



**ParetoHealth.** 

**Alissa Viggianelli,  
Hub International Carlsbad:  
Strategy & Stability**

**How Pareto helps a San Diego Hub  
consultant build a stronger book of business.**



Hub-Carlsbad San Diego Area

## Don't ask Alissa Viggianelli for an insurance quote.

**"We don't provide quotes,"** she'll tell you. **"We provide strategy."** Viggianelli, a benefits consultant with Hub International, says strategy is something too few agents or insurers try to create for their clients—but it pays dividends by helping clients achieve meaningful improvements to the benefit plans over time.

**"It's important to take the time to put together a plan that allows clients to move to a more transparent health insurance model,"** she explains. "This gives clients more control—and more rate stability over time. We take a company's fully-insured plan, and we show them the path to having a more transparent health insurance program like much larger employers have—**just in a simplified way that is not overwhelming to HR and finance teams with too many competing priorities.**"

**"What's our biggest differentiator?  
Having a strategic plan. And it really shouldn't be a differentiator. Every agent should have a strategic plan for their clients. But most don't."**

**// I feel as if you have to choose your team with captives.**

**My team is Pareto. Pareto has backed me up and come to bat for me, and I do the same for them."**

// **My career has grown exponentially**—after being a health insurance agent for 16 years. I feel way more confident with complex self-funded plans based upon the knowledge I've built working with Pareto.

**My advice to agents is to link arms with Pareto and learn a better way than the annual hunt for the lowest rates. "**

**Viggianelli has been with Hub for six years and selling group health insurance for nearly twenty.** Her focus on providing clients with a thoughtful, strategic approach has also enabled her to grow her book of business at a steady, stable rate.

**One key, she says, is working with ParetoHealth.**

**"The people of Pareto make it a no-brainer to work with them,"** she says. "The executives are super smart, but also very real and very engaged—all of the team members are. My experience in getting to know Pareto and their program was extremely refreshing. I had not done business with a benefits captive in the past but felt like they had a strong track record and could be trusted. They'd already been in business for 6 to 7 years by the time I started with them. The leaders had a lot of history with benefit captives prior to starting Pareto as well. **They had all the performance metrics I needed to feel good about recommending them to my clients and had the strongest stop-loss contract in the market.**"

**"We have a really high client retention rate,"** says Viggianelli. "Pareto's retention rate matches ours, and most insurance carriers can't say that. I am not a big fan of churning business from one insurance carrier to the next. It's a waste of everyone's time, effort, and energy. Pareto's program allows us to focus on helping clients attack their claims spending versus chasing rates and moving from carrier to carrier. **Pareto provides us with a program where we can focus on what really matters.**"