



# Case Study: Comparative Analysis

## VERIS vs Fully Insured

### Client Profile

Privately-owned foundry  
140+ years in business  
Avg Employee Count: **150**



### VERIS Outcomes

Total year one savings = **\$52,200**  
Total estimated year two savings = **\$646,200**  
Employer estimated surplus after 4 years = **\$1.3M**

#### VERIS Proposed:

- 10% aggregate corridor
- Pay at Max model
- Annual rate caps on stop loss and total funding

#### Fully Insured:

- 2021 pricing based on actual renewal.
- 2022 – 2025 Gross claims fund priced at 84% LR
- 2022 – 2025 Assumed med/rx trend at 10%

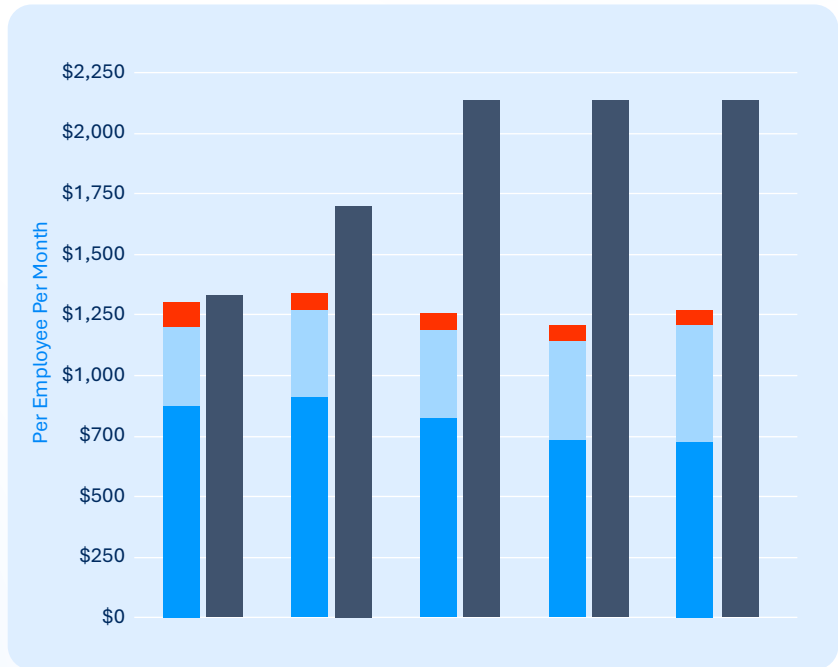
**\$1.5M** | 2020 FI Premium

**15.5%** | January 2021 FI Renewal

**\$1.7M** | 2021 FI Premium

Fully insured carriers may offer a rate hold as a good deal because it's less than trend, but without access to claims data, employers don't realize their claims suggest a rate reduction, not just a flat renewal.

The client saves **27%** in healthcare costs by choosing VERIS vs fully insured.



	2021	2022	2023	2024	2025
VERIS Admin & Stop-Loss	\$97	\$70	\$70	\$67	\$59
VERIS Premium	\$327	\$353	\$361	\$409	\$480
VERIS Actual Claims	\$883	\$920	\$834	\$741	\$736
VERIS Total	\$1,307	\$1,343	\$1,265	\$1,217	\$1,275
FI Total	\$1,336	\$1,702	\$2,137	\$2,137	\$2,137
<b>VERIS PEPM SAVINGS</b>	<b>\$29</b>	<b>\$359</b>	<b>\$872</b>	<b>\$920</b>	<b>\$862</b>

