



**Esther Gadoua**

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With many years of experience in the financial industry, Esther leads a multidisciplinary team specializing in fraud detection, partner and vendor audit management, and dispute resolution for Beneva's Group Insurance business line. Committed to Beneva's highest standards of ethics, integrity, and transparency, she uses her expertise and specific knowledge of the financial and insurance fields to ensure the continued financial health and sustainability of clients' group insurance plans by preventing abuse and fraud and reducing financial risks. Throughout her career, she acted in the distribution of financial services at l'Autorité des marchés financiers (AMF), Québec's financial services regulator, and at la Commission de la construction du Québec (CCQ), the regulatory body that administers the construction workers' pension plan and the self-administered group insurance plan. Holder of an M.B.A. degree and a graduate degree in law (dispute prevention and resolution), her professional career has led her to set up several structures relating to fraud, audit, decision review, complaint processing, and contentious cases.