

Join Our 2019 Consortium

Check out the results we achieved in the last 10 years.



**We've saved our groups
\$2.9 million so far**

Prior carriers awarded business: Mutual of Omaha, Met Life, Madison National Life, and Reliance Standard Life.

¹ Due to claims and changes in demographics, we were not able to achieve 20% upon renewal of this consortium. As a result, all groups in the consortium were bid separately. Two rolled to new carriers with no rate change. Three stayed with Mutual of Omaha with various increases ranging from 5% to 14%.

² Due to claim issues, we were not able to achieve the full 20% discount for all 33 groups in the 2018 consortium. We were able to meet the target rate for 22 groups, however. Savings for these groups ranged from 0-40%.

Life and AD&D			Long-Term Disability	
	Original savings	At renewal	Original savings	At renewal
2008	<ul style="list-style-type: none">• 20% savings• 5-year rate guarantee	<ul style="list-style-type: none">• 5% additional discount• 3-year rate guarantee	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• 10% additional discount• 3-year rate guarantee
2009	<ul style="list-style-type: none">• 31% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee	<ul style="list-style-type: none">• 17% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 1-2 year rate guarantee
2010	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• 5% additional discount• 2-year rate guarantee
2011	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• 5% additional discount• 2-year rate guarantee	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• 5% additional discount• 2-year rate guarantee
2012	<ul style="list-style-type: none">• 21% savings• 3-year rate guarantee	<ul style="list-style-type: none">• See footnote¹	<ul style="list-style-type: none">• 25% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee
2013	<ul style="list-style-type: none">• 21% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• 5% additional discount• 2-year rate guarantee
2014	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee	<ul style="list-style-type: none">• 48.3% savings• 3-year rate guarantee	<ul style="list-style-type: none">• 5% additional discount• 2-year rate guarantee
2015	<ul style="list-style-type: none">• 27.6% savings• 3-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee	<ul style="list-style-type: none">• 30% savings• 3- to 5-year rate guarantee	<ul style="list-style-type: none">• No rate increase• 2-year rate guarantee
2016	<ul style="list-style-type: none">• 21.8% savings• 3-year rate guarantee	<ul style="list-style-type: none">• Not up for renewal	<ul style="list-style-type: none">• 20% savings• 3-year rate guarantee	<ul style="list-style-type: none">• Not up for renewal
2017	<ul style="list-style-type: none">• NIS did not perform the Consortium in 2017			
2018	<ul style="list-style-type: none">• See footnote²	<ul style="list-style-type: none">• Not applicable	<ul style="list-style-type: none">• 20% savings• 4-year rate guarantee	<ul style="list-style-type: none">• Not applicable

How It Works



ASAP

Agree to participate.

Note: If our RFP doesn't save you 20% with at least a 3-year rate guarantee, there is no obligation on your part.



February 27, 2019

Deadline to submit all required data to NIS.



March 13, 2019

NIS goes shopping with the power of numbers.



April 10, 2019

NIS evaluates those carriers that responded and selects the best.



July 1 - November 1, 2019

Flexible effective dates of coverage. Decide how to spend the money you save from this date forward for the next three years.

**Ready to find out how much
your group can save?**

GET MORE INFO

VIDEO

See How Our Consortium Works

Disclaimer: This offer is only available to new NIS life and disability clients, and is not valid for Indiana school corporations. Please note we cannot match Wisconsin school's 90% LTD plans in the Consortium, but we can match those plans outside of the consortium. We also cannot match any plan with retiree life insurance, including the WI State Life Insurance plan.

NATIONAL INSURANCE
SERVICES

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