



MONTAGE™  
INSURANCE SOLUTIONS



"I found Toby to be well informed. He prepared a comprehensive overview and his presentation was well received by our attendees. Toby is extremely knowledgeable and very passionate about Health Care Reform legal impact on corporate America."

- Dick Gast, President, SMA of Southern California

- Employee Benefits
- Wellness Campaigns
  - Health Fairs
- Human Resources Consulting
  - My HR Summit
- Workers' Compensation
  - Property & Casualty
    - EPLI/ D&O
- Claims Management & Loss Control

## EXPERIENCE AT WORK

Are you prepared for Health Care Reform?  
Did you know fines can cost thousands of dollars?  
At Montage Insurance Solutions we think about Health Care Reform 24 hours a day, seven days a week so you don't have to. Allowing you to focus on what's most important to you - leading your team to success.



*Are you ready for  
Health Care Reform?  
Scan Here*