



REPLAFI CONSULTING SERVICES · CLIENT SUMMARY

Client: Private Equity Portfolio Company

CLIENTDEMOGRAPHICS					
INDUSTRY	EMPLOYEES	HQ STATE	GROSS PAYROLL	INCUMBENT	SCENARIO
Private Equity / Professional Services	391 Employees	Colorado	\$27,370,000 / year	Large National PEO (Incumbent)	PEO Switch (Incumbent → New Provider) Replacator Engagement

COST COMPARISON · Annual Per-Employee / Total Cost Basis		
PRODUCT / SERVICE	CURRENT / INCUMBENT COST	NEW PROVIDER COST
Payroll Processing & Tax Filing	\$58,650 / yr (\$150/ee)	\$39,100 / yr (\$100/ee)
HRIS Platform & Workforce Analytics	\$58,650 / yr (\$150/ee)	\$27,370 / yr (\$70/ee)
HR Administration & Compliance	\$78,200 / yr (\$200/ee)	\$54,740 / yr (\$140/ee)
Workers Compensation (admin only)	\$39,100 / yr (\$100/ee)	\$23,460 / yr (\$60/ee)
Group Health Benefits (admin only)	\$97,750 / yr (\$250/ee)	\$74,290 / yr (\$190/ee)
Dental & Vision (admin only)	\$19,550 / yr (\$50/ee)	\$11,730 / yr (\$30/ee)
401(k) Plan (admin only)	\$23,460 / yr (\$60/ee)	\$15,640 / yr (\$40/ee)
FSA / HSA (admin only)	\$11,730 / yr (\$30/ee)	\$7,820 / yr (\$20/ee)
ACA Compliance & Reporting	\$15,640 / yr (\$40/ee)	\$7,820 / yr (\$20/ee)
State Multi-Jurisdiction Compliance	\$23,460 / yr (\$60/ee)	\$11,730 / yr (\$30/ee)
Miscellaneous Admin & Add-On Fees	\$35,000 / yr	\$9,800 / yr
TOTAL ANNUAL COST	\$480,740 / year	\$291,320 / year
Group Health Benefits (All) - Plans	\$3,485,000 / year	\$3,192,000 / year
Savings / Investment		\$293,000 current
Workers Compensation - Coverage	\$601,140 / year	\$581,100 / year
Savings / Investment		\$20,040 current

\$503,760

ANNUAL SAVINGS

Savings of 39% on admin fees +

Benefits & WC Savings

OUTCOME & IMPACT

This PE-backed firm with employees across seven states had auto-renewed with the same provider for three years. Our analysis revealed \$189,420 in excess admin fees — including a \$35,000 line of miscellaneous charges that had grown unchecked each renewal cycle. Competitive RFP and full contract negotiation moved them to a provider better suited to their multi-state complexity. When health plan and workers compensation savings are included, total first-year savings exceeded \$500,000. The engagement paid for itself within 30 days.

This summary has been prepared by Replafi Consulting Services. Client identifying information has been anonymized. Savings figures represent first-year realized or projected savings based on negotiated contract terms, employee count and enrollments. Results may vary. Replafi is not a licensed insurance broker. replafi.com