



HOW WE HELP INSURANCE COMPANIES AND TPA'S ACHIEVE GREATER PROFITABILITY

With any company, the profitability of that company is determined by what is left over after expenses have been paid. Having insurance is about managing risk, but how do you as an insurance provider manage your risk? The business of insurance itself, is ultimately, not just in the products provided but in the management of the business itself about managing risk.

70% of healthcare related costs spent in the US today are fully preventable through lifestyle choices. That means that 70% of your claim costs could be mitigated through wellness. In the business of insurance, wellness is not optional it is mandatory. Especially in light of the following statistics:

- Obesity rates are soaring – the number of obese Americans rose a full percentage point in 2013 with one in five deaths now linked to obesity.
- One in three U.S. adults will have full-blown diabetes by 2050 according to the U.S. Centers for Disease Control and Prevention (CDC).
- One in eight people 65 and over currently have Alzheimer's, and that number is expected to rise to one in four within the next 20 years.
- Cancer rates are projected to rise 57% in the next 20 years, with 13 million people dying from cancer each year.
- Over half of the U.S. population has at least one clinically diagnosable allergy, and allergies and diseases of the immune system have possibly quadrupled in the last few decades.
- Nearly 70% of Americans are on one or more prescription drugs. Lowering this cost by 10% or even 20% would save insurance companies billions of dollars.

At SHUR wellness, we work with insurance carriers and TPA's to help to identify people and groups who would specifically benefit from wellness not only saving them years of pain and suffering, but real dollars along with the financial benefits to the insurance company itself.

Call us today for a free assessment on how we can save your company money through the use of the right wellness programs. All of our programs are customizable to create the largest ROI for your organization.

