



## 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.