BENEFITS COMPLIANCE SOLUTIONS

CASE STUDY

How CGI Turned Compliance Into a Growth Engine

And Cut Six-Figure Vendor Spend

PARTNER AGENCY

CGI

Full-Service Boutique Agency · New Hampshire · ~110 Employees · 700+ Clients

$150K	10×	$200K	98%
New Revenue in Q4 Wins	Estimated ROI Multiple	Vendor Spend Eliminated	Client Retention Rate

EXECUTIVE SUMMARY

CGI — an independently owned, full-service boutique agency based in New Hampshire — was already known for strong service and deep benefits expertise. But as multi-state complexity grew across ACA, HIPAA, ERISA, COBRA, state leave requirements, and reporting deadlines, CGI recognized a fundamental shift in what employers needed most.

The agency's leadership recognized a hard truth: **compliance was becoming competitive currency.** Prospects were less impressed by 'we can save you money' and more concerned with 'are we exposed, and who's protecting us?'

CGI partnered with **Benefits Compliance Solutions (BCS)** to operationalize compliance across their agency — creating a repeatable, scalable process that delivered measurable results:

- Delivered immediate time-to-value via rapid expert responses to real-world compliance questions
- Enabled consultants to lead with compliance to win new business faster
- Strengthened retention by making compliance visible, proactive, and defensible
- Reduced vendor and legal spend dramatically — including replacing a tool nearing **$200,000/year**
- Increased internal capacity by saving teams days of research on complex issues

Within the first year and a half of partnership, CGI credited their compliance-led approach with helping produce **two Q4 wins totaling approximately $150,000 in new annual commissions** — including one deal where CGI beat two national firms by positioning compliance as the tipping factor.

$150K	10×	$200K	98%
Q4 Revenue Wins	Estimated ROI	Vendor Spend Eliminated	Client Retention

> *"Before the partnership, compliance was overwhelming. Now, it feels controlled."*

— Senior Benefits Consultant, CGI

ABOUT CGI

CGI is one of the largest independently owned agencies in New Hampshire. While many regional peers have been acquired by large national "houses," CGI has remained solely owned, intentionally building a model that prioritizes control over customer experience.

Agency Snapshot

Employees	~110
Clients	700+
Sweet Spot	51+ employees
Services	Benefits consulting, In-house TPA (HRA, HSA, ICHRA, COBRA), Technology (bswift, Navigator, ADP), Payroll, Retirement

Like many progressive agencies, CGI's strategy has evolved beyond 'find the best plan at the best rate.' Their market increasingly expects brokers to be **risk advisors** — especially as multi-state work and regulatory scrutiny accelerate.

THE REAL PROBLEM: "OLD-SCHOOL" DIFFERENTIATION WAS GETTING WEAKER

CGI saw a growing challenge in the market. Every broker claims they can save money — but no broker can credibly promise savings without full visibility into the group. Meanwhile, employers were being hit with questions they did not expect:

- ACA reporting pressure
- State and federal leave changes
- HIPAA privacy and security obligations
- ERISA plan documentation, disclosures, and deadlines
- COBRA process and documentation gaps
- Funding strategy changes (HRAs, spouse carve-outs/exclusions, etc.)

CGI also recognized the operational issue behind the scenes:

- It's unrealistic to expect a single internal 'compliance person' to track every regulatory change
- Account teams were spending enormous time researching "gray area" questions
- Vendor tools created libraries of content — but not fast, scenario-specific answers
- Legal support was valuable but expensive, slow, and not always aligned to brokerage workflow

> *"It couldn't just rely on one person to be up to date… you guys consolidated it and made it easier that you had a team supporting us."*

— CGI Leadership

CGI'S PRIOR APPROACH: EXPENSIVE TOOLS, CUMBERSOME CALENDARS, AND TOO MUCH RESEARCH

Before BCS, CGI relied on a mix of resources including a large compliance calendar (described internally as a "ridiculous 70-page compliance calendar"), several industry-standard compliance content libraries and tracking tools, and two long-standing ERISA attorney partnerships. The team was spending significant time and budget on tools that required searching, interpreting, and verifying — rather than delivering direct, scenario-specific answers.

Over time, CGI began reviewing these tools through an ROI lens — examining what they were paying, what utilization looked like, and what impact each tool had on client confidence, retention, or wins. They found a common problem across traditional compliance resources:

The Core Problem with Traditional Compliance Tools

They required people to hunt. Search the library. Read. Interpret. Compare to the scenario. Then verify through attorneys anyway. That created delays, inconsistency, and cost.

WHY CGI CHOSE BCS: WHITE-GLOVE EXPERTISE + REAL-TIME ANSWERS

CGI didn't select BCS because they wanted 'more content.' They chose BCS because they wanted **confidence at speed.**

What stood out immediately:

- Direct access to experienced compliance professionals
- A 'white glove' approach that felt embedded in CGI's operations
- Fast, scenario-specific answers without the library scavenger hunt

> *"The way they get back to us is absolutely phenomenal because it's real time as opposed to having to search in a document library."*

— CGI Account Executive

Within months, CGI felt confident enough to reduce spend elsewhere — including eliminating a costly compliance content library subscription that had required significant internal effort to use effectively. The decision, CGI said, was driven entirely by the partnership value they were already receiving from BCS.

IMPLEMENTATION AND ADOPTION: IMMEDIATE TIME TO VALUE

CGI described value as essentially instant. Even while CGI acknowledged they were still ramping usage of certain platform elements, the day-to-day support became a core part of how CGI worked.

1. Questions at BCS: Turning Days of Research into 24–48 Hour Confidence

CGI's account executives and consultants regularly use BCS for real-world issues such as HRAs, FSAs, and HSAs; COBRA scenarios; ERISA guidance and 'gut check' validation; handbook alignment questions; and funding strategy decisions including spousal carve-outs and exclusions.

The difference was not just speed — it was reduced verification layers:

Before BCS	With BCS
Search tool libraries	Send the scenario
Interpret content	Receive a clear, supported answer
Verify through ERISA attorneys (costly)	Get guidance on when legal counsel is needed
Then decide what to tell the client	Build internal documentation and repeatable knowledge

CGI also built internal systems around this support: every question and answer is archived internally in a shared drive library, categorized by topic. The result is compounding operational leverage.

> *"We've saved days… with our old tools you had to search the document library… with Questions at BCS, here's exactly the scenario… and your team got back to us with concrete, supportive evidence."*

— CGI Benefits Consultant

> *"Now we actually… always say, 'Alright, well let's just run it by BCS just to be sure.'"*

— CGI Account Executive

2. Compliance Alerts and Newsletters: One Source of Truth

CGI uses BCS newsletters and alerts as their primary internal 'stay on top of it' mechanism. They don't simply forward communications — they repurpose key points into CGI-branded client communications and compliance newsletters, often referencing BCS as their compliance partner. A tangible example: an updated HIPAA notice reminder that allowed CGI to quickly notify clients and stay ahead of the curve.

3. Compliance Calendars: Simple, Customizable, Client-Friendly

CGI consistently mentioned the calendar as an "easy win" in both client servicing and prospecting. The BCS calendar format is easy to use (unlike cumbersome Excel-style calendars), customizable based on group type and funding arrangement, and serves as a visible artifact that communicates proactive compliance management.

> *"Your calendar is the easiest calendar that they've seen… usually they're in Excel… very cumbersome."*

— CGI Benefits Consultant

4. Compliance Checkups: From "Nice to Have" to a Core Strategic Lever

CGI described Compliance Checkups as a critical differentiator in two distinct ways:

A) Defensive Retention Tool

CGI used a Compliance Checkup to protect a major 900-life client when a national broker attempted to lure them away. The CFO wanted proof: *'Can we do that Compliance Checkup thing you guys talked about… so I can show there's no need to look elsewhere?'* The result: one discrepancy discovered, fixed within 72 hours, and national broker pressure neutralized.

B) Offensive Growth Tool

CGI used Compliance Checkup previews and sample pages to accelerate prospect trust and shorten sales cycles. In one example — a 150-life, 25-state group — CGI competed against two national firms. Compliance positioning was described as the tipping factor. CGI presented a customized compliance calendar, Compliance Checkup preview pages, and an explanation of risk exposure and potential fines.

> *"With the prospect… it was like, 'Wow, you're going to actually make sure we're following all of this stuff.'"*

— CGI Senior Consultant

RESULTS: TIME, MONEY, RISK — AND GROWTH

1. Faster Wins and Clear Revenue Impact

In Q4, CGI attributed two wins directly to compliance-led positioning and tools:

- 150-life multi-state group (25 states) in book publishing/digital business
- 110-life group that returned after a previous broker relationship broke down

Combined new annual commissions: approximately $150,000. Notably, CGI reported one of these deals closed in **10 days** on a 150-life group — unusual in a market where 12–18 month cycles are common.

2. Retention Reinforced (and Made Easier)

CGI described retention as already strong (~98%), but said the BCS partnership validates CGI's value, makes compliance tangible and defensible, and reduces the risk of a broker coming in and claiming the client is exposed.

> *"It's a defensive tool… another broker approaches them, they can say, 'Oh yeah — no — we get calendars, we get reminders.'"*

— CGI Account Executive

3. Dramatic Vendor Cost Reduction

CGI didn't just add BCS — they consolidated spend. The team had been carrying a compliance content library subscription that had escalated to nearly $200,000/year, a separate compliance tracking dashboard at around $20,000–$25,000/year, and attorney-created wrap documents that were expensive and at times error-prone. CGI estimated BCS investment at approximately $8,000–$10,000/month (~$120,000/year) — replacing more than $220,000 in prior annual spend.

Tool / Resource	Annual Cost	Status
Compliance content library subscription	~$200,000	Eliminated
Compliance tracking dashboard	~$20,000–$25,000	Eliminated
ERISA Attorney (routine)	Variable (high)	Significantly reduced
BCS Partnership	**~$120,000/year**	**Active — 10× ROI**

> *"Hands down… everyone else paled in comparison."*

— CGI Leadership on BCS Partnership Value

4. Productivity Gains: Removing Days of Work from the Workflow

The operational impact was one of the most repeated themes throughout CGI's account of the partnership. Account executives save days per issue; faster turnaround improves client confidence; fewer layers of verification are needed; and reliance on costly attorney time for routine clarity has been substantially reduced.

- Less compliance burden on account executives
- More capacity for prospecting and managing growth
- More consistency in the client experience

> *"You're taking responsibility off the plate of our AEs… so they can put it towards supporting consultants on new business… and having confidence stuff isn't being missed."*

— CGI Senior Benefits Consultant

WHY THIS WORKED: BCS BECAME 'INVISIBLE COMPLIANCE' BEHIND CGI'S BRAND

CGI didn't want to outsource their client experience. They wanted to strengthen it. BCS became a backstage partner — keeping CGI 'on stage' as the trusted advisor, providing the expertise, tools, and confidence to deliver proactive compliance consistently, and helping CGI market compliance without overburdening internal staff.

> *"We're not outsourcing — we're partnering."*

— CGI Leadership

CGI'S BOTTOM-LINE TAKE ON ROI

When asked to estimate ROI multiple, CGI stated they were receiving approximately **10× the value of what they pay.** They pointed to the following value drivers:

- $150K in new annual commissions from two wins alone
- Major reductions in vendor spend
- Reduced legal reliance
- Productivity savings across account teams
- Retention defense of large accounts
- Increased confidence across the organization

> *"There's absolutely no question of the ROI."*

— CGI Leadership

KEY TAKEAWAYS FOR AGENCIES LIKE CGI

If your agency is scaling multi-state clients, fighting national firms on credibility, struggling to keep up with regulatory velocity, spending six figures on tools that are not being used, or watching account executives burn hours researching compliance questions — the CGI story offers a clear blueprint:

1. **Make compliance visible** — through simple, client-friendly artifacts

2. **Build speed and confidence** — with real-time expert support

3. **Use Compliance Checkups as both an offensive and defensive weapon**

4. **Consolidate vendors** — into a system your team will actually adopt

Ready to Turn Compliance Into a Growth Engine?

If you want to turn compliance into a true growth lever — without adding headcount — schedule a BCS Strategy Session today.

calendly.com/benefitscompliancesolutions/bcs-strategy-session

info@benefitscompliancesolutions.com · 512-293-3412