

Long Term Disability Case Studies

Client Case Studies



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GOOD PLAN MADE BETTER

A privately held Fortune 500 distributor with more than 7,500 employees worked directly with its disability carrier for over 5 years and had create a good benefit. Its experience had been good and the recent renewal was priced 20% below the prior rate. This renewal was also priced 42% below its peak rate in 02'.

The client was skeptical that we could improve its coverage, but we were able to show how the company could lock in those lower rates by using a different funding approach. We worked with the existing carrier and were able to provide the same levels of coverage the company currently had at a lower cost with long term pricing guarantees. We were also able to design an option for its employees to expand the definition of insurable compensation and better protect the entire value of their compensation packages.

Balseer Companies is one of the country's largest writers and administrators of non experience rated disability coverage in the corporate marketplace. Our access to proprietary products, and unique enrollment and administrative systems allow us to offer better solutions to our customers. In 2006 alone, we helped several large public companies and other large private companies take advantage of pricing anomalies in the disability marketplace to improve their plans and reduce their exposure, while helping better protect their employees and their families against the financial impact of a disability, and better communicating the value and importance of this coverage.