

# PEOs BRING DOWN COSTS

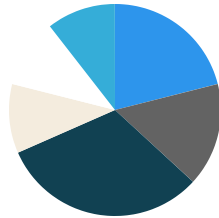
## WORKERS' COMPENSATION

PEOs can develop a policy to cut down on fraud and costly system abuse.



Think safety first. PEOs create training programs and reviews to

**PREVENT**  
workplace accidents.



Workers' compensation can be the second most **COSTLY** insurance a business provides after health insurance.

Simmonds, Scott (2007) Bank Insurance (Broxton Publishing)



PEOs can cut your workers' compensation **EXPENSES** by negotiating competitive programs with insurance providers.

## THE NUMBERS ARE TELLING

Employers have a love-hate relationship with workers' compensation insurance for their employees. But the coverage protects them from costly lawsuits and the costs of workplace injuries.

There are more than

**900**

workers' compensation classifications to code employees

Simmonds, Scott (2007) Bank Insurance (Broxton Publishing)

Each year more than

**4,000,000**

people in the United States suffer a workplace injury or occupational illness

U.S. Department of Labor

It is estimated that each week businesses pay nearly

**\$1 BILLION**

for direct workers' compensation costs

U.S. Department of Labor

### THE TOP FIVE CAUSES OF INJURY EACH YEAR

- 1 Overexertion
- 2 Fall on the same level
- 3 Fall to lower level
- 4 Bodily reaction
- 5 Struck by object



In 2009, these accounted for 71.7% of the total cost burden  
2011 Liberty Mutual Workplace Safety Index

## PUT A PLAN IN PLACE



Buying power isn't the only advantage in joining a PEO.

You gain freedom from many of the time consuming administrative handling of claims too.

PEOs keep you informed on all active claims.

**That way, you pay less to do less.**