

**PUGACHEVSKY**

FINANCIAL GROUP INC.

SPECIALISTS IN CANADIAN GROUP BENEFITS

(877) 822-5522 · pugachevsky.com

INDEPENDENT. MARKET-TESTED. ACCOUNTABLE.

We don't sell carrier products. We audit them.

Independent group benefits advisory for Canadian employers. We review the plan, test the market, negotiate with carriers and stay accountable through every renewal.

HEALTHIER PEOPLE.
STRONGER WORKPLACES.
BETTER CANADA.

WHY US

A conventional brokerage model, executed with **unusual depth**.

Our standard practice is to formally test every client in the carrier market at each annual renewal. That gives our advisors current market evidence before negotiating — not assumptions carried over from last year.

MARKET LEVERAGE

Active relationships across all major Canadian group benefits markets, supported by meaningful production with leading carriers.

PLAN DESIGN EXPERTISE

Premiums are only one part of the review. We test claims, funding, pooling, contract terms, disability provisions and plan structure.

NAMED ACCOUNTABILITY

A dedicated advisor remains responsible for the recommendation, renewal and relationship — backed by a service-focused team.

2006

SINCE

~300

EMPLOYER CLIENTS

~98%

ANNUAL RETENTION

\$18M

GROUP PREMIUM / YEAR

WHEREVER YOU ARE STARTING FROM

A second opinion is not a commitment to **change brokers**.

EXISTING PLAN + BENEFITS ADVISOR

We independently test the current arrangement. If it remains competitive, we will say so. If meaningful value exists elsewhere, we will document it.

EXISTING PLAN, LIMITED SUPPORT

We review the market, plan design and service model, then show what a more active advisory relationship would look like.

NO BENEFITS YET

Send a simplified employee census. We build and quote the initial plan first, then present the options and next steps.

EVERY CLIENT

DOCUMENTED MARKET REVIEW

WRITTEN RECOMMENDATION

NAMED ADVISOR

START WITH A SECOND OPINION

20–30 minutes is usually enough to know whether a deeper review is worthwhile.

No obligation to change. Initial market review at no cost to the employer.

WE ARE READY WHEN YOU ARE
SEND THE FILE, OR CALL DIRECT
quotes@pugachevsky.com
(877) 822-5522

THE REVIEW

The work moved online. The standard did not.

Video, phone or in person — the format is flexible. The process is not. We collect the facts, test the market and put the recommendation in writing.



WHAT HAPPENS BEFORE YOU BECOME A CLIENT

STEP 1

TALK TO US

A 20–30 minute discussion for qualification, discovery and a successful preliminary assessment.

STEP 2

SHARE THE FILE

You provide the plan booklet, census, claims experience, billing, and contribution structure. The current renewal package, where available, is the most useful starting point.

STEP 3

REVIEW THE MARKET

We obtain carrier quotations, conduct renewal negotiation, analyze plan design, and benchmark the result against the market.

STEP 4

WRITTEN RECOMMENDATION

We issue the findings in writing. If the current plan already holds the competitive position, the recommendation is to remain. We do not introduce change to justify the work.

WHAT WE AUDIT

Pricing matters. So does everything underneath it.

THE NUMBERS

- ✓ Premiums, renewal increase and rate history
- ✓ Claims experience, loss ratio and reserves

THE STRUCTURE

- ✓ Employer and employee contribution structure
- ✓ Pooling and funding arrangement

THE CONTRACT

- ✓ Plan design, maximums and contract terms
- ✓ Disability definitions and provisions

THE MARKET

- ✓ Carrier competitiveness and alternatives
- ✓ Administration and service performance

MARKET ACCESS

Access to all major Canadian group benefits

We access the major Canadian group benefits markets and selected specialty providers according to the needs of each case. Carrier selection follows the review, not the other way.

BEYOND GROUP INSURANCE

Extensive group retirement expertise

Benefits and retirement can be coordinated through one advisory team when the employer wants a broader relationship.

ONCE WE ARE APPOINTED

Placement is the beginning

- Annual carrier marketing
- Renewal negotiation
- Plan design changes
- Enrolment support
- Claims escalation
- Billing issues
- Disability claim support
- Employee education

CANADA + USA

Cross-border expertise under one advisory

Pugachevsky Financial Group provides group benefits advice in Canada and is also licensed in select U.S. jurisdictions, supporting Canadian employers with U.S. operations.

CARRIER AND SPECIALTY MARKET ACCESS

We work with Canadian employers to design, implement and manage competitive benefits programs using major insurers and specialty markets selected for each case.

KEY PARTNERS

SUN LIFE • MANULIFE • CANADA LIFE • DESJARDINS • BENEVA • VICTOR • MYHSA

PLAN DESIGN | MARKET EXPERTISE | RENEWAL MANAGEMENT | CLAIMS & SERVICE SUPPORT | CROSS-BORDER EXPERTISE

OUR OFFICES • Ontario Toronto • Alberta Calgary • British Columbia Vancouver & Kelowna

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