

COVER PAGE

- **Name of Provider:** PEO Advantage
- **Name of Course:** Professional Employment Organization (PEO 101)... An alternative Workers Compensation Insurance Solution
- **Targeted audience:** General lines (FL 220) agents that are new in the business, experienced agents, and agents looking for alternative solutions to the traditional market for their hard to place workers compensation clients.
- **Course Objective:** To teach insurance agents the fundamentals of Professional Employment Organizations (PEO)/Co-Employment, how it will assist with placing difficult workers compensation cases, business advantages (employer & employee) and Frequently Asked Questions (industry specific).
- **Course Relevance:** Many agents look to the traditional market for their client's workers compensation insurance coverage. Typically, depending on the industry, number of employees, payroll, and claims experience if a client is declined on the traditional market many brokers are not aware of the additional options. By educating brokers/agents, how a PEO, featuring a master workers compensation insurance policy, provides an alternative option for instances when their carriers decline or the client's cash flow cannot feasibly allow for a policy through the Florida Workers Compensation Joint Underwriting Association.
- **Study Method:** Classroom

Outline

I. Introduction	5 Min
Discussion on unauthorized entities (Mandatory)	
II. What is a Professional Employment Organization (PEO)?	10 Min
a. Co-Employment	
i. Business Case Study: Experience MOD and Risk Management	
b. PEO / Employer Shared Responsibility	
III. What are the Business Advantages of using a PEO?	10 Min
a. Workers Compensation Insurance and Cash Flow	
i. No Deposit, Pay As You Go, No Annual Audit	
b. Risk Management and Compliance	
c. Payroll and Human Resource Information Systems	
IV. What does the typical PEO Admin Fee Cover?	15 Min
a. Payroll Administration	
i. Examples – preparation and distribution of checks, W-2, etc.	
b. Workers Compensation Administration	
i. Examples – claims review, safety audits, OSHA compliance, etc.	
c. Benefits Administration	
i. Examples – annual enrollment, eligibility tracking, etc.	
d. Human Resources Administration	
i. Examples – employment applications, unemployment claims administration, etc.	
e. Additional Programs and Services for Employees	
i. Examples –improved worksite safety, processes claims efficiently, etc.	
V. Frequently Asked Questions	10 Min
a. Federal and State Recognition	
i. IRS Compliance	
ii. Workers Compensation Insurance	
b. Key Factors of Why a business would use a PEO	
i. Focus on the “business of their business” not “business of employment”	
c. Business Owners Control	
i. PEO employment related issues/ Client actual business operations	
d. PEO Cost Control and Bottom Line	
i. Business owner to focus on core competency	
Break	10 min
Total Instruction Time 50 min	
Total Break Time 10 min	
Total Time 60 min	