



JRG Advisors kicks off its 10th year in business on December 1, beating the odds of many privately held start-up insurance brokerage, employee benefits and risk management companies, even in the face of Health Care Reform in 2010.

Although JRG Advisors (JRG) felt significant impact to its business because of the Affordable Care Act (ACA), the company persevered, adjusted operations and invested in new services, talent, technology and distribution. There is greater need for compliance and interpretation of the outcomes of the ACA. JRG is committed to ensuring clients, businesses and individuals are informed of responsibilities and new solutions as they navigate through the ACA.

JRG hosts monthly webinars and seminars, publishes monthly articles in Smart Business Pittsburgh, is quoted in communications on marketplace trends, ACA regulations and industry standards. JRG recently hired an Employee Benefits Compliance Officer to further assist clients with compliance responsibilities.

In addition to serving clients with their healthcare coverage needs, JRG continues to expand its expertise in risk management, property/casualty, workers' compensation, personal insurance, and financial planning. JRG prides itself on offering a true "one stop shopping" experience.

“Our clients vary in size and so do their needs. We offer solutions-oriented products and services for individuals, businesses and membership organizations. Our expertise extends beyond your typical insurance and employee benefits package. We create a customized portfolio for each client to achieve their objectives and budget parameters,” said Jessica Galardini, President and Chief Operating Officer.

In 2008, JRG launched its consolidated premium billing division. JRG understood the importance of providing consolidated billing to clients and accurate reporting to membership organizations, so JRG expanded to include these critical services.

In 2016, JRG will launch Private Exchange platforms with ‘end-to-end’ efficiencies from enrollment to HR and payroll administration, connected with its consolidated premium billing service. Rick Galardini, CEO said, “These platforms will provide a unique shopping experience for employees and budget management for employers through defined contribution, transparency tools and alternatives to fully insured premium funding.”

JRG has long standing relationships with the Chambers of Commerce Service Corporation, the Pennsylvania Builders Association, the Pennsylvania Association for Nonprofit Organizations, the Pittsburgh Technology Council, the Pittsburgh Business Group on Health, and the Pennsylvania Homecare Association; and has expanded its geographic reach to include West Virginia and Ohio.

JRG Advisors’ founders and owners, Jessica and Rick Galardini, have roots back to the late 1980’s when they were part of Bigler-Ketchum Group. In 1992, Bigler-Ketchum Group merged with Hilb, Rogal and Hobbs (HRH). After significant growth, HRH Pittsburgh segmented its operation to include HRH Affinity Marketing Group.

On December 1, 2006, HRH Affinity Marketing Group was acquired by its management and adopted the name of JRG Advisors, LLC.

JRG is a privately-owned Pennsylvania-based corporation. The team of nearly 40 employees and contracted professionals continues its focus on anticipating the needs of clients and offering innovative product and service solutions.

