

## PROGRAM STATISTICS



Average savings for new clients



New client proposal acceptance rate



Average annual client retention

## CASE STUDY

“The County **saved more than 50% on the cost of our stop-loss coverage for our first year alone** thanks to joining this program. We like the program’s retroactive funding structure and having the volatile risk spread across a pool of participating organizations. As members, we also appreciate the **transparency related to its operations and cost.**”

– RITA DAVIS, FINANCE MANAGER, ANDERSON COUNTY

## PAYMENT MODEL

Each client’s total cost includes:



Allocated portion of the group’s claims



Cost of excess insurance



Allocated portion of program’s operating expenses

## CLIENT SAVINGS

This program typically provides savings both upon joining as well as over the long term. By using a retroactive funding model, we charge clients what is needed to run the program.

	Savings	
New Client A	\$41,550	10%
New Client B	\$269,978	56%
New Client C	\$429,426	57%
New Client D	\$225,751	30%

## STRUCTURAL ADVANTAGES



Owned by its clients rather than shareholders



Clients pay actual costs – minimize profit and no retained surplus targets



Direct role in governance through committee and board participation

## WHO QUALIFIES?

Participation in this program is open to organizations with self-insured medical plans

## CONTACT US

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