PATRA™

Small Account Management for Employee Benefits

The same small-accounts book that loses money inside your agency makes money inside ours.

Employee benefits work is relentlessly seasonal. Open enrollment, renewals, eligibility changes, and compliance deadlines arrive on schedule every year and the long tail of small accounts absorbs a disproportionate share of that work while returning the smallest margins. Patra manages that book for you: a dedicated, benefits-licensed account manager backed by a global delivery team, working invisibly under your brand, so your senior people stay focused on the relationships that grow revenue.

The small account challenge in employee benefits

Small benefits accounts create opportunity and are a pipeline to larger, more profitable clients. But servicing them with the same staffing model you use for large accounts creates a structural problem:

The challenge

- **Low profit margins**
  A small account costs nearly as much to service as a large one
- **Time consuming**
  Seasonal peaks pull senior staff into processing and follow-ups
- **Drain on resources**
  Capacity is consumed by the lowest-margin work in the book
- **Increased liability**
  High-volume, deadline-driven administration raises E&O exposure

What Patra delivers



- **A guaranteed return on investment**
  The book becomes a margin contributor, not a drain
- **Reallocation of internal staff**
  Your team refocuses on larger, revenue-generating clients
- **Behind-the-scenes integration**
  White-labeled service your insureds never see
- **E&O coverage**
  Carried by Patra on all assigned work

The value of Patra’s services

What this partnership delivers to your agency

- **Retain broker of record**

  You keep your Broker of Record; the accounts, the client relationships, and the revenue streams stay yours. Patra manages the day-to-day servicing while ownership of the book remains with your agency.

- **Consistent commissions**

  Patra manages the day-to-day servicing, so your small-accounts book keeps producing steady commission revenue without pulling your senior people into the low-margin administration that erodes it.

- **Staffing and overhead relief**

  Reallocate your team away from low-margin processing and toward growth, larger accounts, and new business. Patra absorbs the staffing and overhead load, so you add capacity without adding headcount.

- **Contingency bonus retainment**

  Keep your contingency bonuses. Patra manages the servicing on your behalf while the book stays yours so the premium volume and carrier relationships behind those bonuses remain with your agency.

- **Scalable growth**

  Absorb a growing book of small accounts without straining service quality. Patra's model flexes with your volume and protects carrier relationships, while your producers stay focused on winning and keeping larger accounts.



Employee benefits processing services

Based on the size of the client, tasks throughout the policy lifecycle are supported by a dedicated benefits-licensed account manager and an assigned team

Policy lifecycle support				Administrative support	
New / renewal marketing	Enrollment services	Benefit technology*	Claims services	Accounting services	Compliance services
• Renewal retrieval • RFP preparation • Online quoting • Census audit • Online quoting • Email quoting • Spreadsheeting • AMS Update • File audits • BOR processing	• Eligibility • ID card requests • Census preparation • Enrollment confirmations • Eligibility audit • Benefit guides	• New case builds • Renewal changes • Open enrollment set-up • Data exchange assistance	• Claim report retrieval • Report delivery • Claims analysis –spreadsheeting • Claims resolution	• Direct bill reconciliation • Direct bill posting • Commission posting	• Notice delivery • Legal notices • ACA reporting • Wrap documents • Plan doc retrieval

* Benefit Technology Services are available as an add-on based on your needs.

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	Client Size 2-10	Client Size 11-20	Client Size 20+
Dedicated account manager	✓	✓	✓
Employee benefit strategy discussion Pre-renewal email and/or call	✓	✓	✓
Renewal / marketing spreadsheeting As needed and/or requested	✓	✓	✓
Eligibility processing Adds, deletes, qualifying life events	✓	✓	✓
Claims resolution	✓	✓	✓
Annual legal notices Population and distribution	✓	✓	✓
Compensation disclosure notices	✓	✓	✓
POP plan / wrap documents (offered) Referencing agency's format and process	✓	✓	✓
Open enrollment meetings Client to create / Patra to attend & present	✓	✓	✓
Bill reconciliation Reinstatements, exceptions, etc.	✓ Anually	✓ Semi-Annual w/ medical coverage	✓ Quarterly w/ medical coverage
Client outreach	✓	✓	✓
Benefit guide By request only	✓	✓	✓

Your employee benefits team

Every book is led by a licensed, US-based benefits account manager. The person your clients deal with is supported by Patra's global delivery teams handling the transactional volume behind the scenes.

Account Manager

US-based, benefits-licensed service lead

- Day-to-day management of all client service aspects
- Promotes growth of the existing book through account rounding and new business
- Ensures all service expectations are delivered on time

Global Delivery Team - India

Back-office processing support

- Eligibility
- Renewal extraction
- Pre-renewal communications
- Open enrollment materials
- Renewal spreadsheeting
- AMS updates
- Annual legal notice distribution

Global Delivery Team - Philippines

Specialized processing & oversight

- Escalated eligibility
- Claims resolution
- POP plans / wrap documents
- Quoting
- Client reinstatements
- Billing inquiries
- Data entry

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01

Pre-Implementations

- Pre-implementation call
- IT setup begins

02

Implementations

- Recruitment process begins
- Client processes and procedures reviewed
- Workflow created and approved
- IT setup complete
- Systems access confirmed

03

Training

- Account manager onboarding
- Training program completion
- Workflow review by global team
- Clarifying questions resolved

04

Go Live

- Small account servicing begins
- Leadership team monitoring
- Check-in calls established
- Billing begins



Patra's assurance for data protection and security

Every book is led by a licensed, US-based benefits account manager. The person your clients deal with is supported by Patra's global delivery teams handling the transactional volume behind the scenes.



- SOC 2 Type 2 & ISO/IEC 27001:2022 certified
- AES256 encryption via VPN connection
- Functionality limited to the Patra environment only
- No admin rights; USB storage & print disabled
- Single Sign-On, Data Loss Prevention & SIEM
- Hard drive storage with AES256 encryption
- Multi-region processing centers for continuity
- Audited business continuity & recovery plans

Ready to change the economics
of your small accounts?

SCHEDULE A BOOK ANALYSIS TODAY

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