Healthy, So I Don't Need Coverage"

Reality: Even if you feel completely healthy, unexpected accidents and sudden medical emergencies can happen to anyone at any time. Insurance is often most affordable and accessible before a major health event occurs.

Myth #3: "I'll Enroll Later"

Reality: Waiting to enroll in insurance until "you need it" can lead to missed opportunities, higher costs, fewer coverage options or even exclusions if your health or situation changes.

Protecting What Matters Most in a Changing World

Today's professionals are navigating rising costs, evolving careers, technological disruption and increasing financial responsibilities. While the future of work may continue to change, the need to protect your health, income, family and financial goals remains constant.

Whether you're building a career, raising a family, growing a business, embracing new AI-driven opportunities or preparing for retirement, your association's insurance program may offer valuable solutions designed for members like you, with benefits including:

- Exclusive member access.
- Competitive group pricing.
- Coverage tailored to your professional needs.
- Simplified enrollment and administration.
- Financial protection for every stage of life.

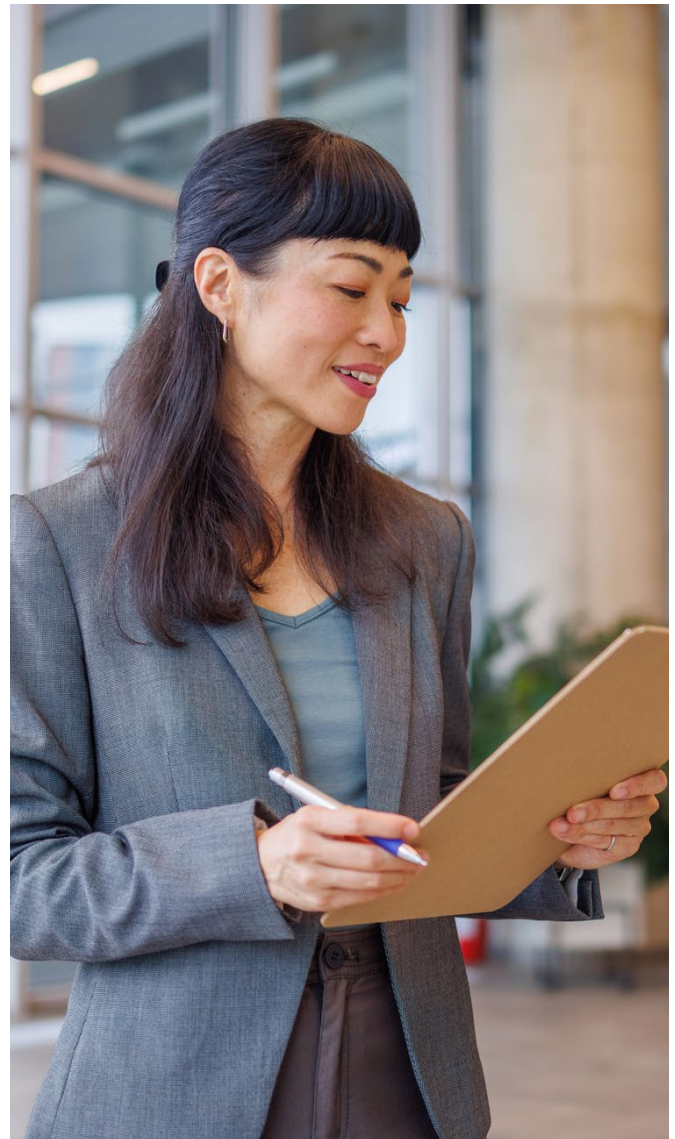
Association-sponsored insurance programs help organizations deliver meaningful member value beyond traditional benefits by supporting your personal, family and financial wellbeing. Gallagher Affinity, as a leading national program administrator and benefits provider, crafts customized programs designed to help associations and other organizations strengthen engagement, retention and member satisfaction through relevant insurance offerings.

If there's one important message you should walk away with from this article, it's that taking a few minutes to explore your available member benefits today could help strengthen your financial future tomorrow.

Member Self-Assessment Checklist: Could Your Family Benefit from Additional Protection?

Is your current coverage enough to keep up with your evolving needs or life's unknowns? Ask yourself the following to discover if supplemental coverage from your association is right for you:

- ☐ Would your family be financially secure if something happened to you?
- ☐ Could you replace your income if you were unable to work?
- ☐ Do you have funds available for unexpected medical expenses?
- ☐ Have your insurance needs changed over the past few years?
- ☐ Has AI or technology changed the way you work, earn income or think about your future?



Discover how your association's group insurance program can help provide valuable protection, financial confidence and peace of mind at every life stage by visiting gallagherperks.com/samantha-torres.



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