



Lincoln Educational Services

(West Orange, NJ)

One of the nation's largest technical schools operating for more than 60 years with locations in 41 states and 1,627 employees engaged CMR to review their medical and ancillary expenses.



Results: Annual medical spend reduced by \$993,015 with no plan changes and Lincoln remained with their same provider without any network distribution. In addition, ancillary benefits were reduced by \$981,825 with no plan design changes.

Cesar Riberio, CFO (973) 736-9340 or Scott Shaw, COO (973) 736-9340

Laurus Healthcare

(Houston, TX)

Laurus is a regional healthcare provider operating single and multi-specialty surgery centers through physicians' partnerships. They develop, acquire, their internal insurance sourcing efforts by identifying national insurance price points and specialists with *The CMR Database®*.

Results: A savings of 36% was achieved for Property/Casualty beyond their internal sourcing effort of 21% savings presented to Laurus by their long-term incumbent broker. Servicing coverage and deductibles were significantly improved in addition to cost reduction.

David Richardson, COO (713) 961-4127 or David Burke, President (713) 961-4127

Chicago Metallic

(Chicago, IL)

A world leader of architectural building products and services, including metal ceiling systems and coil coatings hired CMR & Associates to assist in reviewing their medical and ancillary Group Benefits coverages.



Results: Medical premiums were reduced \$600,000 annually with similar coverages and provider networks. Martha Jahn Martin, VP Human Resources (708) 563-4623

International Consultants

www.cmr-associates.com