



Your Partner
in Group Insurance



Our Vision

To be Canada's Leading Group MGA in Service Excellence by providing our Advisors and their Clients Knowledgeable, Practical and Creative Solutions in Group Benefits.

Our Mission

- **To develop strong partnerships with our Advisors and Carriers and create the best win-win solutions.**
- **To communicate clearly and honestly with dignity and respect.**
- **To provide our Advisors and their Clients superior service and support with speed and accuracy.**
- **To work in an environment with enthusiasm, creativity and passion.**



Your Partners

Lisa Curic, Vice President

- **Over 10 Years in the Insurance Industry**
- **A wealth of product knowledge and creative solutions in Group Benefits**
- **Effectively assists in development of new business, marketing, presentations and installations**
- **New business and renewal rate negotiations**
- **Liaison between Advisor, Carriers and when requested, Clients**
- **On going administration and problem solving**

Mario Malatesta, President

- **Over 17 Years in the Group Insurance Industry**
- **In depth knowledge, experience and understanding of Group Insurance**
- **Assists in development of new business, presentations and installations**
- **New business and renewal rate negotiations**
- **Liaison between Advisor and Carriers**
- **Design benefit plans and alternatives**



Service Agreement

GroupQuest will:

- Promptly review and ensure all quote information is complete before submitting documents to carriers on your behalf
- Assist in making recommendations in choosing which carriers to quote based on your client's needs
- Act as a liaison between you and the carriers on all inquiries with respect to quotes
- Review quotes received from carriers to ensure accuracy of plan designs, note and discuss deviations, negotiate rates and assist in making recommendations
- Provide you with a "Ready To Present" proposal for your Client which includes: a comprehensive spreadsheet and analysis of carrier's rates, benefits (listing any deviations) and all required documentation to complete the sale
- Assist in the sales process by working with you and your client to ensure that the installation of their benefit plan is smooth and easy
- Submit all documentation relating to the sale directly to the carrier on your behalf, monitor its progress to ensure your client's kit (contracts, booklets, forms etc.) and your commissions are received in a reasonable timeline
- Provide you and your clients with dependable ongoing support and service relating to group benefit plans
- Provide you with quarterly claims experience for your clients
- Receive renewals from the carrier on your behalf, review and discuss rate adjustments with you and the carrier and if necessary, go to market



Service Agreement

Advisor will:

- Request authorization from the client to quote on a benefit program for their company from insurance carriers
- Ensure all quote information is complete and accurate before submitting information and documents to GroupQuest for marketing purposes. This includes a minimum of two years of rates and claims experience for companies that have an existing benefit plan
- Disclose any and all information regarding any serious medical condition and/or of any anti-selection in a group. This may influence a carrier's decision on quoting
- Act as a liaison between GroupQuest and your client on inquiries
- Communicate and inform GroupQuest when dealing or dealt with carriers directly on your own
- Communicate and inform GroupQuest when dealing or dealt with a client regarding their benefit plan
- Be involved in providing clients ongoing support and service relating to group benefit plans
- Be involved in the renewal process with GroupQuest



Service Agreement

Important Note:

You as the Advisor are the Agent of Record and control your own business. You are still eligible for bonuses and your commissions are paid directly to you by the carrier based on your commission schedule with the carrier. Where applicable, GroupQuest's commission override is paid separately and apart from your commissions.

Special Notes:

- **Empire Life's (2 to 19 product only)** – The Advisor receives a Flat 10% commission schedule representing 80% of their Flat 12.5% as they do not pay a separate MGA override.
- **ManuLife Financial** - Any qualifying group bonuses will flow through GroupQuest Benefits Resources Inc. and these bonuses will be paid to you by GroupQuest.

As your Group Benefits MGA, please ensure your policyholders are aware of your relationship with GroupQuest and that we follow all privacy policies and privacy codes for Canada, the privacy rights of employees and policyholders as set out under the Personal Information Protection and Electronic Documents Act (PIPEDA) and/or Provincial Legislation, and our requirements of compliance under that legislation. The exchange of any and all confidential information will be used for the exclusive purpose of Administering and Servicing the Group Policy and will not be used for any other purpose.

This agreement also confirms to you that no GroupQuest personnel will be authorized to compete or solicit any part of your business. Should you decide to move your business away from GroupQuest, the files we hold on your behalf will be fully returned to you upon request. In doing this, any overrides paid to GroupQuest will not be charged back from the last renewal.

Advisor Name (Print)

Date

Advisor Signature

GroupQuest Benefits Resources Inc.

Date

GroupQuest Signature