

# 1 FINANCIAL INSIGHT

Aligning claims information with your budget dollars enables you to gain a clear financial picture. Through Seymour, MTIA reviews both the severity and frequency of your claims to analyze key loss-trend metrics. These can include your costs per claim, costs per injury, most common medical diagnoses, prescriptions used and which conditions are driving high-cost medical claims. With Seymour, MTIA can overlay these trends with geographic data to pinpoint where you need remedial action to reduce your costs.



*Reducing commercial insurance and benefits costs:*

# 4 SECURITY

Information security is top of mind for MTIA. That's why Seymour is built on an enterprise-class, cloud-based platform providing the industry standard in security. You can dispense with emailing critical business information or using consumer-level file sharing sites. By utilizing cloud-based data visualization, you can access your dashboard securely from anywhere at any time. You can also choose a select group of people to be able to access the dashboard.



## 5 WAYS DATA VISUALIZATION CAN HELP

Managing the expense of your property/casualty insurance and employee benefit programs is a never-ending challenge, considering the continually increasing costs. Analyzing claims data is vital to optimizing your spend, while ensuring your risks are minimized and your employees are happy and healthy.

Timely access to visually accessible data addresses the problem. Data visualization makes it easier and faster to evaluate exactly where your dollars are going. M&T Insurance Agency's (MTIA) new reporting dashboard, Seymour, offers a secure, web-based interface with customized charts and tables that enable decision makers to quickly and identify trends. Here are five ways we can help.



# 2 TARGETED RISK MITIGATION

Financial insight can lead to better understanding of your risks and more effective strategies for addressing them. Seymour can help you pinpoint what types of injuries are happening in specific locations. A surge in back injuries in one facility may signal the need for enhanced training there, while slip-and-fall injuries in another location may indicate the need for better footwear or improved maintenance.

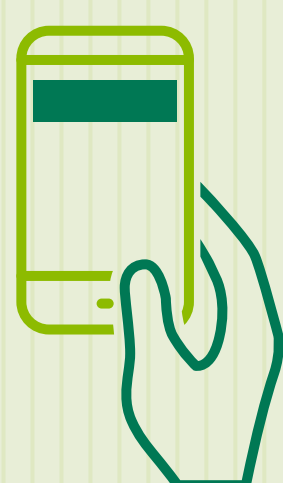
Benefits data can drive similar actions by displaying the changing levels of illnesses and diseases among employees. If your dashboard shows an uptick in insulin prescriptions, for example, our team can work with you to create and institute a wellness program designed to mitigate the effects of diabetes and reduce your long-run costs.

# 3 CLARITY

Seymour enables you to have more timely and detailed conversations with us about the current and future state of your programs. Other brokers commonly rely on reports generated by insurance carriers to spot trends with their clients. But carrier reports may not show your full picture. Our dashboard is customized for each client's situation and populated with information on your workforce. It is also carrier agnostic and can be used to identify trends over time, even if you change insurance carriers.

# 5 EMPLOYEE SATISFACTION

At the end of the day, your organization's insurance and benefits are among the largest investments you make in your workforce. Being able to offer comprehensive – and cost-effective – packages is key to retaining and attracting the best talent. Proactive employers are continually evaluating their insurance and benefits to optimize them for today's realities. Data visualization can make that evaluation process more efficient than ever.



*To learn more about Insurance Analytics solutions,*  
**REQUEST A CONSULTATION ONLINE OR CALL US AT 1-800-716-8314.**