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Employee Benefit Adviser

July 2017 • employeebenefitadviser.com

MOST INFLUENTIAL WOMEN IN BENEFIT ADVISING

Charlotte Santa Cruz
is one of 30
transformational
leaders



STORMING BACK

Charlotte Santa Cruz survived Hurricane Katrina and a life-threatening accident and now thrives as one of *EBA's* Most Influential Women in Benefit Advising.

BY BRUCE SHUTAN

She's an adviser who also happens to run the only woman-owned national benefits enrollment firm in the U.S., and has helped working mothers re-enter the workforce after years of caregiving. Now, she can add another accolade.

Charlotte Santa Cruz, founder and CEO of the Santa Cruz Insurance Group LLC, was chosen as one of *EBA's* Most Influential Women in Benefit Advising and July's cover story. Covering a spectrum of benefits including Life, Disability, and Critical Care, Santa Cruz's focus is on Ancillary Benefits, combined with HR support for more than 150 companies nationwide.

Santa Cruz's story is a remarkable one about overcoming unspeakable personal adversity during Hurricane Katrina, while continuing to maintain 100% commitment to her clients, above and beyond industry standards and exceeding all measures of client satisfaction.

Her firm is known for providing extensive HR, billing and claims support on the back end, where most firms rely on carriers to provide this post-enrollment service because it's not cost effective to do that additional work. Knowing that contacting the carrier for service rarely solves a client's service issues.

Once an aspiring investigative journalist, Santa Cruz's entrance into the employee benefit field began with an exposure to medical conferences while in a marketing role for the New Orleans Convention Center. In 1994, she founded Advanced Business Systems, which handled electronic billing for health insurance claims and underwent an official name change to Santa Cruz Insurance Group LLC in 2002 after adding insurance products to her portfolio.

Leading up to Hurricane Katrina, she was managing enrollment services for 500 to 1,000 employees. Since then, despite losing her home and business in the storm and scrambling to work from temporary locations, she has managed, enrolled or advised 54,000 additional employees in their benefit decisions with the help of her team.

In addition, production went from mid-six figures to roughly \$3 million in annual new sales about three to four years after a crippling accident that nearly claimed her life in April 2006. This production surge doubled revenues as well, climbing steadily every year since about 2008 and making Santa Cruz one of the nation's top producing enrollment firms over the past decade.

But it wasn't easy. After Katrina and the accident, Santa Cruz's revenues dropped significantly with an inability to bring in new clients, while the storm put many existing customers out of business. "Adversity is an excellent coach and game changer," says Santa Cruz, who never told clients about Katrina or an accident she had soon after.

Perseverance

When Hurricane Katrina pounded the Gulf of Mexico in 2005, it completely destroyed Santa Cruz's entire town and home.

But Santa Cruz and her immediate family escaped the devastation by traveling to Destin, Fla., for a client meeting. "Otherwise, we may not have survived it," she says.

For six months following Katrina, Santa Cruz dropped her three kids off at school in Fairhope, Ala., where the family had temporarily resettled, and drove just under three hours to Bay St. Louis to what was left of her office, while also maintaining a business presence in New Orleans.

Then, in spring 2006, she stopped by her home, which was being rebuilt after it was destroyed by Hurricane Katrina, and she noticed five large bathroom mirrors had been left by workers and propped against

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▶ Charlotte Santa Cruz maintains client relationships long after her enrollment services have ended.



the inside of the home's garage door. She tried moving them, but in the process the mirrors slipped from her grasp, crashing into pieces and sliced nerves, ligaments, muscles, tendons and blood vessels in a wrist and foot.

Two neighbors who happened to be intensive care unit nurses, found her and managed to get her to the hospital which ultimately saved her life. Told by doctors that she would likely need to have her foot amputated and could lose the use of her right hand, she left the physician's office determined to have a full recovery. Within a few months her injuries slowly began to heal, and she was back on the road to recovery.

Still, the uphill battle to recover was steep. Not being able to walk and with limited use of her right hand, Santa Cruz worked from bed, doing everything herself

until September 2007, when she met and hired Christina LaFontaine, who's now Director of Operations at her company. With LaFontaine handling the office, Santa Cruz could finally focus on sales.

By 2012, Santa Cruz was doing so well that she began partnering with other firms to handle her overflow business. Jeff Owens, who, until recently, served as territory enrollment manager for Allstate Benefits nominated her for EBA's annual award after experiencing first hand Charlotte's commitment to excellence.

"What makes Santa Cruz so influential is also what makes her unique," according to Owens. Case in point: "She works with her clientele long after most enrollment companies move on, forcing competitors to raise their game in terms of service and attitude. She's not driven by the dollar and production," he says.

Vickie Conaway, HR director for the City of Pine Bluff, Ark., who has worked with Santa Cruz as a client for five years, describes her as "a very strong, matter-of-fact type of businesswoman. A passion for clients and community are the foundation for her business," Conaway adds.

Honesty and integrity

Charlotte's selfless qualities have helped many female victims of the storm and women in general, re-enter the workforce by landing well-paying jobs with her firm and renew their sense of self-worth.

Her dedication extends to business partnerships as well. Santa Cruz is careful about the vendors with whom she's aligned. "If a carrier has a history of not paying claims or giving my clients a rough time, they won't stay on my portfolio for long," she says. It's also important to stick around after the sale and not let customer service slide, according to her business philosophy.

Otherwise, she says it's akin to abandoning a child. She's even dedicated to former clients, one of whom she helped recover more than \$180,000 that was erroneously paid to a former benefit carrier. "Employers are not only appreciative of such honesty and integrity, but baffled that anyone would walk away from a potential revenue source simply because she puts the client's needs before her own," Owens says.

It hasn't been easy being a woman-owned business in a male-dominated field, according to Owens, who has seen firsthand women having to work harder to create "extraordinary strategies for error-free implementations in an industry that seems to be more accepting of, and forgiving toward, men. Charlotte stands out as the most striking example of someone who has built an industry flagship while navigating against this tide."

"Santa Cruz isn't someone who crumbled from tragedy or wore her struggles as a badge of honor that she worked into every conversation", Owens explains. Rather, he says she let it shape her character without defining the rest of her life.

While unsure what to expect in the future, she's enjoying a comfort zone that was expected 12 years ago. "I simply take everything day by day and evaluate the opportunities that come our way," she says. "And come they have!"



Santa Cruz Insurance Group, LLC is a National Employee Benefits Enrollment firm with sales and service operations nationwide. The company was founded in 1994 by Charlotte Santa Cruz and is the only woman owned Employee Benefits Enrollment and HR Consulting firm in the country representing a diverse mix of clients in the Automotive, Healthcare, and Hospitality industries.

In 2012 Santa Cruz was chosen to lead and manage an Automotive Industry Benefits Program for the largest publicly held personal lines insurer in the United States serving more than 350 Auto Dealerships nationwide. The Santa Cruz sales and service model quickly became the flagship for successful employee benefits integration within Auto Dealership agencies throughout the country.

Charlotte is a respected advisor in the Employee Benefits market as well as an accomplished author and journalist for the insurance industry. The company provides benefits administration and enrollment services for employers ensuring legally compliant, professional outcomes resulting in long term client satisfaction and retention.

Santa Cruz Insurance Group, LLC

Corporate Offices

New Orleans • Bay St. Louis

Sales and Service Nationwide

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Client Comments about Santa Cruz Enrollment Services

I had the pleasure of working with Charlotte while managing the operational team for Allstate's Auto Dealer employees so that we could have consistency and success during our rapid growth of 300 dealerships nationwide. Santa Cruz never failed to exceed our expectations. With Charlotte leading the efforts, we've never had any issues with the implementation or service in over a decade of the program. If you are working to grow your benefits division and need a strong sales professional to be a one stop solution for successful endeavors, Charlotte is your answer. She's one of a kind in the benefits industry and we were incredibly fortunate to have had her on our team. Furthermore, aside from her amazing professional success, she is just an amazing human being – stunning both inside and out – and continuously giving of her time. I am blessed to know her!"

Peggy Orlandino, MBA, CPCU/Operations Director- Allstate Auto Dealer Program, Northbrook IL.

"I met Charlotte when she walked into a Chicago meeting for Voluntary Benefits training of new agency owners. She absolutely took over the room with her engaging, quick witted command of the attendees. Since that initial meeting we have been continuously blown away by her intelligence and knowledge of the insurance industry. Every conversation is delightful, she is upbeat and business minded. I want to thank her entire team for the great enrollment results that not only helped us reach our goals, but worked diligently to make sure it occurred in record time. The post enrollment HR support has also been very valuable to our office as we no longer worry about billing or claims issues post enrollment because one call to the Santa Cruz team and it's handled immediately. We look forward to growing our agency, and providing quality enrollments with your team for years to come!"

S. Ferraro, Controller, Honda of Tenafly/New Jersey-130 ee's

"The Santa Cruz team has been working with me for more than 10 years starting at the New Orleans Convention Center. The personal attention we received regardless of what we needed including enrollment, billing, claims and HR support was so impressive that when I was hired by another company to head up their HR division, I immediately called Charlotte to handle all of our benefit needs. She is not only a wonderful business partner but she and her staff have become great friends as well. This type of personal commitment is refreshing to see and be part of in the insurance industry. I look forward to keeping Santa Cruz around indefinitely." **L. Robinson, HR Director, JRL Enterprises/Louisiana-150 ee's**

"I have been with Southtowne's HR department for thirteen years now, and have definite ideas about how I want my open enrollment to go. Everything we discussed was in line with my expectations and Santa Cruz did a wonderful job organizing the VB enrollment! When your team arrived, I found them very professional and ready to get to work. I have worked with our employees for a long time, and feel it is my responsibility to help them get the best coverage. Your team did just that and your staff met and exceeded my expectations! And I am not easily impressed and your team was impressive. I look forward to working with the Santa Cruz Group for years to come!" **T. Law, Southtowne Motors-Newnan/Georgia - 200 ee's**

"Santa Cruz promised at our initial meeting to provide superior enrollment support both during and after the enrollment. Anyone can enroll products, but it's after the enrollment concludes that our issues really begin and where the service really counts. Santa Cruz lived up to their promises and has a dedicated HR support person on hand daily to handle all of our post enrollment billing, claims and employee questions. That service is invaluable and it makes my life easier when they can turn to someone other than the carrier for answers and help." **A. Williams, Corporate HR Director, Expotel/Louisiana - 600 ee's**

"We were promised less carrier issues and better enrollment services and support. In the restaurant/nightclub business it's very difficult transitioning over 1,200 employees from East to West coast in numerous locations to new benefit plans and voluntary options. The Santa Cruz enrollment counselors pulled it off in record time with positive feedback from our employees. Since the enrollment they have remained committed to our office to handle the monthly bills, payroll deduction reconciliation as well as employee questions and problems that normally our HR department would have to handle. We were promised a lot, and Santa Cruz Insurance delivered. Other voluntary enrollment firms would enroll and then be gone. Santa Cruz has stayed with us for the long term. We have used them for over 6 years now and we look forward to continuing our relationship for a successful partnership."

Al Copeland Investments, Inc. (Copeland's Restaurants and the IMPROV Comedy Clubs), B. White, CFO/Louisiana - 1,200 ee's

"As a health insurance broker, we partnered with Santa Cruz to provide better voluntary benefit support services to our clients. We had been disappointed by other enrollment services and were skeptical about outsourcing again. Santa Cruz had a proven track record in the industry and we were confident Charlotte would personally make sure that her company would deliver. Our first enrollment with Santa Cruz was a difficult task replacing 8 carriers but the benefit communication and implementation of the change delivered by their team of professionals was a huge success. They did more than promised which produced excellent results for our agency and clients. We look forward to having Santa Cruz as our partner on all of our voluntary needs." **D. McKinney, Principal, First Arkansas Insurance Broker/Arkansas**

"Charlotte actually cares and goes the extra mile. The Industry needs more like her. I would definitely be a poster child for her integrity and services." **R. Hobgood, Jackson Iron and Metal/Mississippi - 350 ee's**

"The Santa Cruz agency brought our company better benefits for our Group Disability, Life and Voluntary Benefit plans. Being a trucking company with most of our team on the road, enrollments are very difficult for our drivers and changing carriers can be an incredible undertaking. Charlotte and her team exceeding our expectations and participation increased substantially in all plans. Their post enrollment service blew us away and eliminated carrier billing issues!". **Director of Operations, Transco Lines/Arkansas - 400 ee's**

"Santa Cruz provided our company with voluntary benefit solutions while providing a value-added asset by delivering consistent messages regarding the plans offered. We have mostly been impressed with Charlotte's commitment after the sale. She has been here every step of the way and I would not hesitate to recommend her to any other company. We are looking forward a long business partnership."

D. Ohlmeyer, CFO, New Orleans Convention Center/Louisiana - 600 ee's

"We would like to extend a debt of gratitude to the Santa Cruz Agency for their willingness to allow us to have a part in the planning for and the implementation of the benefit open enrollment season here at Vaden. The true key to success is having enrollment advisors who can spend personal time helping employees make their selections. We pride ourselves in making sure that all employees feel cared about and, they have the confidence to make the selections that meet their family's needs. Your team met those expectations with our 400 employees. We are looking forward to a long-lasting relationship with the Santa Cruz Agency as we continue to offer Voluntary products. We appreciated the opportunity to work with a talented, kind and caring group of enrollment counselors who fit within the Vaden model of employee engagement."

T. Powers, HR Director/Vaden Automotive Group/Georgia - 400 ee's

“Employers are not only appreciative of such honesty and integrity, in every decision Charlotte makes regarding her clients, but baffled that anyone would walk away from a potential revenue source simply because she puts their needs before her own. Charlotte is the most striking example of someone who has built an industry flagship while navigating against the tide. What makes Santa Cruz so influential is also what makes her unique. She works with her clientele long after other enrollment companies would move on, forcing competitors to raise their game in terms of service and attitude. She’s not driven by the dollar and production, she’s driven to help her clients.”

I. Owens, National Enrollment Manager, Allstate Benefits/Florida

“We wanted to thank you for a successful enrollment that exceeded all expectations. Not only was this a great success but also your professional team of consultants helped our employees to obtain better benefit plans to complement our health program. Your team did an outstanding job communicating the value of the Voluntary Benefits plans and have continued to provide that same exceptional service after the enrollment with the Human Resources support in monthly claims and billing.”

G. DeMontrond /President -DeMontrond Automotive Group/Texas - 400 ee’s

“We wanted to thank Santa Cruz for a successful VB enrollment. Your team did an exceptional job of maintaining a professional, consultative approach, while delivering benefits that were cost effective and greatly needed by our employees. Also, the Guarantee Issue products allowed all employees and family members to get the benefits, without being rejected based on health history. That is such a great benefit for our company as well because attracting new talent and being competitive for the best employees. Your staff did a fabulous job of communicating the benefits to our employees, while transitioning them from the previous carrier.” **S. Smith, President, Automotive Associates of Atlanta/Georgia - 580 ee’s**

“I want to express our gratitude to you and your team for the outstanding job they did during our Dealership’s enrollment. Your staff was knowledgeable, helpful and friendly and we enjoyed having them here throughout the enrollment process. My staff and I were also very impressed at how efficiently our questions were answered in the days leading up to the enrollment period. My primary goal was to offer superior benefits to our employees that would provide them with excellent coverage for themselves and their families at a great value, and I feel that my expectations were exceeded in all areas.

Dennis Greene, Owner, Jacky Jones Ford/Georgia - 100 ee’s

“As a Human Resource Director, I had my reservations when I was first approached about adding a voluntary benefits program. As an HR professional I had to address the challenge of communicating the need for Voluntary Benefits to the employer as our past experience with another company was “less than stellar”. So needless to say, your hurdle was great. Not only did you address my each and every concern, but explained the benefits of each product in a way that allowed me to make objective comparisons of existing products and evaluate the new ones. You were (are) pleasant, knowledgeable, and at no time did I feel pressured to offer any product that would not fit in our benefit line. When you have a team of professionals that are true to the character and integrity it takes to be successful, that is something to be proud of; and you have everything to be proud of!” **B. Long, HR Director of the Cavanaugh Auto Group/Arkansas - 200 ee’s**

“The products, and enrollment support was exactly what was promised. The Santa Cruz team also provides full HR support to the products they represent and this is desperately needed when voluntary benefits are implemented. We look forward to a long relationship with the Santa Cruz team of professionals.” **R.Schmidt, HR Director, New Orleans Cold Storage/Louisiana - 200 ee’s**

“Eustis Insurance has entrusted our voluntary benefits marketing and enrollment services to Santa Cruz for almost 10 years. As a regional health broker, we have used other enrollment options that were touted to produce similar results, however none came close to the professional enrollment counseling and personal service provided by the Santa Cruz team throughout the enrollment process. The HR support services that are provided post enrollment eliminates our client’s problems that occur regarding carrier billing, claims processing and voluntary administration that HR would normally handle. Santa Cruz performs beyond expectations and quickly provides resolution and support with a dedicated contact for each account. Our clients appreciate this service and Santa Cruz has consistently gone that extra mile and delivered exactly what they promised. We look forward to a continued partnership and future growth combining the best in class Voluntary Benefit solutions to our clients and their employees.”

M. Mann, Principal, Eustis Benefits & Insurance, a Marsh & McLennan Agency/Louisiana

“On behalf of the Johnson Automotive Family, I would like to extend a huge thank you to Charlotte and the entire Santa Cruz team. Your efforts and professionalism made our benefits enrollment a remarkable success despite multiple obstacles. Your communication and your ability to coordinate our multiple locations was impeccable. Our group really threw some curve balls but you all handled them like Champions. Well done!” **T. Wycoff, Johnson Automotive/North Carolina – 568 ee’s**

“Since working with Santa Cruz we have seen positive results in our health programs and employee morale. They now have access to plans specifically designed for them instead of shelf products and personal support service after the enrollment has concluded.” **W. Yates, Yates Construction/Mississippi - 600 ee’s.**

“We wanted to thank you for a successful Voluntary Benefits enrollment! Your professional team of consultants helped our employees obtain better benefit plans to complement our health program. Your team did an outstanding job communicating the value of the benefits offered and your staff has continued to provide that same exceptional service after the enrollment with the Human Resources support of claims and billing. **Henry Hutton, Owner, Chuck Hutton Chevrolet/Tennessee – 250 ee’s**

“Charlotte and her team have handled all of our Group Disability, Life and Voluntary Benefits for years. She’s a very strong, matter of fact type businesswoman with a deep passion for her clients. They handle anything we need quickly and efficiently regardless of the day or time!

V. Conaway, HR Director, City of Pine Bluff/Arkansas - 300 ee’s

“Working with you to replace our Voluntary benefits was a pleasure throughout the entire process. The personal support to our payroll department and HR team was why we made the switch and glad we did. Looking forward to our partnership for years to come!” **D. Scott, JRMC (Hospital)/Arkansas – 1,260 ee’s**

“Allow me to thank you and your Santa Cruz team for the awesome enrollment you conducted. Even with the challenging benefit environment and rising health care costs to our employees, everything you promised was delivered and more! Your counselors were very professional and helped our employees make the transition from one carrier to another with ease. Those that were purchasing new products were equally as pleased with the care that was taken to make sure they were getting products they needed for their family. We are looking forward to a long and prosperous relationship with the Santa Cruz team leading the way!”

Eric Nemer, Nemer Motor Group/New York – 210 ee’s

"I wanted to say a big THANK YOU for our Voluntary benefit enrollment at Courtesy Chevrolet. The Santa Cruz management team was amazing to work with and worked tirelessly to make sure that they could see everyone here in the dealership in a timely manner. Your counselors came in early and stayed late to accomplish what we needed to do. We have had 5 enrollments with Santa Cruz over the years and every time they have been professional, personable and easy to work with to accomplish our goals and protect our employees. Thank you again as we could not do this without out you!!!"

E. Jenkins, Courtesy Automotive Group/Arizona – 500 ee's

"Over the past 12 years Charlotte Santa Cruz has successfully accomplished what most would find impossible. Through her hard work, dedication and unique entrepreneurial spirit, Charlotte has created what is being touted as the fastest growing and most accomplished businesses in the county."

J. E. Thomas, CFO, Orkin Pest Control/ Rollins Corporation/Georgia

"I would like to thank you and the Santa Cruz team for such a successful voluntary benefits enrollment! Every employee was able to listen and ask questions and the counselor did an amazing job of communicating to our employees and making them aware of the plans available. The team answered all employee questions in a timely manner and guided them in the right direction. We look forward to working with your team for years to come!" **T. Citron, Hub City Ford/ Louisiana – 135 ee's**

"Charlotte has my highest possible recommendation. She is a brilliant communicator who is the best in her field at both customer service and problem solving when follow up is necessary. She is direct, honest and a person of upmost integrity. **S. Carleton, Attorney, Carleton, Loraso Attorney at Law/Louisiana**

"On behalf of the Tasca Family, I want to say thank you. As you know we have 13 locations in three states with almost 800 employees! This was not going to be an easy task. I should have known, however, from the initial conference calls with Charlotte and Christina, to the outstanding communication weeks before our enrollment even started, your team had everything under control. The counselors were so dedicated to our employees and really took their time with each one. I have received so much great feedback from our staff and I am so pleased we were able to offer such great benefits to all of our employees."

J. Tasca, Tasca Automotive Group/ Rhode Island – 630 ee's

"The Billingsley Family of Dealerships would like to thank you and the Santa Cruz team for a successful Voluntary Benefits enrollment that exceeded our high expectations. I'll be honest, our HR personnel were apprehensive at the thought of changing insurance carriers, but after speaking with your team and reviewing the products that you recommended and the services provided, we were all on board. The Santa Cruz team was wonderful to work with and all of our questions were thoroughly addressed before the enrollment and your on-site team did an excellent job of speaking with each of our employees about their coverage options. Thank you again for all of your hard work in preparing the Benefits enrollment, we look forward to working with Santa Cruz for years to come!" **S. Billingsley, Billingsley Family of Dealerships/Oklahoma – 180 ee's**

"We wanted to thank you for all the great work you did for us during the voluntary benefits enrollment. The Human Resources support provided by Santa Cruz was key to making this happen for our company. Our first priority was making sure our employees would benefit and not create any additional burdens. **Your team lived up to their promises of having a professional enrollment team on-site to handle the transition process, as well as providing exceptional support that is so desperately needed in the Payroll and HR departments post enrollment.** We look forward to our continued partnership with the Santa Cruz team for years to come!" **J. Fabre, President, Fabre Auto Group/Louisiana – 110 ee's**

*"I know we got off to a slow start due to the Union employees, but the pivot and recommendations your office made on how to keep the enrollment going in a positive direction was crucial. **The Santa Cruz team was thrown a few curveballs while meeting some good old-fashioned Chicago Union boys! They handled themselves professionally and I personally was very impressed with each member of the team. Santa Cruz will be a permanent fixture in our dealership moving forward and we look forward to having your expertise by our side along the way. We understand the value of the benefits being provided, and now the employees do as well.**" **D. Fitzgerald, Castle Chevrolet/ Illinois - 250 ee's***

"We brought Santa Cruz in under the advisement of our Broker because we had experienced so many service issues with carrier claims, billing and general support of our VB plans. Our health broker said our problems would go away if your company was in charge and he was right! While others leave service to the carriers or a one-man band enroller, your team goes above and beyond all others to take care of employees and HR long after the enrollment period ends. Thank you!"

Davis Nursing Homes, K. Cash, Director of HR & Operations/Arkansas - 300 ee's

"We have really enjoyed working with Charlotte Santa Cruz and her team of professionals. We had a couple issues early on with employees and how she handled it really shows strength in her leadership. **Almost all organizations are easy to do business with when it is smooth sailing but when there is an issue you get to see their true character.** When you have 9 dealerships in 5 states there is bound to be issues and they were handled quickly and the enrollment didn't skip a beat."

D. Wilson/CFO- Corwin Auto Group/North Dakota -860 ee's

*"We are so happy to have been able to partner with Santa Cruz to offer our employees voluntary benefits. With an employee base of 450 in several locations, we were worried about each employee getting the attention they deserved, but your team made it look effortless! Your team took time with each and every one of our employees, and we are so grateful for their hard work here at the Dolan Group! A big thank you goes to you for facilitating such a wonderful enrollment." **B. Dolan, Owner, Dolan Auto Group/Nevada - 450 ee's***

"Our agency has been working with Charlotte and her team for voluntary benefit enrollments and consulting services for our clients. It was an easy choice, as her reputation of integrity precedes her".

M. Meadors, Principal, HMH-Benefit Advisors/Arkansas

"On behalf of the Fred Beans Family we wanted to thank you and your team for a successful VB enrollment. Although we faced many obstacles during the enrollment, your team did an exceptional job of maintaining a professional, consultative approach, and turned it around for us all! Your staff did a fabulous job of communicating the benefits and was tremendous. We look forward to working with Santa Cruz team for years to come." **D.Waters, General Manager, Fred Beans Family of Dealers/Pennsylvania - 500 ee's**

"Your professionalism throughout the process and extensive knowledge on some difficult issues with over 1,000 employees is to be commended. The Santa Cruz team did an excellent job for Atlantic Auto and we are looking forward to many years of working with you as we continue to grow."

Michael Brown, Atlantic Automotive Group/New York - 1,240 ee's

*"This was by far the easiest enrollment period I've ever been through thanks to the Santa Cruz team. We appreciate all of your support!" **Kim V. Human Resources, City of College Station/Texas-800 ee's***

"We're grateful for the personal attention we received from start to finish. The entire enrollment process was extremely efficient and effortless. Your knowledgeable staff did a fabulous job of communicating the voluntary benefits to our employees. Thank you and the Santa Cruz team for a fabulous enrollment and post enrollment support of our HR department!" **M. Benson, Owner, HR-Honolulu Ford/Hawaii-100 ee's**

"I would like to say you did not over promise, you over delivered. Santa Cruz delivered exactly what was described prior to the voluntary benefit enrollment and then some. Your employees were attentive, supportive and not over bearing. Congratulations to you and your team and thank you for a great job with wonderful results." **S. Addison, Fitzgerald Auto Malls/Maryland - 1,150 ee's**

"The Santa Cruz team did an outstanding job replacing and enrolling benefits at all of our bank locations! We appreciate your expertise and knowledge of the HR and Benefits industry."

G.Gardner, Sr. VP, Pine Bluff National Bank/Arkansas - 200 ee's

"We wanted to thank you and your team for a successful Voluntary Benefit enrollment! Your team was very professional and helped our staff make good buying decisions that will help them protect their income in the event something major should occur with their health. With the changes occurring in the health insurance industry, these Guarantee Issue plans just made everything that much better and so did your Santa Cruz team of professionals."

Bret Raisor, Owner, Mike Raisor Automotive Group/Indiana - 230 ee's

"Santa Cruz delivered much more than was promised, and your staff was exceptional, professional, and made the enrollment experience a great event for our employees as well."

Dean McCrary, Owner, Dean McCray Automotive/Alabama - 112 ee's

"I need to tell you what a joy it was working with the Santa Cruz team members. They truly were amazing. All of the group sessions I attended with were phenomenal. They did a thorough overview of each of the products, asked questions to gauge understanding, and set the right expectations with our associates. Your team had such great personalities and when I watched them work, I truly was impressed with their relationship building skills."

N. Adamo, Agency General Manager, Balise Automotive/Rhode Island - 960 ee's

"Your team did an outstanding job of replacing, managing, enrolling and servicing our entire benefits portfolio. With over 600 employees in numerous locations it was an undertaking to organize but your team pulled it off in record time and flawlessly. The HR support post enrollment was essential to allowing us to focus on daily employee issue, while you handled the benefits!"

Summit Healthcare Nursing Homes Director of Operations/Arkansas - 630 ee's

"Thanks for all the work you did to find and implement better benefits for our employees after Hurricane Katrina and for the enrollment/HR support on the back end!"

J. Bond, Benefits Manager, Mississippi Gulf Coast Community College/Mississippi - 700 ee's