

Title Page customized to Broker branding

## Employee Benefit Program Renewal Analysis For

Client Logo



Renewal-specific  
variable data

Renewal January 20, 2013



**Fenside Consulting Ltd**  
Generic Renewal Document System Demonstration

Broker Logo

Renewal-specific  
variable data

Presented By  
**Fenside Benefits Inc.**  
January 1, 2013

# Table of Contents

Customized Header

Client Logo

**INTRODUCTION..... 5**

**PURPOSE OF RENEWAL ..... 6**

**ABOUT US ..... 7**

**OUR FIRM'S STRUCTURE..... 7**

**YOUR DEDICATED TEAM..... 5**

**CLIENT CONTACT INFORMATION SUMMARY ..... 6**

**BENEFIT FUNDING OVERVIEW..... 7**

**PLAN DESIGN OVERVIEW..... 16**

**PLAN AMENDMENTS..... 16**

**DEMOGRAPHIC SUMMARIES..... 17**

**LIFE INSURANCE AND LONG TERM DISABILITY COVERAGE..... 18**

**DISABILITY CLAIMS LISTING ..... 20**

**CRITICAL ILLNESS SUMMARY ..... 21**

**EXPERIENCE RESULTS AND ILLUSTRATIONS ..... 26**

    Short Term Disability Claims Summary..... 26

    Extended Health Care (Including Pooled Premium and Pooled Claims)..... 27

    Extended Health Care (Net of Stop Loss Pooling)..... 28

    Top Health Care Services ..... 29

    Claims Distribution by Service ..... 30

    Service and Supplies Breakdown ..... 31

    Health Care Breakdown by Insured Individual ..... 32

    Paramedical Utilization ..... 33

    Paramedical Breakdown by Insured Individual..... 34

    Top Drugs for Current and Previous Year ..... 35

    Dental Care ..... 36

    Top Dental Care Services ..... 37

    Percent of Aggregate Dental Claims for Current Year ..... 38

    Premiums and Claims Totals..... 39

**COST SUMMARY ..... 40**

**PLAN DESIGN RECOMMENDATIONS..... 41**

**EXECUTIVE SUMMARY ..... 42**

**APPENDICES ..... 43**

    Disclosure Agreement..... 44

    Benefits Update 2013 ..... 45

Table of Contents correctly shows contents of the Renewal Document. Pages and sections are accurately page numbered regardless of how long their content is or the exclusion of several sections

Major and minor headings

## INTRODUCTION

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We are pleased to present your **2013** Group Policy renewal. As a valued customer, we would like to take this opportunity to thank you for your continued confidence in us as your “Employee Benefits Consultants.”

Please be reminded that your Employee Benefits program was underwritten by **Great West Life**. The renewal rates confirmed in this report take effect **January 20, 2013**.

↗  
Renewal-specific Variable Data

## PURPOSE OF RENEWAL

At each anniversary date, we are provided with the ideal opportunity to review the performance of your plan over the last policy year and confirm whether your program best meets the current needs of **Artery Studios Inc**. Our goal is to provide a realistically priced and comprehensive program tailored to **Artery Studios Inc’s** needs.

**An example of a Broker-wide document section containing variable text specific to this client's renewal**

...otiate competitive and realistic pricing experience and patterns. We take into account, projected trends in benefits usage and costs, demographics changes within your organization as well as the estimated reserves required to satisfy future claim liabilities.

A thorough review of the current plan design permits us to assess whether it is competitive in today’s market place relative to other insurance company offerings as well as related industry standards. If we believe that specific plan design changes should be considered, we will clearly describe each benefit recommendation together with the associated pricing. Fenside consistently strives to ensure that our clients are kept up to date with what products and provisions are available, backed by our ongoing offer to regularly meet with all employees to share information.

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## YOUR DEDICATED TEAM

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Artery Studios Inc's program should complement the values and the mission of your organization. Fenside will consult profitable to your co services to ensure you

**An example of a Renewal-specific document section containing material tailored to this individual client's Group Benefits arrangement**

At Fenside we pride ourselves on the value and support that we provide to our customers.

Fenside becomes an extension of your Human Resources Department, which will enable you to minimize time and expenses administering your employee benefits plan.

Our promise is to provide prompt, personalized, and reliable service, to earn your trust and your business.

### Artery Studios Inc's Dedicated Benefits Team:

**Team Leader :**

Phone Number :

Email :

**Consistent page styles such as margins, fonts, headings, bullets, spacing, and graphic elements**

**Account Manager :**

Phone Number :

Email :

**Client Services Specialist:**

Phone Number :

Email :

*We believe the strength and character of our organization is determined by the quality and commitment of our people. We commit to being the best at what we do, and to live by our core values of trust, accountability, and integrity."*



# DEMOGRAPHIC SUMMARIES

## Demographic Summary - Life Insurance (As of December 1, 2012)

All Classes

*\$550,000 with no change in the renewal rates.*

An example of tables dropped in from a Renewal-specific spreadsheet linked associated with this individual client's Group Benefits activity

Age Band	Male				Female				
	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume	
	<25	0	0	1	112,000	<25	0	0	2
25-29	11	1,838,000	8	929,000	25-29	10	1,676,000	15	1,820,000
30-34	15	3,213,000	11	2,027,000	30-34	17	3,614,000	18	2,814,000
35-39	16	3,973,000	13	2,466,000	35-39	20	5,101,000	17	3,482,000
40-44	18	4,982,000	7	1,232,000	40-44	21	7,157,000	13	2,145,000
45-49	18	5,382,000	9	220,000	45-49	21	6,591,000	12	2,911,000
50-54	9	3,132,000	9	1,774,000	50-54	13	4,999,000	12	3,241,000
55-59	6	1,620,000	6	1,375,000	55-59	11	4,001,000	6	1,401,000
60-64	2	614,000	0	0	60-65	2	483,000	0	0
65-69	2	290,000	0	0	65-69	3	516,500	0	0
<b>Total</b>	<b>97</b>	<b>25,044,000</b>	<b>64</b>	<b>10,135,000</b>	<b>Total</b>	<b>118</b>	<b>34,138,500</b>	<b>95</b>	<b>17,980,000</b>

Male/Female # of Lives:	161	213
Male/Female Volume:	35,179,000	52,118,500
Male/Female%:	67.4%	32.6%
Male/Female Avg. Age:	49	50

Consistent formatting of Excel table elements

## Demographic Summary - Long Term Disability (As of December 1, 2012)

All Classes

*GWL is willing to increase the Life Non Evidence Maximum from \$5,000 to \$5,500 with no change in the renewal rates.  
LTD overall maximum can be increased to*

Age Band	Prior Year				Current Year				
	Male		Female		Male		Female		
	Lives	Volume	Lives	Volume	Lives	Volume	Lives	Volume	
<25	0	0	1	2,001	<25	0	0	2	2,189
25-29	11	39,901	8	17,037	25-29	10	29,300	15	28,303
30-34	15	72,860	11	42,408	30-34	17	67,284	18	50,881
35-39	16	86,859	13	52,062	35-39	20	101,227	17	65,395
40-44	18	116,734	7	27,817	40-44	21	152,263	13	43,439
45-49	18	129,420	9	48,037	45-49	21	135,313	12	58,492
50-54	9	79,000	9	41,348	50-54	13	113,210	12	63,749
55-59	6	39,887	6	30,679	55-59	11	72,565	6	28,940
60-65	2	15,189	0	0	60-65	2	13,576	0	0
<b>Total</b>	<b>95</b>	<b>579850</b>	<b>64</b>	<b>261389</b>	<b>Total</b>	<b>115</b>	<b>684738</b>	<b>95</b>	<b>341388</b>

Male/Female # of Lives:	159	210
Male/Female Volume:	841,239	1,026,126
Male/Female%:	68.9%	31.1%
Male/Female Avg. Age:	49	50



## EXPERIENCE RESULTS AND ILLUSTRATIONS

### Extended Health Care (Including Pooled Premium and Pooled Claims)

#### Experience Summary

Benefit Period	Paid Premiums	Paid Claims	Loss Ratio
Jan 11 to Dec 11	\$182,398	\$107,013	59%
Jan 10 to Dec 10	\$122,071	\$122,589	100%
Jan 09 to Dec 09	\$10,000	\$10,000	100%
<b>Total</b>	<b>\$314,469</b>		

Target Loss	80.7%
Trend	15.6%
Credibility	100.0%

An example of a table and graph dropped in from a Renewal-specific spreadsheet linked associated with this individual client's Group Benefits activity.

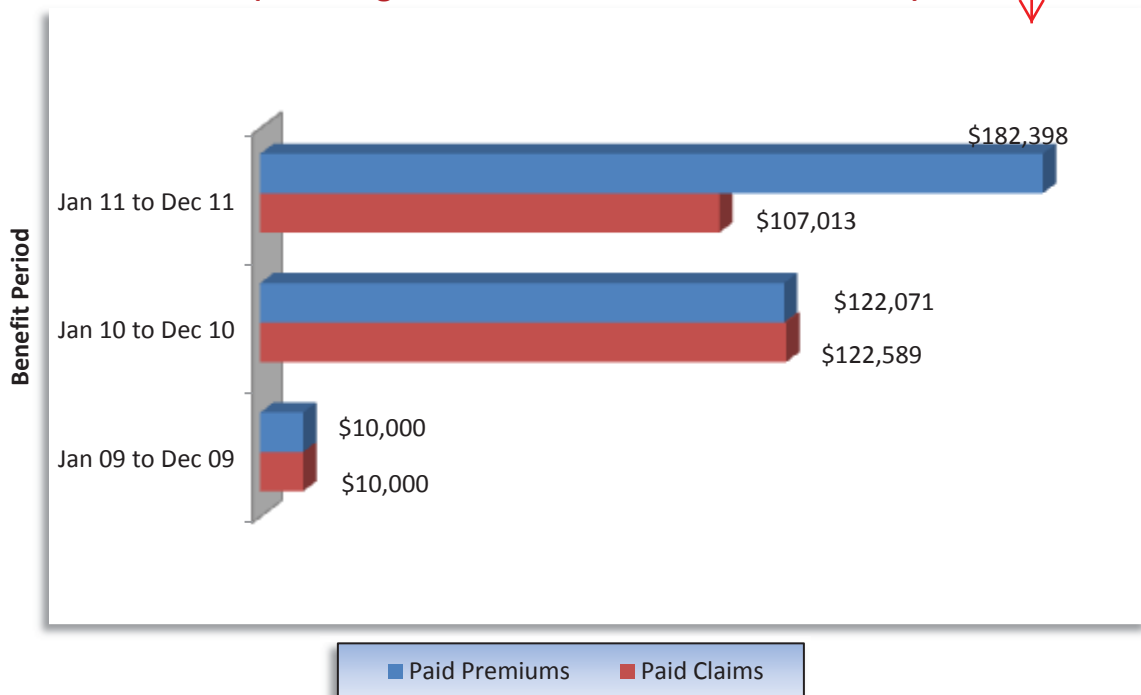
Charts without panel backgrounds look consistent in the document without the Cut-and-Paste appearance.

Stop Loss Pooling Limit: **\$10,000**

Stop Loss Pooled Claims: \$0

Integrated appearance for charts

#### EXPERIENCE ILLUSTRATION - Extended Health Care (Including Pooled Premium and Pooled Claims)



## EXPERIENCE RESULTS AND ILLUSTRATIONS

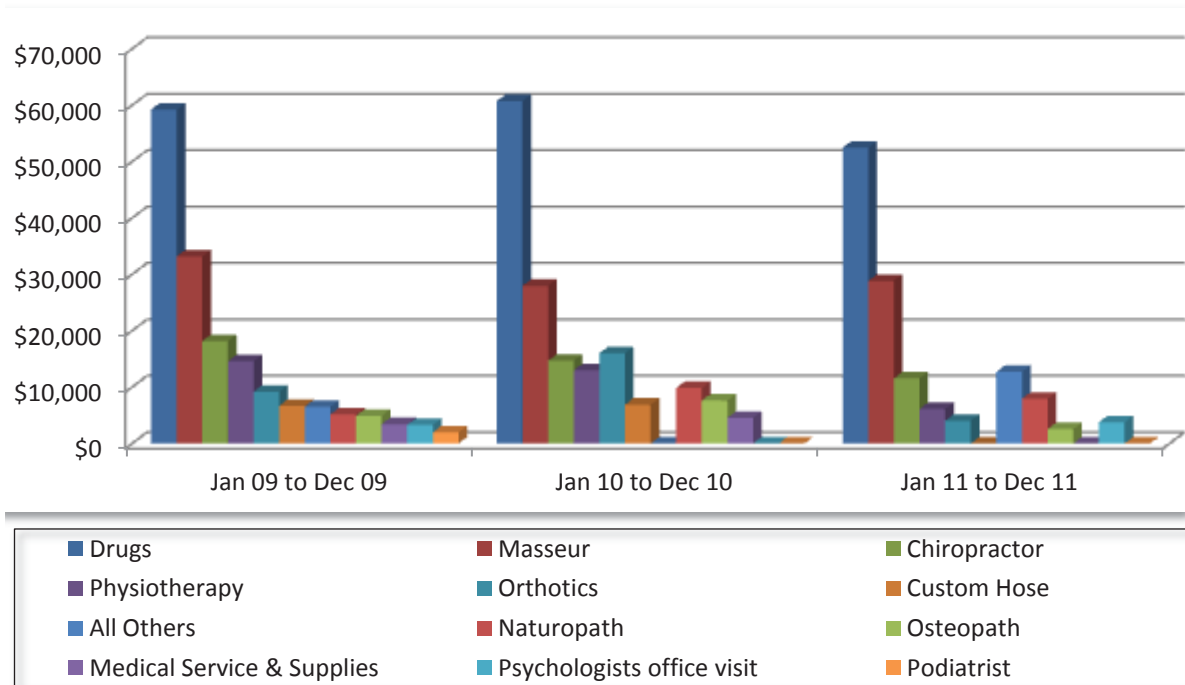
### Top Health Care Services

Service	Jan 09 to Dec 09	Jan 10 to Dec 10	Jan 11 to Dec 11
Drugs	\$59,259	\$60,776	\$52,487
Masseur	\$33,204	\$27,977	\$28,858
Chiropractor	\$18,102	\$14,690	\$11,588
Physiotherapy	\$12,989	\$6,138	\$6,138
Orthotics	\$16,020	\$4,050	\$4,050
Custom Hose	\$6,920	\$0	\$0
All Others	\$0	\$12,723	\$12,723
Naturopath	\$9,868	\$7,957	\$7,957
Osteopath	\$7,640	\$2,575	\$2,575
Medical Service & Supplies	\$4,570	\$0	\$0
Psychologists office visit	\$3,295	\$0	\$3,790
Podiatrist	\$2,003	\$0	\$0
<b>TOTAL</b>	<b>\$166,579</b>	<b>\$161,450</b>	<b>\$130,166</b>

A second example of a table and graph dropped in from a Renewal-specific spreadsheet.

Excel tables that require more than a single page to display are dropped in as Word tables to ensure proper page numbering and header formatting.

### EXPERIENCE ILLUSTRATION - Top Health Care Services



Any Excel chart can be accommodated including Pie, Scatter, Line, and even Surface charts.



## APPENDICES

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1. Disclosure agreement
2. Benefits Update 2013
3. Administration Tips
4. Canada Pension Plan/Old Age Security/Employment Insurance
5. Dispensing Fee Guides
6. Privacy Guidelines

**An example of a Broker-wide document section. All generated Renewal Documents can have this content updated in one centralized Word document.**

**Multiple versions of Appendix material can be created and the appropriate version selected when generating the Renewal Document for specific clients.**

