

Hello CAM Members!

I'm Blake Smiley, Manager of Business Development at Western Financial Group—an insurance partner through the Canadian Association of Movers (CAM).

With many years of experience, Western specializes in tailored business insurance for moving and storage companies. We help protect what matters most while keeping your rates stable.

Qualified businesses can save 8–10% on Business Insurance and Employee Benefits.

Reach out to start saving today.



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We have over 6,500 5-star reviews.

Enjoy!

CAM members can enjoy access to the following savings and perks with Western Financial Group through this partnership.

	Members	Traditional Broker
Qualified members can save 8-10% on equivalent or better Commercial Insurance and Employee Benefits services.	✓	X
Comprehensive coverage designed to meet the specific needs of employees in the moving industry.	✓	X
Dedicated Service with our in-house insurance team providing administration, analytical support and ongoing service support.	✓	X
Our Online Administration allows you to efficiently perform employee additions, terminations, and salary changes. Access to employee certificates, policy and benefits information, previous invoices, administration forms, and much more.	✓	X

*Always refer to your policy wordings for complete coverage details



Recommended **over 500,000 times**

Visit us [online](#) for more information on Employee Benefits.

Contact us for a quote.

1-800-665-8990 or email blake.smiley@westernfg.ca

Why choose Western Financial Group?

Immediate savings. Long-term price stability. Exceptional flexibility.

Qualified businesses save an average of 8-10% annually with Canada's most stable employee benefits rates over a 5-year period. We unlock cost savings and price stability. This means that the potential for annual rates increases is reduced from unexpectedly high claiming years. Forecasting your annual costs just got easier.

TotalGuard Employee Benefits

For your Business

- **Savings from the start:** An average of 8-10% savings for qualified members. We deliver immediate savings to you on a plan by leveraging the power of the group to get the best coverage available and by eliminating excess costs that typically go back to the insurance industry as profit.
- **Unparalleled stability:** Our pooled structure reduces the chance of large annual rate hikes from high claiming years by spreading the risk to everyone, making forecasting for the future easier than ever.
- **Supreme flexibility:** You get access to hundreds of coverage options, allowing you to tailor a plan that perfectly suits your needs. Pick and choose coverage options and limits on things like dental and vision, and decide on the amounts you and your employees contribute.
- **A competitive talent edge:** Attract and retain the brightest people by offering them TotalGuard Employee Benefits.

For your Employees

- **Extended health:** Coverage for essential medical expenses, including dental care and prescriptions.
- **Dental:** Thorough dental plans to keep your employees smiling and healthy.
- **Vision:** Access to regular eye exams, corrective lenses, and even laser eye surgery.
- **Health care spending accounts:** Additional funds for qualified health expenses not covered by the plan.
- **Direct-pay drug cards:** Immediately covers the cost on prescription drugs and professional services at the point of sale. No more waiting for reimbursements
- Many more options to craft the plan that best suits your business and keep your employees happy and healthy.

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Visit us [online](#) to learn more about Employee Benefits.

Why Western Financial Group?

With Western Financial Group, you get access to tailored in-house insurance product and a broad marketplace with many other providers which means that you always get custom coverage at the best possible price. We do all the heavy lifting for you. We have in-house claims support as well as risk management services to identify future threats to your business. All this comes with no strings attached or additional cost to you.

We're building Safe Places

When you partner with us, you're also investing in your community. Through our Foundation we have invested over \$9,000,000 to fund community services, as well as infrastructure and climate resiliency projects that mitigate the impact of floods and fires in the places you live and do business.

Get a free insurance health check for your business

Please provide your current Business Insurance or Employee Benefits policy, we will make sure that you are getting the most up-to-date coverage at the best possible price. On average, we save qualified businesses up to 10%.

Get a proposal 1-800-665-8990 or email blake.smiley@westernfg.ca