

CASE STUDY

A Consultative Approach to Working with Producers

Skyward Accident & Health proudly takes a consultative approach to working with producers to create and implement the most successful plan for our clients. We look at every situation with a fresh perspective and collaborate on creative strategies that are specific to each client. This unique approach establishes relationships built on communication, trust and the shared goal of continued success.

Guided by strategy, sound judgment and extensive experience, our team knows there are no one-size-fits-all solutions. At Skyward A&H, we uncover greater insights through proactive collaboration, flexibility and innovation; developing better opportunities for our clients time and time again.

We promise to soar above your expectations.

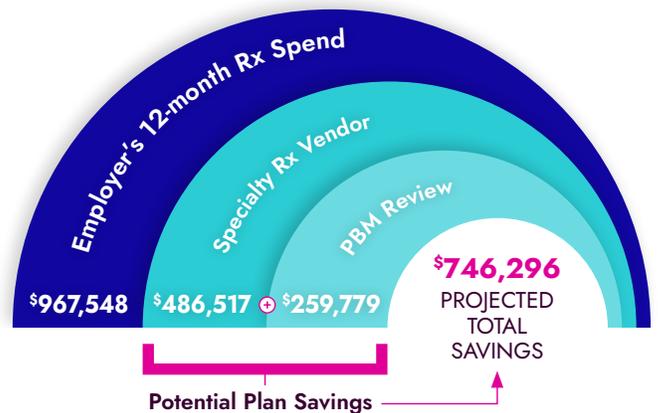
Proven Success

A longtime Skyward A&H partner recently referred a small broker to us who was struggling to find an optimum solution for a client. The broker knew that cost-saving vendor alternatives existed but was overwhelmed by the process of shopping for the best options.

Our agile team of stop-loss professionals, armed with experience and strong industry relationships, knew exactly how to tackle this challenge. The underwriter first listened to the big picture of the broker and their clients' needs, then asked the right questions to determine the best strategic approach for a unique plan of action.

We designed a customized lineup of industry-leading vendors, tools and practices to optimize the plan's success.

As part of the solution, we asked a preferred PBM and Specialty Rx vendor to review the employer's current drug spend. Their projected potential savings were astonishing.



In addition to the employer's savings, it was determined that **members could be saving as much as \$47,961** on their out-of-pocket prescription drug costs. The client was eager to implement this new and improved plan that would reduce costs and foster satisfaction among their employees.

Since then, we have effectively maintained an ongoing consultative relationship with the broker. Our line of communication is always open to provide our producers with proactive collaboration and strategic expertise. Together, we foster valuable partnerships that successfully build end-to-end solutions that deliver better results and bigger savings to the client.

Skyward A&H only wins when the employer wins.

