

## **M&T Insurance – Analytics**

**0:03 Elizabeth Meyer, CNY Director Group Benefits** It's important for our clients to be informed so that they can make the right decisions, because health care is one of the biggest expenses that they have. M&T Insurance looks at managing risk and cost in a different way than a lot of other brokers do. We look at it in the whole picture.

**0:17 Lisa Engler, FSA, MAAA, Senior Consultant, Actuary** Our analytics team is using data, as detailed information as possible, to identify trends and to help quantify risks so that our clients can make better decisions about their health care benefits.

**0:29 Elizabeth Meyer, CNY Director Group Benefits** Unlike other consultants you may work with, M&T Insurance provides consistent and very specific and proprietary reports, as opposed to taking the client's data from the carrier.

**0:41 Lisa Engler, FSA, MAAA, Senior Consultant, Actuary** We analyze the information independently, as an unbiased third party, looking at our client's claims data. So we don't rely upon the insurance carrier to tell us what the trends are and tell us what decisions need to be made.

**0:55 Chris Roller, Senior Account Executive** Analytics, as a benefit consultant, is really instrumental to me managing my customers' needs. The analytics team provides capabilities, such as visualizations and reporting, identification of cost drivers, identifying risk prone areas within a workforce for future cost. So we develop strategies around how to properly manage those risks. Providing the data in a way that our customers can truly understand and relate to allows them to make real-time actionable decisions.

**1:27 Lisa Engler, FSA, MAAA, Senior Consultant, Actuary** Each client has different challenges and different situations that they're dealing with. It's really important to customize our solutions for each client. There's not a one solution fits all.

**1:37 Elizabeth Meyer, CNY Director Group Benefits** We take in their information, we provide back our data. We customize our reports based upon their own information, as well as what it is that they're looking to accomplish. And it shows our caring, that we're willing to take the time and put the energy into really providing them with what they need to make their decisions. We're looking to provide them with a total solution.

**1:56** [MUSIC]