FROM OVERWHELMED TO SCALABLE:

HOW A PRIVATE EQUITY BACKED INSURANCE AGENCY SAVED NEARLY $400,000 WHILE IMPROVING BENEFITS AND BUILDING A FOUNDATION FOR FUTURE GROWTH

Michelle is the Corporate Controller for a rapidly growing private equity-backed insurance agency. Through ongoing acquisition activity, the company had expanded to nearly 140 employees and was continuing to grow. Along with that growth came increasing complexity around onboarding, payroll, reporting, compliance, benefits administration, and employee support.

Like many finance leaders in growing organizations, Michelle's primary focus is accounting, financial reporting, and supporting strategic business initiatives. Over time, however, more HR-related responsibilities found their way onto her desk as the company worked to support a rapidly expanding workforce.

"Being a one-man HR shop had a lot of stress on myself. As our team started to grow, it seemed even harder to manage" she said.

The company was already working with a large nationally recognized PEO. Leadership had also brought in a fractional HR team to help support employees and increase internal bandwidth. The additional resources added tremendous value as the organization continued to grow. Even with that support in place, many administrative processes remained difficult to navigate.

Integrating newly acquired employees was cumbersome. Reporting required excessive effort. Customer service was inconsistent. Adding departments, locations, and organizational structures often required support tickets and lengthy delays. The HR team frequently found themselves compensating for workflow inefficiencies instead of focusing exclusively on strategic initiatives and employee support.

"Everything was a process. A long, very antiquated process," said Michelle.

Simple requests frequently turned into lengthy projects. New locations could take weeks to be established within the system. Employees sometimes needed to be assigned to temporary departments while waiting for updates to be completed.

"It was exhausting and overwhelmingly exhausting. It was a lot to remember to keep track of."

As acquisition activity continued, Michelle found herself spending more time troubleshooting administrative issues and less time focusing on the financial responsibilities that directly impacted the business. Payroll administration, reporting workarounds, and manual processes were consuming valuable hours.

"The old PEO system required a lot of administration and manual labor. The new PEO system doesn't require that. It saves a lot of time and frees me up to do things that add value instead of spending my time doing manual labor," said Michelle.

Leadership knew they needed to evaluate alternatives.

What they didn't expect was the size and complexity of the PEO marketplace.

"Personally, I didn't realize there were so many PEOs out there...If you Google it, you can see a million of them, but knowing all the ins and outs of each one is pretty challenging" said Michelle.

That search led the company to AdviceHR.

AdviceHR focused on understanding the organization's growth plans, acquisition strategy, operational challenges, benefits goals, reporting requirements, and long-term vision. As discussions progressed, the conversation expanded beyond selecting a replacement PEO.

With approximately 140 employees and continued growth through acquisition, leadership wanted to understand what future healthcare strategies might become available as the company matured. Self-funding and long-term cost sustainability were all part of the discussion. While the company determined they were not yet ready to move away from a traditional PEO structure, they wanted a partner capable of supporting those initiatives when the time came.

AdviceHR helped evaluate providers through both a current-state and future-state lens, identifying a solution that addressed immediate challenges while supporting the organization's long-term healthcare and workforce strategy.

"AdviceHR's experience with PEOs is very vast. They're not stuck with one PEO that is the best fit for every situation. Their advanced knowledge of all the PEOs out there and how specific ones would work with our particular needs was super helpful," said Michelle.

AdviceHR remained actively involved throughout implementation, coordinating directly with both the company and the selected provider to ensure a smooth transition.

"AdviceHR had many valuable things they brought to the table, but the most helpful was their ability to work directly with us and the PEO. They were heavily involved in the integration, and that process made it very smooth for us to move from one to the next".

The impact was immediate.

The new platform streamlined onboarding, payroll administration, reporting, timekeeping, and employee self-service functionality. New hires could enter information directly into the system. Payroll allocations and reporting functions became easier to manage. Administrative burdens that previously absorbed hours each week were dramatically reduced.

Michelle and her team regained valuable time, allowing them to focus on higher-value work that directly supports employees and the business, like integrating accounting systems.

The benefits strategy also underwent a significant transformation.

AdviceHR introduced a proprietary benefits enhancement layer combined with a cost-containment strategy designed to improve employee outcomes while reducing overall healthcare spend. The strategy enhanced benefits immediately while helping prepare the organization for future self-funded opportunities. It also established a framework focused on eliminating healthcare profit leaks, improving cost sustainability, increasing transparency, and creating greater long-term flexibility as the company continues to grow.

Employees noticed the difference immediately.

"With our old PEO benefits, we had a $500 deductible and a $1,500 deductible plan. AdviceHR brought in a proprietary solution that brought our deductibles down to zero," said Michelle.

The financial impact surprised leadership as well.

"The proprietary solution was one that none of us were familiar with. We were happy to offer it to our employees, and we saved a little less than $400,000 in a year," said Michelle.

The company improved benefits, reduced employee out-of-pocket costs, strengthened its recruiting position, established a path toward future healthcare funding strategies, and generated substantial savings at the same time.

Today, the organization has an HR and benefits infrastructure capable of supporting continued acquisition activity, future workforce growth, stronger compliance oversight, and a more scalable employee experience. Reporting has improved. Administrative bottlenecks have been reduced. Benefits are stronger and employees receive a smoother onboarding experience.

Most importantly, Michelle can focus more of her attention on the financial leadership responsibilities that help drive the organization forward.

> **"Now that we have the proper PEO in place, it makes it easier in our M&A process to add employees and give them the onboarding experience they deserve."**

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