



a new way of seeing.

When digging deeper for evidence,



it helps to know just how far you need to go.

When you're looking for answers to solve a problem, how do you know that (a) you've asked the right questions and (b) you've asked enough of them? How do you know you've exhausted every possibility, played out every scenario, uncovered every piece of relevant evidence?

Experience and expertise.

At Pacific Resources, our three decades of experience as advisors in the non-medical benefits world has enabled us to forge a unique perspective — a new way of seeing. Powered by our accumulated specialized expertise, we have delivered innovative benefit solutions for millions of employees at large corporations — the majority of them Fortune-ranked — from a broad spectrum of industries.

It all begins with evidence.
With digging deeper.
With getting to the bottom of things.
Not in the usual or expected way.

But through a proven methodology that we apply to everything we do. Whether it involves creating an unprecedented solution — Group Critical Illness, for example — or developing a Voluntary Benefits program that saves a client millions, or hiring the best absence management experts in the industry. It's about exploring and finding all the evidence. It's about helping clients (who are often understaffed) and carriers (who often rely on market dictates) to see and pursue greater opportunity.

We take nothing at face value.

We look at all the data and use it to our clients' advantage. We don't let the market dictate where program costs should be. We look past the surface data so we can properly project claim trends and other factors that truly influence the cost to the plan. Our in-depth analyses can lead to major savings, innovative solutions and, ultimately, to an enhanced capability for our clients to attract and retain talented employees.

RFPs with the highest level of detail.

Our RFPs dig deeper. Because of our underwriting expertise, we know what to ask carriers regarding each line of coverage. Every bit of detail regarding claims, premium, rate history, plan history and reserves is included. We get full cooperation in the market to run every report and data extract to ensure there are no holes in the RFP. By using all information, current and historical, we learn where the market should be. In fact, our evidence-based approach is so effective, carriers don't have to make assumptions that often lead to higher, more conservative pricing.

Standard for us is never "standard."

Part of digging deeper is being able to look at things more creatively, to envision and propose solutions outside a typical offering. We don't assume "standard" is the right solution simply because that's how it has been done in the past. We question the standard. We envision how things should be and then dig for the data to support and help implement that vision. *We're wired to take the path of most persistence, not the path of least resistance.*

The science of evidence-based.

Even if a competitive market yields an attractive rate, that rate won't be as good as it could be if it's not tied to science. This is why we don't ask the market to provide rates based on claims and a census alone. We dig deeper to learn the effect of historical rate changes, plan design changes, or paid premiums on an annual basis. Without this greater depth of knowledge, the underwriting story is incomplete and pricing is never aggressive enough.

Our evidence-based method assures our clients that they're getting the best possible pricing, product and service solutions.

When all the evidence is in.

Here are just a handful of the many ways our evidence-based methodology has helped our clients receive dramatic results:

- Claim analysis, expense knowledge, and lag studies — never before done in the marketplace — helped us negotiate a fair deal for our client's Group Critical Illness and Accident programs. The result: the carrier cut their expenses and profit by over \$23,000,000 and employees saved over \$53,000,000 annually.
- A detailed claims and retention analysis initially suggested that our client would gain at least \$3.2 million in savings a year. However, because we kept digging until the pricing created this level of savings, the actual number was more than \$1 million higher.
- A relentless negotiation — supported by market data on staffing models, caseloads, and incidence for the auto and manufacturing industry, combined with our knowledge of market fee rates — saved our client over \$2 million in annual fees.
- When negotiating renewal terms for our client, our detailed lag study revealed the carrier had too much reserved in claims incurred but not reported. Savings: a \$900,000 one-time reserve release. Our knowledge of the market and interest rates enabled us to negotiate a better overall claim and reserve rate. Savings: \$2.6 million per year, guaranteed for 5 years.

How deep, then, do we dig to find the evidence we need to help our clients establish the best possible, most financially fair relationships? The simple answer is this: *as deep as necessary.*

And we do it every time.





a new way of seeing™

“Pacific Resources understands the complexities of our industry and our employee population. They’re proactive and thorough. Their in-depth analysis makes sense for our business and their ability to represent our interests when working with our insurers is phenomenal. Sometimes the path they have to take has lots of twists and turns, but to us, it’s always a straight line to the best possible outcome.”

— Director, Integrated Health Care and Disability,
American-Based Multinational Manufacturing Company



Capture the barcode with your
Smart Phone and QR reader.

For more information about how our evidence-based methodology can produce substantial savings and program enhancements for you, contact us today.

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