



"A New Era in Cutting-Edge Information Technology"

Since 1975, The P&A Group has been dedicated to providing the highest quality assistance in the design, administration, and communication of a wide range of employee benefit plans, compensation plans, and retirement and investment services. As a growing and profitable enterprise, P&A relentlessly strives to provide the highest level of service to our clients at a competitive cost.

With the advent of advanced technological solutions regarding employee benefits, The P&A Group has taken the stance that there is always a more economical and efficient way to perform employee benefit and compensation tasks. Utilizing a vast talent pool in an economically suffering geographic area like the Buffalo, New York Corporate office location, The P&A Group has learned to take advantage of competitive wages, low cost living expenses, and knowledgeable and talented, English speaking employees who wish to succeed on a national level. These "built-in" business advantages have been integral to the success of developing state-of-the-art software systems, which aid employers, associations, and financial institutions in "back-room" operations. Brokers and Consultants can also share in the benefit of using P&A's services to provide back room support both technologically and administratively to the clients they place insurance products with. The advantage of a partnership with P&A in this capacity allows the broker to "package" the entire design of the employee benefits plan while allowing their client to remain cost-conscious.

The P&A Group has established a unique Information Technology department consisting of experienced individuals who come to us from various financial (banks), industrial (manufacturing), and service institutions. These individuals compliment the insurance-based organization whose principals bring together over fifty years of experience and knowledge in the insurance and third party administration market.

The P&A Group has in its thirty-year history progressed on a consistent basis, from an organization firmly based around insurance and investments to a highly specialized information technology solutions provider. Through experience, training, and knowledge, The P&A Group can help your organization achieve its ultimate goals...financial stability and growth.

The following pages describe some specific projects The P&A Group has undertaken and successfully completed on behalf of its clients.

Commission Tracking System

- Situation:** National health insurance carrier in North Carolina partners with local association (consisting of 1050 Brokers, District Sales Managers, Regional and Marketing Managers) looks to "outsource" monthly commission function. P & A's goal was to create a monthly commission run which could be archived and forwarded to the carrier's bank, where all producers, at varying tier levels, can easily be paid through a payroll card.
- Solution:** **Step 1** - P & A creates the commission file identifying all Brokers and Managers in order to calculate all commissions earned for each monthly period.
- Step 2** - The following day all Producer's and Manager's receive an electronic commission statement.
- The system creates all year-end 1099 statements and in addition archives the information for future reference
 - The system provides remote access to the customer through a secured portal.
 - Lastly management reports are created, allowing managers efficient reporting capabilities of all producer sales data and demographics.
- Benefits:**
- † Increased company profits by allowing for tiered commission payments
 - † Improved salesperson performance reporting
 - † Automated maintenance of commission data
 - † Remote access and control

Automated Clearing House (ACH) Processing

- Situation:** A private insurance agency spends too much time processing cash receipts and the paying of invoices. Customers send the administrator checks for payments. The checks are then manually processed and entered into various computer systems. The process allows for data entry errors and a mountain of unwanted paper. The objective was to automate the payment of invoices and the posting of receipts, eliminating paper and staffing needs.
- Solution:**
- P&A developed systems using the ACH process to collect payments from customers to pay invoices.
 - Customers were given the choice to reduce their cost by using the ACH process.
 - Customers that elected to use the ACH process authorized the insurance agency to make electronic withdrawals and deposits to their bank accounts. This eliminated the need for checks and payment delays.
 - The ACH transactions are also used to electronically post money to the insurance agency's various software packages.
- Benefits:**
- † Reduced processing cost related to customer payments
 - † Reduced staffing requirements
 - † Expedited Processing Cycles
 - † Increase accuracy recording customer payments
 - † Decreased billing delays

Remote- COBRA Administration

Situation: An employee benefits brokerage firm wanted to develop a new line of business allowing customers to self-administer COBRA plans. The firm had previously developed a client server COBRA administration system. The firm would be able to offer COBRA administration to their customers at a reduced cost. The goal was to develop network technology that would allow the customers to access the COBRA administration software remotely. The connection to the COBRA application was required to be web-based, secure and real time.

Solution:

- P&A developed and deployed a solution that enabled the brokerage firm to offer their customers access to the COBRA application remotely.
- The COBRA Administration System is accessed over the Internet via a secure port.
- Users are assigned a login ID and password which allows them to access the COBRA administration system remotely.
- The user experiences a seamless connection that offers real-time access and excellent response times.

Benefits:

- † Enabled development of new lines of business
- † Cut cost of COBRA administration
- † Developed solution with little investment in software

Data Warehousing

Situation: A third party benefits administrator was spending too much time processing payroll deductions. Payroll deductions were being calculated and recorded manually. Customers supplied paper reports and the data was then used to calculate dollars applied to 401(k), Pension and Flex Spending accounts. This process was time consuming and required additional staff. The intent was to create an application and process that would eliminate manual intervention and ensure accuracy.

Solution: P&A developed an automated process for calculating and applying payroll deduction contributions. Information needed for making the deductions is now obtained electronically from the customer's payroll company. Programs created by P&A are used to verify the data for accuracy. The information is stored in a 'data warehouse'. The data is then extracted from the warehouse into various formats for external vendor systems.

Benefits:

- † Decreased staff requirements
- † Reduced processing time
- † Increased accuracy
- † Created marketing opportunities

Remote Claims Processing

Situation: A claims processing company was backlogged with customer claims. The company was receiving an average of 2500 claims per week (however claim submission volumes varied from day to day). This caused scheduling problems for claims processing staff as well as customer service issues. Claims were not being processed in an effective manner. The objective was to develop software and processes that allowed claims adjudication to be done remotely.

Solution: P&A developed and deployed a remote claims processing system designed to allow claims processors to work from home. New claims coming into the company are now scanned and images are stored in a secure database. The Claims Processing staff access the claim images through a secure internet connection from home. All claims are now processed remotely by the Claims Processors. The system has eliminated all claim processing backlogs as all claims are now processed remotely.

Benefits:

- † Increased company profits by reducing needed office space for in-house staff
- † Increased customer satisfaction by eliminating claim processing backlogs.
- † Claims are processed as needed
- † Claims can be viewed by customers over the internet
- † Faxing and scanning technology