

## VERIS Case Study:

"You can't buy insurance after the house is on fire."

The lowest price isn't always the best value. We quoted a case last year where we offered \$31k savings at maximum vs. the group's fully-insured renewal. The current broker was recommending VERIS. A competitor broker presented stand-alone self-funding to the 51 life case for a savings of \$44k on the stop loss. The group's first year renewal included **six lasers**. How do we know this? The group actually came back to us to see if they could get a VERIS quote. Answer: NO; their house was already on fire. VERIS protects the member groups, but we also underwrite on the front-end, so we don't take on our share of undue risk. By managing risk appropriately, VERIS is the safest and most effective solution when it comes to providing value and savings through self-funding.