PATRA

DATASHEET · SMALL ACCOUNT MANAGEMENT

# Turn small accounts from a margin drag into a *managed, measurable profit center*

Patra manages small accounts for insurance agencies, brokerages, COOs, and operations leaders who need to protect margins without sacrificing service quality. Dedicated US-licensed account managers own each book under your brand, supported by AI-enabled workflows and Patra's global delivery infrastructure.

---

THE PROBLEM

## Small accounts don't pay for themselves

When rate-driven commission growth fades, the true cost of the small-accounts book becomes harder to ignore.

### The economics do not work

Servicing a $900 account can cost nearly as much as servicing a $9,000 account, but returns only a fraction of the revenue.

### Morale takes a hit

Transactional work burns out licensed staff. Turnover creates months of lost productivity and constant management friction.

### Your best people get trapped

Senior account managers spend time on low-value accounts instead of growth, key relationships that drive revenue, and complex client needs.

WHAT PATRA DOES

## We change the economics

The same small-accounts book that loses money inside your agency is designed to make money inside ours — guaranteed.

### White-labeled service

We work through your brand experience, telephone greetings, email domains, and agency systems.

### A-to-Z account management

We support small business books across Personal Lines, Commercial Lines, and Employee Benefits.

### Capacity for growth

Your internal team can spend more time on key accounts, producer support, and relationship development.

### Control remains with you

You retain the Broker of Record, agency relationship, and strategic account decisions.

WHY PATRA

## What sets us apart

### Guaranteed economic return

Turn a book that creates drag into a measurable margin contributor.

### Operations backed by experience

Licensed talent, workflows, and technology refined over 15 years.

### Relationship-based expertise

Dedicated, US-licensed account managers average 15+ years of industry experience and own each book.

### AI that accelerates impact

Our experts use a purpose-built, agentic AI platform to make the economics work.

### E&O coverage carried by Patra

E&O accountability sits with Patra on assigned work.

BY THE NUMBERS

## Our customer’s success story

We managed $1.4M in revenue with over 5,500 personal lines policies for a retail brokerage.

### At signing

−7% EBITDA on the small-accounts book.

### In under two years

Mid-teens EBITDA, and climbing toward 20%.

Alongside 90%+ average revenue retention, servicing 2–5X faster than a typical standard, and E&O included in all assigned work.

**190+**
US-licensed insurance professionals

**110,000+**
policies under active management

**$45M+**
in managed commission revenue (2025)

**23**
parent agencies served across 50 states

**15+**
average years of industry experience

**90%+**
average revenue retention

HOW IT WORKS

## How it works

**01** **Identify the book of business**
You identify the accounts to be serviced by Patra's licensed account managers.

**02** **Recruiting and interviewing**
We source and interview candidates aligned to your book and service needs.

**03** **Onboarding and training**
We oversee all equipment setup, access preparation, and training.

**04** **Implementation**
Patra partners with you to implement best practices for all assigned processes.

**05** **Management**
We manage team performance and track KPIs to ensure service levels are met.

**06** **Review and align**

We provide regular performance reports and reviews to keep goals aligned over time.

## More capacity *for growth*

### Patra manages

Licensed account management capacity; renewals, endorsements, and servicing requests; client communications and account support; recruiting, training, HR, infrastructure, and security; and KPI tracking, performance reporting, and ongoing reviews.

### Your agency retains

The Broker of Record and account relationships; workflow direction and service priorities; and your brand experience and customer trust.

HOW TO START

## How to start

**01** **Book analysis**

Separate Personal Lines, Commercial Lines, and/or Employee Benefits.

**02** **Analysis review**

Review pricing and commission return, U.S. and international staffing requirements, system access results, and Patra Security approval.

**03** **Establish a plan**

Discuss the partnership model and mitigate any impact to people, culture, and operations before launch.

SECURITY AND CONTINUITY

# Your data, *protected*

### Certified controls

SOC 2 Type 2 compliance and ISO/IEC 27001:2022 certification.

### Secure access

VPN with AES256 encryption and functionality limited to the Patra environment.

### Data protection

Single sign-on, data loss prevention, SIEM systems, and encrypted hard drives.

### Operational resilience

Geographically stable processing centers and audited recovery protocols.