



UNDERSTANDING PEOS: HOW TO SUPPORT YOUR CLIENTS AND GROW YOUR BUSINESS

WHAT IS A PEO?

A Professional Employer Organization (PEO) is a firm that provides comprehensive HR services to businesses by entering into a co-employment relationship. The PEO handles payroll, employee benefits, workers' compensation, and regulatory compliance while your client retains control over daily business operations.

WHY PEOS MATTER FOR YOUR CLIENTS

Many small and mid-sized businesses face challenges such as rising workers' compensation costs, difficulty securing coverage, administrative burdens, and limited access to quality employee benefits. PEOs offer solutions to these problems by pooling resources and providing services that may be out of reach for individual businesses.

BENEFITS OF PEOS TO HIGHLIGHT TO YOUR CLIENTS

- **Access to Better Workers' Compensation Coverage:** PEOs often negotiate more competitive rates and access markets that may be closed to smaller businesses or those with higher loss histories.
- **Enhanced Risk Management:** PEOs offer safety programs, claims management, and loss control services that can help reduce your clients' mod scores and improve overall risk profiles.
- **Administrative Efficiency:** By outsourcing payroll, benefits, and HR compliance, your clients can save time and reduce the complexity of managing these functions internally.
- **Improved Employee Benefits:** PEOs offer small businesses access to group health insurance, retirement plans, and other benefits usually reserved for larger companies — helping clients attract and retain quality talent.
- **Regulatory Compliance Support:** Keeping up with employment laws and workers' compensation regulations can be daunting. PEOs provide expertise and support to help clients stay compliant and avoid costly penalties.

WHEN TO CONSIDER PEOS FOR YOUR CLIENTS

- Clients in high-risk industries such as construction, manufacturing, or healthcare
- Growing businesses overwhelmed by HR and payroll demands
- Clients who have difficulty securing coverage in the standard insurance market
- Businesses with rising workers' comp mod rates or frequent claims
- Companies struggling to offer competitive employee benefits

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HOW TO INTRODUCE PEOs TO YOUR CLIENTS

- **Identify the Need:** Look for signs like increasing workers' compensation costs, high claims, or administrative burdens during your client conversations.
- **Explain the Concept Clearly:** Use simple language to describe how a PEO co-employment arrangement works and how it benefits the business.
- **Focus on Client Benefits:** Highlight cost savings, better coverage options, risk reduction, and access to quality benefits.
- **Address Concerns:** Clients may worry about losing control or the complexity of co-employment. Emphasize that they retain control over operations and employees, and that the PEO manages the administrative side.
- **Partner with a Trusted PEO Provider:** Work with reputable PEOs that fit your clients' industries and needs to offer tailored solutions.

PEOs are a valuable tool to help your clients solve complex challenges in risk management, benefits, and compliance. By understanding and communicating their value, you can expand your service offerings and better support your clients' success.

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