



# GROUP CENSEO

*To advise, to suggest, to give direction.*

SERVICE | CONSULTING | BROKERAGE

Group Insurance and Group Annuities

## ▶ SERVICE OFFER

Adaptation to  
the evolving and  
changing needs  
of our clients

Highly qualified,  
passionate, conscientious  
and professional  
employees

Personalized  
analysis model  
focused on  
prevention

«  
To choose  
Group Censeo  
is to offer yourself a  
global vision of your  
group and pension needs!

PRESENTED BY



IN COLLABORATION  
WITH GROUP CENSEO

[www.grouphenatale.com](http://www.grouphenatale.com)  
514 996-7227

# OUR FIRM

## SEPTEMBER 1994: OFFICIAL CREATION OF GROUP CENSEO

Our firm Group Censeo inc. currently represents over **1,200 groups** totaling more than **\$125 million** in premiums for group insurance plans and over **\$132 million** of assets under management for group annuities.

**27 full time employees**, highly qualified, passionate, conscientious and professional (including 10 actuaries) with an average of over **14 years** of seniority.

Our vast experience, the scope of our expertise and our model of personalized analysis set us apart from our competitors and guarantees our clients the best conditions on the market.

Our preventive approach is unique in the industry and shows **measurable results**. Our main concern is the health of your employees. That's why we created the brochure "An optimal usage of your drugs" and the personalized health profile. These communication tools will help your employees stay informed on how to maintain a good physical and psychological well-being.

## OUR COMMITMENT CAN BE SUMMARIZED IN SIX POINTS:

- ▶ **To understand** the reality and the specific needs of every client in order to properly advise them;
- ▶ **To present** a comprehensive service proposal of the highest quality;
- ▶ **To act** as professional and objective advisors in compliance with the mandates entrusted to us by our clients;
- ▶ **To promote** a personalized analysis structure that emphasizes a proactive approach;
- ▶ **To encourage** the development of specific skills;
- ▶ **To ensure** the confidentiality of the information received.



## MARKET ANALYSIS

- ▶ Analysis of the current situation. In the scope of our mandate, we first proceed to an analysis of the current plan structure, financial arrangements, benefits, along with usage, and the costs of your benefits in recent years. In addition, we analyse with the plan sponsors all demands, observations, or any other relevant information that will enable us to understand clear and unambiguous objectives and challenges reflected in the specifications;
- ▶ Preparation of specifications;
- ▶ At this stage, we approach all insurers likely to submit a project, according to group size, industry and other relevant factors;
- ▶ Upon receipt of the insurers' proposals, we analyse the market results in order to present to the client the plan that best suits their needs, in terms of costs and benefits along with our recommendations. An analysis of the renewal methodology and financial agreements can also be presented.

## TYPES OF GROUP PLANS AND FINANCIAL ARRANGEMENTS

- ▶ As part as his mandate, Group Censeo **objectively** analyzes what type of plan, structure and financial arrangement best suits the client. Group Censeo offers the following arrangements:
- ▶ Fully insured traditional plan;
- ▶ Retention plan;
- ▶ Self-insured plan (ASO);
- ▶ Flexible plan (modular, Health Spending Account, etc.);
- ▶ Association plan or multiemployer;
- ▶ Insured plan with multiple insurers with administration done by Group Censeo under a TPA arrangement (Third Party Administrator).



# OUR SERVICES



## PLAN IMPLEMENTATION

In the event of a change of insurer, our enrolment department follows an established procedure to ensure that the plan implementation is done in a simple and effective manner for a flawless transition.

## CUSTOMER SERVICE

Our customer service team's primary role is to be an intermediary between the company's plan administrator and the insurer. Its involvement is oriented towards obtaining a fluid, efficient and personalized communication. Thanks to the specialization of our three main departments (implementation, customer service and deduction service), our customer service is incomparable in the industry. In this perspective and in order to create a trustworthy long term relationship, each client is assigned to a customer service representative.



### The different aspects of our customer service:

- ▶ **Administrative support:** Assistance with procedures to follow in order to minimize the risk of errors and processing delays and information on the contract guarantees.
- ▶ **Claims problems:** Due to our high volume of premiums with insurers, an insurer's representative is assigned to our firm. This allows us to intervene quickly and more efficiently for any problem.
- ▶ **Technical support:** We can intervene when a claims problem occurs regarding short or long term disabilities claims to demonstrate the peculiarity of distinct cases or context so that the insurer may reassess the situation.

# OUR SERVICES



## GROUP INSURANCE

### PAYROLL DEDUCTIONS

- ▶ Deductions based on the pay period and on the employer/employee contribution;
- ▶ Identification of provincial and federal taxable benefits;
- ▶ Detail of the portion paid by the employee for health insurance: box 85/235 (possibly tax deductible when filing tax returns);
- ▶ Upon request, a personalized file (Excel format) for a self management of the payroll deductions.

### THE RENEWAL

- ▶ Analysis of the renewal terms proposed by the insurer;
- ▶ We created our own renewal evaluation model that guarantees our clients a long term costs stability;
- ▶ We present an in depth analysis of your specific group claims, including an analysis of the type of drugs most frequently used by YOUR group;
- ▶ Negotiation of the proposed renewal conditions and presentation of options;
- ▶ Presentation to the client of a complete and exhaustive report;
- ▶ **Measuring the results** of our financial and preventive approach (analysis of claims trend versus cost trend) presented in our renewal report every year;
- ▶ Semi-annual analysis and projection of the renewal;
- ▶ Periodical market analysis (depending on the agreement with the client).

# OUR SERVICES



## GROUP RETIREMENT SAVINGS PLANS

- ▶ Analysis of plan provisions according to needs, objectives and financial resources of the client;
- ▶ Obtain quotes from insurers and make a recommendation;
- ▶ Analysis and recommendations for the plan structure;
- ▶ Analysis and recommendations for the investment options;
- ▶ Design and implementation of new plans;
- ▶ Establishment of strategies to fund a long-term employer contribution;
- ▶ Legislative changes;
- ▶ Periodic review of investment management fees based on the asset growth;
- ▶ Periodic market studies to validate the investment management fees and make sure that your current provider still meets your requirements;
- ▶ Communication tools to encourage contributions to the plan;
- ▶ Employees presentations;
- ▶ Annual statement summarizing the evolution of the plan.

<b>Capitalized Group Retirement Savings Plans</b>	
Group RRSP	Group Registered Retirement Savings Plan
DPSP	Deferred Profit Sharing Plan
SPP	Simplified Pension Plan
DCPP	Defined Contribution Pension Plan (Traditional)
TFSA	Group Tax-Free Savings Account
VRSP	Voluntary Retirement Savings Plan

# “CENSEO 2-25” GROUP ARRANGEMENT

Employers are currently looking for ways to reduce their group insurance costs, which continue to grow year after year. To help our Small and Medium-Sized employers maintain a group insurance plan, **Group Censeo has put in place a “Block arrangement” for employers under 25 employees, “Censeo 2-25” in partnership with Empire Life, iA Financial Group and Optima Global Health.**

The first objective of this group arrangement is to offer long-term cost stability through recurrent cost savings associated with the plan’s intrinsic financial factors. Thus, by regrouping several hundred clients who meet the selection standards set by the insurer, you will be part of a group consisting of millions in premium.

## You will find below the main advantages of the “Censeo 2-25” group arrangement:

- ▶ Very competitive administration fees;
- ▶ Inflation factors among the most advantageous on the market;
- ▶ Competitive pooling fees compared to the QDIPC for groups consisting of less than 25 certificates;
- ▶ Simplified Web Administration via the new Censeo portal. This portal is directly linked to insurers and simplifies the management of the group insurance plan;
- ▶ Censeo customer service with a team dedicated to the block arrangement;
- ▶ Products offering an added value exclusively offered to the group arrangement;
- ▶ The Accidental Death and Dismemberment (AD&D) insurance offers extended clauses when compared to regular contracts and coverage for Critical Illness;
- ▶ A Manager Assistance Program MAP ELITE offered by Optima Global Health;
- ▶ Travel cancellation insurance is included within health insurance (therefore for all employees covered by an individual or family coverage). Incurred expenses are reimbursed up to a maximum of \$5,000 per trip per insured person. Moreover, this benefit provides reimbursement, up to the covered maximum of \$1,000, for the loss, damage or theft of one or more items of baggage occurring on the trip of the insured person;
- ▶ The Best Doctors second medical opinion service is included within the health insurance coverage (for participants as well as for their dependents);
- ▶ The telemedicine service provided by Teladoc is included within the health insurance coverage (for participants as well as for their dependents).

# ADDITIONAL SERVICES



## PRESENTATION TO EMPLOYEES to raise awareness for an optimal use of the group plan

Currently offered at the request of the employer. However, we recommend a meeting with the employees in the context of the renewal or every two years maximum to:

- ▶ Explain the adjustments and / or options selected on renewal and / or option change if applicable. A memo can be provided with the difference in costs per pay;
- ▶ Promote the brochure “An optimal usage of your drugs” by highlighting the most important advice and other prevention tools. We can also take the opportunity to answer questions from employees;
- ▶ Information on pharmacy services with price **comparison**: [Price comparison](#)



- ▶ **Free** and **independent** financial analysis of your **CNESST** file;
- ▶ Our marketing coordinator is available to create with no additional fees customized documents including your logo and adapted to your requests.

# ADDITIONAL SERVICES



DISABILITY MANAGEMENT from a specialized supplier and Employee Assistance Program (EAP) services via many well known suppliers.

INSURANCE FOR EXPATRIATES / IMPATRIATES  
in collaboration with



SPECIALIZED SOLUTIONS FOR ASSOCIATIONS  
in collaboration with



In collaboration with this renown firm and licensed to insure all your American employees working in any U.S. States. NFP currently offers coverage for 350 Canadian employers operating in the U.S.



Free analysis of grants and tax credits eligibility for the employer as well as HR compliance via Solertia:  
**Analysis value of \$2,000.**

SOLERTIA is a multidisciplinary consulting firm specializing in human resources, tax credits and grants management. They serve as a strategic partner by offering their clients innovative solutions and practices to help them maximize their growth. Solertia relies on experts specializing in HR compliance, total compensation, company performance, recruitment, subsidies and tax credits.

**Tax credits and subsidies:** Evaluation of eligible subsidy programs to benefit your organization; management of the entire grant application process to government authorities; tax credit optimisation of such programs.

**Pay equity:** Any organization with at least 10 employees in Quebec or Ontario.

**1% Law:** Any organization with a total payroll of \$2,000,000 or more in Quebec.

**Compensation:** Assessment of total compensation for organizations who wish to:

- ▶ Offer competitive compensation (market)
- ▶ Attract top talent (to stand out from the competition)
- ▶ Ensure pay equity within the organization

# ADDITIONAL SERVICES



GES: Leading network of health and wellness in the workplace.

**Groupe Censeo** holds level 2 recognition of the “Healthy Enterprise Approach” awarded by GES for its commitment to the health and well-being of its employees.

**Prix Distinction 2017 (Award):** Group Censeo was a finalist in the “Service provider” category for our leadership regarding health and wellness.

**Active guidance and assistance** in your efforts to obtain the certificate and / or towards the “Healthy Enterprise Approach” certification from the Bureau de normalisation du Québec (BNQ 9700-800).

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## ♥ Dialogue

**Telemedecine: a virtual healthcare accessible at any time for your employees.**

A large network of health professionals at the disposal of your employees and their family. Dialogue gives access to nurses, doctors (with training in family medicine, mental health and dermatology), psychiatrists, psychologists and nutritionists via mobile or web application. It is accessible anywhere, even while traveling.

You don't need to get sick to use the application. Examples:

- ▶ Receive prescription or prescription renewals, request for blood work or a referral to a specialist;
- ▶ Consult for minor emergencies (allergies, infections, etc.);

Monthly fees applicable; **preferential** rates to our clients and advisors.

# ADDITIONAL SERVICES



Extensive health and wellness workplace services.



**Preventive measures:** We cover the fees of the following tools to help you target key areas in health prevention:

- ▶ **Health Profile:** This personalized online questionnaire provides a complete health assessment and recommendations;
- ▶ **Statistical report for the employer:** This report compiles employee results anonymously and confidentially in order to better assess which health measures to implement in the workplace if needed (generated if at least 20 participants have filled the questionnaire).



**Intervention measures:** After having identified the key areas of health workplace that need intervention, Group Censeo will be able to refer you to different partners. **Examples:**

- ▶ Health screenings in the workplace (blood pressure, total blood cholesterol, blood sugar, waist size, etc.);
- ▶ Workshops, seminars, kiosks (formats can be customized) : Healthy lunch boxes, tips on stress management, etc.;
- ▶ “Go Healthy” Challenges.



# HEALTH PROFILE

# STATISTICAL REPORT (EMPLOYEES)

## YOUR HEALTH PROFILE COMPARATIVE REPORT

employee ABC



Congratulations for filling out the new questionnaire, which will serve to establish your Health Profile. This report will give you an overview of your lifestyle habits and can be a source of motivation if you want to take action to improve your health. In the first two pages of the report, you can compare your current and past Health Profile results.



### YOUR CARDIOVASCULAR HEALTH

RISK FACTOR	RESULT		RISK VARIATION
	21-08-2017	21-08-2017	
AGE	46 years old	46 years old	↔
WAIST CIRCUMFERENCE	40" (101.6 cm)	40" (101.6 cm)	↔
BLOOD PRESSURE	Slightly elevated	Slightly elevated	↔
CHOLESTEROL LEVEL	Slightly elevated	High	↓
PERSONAL HISTORY OF DIABETES	Yes	Yes	↔
PERSONAL HISTORY OF CARDIOVASCULAR DISEASE OR STROKE	No	No	↔
FAMILY HISTORY OF DIABETES	Unknown	Unknown	
FAMILY HISTORY OF CARDIOVASCULAR DISEASE OR STROKE	Unknown	Unknown	

:At risk

### YOUR LIFESTYLE

#### GLOBAL RESULT:

Though you know the risks and challenges associated with some of your lifestyle habits, you are not making much progress at improving your health. What would it take for you to change some of those habits?



Your Health Profile is not a medical diagnosis; it is provided to you for informational purposes only. Any information or recommendations given to you by your doctor, pharmacist or any other healthcare professional thus have precedence over the content of this document.

## YOUR HEALTH PROFILE

employee ABC



### YOUR CARDIOVASCULAR HEALTH

#### Your Age and Gender

At risk:

Healthy zone: Women: 55 years old and under; Men: 45 years old and under

#### YOUR RESULT

Although your **age** increases your risk of suffering from hypertension, heart disease or having a stroke, you can help reduce these risks by adopting healthy behaviours, including a healthy diet, not smoking and regular physical activity.

#### INFORMATION

##### Why take into consideration my age and gender?

As you age, the risk of developing hypertension or heart disease or having a stroke increases, especially after the age of 55 in women and at menopause, or after the age of 45 in men.

#### Your Waist Circumference

At risk:

Healthy zone: Women: less than 80 cm (32"); Men: less than 94 cm (37")

#### YOUR RESULT

Your **waist circumference** is greater than or equal to the established risk threshold of 94 cm or 37 inches for men. As a result, you have a greater risk of developing weight-related health issues.

#### INFORMATION

##### What does waist circumference tell us<sup>1</sup>?

Waist circumference is a good indicator of the amount of subcutaneous fat (fat found directly under the skin) and of visceral fat (fat surrounding vital organs, such as the intestines, liver, kidney, etc.). High stores of visceral fat are associated with increased risk of coronary disease, stroke, hypertension and diabetes, as well as with high cholesterol levels.

Coronary diseases are a type of cardiovascular disease that occur when the coronary arteries (those that lead to the heart and keep it functioning) are damaged, which causes blood vessel diameter to become smaller and, as a result, poorer blood circulation.

To measure your waist circumference, wrap a measuring tape around your waist at the level of your navel.

#### YOUR OPTIONS FOR ACTION

In your case, a 5 to 10% reduction in your weight or your waist circumference is a reasonable objective. Remember that it is not recommended to lose more than one pound (0.5 kg) per week. A greater weight loss can lead to a subsequent weight gain just as rapidly. Although the measuring tape and the scale are interesting weight tracking tools, it is important not to become obsessed. Each habit you manage to improve has a positive impact on your health, even if your waist circumference or your weight remains unchanged. If positive changes can be made to help you reduce your waist circumference, you will find personalized options for action in the *Physical activity*, *Eating habits* and *Alcohol* sections.

Bear in mind that reducing the waistline by only 1 or 2 centimetres will have a major impact on cardiovascular risk.



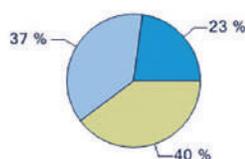
#### WANT MORE INFORMATION?

[www.hc-sc.gc.ca](http://www.hc-sc.gc.ca) (Food & Nutrition > Nutrition & Healthy Eating > Healthy Weights)

<sup>1</sup>Waist circumference should not be used in the case of pregnant or breast-feeding women, adolescents under the age of 18 and adults older than 65.



## MODIFIABLE CARDIOVASCULAR DISEASE RISK FACTORS



- **Healthy** (Women: <32 in or 80 cm / Men: <37 in or 94 cm)
- **At risk** (Women: ≥32 in or 80 cm / Men: ≥37 in or 94 cm)
- **Unknown**

### Waist circumference

Being overweight is a significant risk factor associated with cardiovascular disease and strokes. Abdominal (or visceral) fat, which is the fat surrounding the internal organs in the abdomen, poses the greatest health risk. The amount of a person's abdominal fat is established by measuring waist circumference.

#### Among the population:

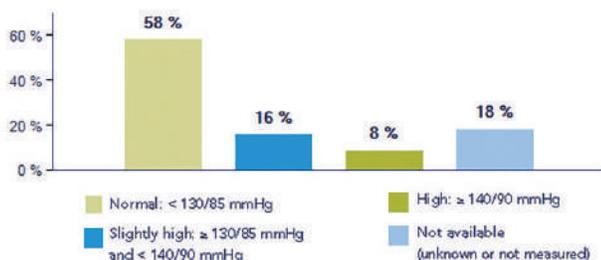
65% of women and men aged 40 to 59 have a waist circumference that places them in the at risk category.<sup>1</sup>

#### For employers:

A gradual weight loss of about 5% could significantly reduce annual costs (medical and absenteeism).<sup>2</sup>

### Blood pressure

Hypertension (high blood pressure) is the main risk factor for strokes and is an important risk factor for cardiovascular disease. However, nearly half of those with high blood pressure are not aware of it,<sup>3</sup> since there are usually no symptoms associated with this condition.



#### Among the population:

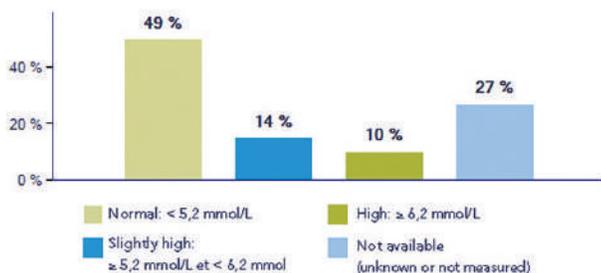
About 20% of adults aged 20 to 59 have higher than normal blood pressure.<sup>4</sup>

#### For employers:

High blood pressure accounts for the second-highest health cost to employers in terms of reduced productivity, absenteeism and presenteeism.<sup>5</sup>

### Total cholesterol level

Having a high blood cholesterol level (hypercholesterolemia) poses a health risk for the heart. Over time, this condition can lead to atherosclerosis, which is the build-up of plaque on blood vessel walls. As the accumulated plaque thickens, it reduces the amount of blood that can circulate freely and increases the risk of blood clots. Since there are no symptoms associated with this condition, many people have high blood cholesterol and do not even know it.



#### Among the population:

Over 40% of Canadians aged 20 to 79 have higher than normal cholesterol levels.<sup>6</sup>

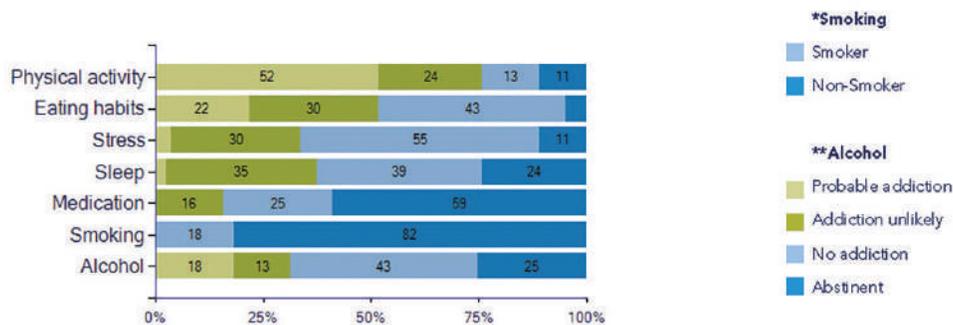
#### For employers:

Ten modifiable health risk factors, including high blood cholesterol, account for approximately 25% of all healthcare expenditures for employers.<sup>7</sup>



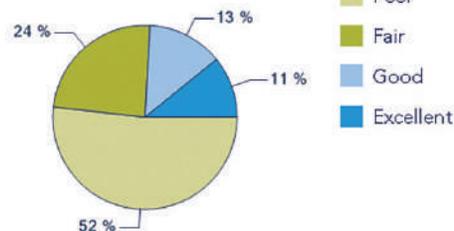
## LIFESTYLE HABITS

Overview of lifestyle habits

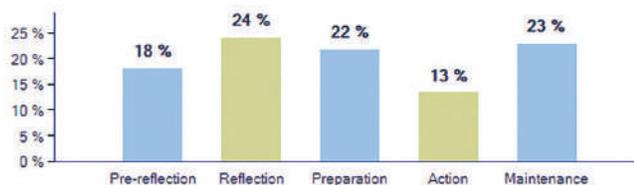


### Physical Activity

Regular exercise is one of the best ways to improve the health of the heart because it maintains the heart's endurance and keeps blood vessels healthy. A lack of exercise is as much a risk factor for cardiovascular disease as high cholesterol, high blood pressure or smoking.<sup>8</sup>



### Intention to change – Physical activity



- Pre-reflection:** gets little or no exercise and not planning on becoming more active over the next six months.
- Reflection:** gets little or no exercise, but planning on becoming more active over the next six months.
- Preparation:** gets little or no exercise, but planning on becoming more active over the next month.
- Action:** has been getting regular exercise for fewer than six months.
- Maintenance:** has been getting regular exercise for more than six months.

#### Among the population:

About 59% of Canadians aged 18 or older do not get enough exercise.<sup>9</sup>

#### For employers:

An employee who is physically active remains efficient throughout the day and his or her productivity increases by 12.5%.<sup>10</sup>



# GROUP CENSEO



## THE STRENGTH OF A NETWORK

### PARTNERS

Our large network ensures full objectivity and representation.



# GROUP CENSEO



## A DYNAMIC TEAM AT YOUR SERVICE

### **PRESIDENT**

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In collaboration with:

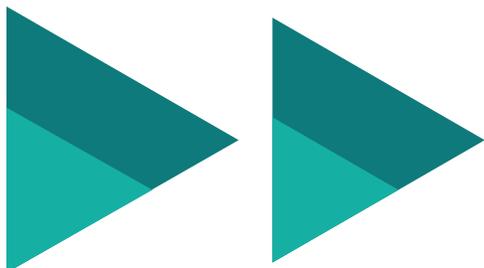


**GROUP**  
**NATALE**  
FIRM FINANCIAL & INSURANCE SERVICES

**Gennaro Natale**, B.A.Econ., Fin.PI.

Financial Planner  
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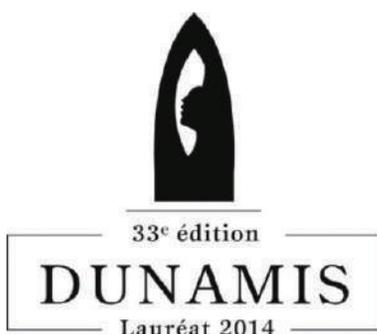


## RECOGNITION OF THE INDUSTRY DUNAMIS

Group Censeo won the Dunamis 2014 in the category "Human Resources Management" on top of being also a finalist for a second time in the category "Service provider".

Group Censeo stood out because of the exceptional quality of services offered, the outstanding performance of its entire management and the quality of the management of its human resources.

Group Censeo was also a finalist for the 2010 Dunamis in the category "Service provider".





# GROUP CENSEO

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Laval, Quebec H7V 3Z3

**INSURANCE**

**GROUP ANNUITIES**

**SERVICE**

**CONSULTING**

**BROKERAGE**

In collaboration with:



GROUP

**NATALE**

FIRM FINANCIAL & INSURANCE SERVICES

Gennaro Natale, B.A.Econ., Fin.Pl.

Financial Planner  
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