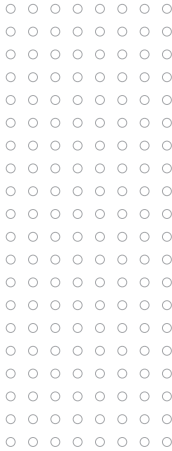


CASE STUDY

# How a Financial Services Firm Overhauled Its Benefits — and Increased Their Value — Through HUB

## Executive Summary

Tuscano Agency, a wholesale property and casualty insurance broker, wanted to improve management of its benefits program to meet the needs of its growing workforce. HUB was the right partner with the capabilities and relationships to deliver a seamless transition with Tuscano’s health insurer and its HR technology. HUB also delivered the consulting insights to help Tuscano implement an enriched benefits program that positioned the firm for future growth.



### Tuscano Agency

**INDUSTRY: Financial Services**  
**SERVICES: Insurance Brokerage**  
**LOCATION: Greensburg, PA**

## CHALLENGE

The administration and cost of Tuscano’s employee benefits program had become problematic. Large rate hikes for its health plan had become routine. Renewals were finalized at the last minute and often didn’t go into effect on time. Manual data input from a third-party administrator was filled with errors. In one extreme instance, a new health insurer didn’t add Tuscano employees to its system and member ID cards were delayed for months. Worse, mistakes in structuring the plan made employees responsible for a larger share of deductibles, which their Health Reimbursement Accounts (HRAs) should have covered.

## SOLUTION

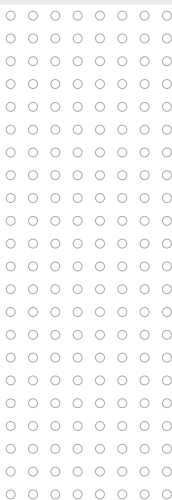
To fix these problems, HUB International positioned Tuscano with a multi-year benefits strategy. A major step was restructuring its benefits administration system, which reduced errors and increased efficiency. Using HUB also helped Tuscano correct data input errors, solving grievous errors like one that allowed reimbursement to former employees. HUB also helped Tuscano transition to a new health insurance plan and vendors with better track records in delivering results.

## RESULTS

HUB’s solution improved efficiency and cut costs while giving milestones and timelines for the benefits program long term. Through its advice and guidance — from benefits strategies to compliance to HR technology optimization — HUB’s multi-disciplinary team gave Tuscano better control of its benefits program. They were able to deliver a quality employee experience. In moving Tuscano to a new health insurance carrier, it enabled an enriched benefits program with an HRA set up correctly and delivered to members on time.

“We came to HUB with a gigantic issue of a terrible insurance experience on top of a deteriorating broker relationship. HUB took it all in stride, with a seamless process for transitioning to something better. It took off so much pressure knowing our people were protected for whatever emergencies might happen.”

**Elizabeth M. Ferrell**  
*Vice President of Human Resources, Tuscano Agency*



HUB International’s Employee Benefits Practice + Long-Term, Holistic Benefits Strategy + Automated Administration = **Improved benefits, greater control and compliance, and greater administrative efficiency**