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Better Business Bureau Recognizes Whitfield Benefit Solutions of Anchorage

By Stephanie Prokop

Whitfield Benefit Solutions of Anchorage is the Alaska winner of the 2016 Better Business Bureau Torch Awards for Ethics. The five companies named from the Pacific Northwest region were chosen for "meeting BBB's Standards of Trust and for their dedication to honoring their employees, clients and the community."

Pamela Whitfield, president and owner, as well as district general agent of Colonial Life, was originally based in the Puget Sound area until 2012. That's when she won a bid for the Kenai Peninsula Borough. As it turned out, this now 56-year-old was a trapper and fishermen in Kodiak, and used to fish for halibut in Homer decades ago. So when she won the bid to replace Kenai's benefits carrier at the time, Whitfield felt like she was coming home.

She immediately fell back in love with Alaska and its people, the salt of the earth, good, kind working folks. Upon realizing there was an underserved market, with only one carrier for 25 years, she decided to move her agency here.

Concentrating on growing the Anchorage office, Whitfield Benefit Solutions now has more than 150 accounts across the state. (Another 150 accounts remain in Washington.) She took a colleague's advice, to "do what you say you are going to do," and in 2015, sales doubled from 2014, partly due to securing a key Native corporation client and other businesses.



Pamela Whitfield and her son, Marshall Pickering

"What creates success? Is it about doing the right thing in the right way every day? I really think that is the case," she said.

Although Whitfield Benefit Solutions does not sell medical, dental or vision, the rising costs of healthcare affects the need for her company's portfolio of voluntary benefits, making them even more timely. In Alaska, there are tons of out of pocket costs, and unforeseen medical expenses are one of the biggest reasons for bankruptcy, she said.

"If you have injury or illness, there is travel cost," she explained, noting how difficult it is for rural residents to see specialists.

The array of products offered, from accident to cancer insurance, are therefore designed to "lessen financial risk for really pennies a day," she said.

Working only through businesses and brokers, Whitfield Benefits Solutions adheres to a high standard of ethics across the board, the main reason the company was recognized by the BBB. Sales reps are required to present options only in informational ways, for example, and never misrepresent what is being offered.

After all, the local marketplace does not appreciate pushy salespeople, overselling and heavy sales tactics, Whitfield said.

"For Alaska it has to be simple, personal, and modern," she said.

With the fourth quarter approaching, Whitfield Benefits Solutions is gearing up for its busy season, when 50 percent of business takes place. Whitfield is very encouraged going in to 2017, as her agency is talking with significant large public and private sector clients, continuing to build on tech solutions for enrollment options, all while recruiting top talent and getting more involved in the community.

"We really enjoy what we do and feel blessed to make a difference in people's lives," she said. "And it doesn't hurt to live in such a gorgeous place."