

# PEO INSIDER®

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THIS MONTH'S FOCUS

## SALES & MARKETING

CONNECTING WITH  
AUDIENCES

TACTICS & STRATEGY

BRIDGING THE SKILLS GAP



COVER STORY

# ESI: THE COURAGE TO BE DIFFERENT

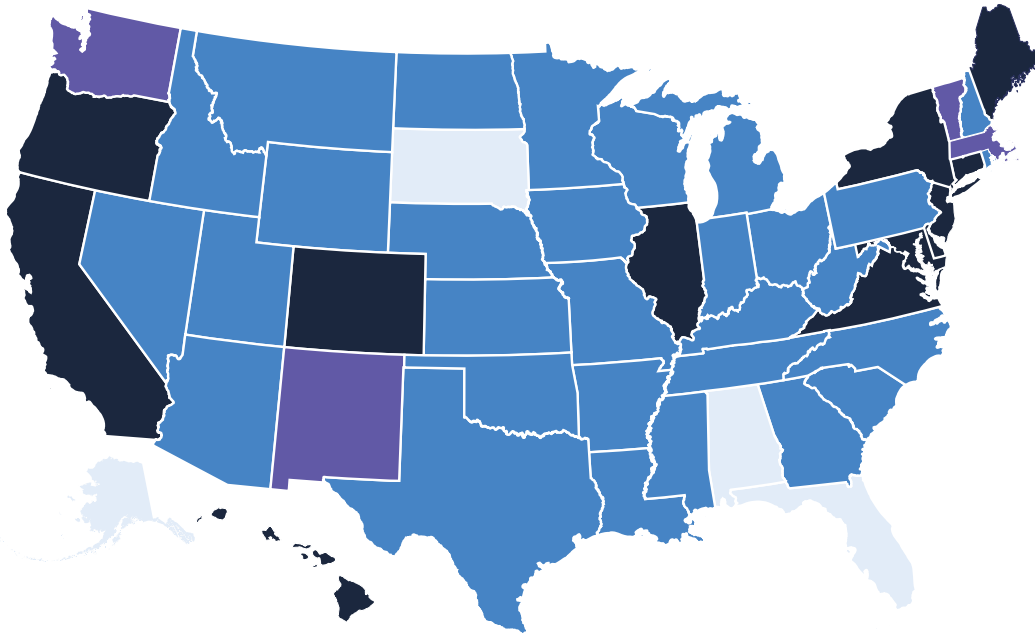
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THE SOURCE FOR PEO EDUCATION® 707 NORTH SAINT ASAPH STREET, ALEXANDRIA, VA 22314 [WWW.NAPEO.ORG](http://WWW.NAPEO.ORG)

VOL. 27 ISSUE 7

SEP 2023

# State Mandated Retirement Plans for Small Businesses



Source: Georgetown University for Retirement Initiatives

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► **Corey Hookstra, John Ykema, and Steven Hookstra**

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ESI: THE COURAGE  
TO BE DIFFERENT

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PEO Insider® (USPS 024-492)(ISSN 1520-894X) is published monthly except June/July and December/January, which are combined, by the National Association of Professional Employer Organizations, 707 North Saint Asaph Street, Alexandria, VA 22314-1911. \$150 of each member's dues goes towards his/her annual subscription to PEO Insider®. The annual subscription rate for non-members is \$150. Periodicals Postage paid at Alexandria, Virginia, and additional mailing offices. POSTMASTER: Send address changes to PEO Insider®, 707 North Saint Asaph Street, Alexandria, VA 22314-1911.

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# LOOKING BACK AND MOVING INTO A NEW PHASE

BY KRISTEN J. APPLEMAN

**W**ith a month away from our Annual Conference, I am eagerly anticipating our members being back together in Kissimmee, Florida, outside of O-Town. Orlando is where I was born and raised up until I joined the ADP team in April 2011 and moved to Atlanta. I look forward to seeing many of you and continuing to build our knowledge and connections. These connections matter! We are stronger together and that has proven to be the case through our efforts on ERTC. We still have work to do, and I am confident our united approach is making a difference. Our fearless leader even testified before Congressional leaders and made quite the impression.

As my time as Chair of the Board is ending here with the passing of the gavel at our Annual Conference & Marketplace in October, I am thankful for an endless amount of support from all of you – personally and professionally. I have been asked by friends, family and co-workers what has been my greatest appreciation in serving our industry. Without hesitation, my response is that despite members being competitors, we truly do care about each other and the success of the industry. Case in point, moving my daughter (Abby) into

freshman year at college this past month is a parent’s joy, and quite frankly a bit daunting; the reality their child is moving on to their next stage of life. I heard from many of you leading up to that day who shared their own stories of college send-offs and preparing me for what’s to come. Buckle up! I’m ready - or at least that is what I tell myself. Continue to send good vibes!

Sending Abby off to college and moving into her dorm has me thinking about how our PEO industry has learned, advanced, and matured. As Abby will discover herself, what she sees for life ahead and ultimately the mark she wants to make – it is a journey. One that throughout her life will continue to evolve and be influenced by many. NAPEO is no different and will be ‘moving into’ a new phase in 2024 with a new President & CEO \*and\* we will be celebrating 40-years for NAPEO. Yes, that’s right – 40 years! I reflected on Bruce’s Chair article last September and it was not a surprise to me his sentiment around the honor and privilege to serve. He shared his time was “meaningful work coupled with rich friendships.” I could not agree more.

I encourage you to join us in Central Florida at our Annual Conference & Marketplace, October 9-11, at Gaylord



*Without hesitation, my response is that despite members being competitors, we truly do care about each other and the success of the industry.*

Palms Resort and Convention Center. We will celebrate Pat’s extraordinary leadership of NAPEO, raise money for NAPEO Gives Back benefiting Gives Kids the World, and build the rich friendships many of us appreciate. I will see you there!

PS: From someone who grew up in Central Florida and enjoyed a giggle at visitors who did not know how to pronounce Kissimmee...here’s the secret of pronunciation...Kuh-**si**-mee (not **Kiss**-ah-mee). Fun fact: The city gets its name dating back to the Jororo people and means “long water.” ■



**KRISTEN J. APPLEMAN**

2022-2023 NAPEO Chair  
SVP/GM  
ADP TotalSource  
Alpharetta, GA

NAPEO23

# PEO INDUSTRY'S FLAGSHIP EVENT HEADED TO ORLANDO

Located in beautiful Central Florida, Gaylord Palms Resort & Convention Center is an upscale, one-of-a-kind experience featuring four-and-a-half acres of indoor garden atriums, nine award-winning restaurants and bars, a world-class spa, and a state-of-the-art fitness center. From Cypress Springs Water Park with the new Crystal River Rapids action river, to an exciting lineup of activities and entertainment, there's something for everyone to enjoy.

It's also home to our 2023 Annual Conference & Marketplace!

#NAPEO23 will be the industry hub this fall; THE place to be! You won't want to miss the classroom learning by PEO content area complemented by interactive discussion forums, a comprehensive trade show, and valuable networking events. It's a must-attend event for all PEO professionals and industry vendors.

**Register at [napeo.org/annualconference](https://napeo.org/annualconference)**

A photograph of a young girl with dark curly hair, wearing a grey jacket, looking down thoughtfully. The image is used as a background for an advertisement. A large white heart icon is positioned in the upper right. The word "Focused" is written in a large, white, serif font. Below it, the text "Aetna® is proud to support NAPEO." is written in a smaller, white, sans-serif font. A purple horizontal line is below this text. The Aetna logo, consisting of a white heart and the word "aetna" in a lowercase, white, sans-serif font, is in the bottom right. The URL "Aetna.com/PEO" is in the bottom left. In the bottom left corner, there is small text: "©2023 Aetna Inc. 2020287".

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# KEYNOTE SPEAKERS WILL ELECTRIFY AND EMPOWER AUDIENCE AT #NAPE023

A technology expert with a relatable approach, **Crystal Washington** helps organizations increase profits and productivity by harnessing AI/ChatGPT and leveraging social media, apps, and the web. Crystal's session, Harness Generative AI Like ChatGPT for Enhanced Performance, will give the audience real tools to walk away with and use back at the office. The future of generative artificial intelligence is here, and you don't have to look far to see it. Technologies like ChatGPT are quickly becoming the most effective and efficient way for busy business professionals to increase profits and productivity. But if you're not using it, your competitors certainly will. In this keynote, Crystal

Washington will share her insights on how you can use this cutting-edge technology to drive performance and take business to the next level.

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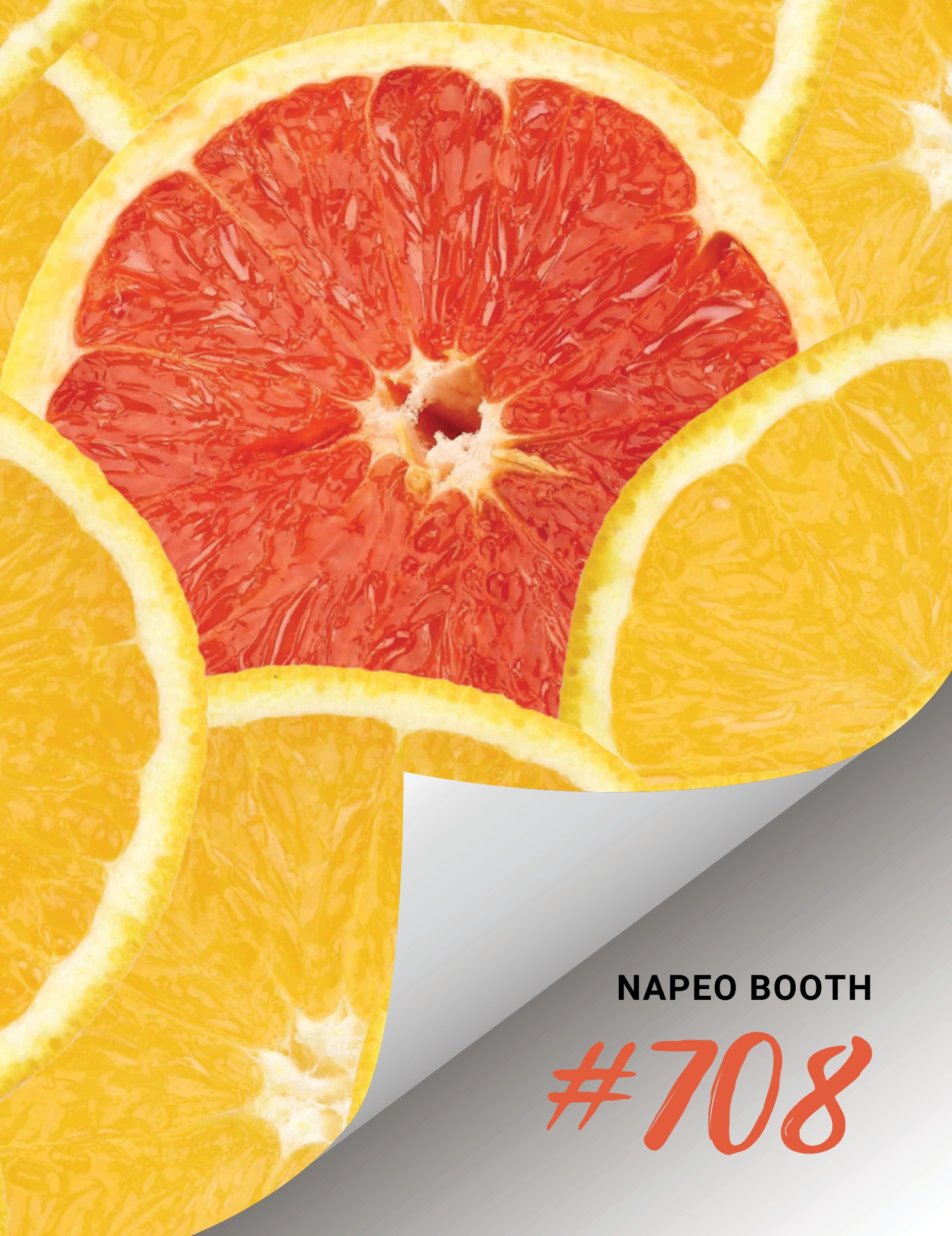


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EXPANSION

## TANDEM HR ESTABLISHES TEXAS PEO

Tandem HR recently announced the company has established a presence in the Texas PEO market. Tandem HR now enters the Texas PEO market with its Blue Cross and Blue Shield of Texas master medical plans. “We’ve always served worksite employees in the state, but introducing our competitive plans with Blue Cross and Blue Shield of Texas is a game-changer,” said Tandem HR President Tara Conger.

GIVING BACK

## FISHER PHILLIPS RAISES \$120,000 FOR PEDIATRIC CANCER RESEARCH

At the firm’s partner retreat this spring, Fisher Phillips raised more than \$120,000 to support pediatric cancer research. Individuals donated through a silent auction and items included craft bourbon, vacation stays, sports memorabilia, and more. The effort was organized by fpCares, the firm’s charity arm. The bulk of the money raised, \$75,000, will be donated to CureSearch, an organization dedicated to funding research to end some of the rarest forms of pediatric cancer. The remainder will stay with fpCares to support other charitable causes. In a sign of the generous spirit of the event, the silent auction raised more than twice the initial goal of \$50,000. Giving back and supporting worthy causes is an important part of NAPEO and the PEO industry’s culture. We’re proud of the great work and generosity of everyone on the Fisher Phillips team!



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# NAPEO CEO PAT CLEARY TESTIFIES BEFORE CONGRESS ON ERTC BACKLOG

NAPEO President and CEO Pat Cleary testified before the House Ways and Means Committee's Subcommittee on Oversight at the end of July, warning lawmakers that small and mid-size businesses remain at risk of layoffs, financial devastation, and closure should the ERTC backlog not be cleared.



In his testimony, Pat warned that the backlog of ERTC remains on the rise, despite claims from the IRS this week that the backlog has been cleared. He fielded questions from members of the influential subcommittee, and pushed the IRS to dedicate additional resources to processing ERTC

claims until all older claims filed from 2020-2022 are completely processed and resolved. Pat pushed back on IRS Commissioner Daniel Werfel's statement Wednesday that the agency has now "shifted efforts after successfully clearing the backlog of valid" ERTC claims. The most recent figures from the IRS show there are still 488,000 outstanding ERTC claims. He challenged the IRS to maintain its ERTC staffing until that figure reaches zero, a truly successful clearing of the backlog.

Pat also showcased the PEO industry's grassroots efforts to clear this backlog and the benefits of working with a PEO, especially in light of the fraud that has existed around ERTC claims. This hearing was a result of the collective grassroots efforts our industry has taken to sound the alarm on this crisis. We thank all of our members and your clients who have continued to fight for what is right. ■



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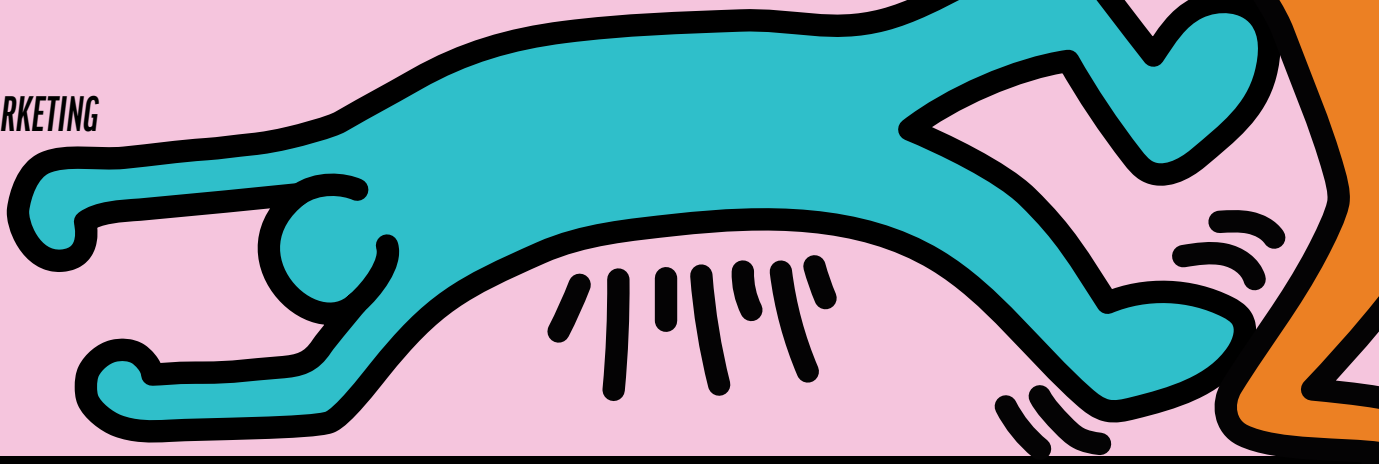
# CONNECT WITH AU



# TING DIENCES

FROM BUZZ TO BUSINESS: HOW MEDIA RELATIONS DRIVES MARKETING SUCCESS

BY BLAIR MULZER



I've got this sales guy who won't get off my back, or rather out of my inbox. He's unrelenting. For what feels like ages, he's been bombarding me with emails. But something unexpected happened recently. I was flipping through our beloved PEO Insider earlier this year when I stumbled upon a captivating article. As I started reading, I about jumped out of my chair. It hit me – the author was none other than that relentless sales guy! But the surprising part? Beyond just persistent sales pitches, he had unraveled a marketing secret that many of us have yet to discover – the power of media relations in your marketing strategy.

He used media relations to home in on the PEO industry and write an article for its top industry publication. He cut through the noise, effectively creating brand awareness and credibility for himself and his organization. While I am not in need of his services right now, he will certainly come to mind down the road if I were in need. And if he were wise, he would double down and create an entire marketing strategy around the industry so that I begin seeing him in other places too, not just my inbox... but that's for a future article. For now, let's dive into the impact of media relations, discovering how it can drive your business to new heights, and explore some simple ways for you and your PEO to get started.

### THE POWER OF MEDIA COVERAGE IN MARKETING

Although my title today is marketing manager, my background is actually in media relations. I've had the pleasure of working with PR agencies and even the City of Sydney, Australia, where I've collaborated with countless businesses on crafting and

executing strategic media and public relations campaigns. The initial goal? Elevating their brand awareness, credibility and trust in their space. When done right, these smart business leaders not only established themselves as thought leaders in their industries but also reaped the rewards of lead generation, audience engagement, exciting collaborations, talent attraction, a competitive edge, and overall business growth.

The marketing SaaS platform triumphed over its competition, while the IT help desk company caught the eye of an investor. Meanwhile, the medical data and image company secured a jaw-dropping acquisition deal worth \$250M, and the marketing agency's front-page article scored them a valuable new sales lead. Not to be outdone, the small-town restaurant and brewery opened a whopping 12 new locations across the state. How did they achieve such remarkable success? By simply sharing their stories and wisdom with their target audiences through strategic media communication channels in all the right places.

### WHAT IS MEDIA RELATIONS?

In the ever-evolving landscape of marketing, media relations has emerged as a key component of a comprehensive, successful marketing strategy. While the concept of "going viral" on social media certainly captures attention, it is just one aspect of the broader media relations puzzle. Modern media relations is about building strong connections with journalists, influencers and media channels to effectively disseminate your brand's stories and expertise. It involves crafting and delivering content that


resonates with the interests and needs of your target audience through the most impactful channels. In today's interconnected world, these channels extend beyond traditional print magazines, newspapers, and broadcast Radio/TV. They encompass an expansive web of online and print outlets, ranging from social media virality to securing coverage in local newspapers or being featured in podcasts, broadcast or radio interviews. By leveraging the diverse digital landscape, businesses now have more opportunities than ever to connect with their target audience, enhance brand visibility and drive long-term growth.

### INTEGRATING MEDIA RELATIONS INTO YOUR MARKETING STRATEGY

So, how can a PEO successfully integrate media relations into its marketing strategy? Well, it all begins with building strong relationships with reporters from industry publications within your target audience as well as local news and business outlets. By doing so, your PEO becomes the trusted go-to source for insights on everything from workforce management, leadership, benefits, hiring practices and employee retention, to productivity boosts and regulatory compliance. As a result, your PEO gains opportunities to contribute articles to these publications or be quoted as an expert in the journalists' articles. By being visible and respected in the media, your PEO significantly improves its brand visibility and credibility, expanding its exposure and reach to a wider audience.

To seamlessly integrate media relations into your marketing strategy, you need to take a targeted approach. Start





SO, HOW CAN A PEO SUCCESSFULLY INTEGRATE MEDIA RELATIONS INTO ITS MARKETING STRATEGY? WELL, IT ALL BEGINS WITH BUILDING STRONG RELATIONSHIPS WITH REPORTERS FROM INDUSTRY PUBLICATIONS WITHIN YOUR TARGET AUDIENCE AS WELL AS LOCAL NEWS AND BUSINESS OUTLETS."

by identifying your top three specific target audiences – trust me, being specific leads to greater success, and you can always expand later. Let’s say your focus is on dentist offices, marketing agencies, and behavioral health clinics. Next, pinpoint the top publications in their respective industries. For instance, you’d have Dental Economics, MarTech, and Modern Healthcare on your list. Once you’ve compiled your trade publication roster, move on to local media outlets - think community papers, city newspapers, business journals, and TV/radio stations in your area. Now, it’s time to delve deeper and create a list of contacts or reporters for each publication. Identify the editors, managing editors, and reporters who cover or have recently tackled HR/workforce topics. Many of these publications have webpages with clear instructions on how to reach out, whether you want to pitch a news piece, contribute a feature article, or volunteer your expertise as a source for an article.

### **CRAFTING COMPELLING PRESS RELEASES AND PITCHES**

The next step is to create compelling press releases and pitches to send to your contacts. Press releases serve as news briefs, but keep in mind that not everything exciting to your organization will

be exciting to the media. While it’s essential to share with relevant audiences, it may not always get covered, depending on the news cycle. Pitch writing, on the other hand, is the heart and soul of media relations. Its aim is to persuade journalists to cover your brand or see your wisdom as a resource for a story they may want to tell. When crafting an email pitch, tailor it specifically to the journalist or media outlet you’re targeting. Research their previous work and interests to understand the stories they cover and what resonates with their audience. A successful pitch has a catchy subject line, a compelling introduction, the core story or angle, and a clear call-to-action. Keep it concise for maximum impact.

In essence, pitch writing in media relations involves effectively communicating a mutually beneficial story to journalists, enticing them with compelling narratives, and nurturing relationships that lead to valuable media coverage. For example, a PEO looking for coverage in a marketing publication might pitch a story on “How to Lead People Effectively on Marketing Teams,” showcasing their expertise in leadership and management with a specific focus on that industry.

Of course, media outreach and relationship-building can get much more sophisticated through strategic timing and

exclusivity. Rapid response pitching, also known as newsjacking, is one tactic. It involves filtering real-time news and crafting responses tailored to those stories. For instance, during the COVID-19 pandemic, a smart approach would have been to email local reporters covering workplace-related COVID stories, offering tips for remote work or successful video calls.

Media relations is far more than creating a little buzz, it’s a crucial component to your sales and marketing efforts. When done right, it has the potential to help your PEO break through the noise, broadening your reach and creating stronger connections with your target audience, while increasing brand awareness and fueling business growth. Now, you’re armed with the marketing secret of media relations. Now, go tell your story!

Come find me at this year’s Annual Conference & Marketplace in Orlando and I’ll gladly share a couple of pitch examples or lend feedback to your media efforts! ■



**BLAIR MULZER**

*PR & Marketing Manager  
Tilson  
Colorado Springs, CO*



# PARTNERING WITH BENEFITS BROKERS IS GOOD FOR PEOS AND GOOD FOR BROKERS

BY HEATHER KEEFER SAULSBURY

**B**enefits broker partnerships help you access new segments of the market and gain efficiencies while helping brokers bring in additional revenue sources.

PEOs provide a solid HR foundation for businesses of all sizes. PEOs act as pillars of support, empowering companies to navigate the complexities of workforce management and HR administration. While PEO leaders steer organizations toward sustained growth and success, opportunities like broker partnerships provide compelling advantages.

Benefits broker partnerships can offer PEOs a unique vantage point to harness both growth opportunities and strategic collaboration, wherein both parties can leverage their specialized skill sets to

provide comprehensive, value-added solutions to business clients. Understanding which broker partnerships will help you and your clients most is the first step when forming a partnership.

PEO brokers, property and casualty agents, and health agents are the three types of brokers we will focus on. We will shed light on how PEO leaders can strategically align their resources with brokers to not only expand their market presence but also enhance client support.

## UNDERSTANDING THE MAIN BROKER PARTNER PLAYERS

Brokers bring in-depth market insights and established networks to open doors to a broader client base and uncover untapped markets which fuels PEO goals.

Before you create a partnership strategy, you should know the three types of brokers and the employee benefits they focus on.

**PEO BROKERS:** PEO brokers are independent brokers that market to several PEOs. They work directly with employers to find the right PEO for a particular business, so they have a strong hold on all the different options in the industry and what they can offer each employer.

**PROPERTY AND CASUALTY AGENTS:** These brokers focus on workers' compensation and similar lines of insurance, including homeowners or even auto insurance. They can work with more than one insurance company or just represent one.



**HEALTH AGENTS:** Health agents are concerned with medical and ancillary plans. Again, they can work with one insurance provider or multiple.

PEO leaders should consider how each of these brokers can benefit their organizations and their clients. They all come with areas of expertise and client segments to tap into.

### **BENEFITS OF BROKER PARTNERSHIPS**

PEOs are wise to partner with brokers for a handful of reasons, particularly to gain more clients and strengthen the support provided to clients. Here are a few additional advantages of partnerships.

**1. Enhanced efficiency.** Broker partnerships can streamline resource allocation, allowing PEOs to focus more on their core competencies. By leveraging brokers' capabilities, PEOs can efficiently tap into new markets and client segments without the need for extensive resource investments. This streamlined approach translates into cost savings, as the collaborative effort enables the PEO to scale its operations and extend its reach.

**2. Stronger client relationships.** Brokers serve as trusted intermediaries between PEOs and clients, facilitating seamless communication and fostering strong, enduring relationships. The broker's role in navigating the intricacies of concerns like insurance ensures that clients receive tailored solutions aligned with their unique requirements. What's more, PEOs can provide bundled HR services outside of insurance, so employer clients get everything from one place. PEOs can make a big impact on broker-client relationships.

**3. Profitable commission streams.** Collaborating with brokers enables PEOs to tap into an extended network of potential clients. Brokers possess an intricate understanding of local markets, industries, and client needs. This facilitates precise targeting, enhancing the PEO's visibility and relevance within diverse sectors. By capitalizing on brokers' established relationships, PEOs can secure a steady influx of qualified leads, enabling efficient client acquisition

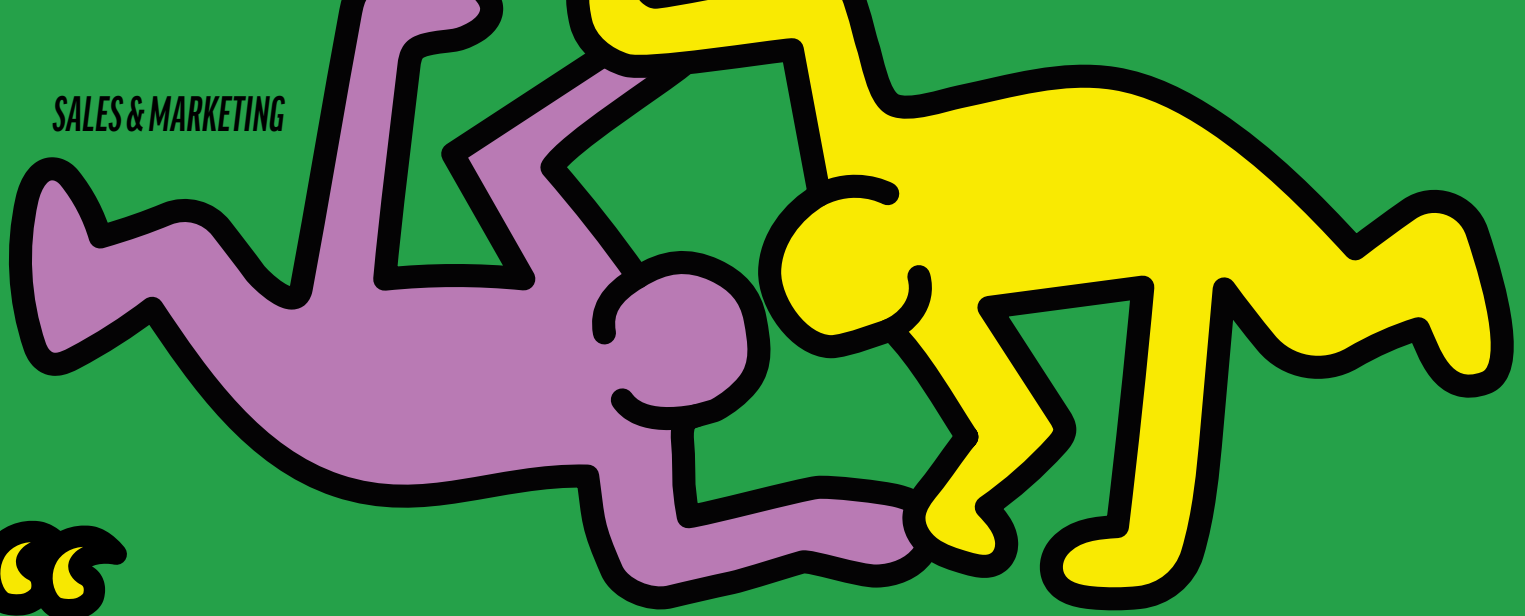
and accelerated growth. Brokers can also take advantage of gaining additional revenue sources through PEO partnerships.

While the benefits of broker partnerships are plenty, many PEO leaders and brokers are still weary of partnering with each other due to miseducation and wrongly perceiving the other as a threat. Let's address how both parties actually work in conjunction with each other and list strategies for education and trust-building.

### **OVERCOMING PARTNERSHIP CHALLENGES AND BUILDING TRUST**

A key concern with any partnership is building trust. Without it, benefits broker partnerships may not be beneficial or long-lasting.

The first step is overcoming common challenges, particularly those related to industry misconceptions. Some brokers feel that the existence of PEOs in the market means that they'll take away clients since PEOs provide comprehensive HR solutions. However, addressing this head-on and recognizing the mutual benefits a partnership can bring will help



**“SOME BROKERS FEEL THAT THE EXISTENCE OF PEOS IN THE MARKET MEANS THAT THEY’LL TAKE AWAY CLIENTS SINCE PEOS PROVIDE COMPREHENSIVE HR SOLUTIONS. HOWEVER, ADDRESSING THIS HEAD-ON AND RECOGNIZING THE MUTUAL BENEFITS A PARTNERSHIP CAN BRING WILL HELP YOUR ORGANIZATION OVERCOME ANY TENSE FEELINGS OF COMPETITION.”**

your organization overcome any tense feelings of competition.

A few strategies that will help with education on both sides and building trust include:

- Keep communication open: One of the most damaging parts of any partnership is a failure to communicate. Resentment and confusion can build quickly. Emphasize communication and transparency. Make it clear how PEOs can benefit the broker and their clients.
- Respect the other side: Brokers have particular areas they’re experts in, like workers’ comp or health insurance. A partnership built on trust requires both parties to respect and account for the expertise of the other. Both sides need to be open to learning.
- Consider the long term: A long-term partnership can continue to build and provide excellent results for you and your broker clients. Think about what you can do now to foster that longer-term trust and relationship.

The benefits of working closely with brokers are argument enough for establishing strong, ongoing relationships with the three types. Consider what you want out of the partnership and how you can deliver the biggest impact to their clients.

### HOW TO MARKET TO BROKERS

Marketing to brokers will look a little different for each type and is based on your partnership goals. For example, when you’re looking to partner with PEO brokers, you want to emphasize your unique approach to HR solutions and what you provide that other PEOs don’t. Focus on what sets you apart.

For property and casualty agents and health agents, you’ll emphasize the resources you provide related to those areas and how broker clients can benefit from those offerings in addition to bundled HR services. Highlight that PEOs are one-stop shops so employers can get what they need from one outside organization.

Throughout the process, clear communication is key. Show your track record of client success and highlight your industry

expertise. It also helps to have a strong online presence with a well-designed website, thought leadership content, and professional memberships. Focus on how you educate your audiences to keep up with industry trends and break down misconceptions and myths.

### WHY PARTNERSHIPS MATTER FOR PEOS

The alliance between PEOs and brokers can empower PEOs to amplify their market presence, diversify service offerings, access valuable insights, optimize resource utilization, and cultivate enduring client relationships.

Through collaboration, the PEO industry can only strengthen and continue to grow. Take the time to evaluate how you can use these relationships to meet the goals of your PEO and your employer clients. ■



**HEATHER KEEFER SAULSBURY**

*Executive Vice President  
StaffLink Outsourcing, a  
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Sunrise, FL*

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# TACTICS & STRATEGY



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PENALTIES

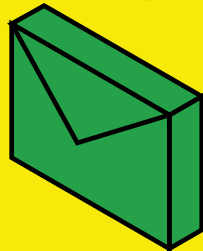
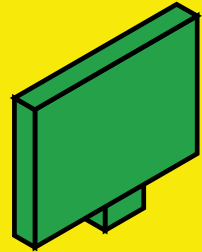
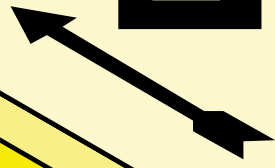
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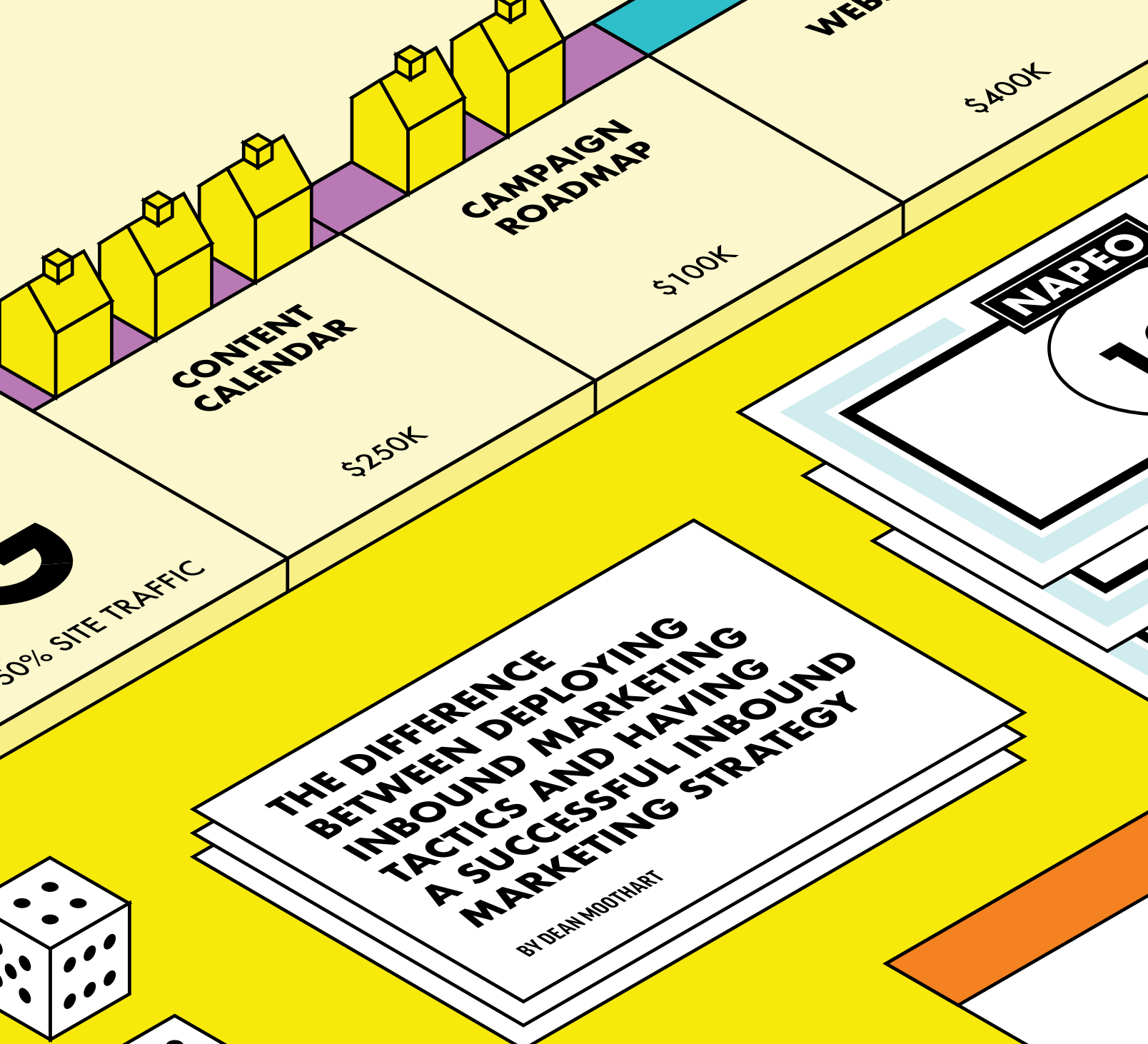
\$400K

SOCIAL  
MEDIA

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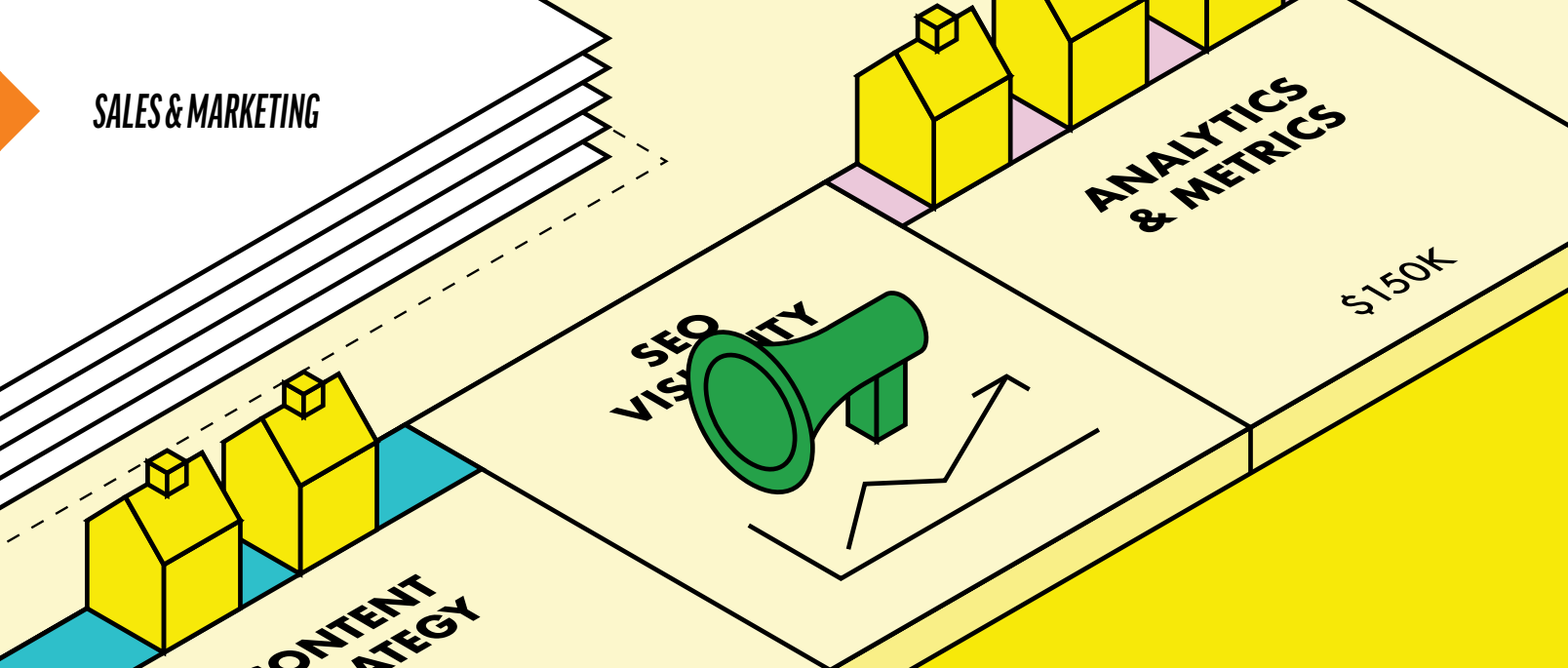




**W**hen a business leader identifies a problem that needs to be solved, a challenge to overcome, or a need to be fulfilled, their behavior and actions aren't that different from the way we behave as consumers at home.

If we wake up on a hot summer morning and discover that our air conditioning isn't working, turning to Google for help is often the first step many of us take. We look for an expert who can either tell us how to fix our problem or one who will come to our house to fix our problem for us.

Business leaders with HR-related challenges often take this first step as well. Their research, exploration, and decision-making process may take longer, but it still follows the same pattern. They're looking for an expert to show them how to address their HR issue or someone who can fix it for them.



Ask yourselves: What questions are your prospects asking Google? What kind of help are they looking for? What resources are they finding? Do they find your website or your competitors? If they find your website, do they find it helpful? Does your website engage your prospect digitally and capture insights about your prospects to generate sales leads?

This is what inbound marketing does:

- It helps your prospects find you when they're trying to address a problem that you can help with.
- It helps position you as a thought leader and a subject matter expert.
- It helps educate your prospect.
- It helps your prospect take the "next-best-step" in their buyer's journey.

Most importantly though, it helps that "next-best-step" to be with your company – and not your competitor. It leverages the "next-best-step" to get your prospect to self-identify, raise their digital hand, and generate a lead for your sales team.

There are many misconceptions about inbound marketing. Many think that blogging or buying Google Ads is inbound marketing. While these can be critical elements of an inbound marketing strategy, they are just pieces of the puzzle. Effective inbound marketing encompasses a variety of tactics. Neglecting any of them (or failing to integrate them into

one cohesive strategy) will result in missed opportunities.

### CRITICAL COMPONENTS REQUIRED FOR A SUCCESSFUL INBOUND MARKETING STRATEGY

**Website.** A B2B website is often your first opportunity to engage a prospect and capture insights into their potential interest. As your digital front door, it should be easy to find and easy to navigate. This means it should be SEO and mobile optimized and built on current graphic standards. Your website shouldn't be a static online brochure, but a dynamic information resource for the prospect and a lead generation machine for the sales team.

**SEO/Keyword Strategy.** SEO keyword strategies are long-term plans for generating organic search engine traffic from relevant keywords to achieve a specific goal, such as increasing organic traffic by 50% within six months or becoming the number 1 brand in a geographic market.

**Content Strategy.** What content will be created? Who is the intended target? What is the purpose of the content? What stage of the buyer's journey are they – top-of-the-funnel, middle-of-the-funnel, or bottom-of-the-funnel? Your content and associated calls-to-action (CTAs) should be mapped to every type of prospect, so everyone can find a resource that's relevant to their situation.

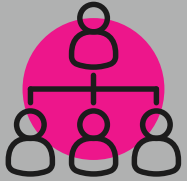
**Content Calendar.** A content calendar keeps your writing and design team focused and keeps your content in line with your overall strategy. Content calendars ensure that content topics are not only in line with your plans, but that they speak to your target audience and touch on various topics related to your campaigns, promotions, or target audience's needs. The key elements of an effective content calendar include topic, format, author, CTA, as well as editorial, design, and publish deadlines.

**Content.** Publishing and promoting custom thought leadership content allows you to position your company and your sales team as subject matter experts, valued resources, and trusted advisors. Content can include blog articles, eBooks, whitepapers, webinars, case studies, videos, testimonials, FAQs, buyer guides, and checklists. It's all about creating resources that takes your prospect by the "digital hand" and escorts them to the "next-best-step" in their buyer's journey. So be informative, helpful, and relevant.

**Campaign Roadmap.** Content shouldn't be published in a vacuum. Sure, if your content is SEO optimized people will find it through organic searches; but you can increase the size of the audience with promotional campaigns that lead your prospects to your online content. Elements of campaigns may include social media, one-to-many email, one-to-one



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email, paid ads, and on-site promotional CTAs/pop-ups. Marketers need to stop chasing algorithm hacks and marketing fads. Instead, disciplined execution of promotional campaigns will produce a consistently robust flow of website visitors and lead conversions.

#### **CTAs/Lead Capture Functionality.**

A call-to-action (CTAs) is the mechanism on your website that allows your prospect to engage with your company digitally. It helps them take the first step in their exploration process. The most common CTAs are “Contact Us”, “Schedule a Consultation”, or “Get a Quote”. These are considered bottom-of-the-funnel (BOFU) CTAs because only prospects who are ready to talk to a salesperson will click these. If your website only has BOFU CTAs you could be missing a lot of potential leads. It’s important to have CTAs that resonate with top-of-the-funnel (TOFU) and middle-of-the-funnel (MOFU) visitors as well. Examples include “Read This eBook to Learn More About High Performing HR Strategies”, “Watch this PEO 101 Recorded Webinar”, or “Get HR Insights Delivered to Your Inbox.”

**Social Media.** If your website is your company’s digital front door, then your social media accounts are your digital sidewalk. Sharing your subject matter expertise and promoting your thought leadership content with links to your website is an efficient way to build your brand, broaden your audience, and drive traffic to your website.

**Email Marketing.** There are two types of marketing emails. One-to-many email campaigns are traditionally executed by Marketing when they send campaign message to a subset of the marketing database. One-to-one emails are customized messages traditionally deployed by the Sales team as a part of their prospecting and sales. A lot of time and resources are spent crafting and analyzing the results of Marketing’s one-to-many email campaigns. But the Sales team is often left to fend for themselves. Do you know what your Sales team is saying in the emails they’re sending? How much time are they spending writing emails? Is their messaging consistent with your brand? Are their emails effective? Do you measure their results? Marketers should collaborate with Sales to craft customizable email templates and sequences for common sales scenarios. Then leverage CRM and other automated sales enablement tools to capture performance KPIs, measure results, and optimize performance over time.

**Marketing Automation.** Your team will be able to accomplish more with less resources as you use technology to schedule and automate various marketing tasks and workflows. Marketing automation tools help organizations easily manage all the moving parts associated with a comprehensive inbound marketing strategy. Creating and deploying CTAs, landing pages, lead capture forms, lead nurture emails sequences, blog publishing, and social media scheduling are some of the tasks a sophisticated tool will help your team accomplish more efficiently.

**CRM.** A CRM should be a fundamental part of your firm’s marketing infrastructure. It can be challenging to manage and monitor the movement of multiple

prospects through the sales funnel without the use of CRM. There are a lot of different CRM tools on the market. The key is to find one that your salespeople will use. Remember, the tool should support the sales process.

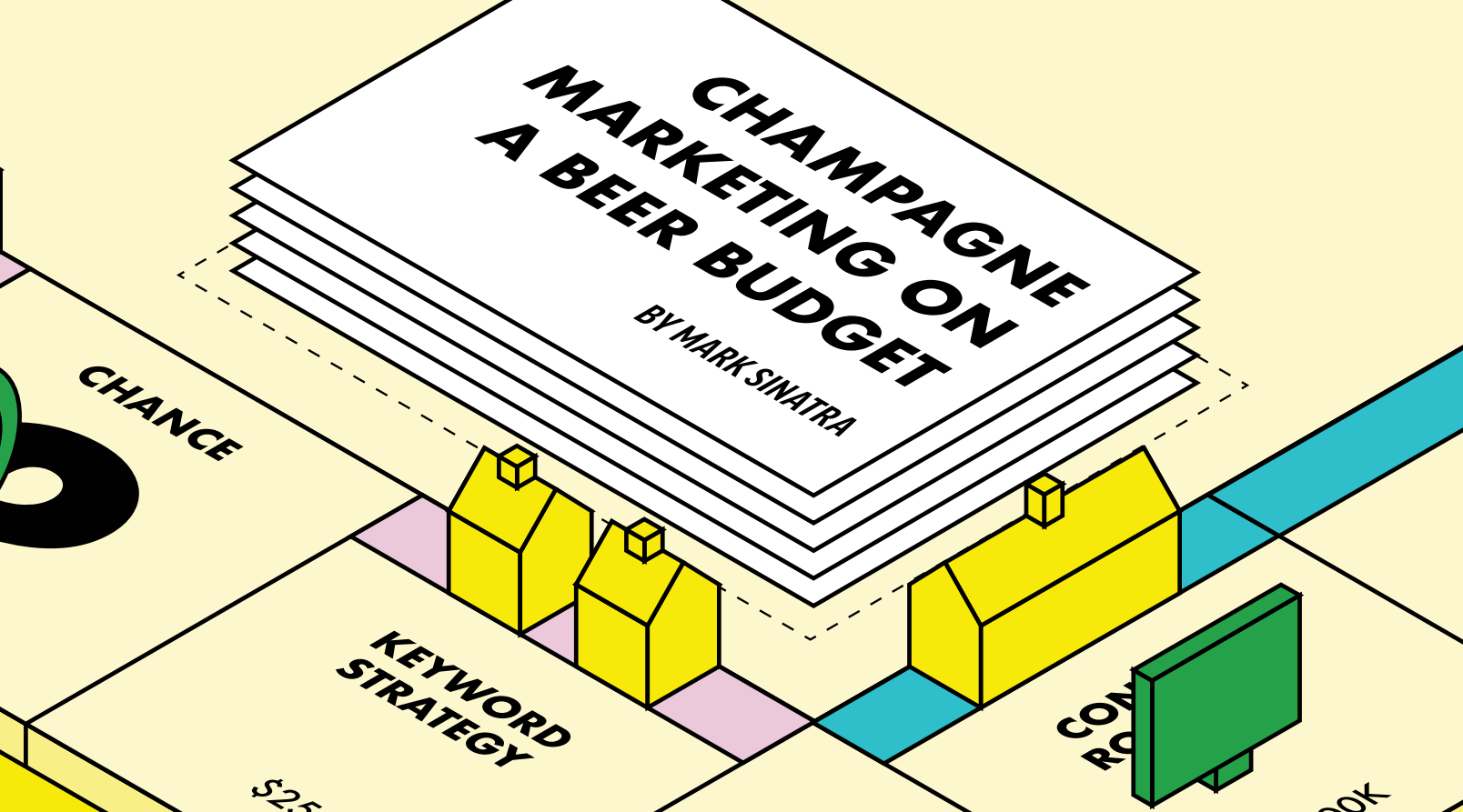
**Reporting/Analytics/Metrics.** How do you know which of your marketing tactics are working if you don’t measure and monitor their effectiveness. The “granddaddy” of all marketing performance KPIs is “Revenue”. But you can monitor your progress by measuring early indicators like impressions, website traffic, organic traffic, page views, new followers, new contacts added, email open rate, lead conversions, SQLs, meetings scheduled, and forecasted deals.

Inbound marketing centers around valuing and empowering potential buyers along their decision-making journey. This involves turning strangers into visitors, visitors into leads, leads into customers, and customers into promoters. Inbound marketing isn’t just a program you implement or a campaign you launch; it’s also not just one or two tactics that you deploy in silo; it’s a shift in how you do business. It is a change in how you interact with your prospects and customers by having all of the elements listed above working in concert together. ■



**DEAN MOOTHART**

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**P**EOs have a finite pool of capital which they can invest to grow and improve. PEOs can invest in making acquisitions, taking risk in insurance, building out a technology platform, and growing organically via sales and marketing. I have found that most PEOs have enough financial and operational capacity to do only two of those initiatives really well.

We have all seen the importance of marketing to a PEO's overall growth. However, investing in marketing can be a money pit if you do not have a clear strategy and focus. A scattershot approach can quickly drain your financial resources with limited ROI.

Marketing on a limited budget requires a strategic and creative approach. It is critical to identify your target market and within that market who your target audience (buyer persona) is. Down to the most granular level, how would you describe the attributes of your target market? What are their pain points and requirements? What do they care about and why? How can you best get in front of your target audience?

Once you have a good sense of your target market and audience, then you can embark on a plan to invest in a marketing program. I believe the two primary goals of a marketing program are to: 1) generate leads; and 2) build brand awareness which will ultimately result in generating leads.

Here are some cost-effective ways to market your PEO.

### CONTENT MARKETING

Create a blog on your website and regularly publish informative articles related to HR, employee management, compliance, and other relevant topics for small business owners. Share this content on social media and through email newsletters to establish yourself as an industry expert and attract potential customers. The biggest challenge with this is figuring out who will write the content. Should you produce the content in-house or outsource it? If you choose the outsourcing route, consider utilizing a contractor via Upwork or another contractor marketplace. You can also leverage artificial intelligence to help get you started with an article, but I would not advise using AI solely for content generation at this point.

### SOCIAL MEDIA ENGAGEMENT

Leverage social media platforms like LinkedIn, Facebook, and Twitter (or X now) to engage with your target audience. Join relevant groups, participate in discussions, share valuable content, and address questions or concerns. Social media can help build brand awareness and credibility. Using an internal resource to manage social media or an outsourced resource is the best approach.

### REFERRAL PROGRAM

Implement a referral program where your existing clients can refer new businesses to your PEO. Offer incentives or discounts to both the referrer and the referred business. Word-of-mouth marketing can be powerful and cost-effective. Leads from trusted referral sources have a higher close ratio than other lead sources.

### FREE WEBINARS AND WORKSHOPS

Host online webinars or in-person workshops on HR-related topics that would interest small business owners. This establishes your expertise while providing value to potential customers. Collaborating with a referral partner can help ease the

Forge partnerships with complementary businesses, such as accounting firms, business consultants, or insurance providers, to cross-promote each other's services. It can help you reach a broader audience without significant costs.

burden of executing and delivering on these webinars and workshops.

### **PARTNERSHIPS AND COLLABORATIONS**

Forge partnerships with complementary businesses, such as accounting firms, business consultants, or insurance providers, to cross-promote each other's services. It can help you reach a broader audience without significant costs. Explore splitting the cost of an association or trade group sponsorship with a partner.

### **LOCAL NETWORKING**

Attend local business events, Chamber of Commerce meetings, and industry conferences to connect with potential clients face-to-face. Networking allows you to build relationships and showcase your services directly to interested parties. It is much more cost effective to attend these events versus sponsoring. Reserve sponsorships for events that you have attended in the past and have a high level of confidence in obtaining a ROI.

### **EMAIL MARKETING**

Build an email list of potential clients and send regular newsletters with useful content, updates, and exclusive offers. Email marketing is an effective way to nurture leads and convert them into customers. It is important of course to abide by any can-spam regulations.

### **OPTIMIZE YOUR WEBSITE**

Ensure your website is well-designed, mobile-friendly, and optimized for search engines. Use relevant keywords and phrases to improve organic search visibility. Optimize for keywords that directly appeal to your target market and audience. For example, if you are based in Alaska and have a focus on serving Alaska-based companies, then optimizing for keywords such as "Alaska PEO" would likely be a smart endeavor.

### **CASE STUDIES AND TESTIMONIALS**

Request testimonials from satisfied clients and create case studies showcasing successful partnerships with other businesses. Display these on your website and in marketing materials to build trust and credibility.

### **FREE RESOURCES AND TOOLS**

Offer free HR resources, such as templates for employee handbooks, policy guides, tax calculators or compliance checklists. Providing valuable tools can attract potential clients and demonstrate the value of your services.

### **HOST OR PARTICIPATE ON A PODCAST**

Start or participate on a podcast where you discuss HR and business-related topics. Podcasts are a growing medium

and can help you reach a new audience. After the podcast is published, utilize social media and your email newsletter to market the podcast.

### **SOCIAL PROOF**

Encourage satisfied clients to leave positive reviews on platforms like Google My Business, Trustpilot or other business review websites. Positive reviews can significantly impact potential customers' decision-making process.

Remember to track the performance of your marketing efforts to identify what works best for your business. Be patient and consistent in your marketing efforts, as building brand awareness and attracting new clients can take time, especially with a limited budget. At the same time, if you are not seeing a ROI from a marketing activity don't be shy about cancelling that investment and redirecting that spend elsewhere. It is important that your sales team ask each and every prospect how they heard about your PEO. The only way to know what is working is to track and review lead sources and other marketing KPIs on a regular basis. ■



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# BRIDGE THE SKIN GAP FOR PEOPLE



# LSET

## THIS HEADLINE IS AI-GENERATED (AND THAT'S GOOD)

BY MIKE ALEO AND GARET WILLIAMS

**2023** was the year that Artificial Intelligence (AI) finally entered the mainstream, and — if James Cameron's *The Terminator* is any indication — we have a few more years before things get *really* out of hand. All joking aside, AI tools are far away from any kind of true sentience, but in the short term still offer a variety of practical applications for users across many industries. The benefits are even more evident for marketing and communications teams — particularly small teams. These tools can significantly enhance the capabilities of your teams, allowing them to tackle complex tasks with greater efficiency and effectiveness.

To start, let's talk about the major players in the AI space. OpenAI's GPT and Google Bard are the most powerful and well-known large language models. These tools can generate human-like written responses while understanding conversational context, making them valuable content creation, editing, and amplification assets. AI-driven tools like DALL-E, Midjourney, Stable Diffusion, and Runway have emerged as leaders when creating visual content.

All can generate images or video from textual descriptions, called “prompts,” and they can also be leveraged to analyze and optimize visual content for better engagement and impact.

While some may feel like using AI is too difficult to learn or unnecessarily complicated, these tools are designed to be highly intuitive for new users. This significant technological jump democratizes skills like Microsoft Excel opened data processing and visualization easier in the 80s and 90s. Similarly, content generation that would have been impossible for a small or single-person team can now be created simply and cost-effectively with these tools, only requiring a simple prompt.

When starting a new piece of content or a new campaign, the dreaded blank page can be intimidating, but this is one of the best places for AI tools to help. While it is important to note that these tools are imperfect and not a replacement for human-generated writing, they are a great way to start with a straightforward prompt. Whether generating topics, naming ideas, or even full-scale outlines, AI is a great first step in the brainstorming process to then improve and polish



Not every marketing and communications team member may possess expertise in all areas of content creation. AI tools help bridge this skill set gap.



with your team. It's as simple as typing a clear prompt like "Write 5 headlines for an article about PEOs. The titles should be no more than 10 words and have a fun, attention-grabbing tone."

In ChatGPT, for example, that specific prompt generated the following headlines:

- "PEOs: The Business Superheroes Your Company Needs!"
- "Party with PEOs: Outsourcing Bliss for Entrepreneurs!"
- "PEOs Unleashed: Turbocharge Your Business with HR Wizards!"
- "PEOs: Your Secret Sauce to Conquer HR Hassles!"
- "PEOs 101: Your Ticket to Business Zen and Success!"

These language models can also suggest alternative phrasings, ensuring the content remains fresh, engaging, and on brand. You can give notes about the tone, style, or length of content to generate additional content or revised versions of previously shared content. For example, asking ChatGPT to rewrite the previous response in a more serious tone generated these options:

- "PEOs: Empowering Businesses with Efficient HR Solutions"
- "Unlocking Business Potential: The Role of PEOs"
- "Streamlining HR Operations: The Power of PEOs"
- "Enhancing Business Performance through PEO Partnerships"
- "The Strategic Impact of PEOs on Modern Enterprises"

Beyond ideas, if you have a topic or outline already written, the AI can generate a rough draft that you then edit into its final form. The language processing in these tools is sophisticated enough

to transform a list of sections with bulleted outlines into a full-scale article within a specific word count. Again, editing will be a crucial part of this process because these tools are imperfect and can sometimes generate inaccurate or poorly written content, but as a starting point, they can save a lot of time.

That time-saving affords what many marketing and communications teams need: scale at speed. Scaling up operations around a big product, event, or initiative for teams with limited resources can take time and effort. Language models can generate content at an unprecedented speed, allowing teams to produce a higher volume of material. AI tools can also create content in various formats, such as blog posts, social posts, video scripts, and more. If you have one version of a piece of content, you can quickly transform it into different formats. Additionally, versions of content can be tailored to different audience segments, maximizing reach and engagement.

Not every marketing and communications team member may possess expertise in all areas of content creation. AI tools help bridge this skill set gap. Because these AI tools are trained on a vast amount of content, you can access their expertise. For example, if a team member has never written a press release, inputting the appropriate information into an AI tool generates an appropriately formatted rough draft trained on thousands or even hundreds of thousands of publicly available press releases online. AI tools can also create templates for specific content pieces like whitepapers or case studies, providing a structured foundation that team members can build upon.

The power of these AI tools is only limited by your ingenuity as a user, and the tools continue to improve. As you look to the future, there isn't any reason to be intimidated by these tools. However, it's also a mistake to ignore the opportunities they provide to make existing work faster, easier, and more achievable for teams of all sizes. The best teams will see these tools as a way to enhance and improve the work they already do or achieve the things they aren't able to do currently.

Beyond marketing and communications, these tools will continue to be a significant part of how companies engage with potential and current customers before speaking directly with a human. Chatbots and virtual assistants can enhance customer interactions, improving sales and conversion rates. Other AI tools can efficiently handle customer queries, providing accurate information and timely support. AI analytics tools can also process vast amounts of data, enabling marketers to make data-driven decisions and precise forecasts. As technologies evolve, the future holds even more exciting possibilities for AI integration in various facets of marketing and business. ■



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# SECRETS TO SUCCESS IN DIGITAL CONTENT MARKETING: ORGANIC SOCIAL MEDIA FOR YOUR PEO

BY RACH KOMATIREDDY

**T**he digital content landscape for small businesses these days is, in a word, confusing.

Since the rise of social media, it has proven itself to be an effective tactic to increase brand awareness, create a sense of community, and generate leads at a relatively low cost. It's almost a given now that social media will be part of a larger communications strategy, and with good reason — it's one of the easiest ways to reach potential customers and directly communicate with them.

However, this also means that social media can feel daunting to tackle, especially if you're new to the space. Whether it's trying to decode the ever-elusive algorithm or learning how to

design graphics for LinkedIn, there is so much information out there that it's difficult to know where to start.

You don't have to be an expert to successfully leverage organic social media for your brand. All you need are a few basic guidelines and tools to get started. If you're looking to kickstart your PEO's social media presence, here are some tips that will help you maximize your content reach, and support your overall marketing strategy.

## **THE ALGORITHM IS IMPORTANT, BUT IT ISN'T EVERYTHING**

If you've worked with social media before, you may already know all about "the algorithm," and whether you should

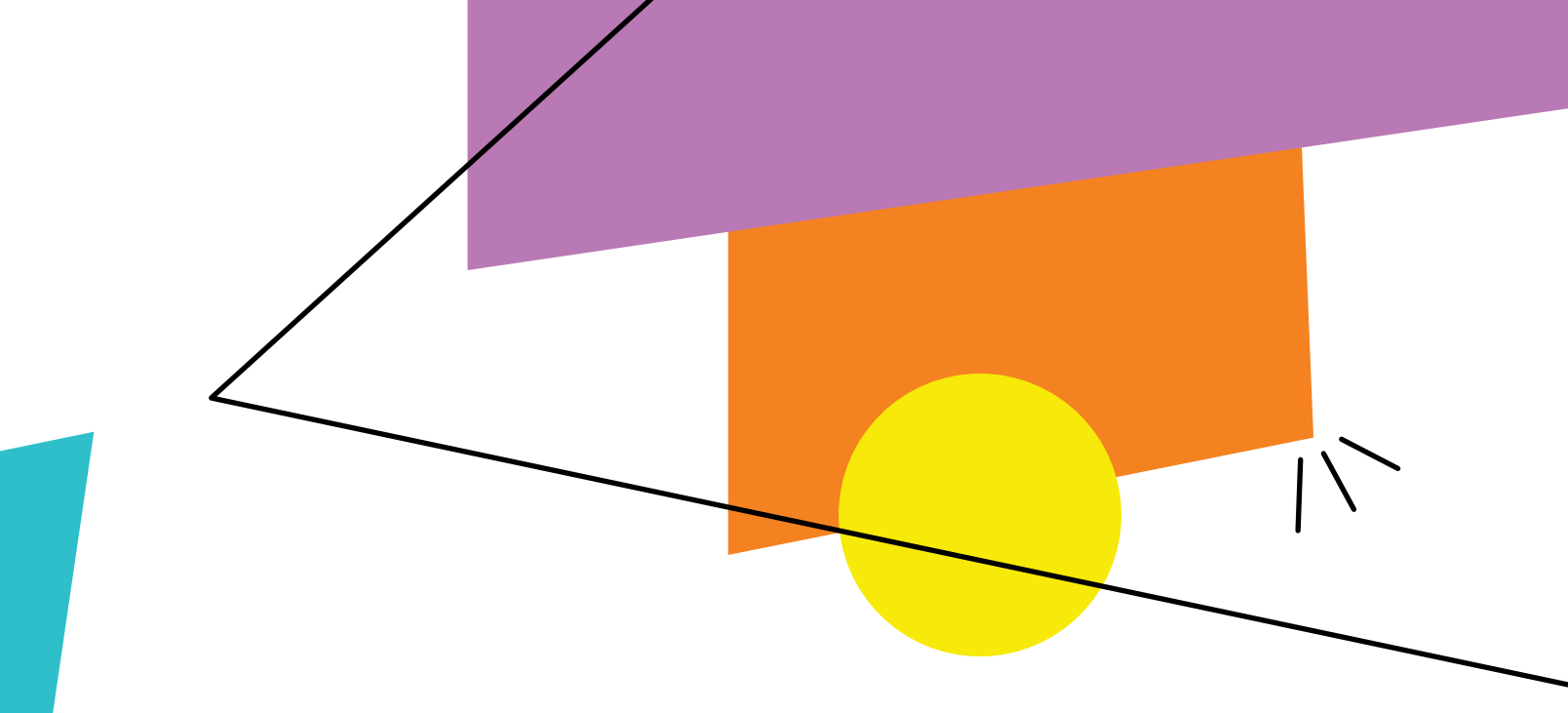
create content that caters to it. A social media algorithm is the foundation of nearly every platform out there, and does the job of sorting through all of the content on its platform to determine what's most relevant for a user before serving it to them. Basically, the algorithm decides whether people will actually see your content or not. That's a big deal!

So, how do you create content that social media platforms are more likely to prioritize? Unfortunately, the exact answer to this question changes frequently. That said, there are a few key aspects of any social media algorithm that can guide you on the right path, especially when you're first starting out.





It's difficult to guess what types of content are most interesting to your audience. This means that you will need to try out different types of posts to find out what your followers engage with the most.



Many algorithms use prior relationships and past interactions when deciding where to rank your post. If users demonstrate an interest in your content by following your page or engaging with your posts, they are more likely to see your posts in their feed in the future. Prioritize posting relevant content that your audience finds meaningful, as this is a key signal of your relevance to their experience on a platform.

It's difficult to guess what types of content are most interesting to your audience. This means that you will need to try out different types of posts to find out what your followers engage with the most. Diversify your content, making use of rich media such as graphics, images, and videos to engage your followers visually. Focus on entertaining and educating your follower base through content marketing to create a meaningful connection with your follower base. This is more likely to elicit a positive response from your audience than text-only promotional posts. You certainly don't need to be an expert to create exciting graphics, either. Platforms like Canva and Adobe Express are free, robust tools with thousands of ready-made templates and shallow learning curves that will take your social media game to the next level.

Over time, track engagement metrics such as likes, comments, and reposts to gauge what your followers are most

interested in. You can use external analytics tools like Hootsuite and Buffer, or you can track it yourself with a spreadsheet and calculator. Either way, keep an eye on how your followers respond to various types of content. This will help avoid making incorrect assumptions about what your audience notices the most, and where you should continue to focus your efforts.

Most algorithms reward consistency, and it's recommended to stick to a regular posting cadence so your followers know what to expect from you. At minimum, it's recommended that you post on each platform at least once a week, prioritizing the quality of your posts over posting more often.

Finally, there is no one-size-fits-all approach to social media. Every platform uses different ranking signals in their algorithm, and the exact content prioritized could change over time. That is to say, **the algorithm is important, but it isn't everything.** You will get much better mileage from creating consistent, high-quality content that your audience values than trying to cater to the whims of each social network's ranking system.

### GO BEYOND SOCIAL MEDIA: TACKLING OTHER FORMS OF CONTENT MARKETING

Now that you know **how** to post, **what** should you be posting? Earlier in this

article, we touched on the use of content marketing for social media content. Social media is one form of content marketing; that is, creating and publishing meaningful online material to increase brand awareness. But there are other types—such as blogs, infographics, podcasts, and videos to name a few—that you can feed back into your social media to create a unified digital marketing presence. This will help your followers view your social media presence as a resource rather than just a promotional channel, building a sense of community along the way. Content marketing definitely isn't everything, but it should be a pillar of your social media strategy.

Of course, this barely scratches the surface of organic social media and other forms of content marketing. The current landscape is vast, with endless opportunity and constant change. Don't let this intimidate you! By being intentional about how and what you post, you're already one step above the rest. ■



**RACH KOMATIREDDY**

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# ESI: THE COURAGE TO BE DIFFERENT

BY CHRIS CHANEY

**S**uccessful entrepreneurs stay on the lookout for new ideas and new ventures. They seem to have a knack for recognizing a good idea. They embrace the inherent uncertainty of starting a new business. Such was the case for Terry Hookstra in the mid 1990's.

Hookstra owned and operated a computer company in Texas. A client of his happened to be a PEO. As Hookstra worked with the client and formed a deeper relationship he learned more about the PEO industry. The concept intrigued him as he did more research. Eventually, he began work in PEO sales and later decided that starting his own PEO would be a good business opportunity. In 1998, eEmployers Solutions, Inc. (ESI) opened its doors.

Like any entrepreneur, Terry Hookstra faced hurdles to launching a new business. Everything rested on his shoulders. He had to learn about workers' compensation and unemployment insurance. He had to build a sales force and attract clients. He did a lot of heavy lifting to get ESI off the ground.

Twenty-five years later, ESI is a thriving and growing PEO embarking on a new phase of the company's journey.

## ESI 2.0

A few years ago, Hookstra began contemplating retirement which set events in motion that would eventually lead to John Ykema succeeding Hookstra as CEO of ESI. Ykema had extensive experience in the software and PEO industries. ESI was his first client when he set out on his own and opened a consulting business.

"I was thinking about my own career future and wanted to move my family back to Texas," Ykema recalls, "I was a contract CIO [chief information officer] for ESI."

Around the same time, Ykema began conversations about how the PEO industry would evolve with Corey Hookstra, a longtime friend. The timing seemed fortuitous.

In 2020, Terry became more serious about retirement and asked Ykema to come on board as his co-CEO. Today, Ykema serves as CEO alongside President Corey Hookstra, CFO Jenny Smith, Vice President of Sales Barry Aaron, and Vice President of Client Services Karla Saenz. The management team is a tight-knit group and works well together. They were forced to learn quickly how to work together. The PEO industry has faced many obstacles in the past few years from

cybersecurity incidents, to COVID, to regulatory challenges (ERTC).

"We banded together to find solutions for our clients during the pandemic with new legislation such as the CARES Act through PPP loan application assistance, ERTC help, and programs to keep employees safe. We assisted with remote work, hybrid work and lack of workers," VP of Client Services Karla Saenz says.



*With technology being such an important component now, ESI decided it needed to own it—literally and figuratively. It means embarking on an intensive project to develop their own HCM platform while seeking to be the best HR technology provider.*

"We've been through the gauntlet," Ykema adds, "We learned quickly how to solve problems and take care of our clients by banding together and remaining agile in our approach."

Beyond a new leadership team, ESI has evolved in other ways since the early days of the company; ESI 2.0 as the current leadership team refers to it. The Texas-based PEO has rolled out a new logo and brand and will soon introduce new technology. It's an exciting time for all those involved, but not without its challenges and struggles. In some ways, it's as if the new team is starting a whole new company.

"We have a start up mindset. Today is a whole different ballgame with a new brand and cohesive experience

from beginning to end,” says Corey Hookstra.

While Ykema and his team benefit from having an established company, many of today’s challenges are all about people. Company culture has never been more important. A strong, vibrant, and cohesive culture can propel a company forward. That’s a lot easier said than done, however. It’s been tough to recruit and assemble the right team of individuals who share Ykema’s vision for ESI, but the company has a strong team in place now.

Another challenge has been how to grow the company while staying true to themselves. ESI prides itself on being different. The company is not afraid to break from the traditional PEO mold. They even embrace it.

“We hope we are a disruptor,” CFO Jenny Smith says, “While we believe and align with some other PEOs we take pride in looking at things differently. Just because it works for others doesn’t mean it works for us. We want to have the best offerings and services to our clients and we are ok with standing out from the pack.”

ESI also stands out as being a longtime PEO that has not sold or brought in private equity partners despite the flurry of M&A and investment activity in the industry.

“We are wholly owned and fiercely independent,” Ykema says, “There’s not a lot of PEOs who have been around as long as we have who are still independent.”

He points out that most independent PEOs today are start ups as many established PEOs have sold or brought in private equity partners. This means ESI has the freedom and latitude to chart its own path. That path has led to developing new proprietary technology.

Technology has always been needed, but today HR technology is part of the core PEO product offering. Especially for ESI since Ykema considers his company a technology company.

“We have technology projects in the works that other PEOs of our size either

don’t have the knowledge or resources to undertake or see it as a distraction. We see it as a core part of our offering,” Ykema explains.

Technology is now part of the PEO sale. Clients are buying technology as much as they are buying benefits plans, HR support, and payroll processing.

With technology being such an important component now, ESI decided it needed to own it—literally and figuratively. It means embarking on an intensive project to develop their own HCM platform while seeking to be the best HR technology provider. It will allow for much deeper consultative

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relationships with clients to develop and provides more options for clients to craft what they need for their business. The platform is preparing to launch in the coming months and represents the next phase of ESI 2.0.

**BEING INTENTIONAL**

ESI does not do anything by accident. There’s a reason and purpose to everything the company does. Operating with intentionality means the company can stay nimble to pivot and adapt as needed. The service model seeks to leverage advantages to being a privately owned, boutique PEO. High touch service complements robust technology to deliver clients an exceptional experience.

Ykema and his team understand that large companies simply cannot deliver the level of service ESI can due to resource constraints. For example, all ESI clients have access to the CEO via his personal cell phone number. He says that rarely does he receive a call from a client at a strange or inconvenient time. In part, because the ESI team of experts is consistently accountable for exceptional client service; but clients can always be assured when he picks up the phone. He often doesn’t even solve their problem in the moment, but he leans in and listens, and that’s enough to make them feel valued and appreciated.

ESI also recognizes that when a client comes on board two relationships are formed. There’s the B2B relationship between ESI and the client’s owner or operator, but there’s also a B2C relationship between ESI and every individual worksite employee who depends upon their products and services. These two relationships require different types of service.

“We really want to build into our client’s culture,” Corey Hookstra says. “If we can integrate into their culture they will stay with us for many years.”

In order to deliver high touch service, ESI has to cultivate its own culture and workforce first. The company prides itself on being able to adapt and pivot which means new ideas and innovative thinking are not only welcomed, but expected. Employees feel empowered to voice opinions.

“You can’t be afraid to embrace new trends and be tech curious if you want to be relevant in five years,” Ykema says.

“We all try to hammer home that anyone in the company can be inventive. Anyone can participate in sales and create marketing content. It helps keep everyone engaged and connected internally,” Corey Hookstra says.

The company also places a lot of value on professional development. Every employee has monthly one-on-one meetings with his or her manager. The purpose is to build a deeper rapport, discuss career goals and aspirations, and see how ESI can help that individual grow.

“Good leaders change their employees’ lives for the better,” Ykema believes. To that end, he knows that by allowing ESI employees the freedom and resources to grow and develop they will better serve the company.

“We celebrate wins in our company newsletter ESI Family Matters,” Corey Hookstra says, “Whether it’s someone completing his MBA or someone accomplishing a huge health and wellness goal, we celebrate it.”

**GROWTH ON THE HORIZON**

The ESI team has their sights set on growth and success in the years ahead. Running a business won’t get any easier which only strengthens the PEO value proposition.

“We see that the expectations of our clients and SMB owners in general are looking for relief and guidance as rules, regulations, and employment law continue

to change and evolve,” explains VP of Sales Barry Aaron.

“Throughout all of this change [regulatory and remote work], our teams kept up by educating themselves and then becoming experts to then give guidance to clients in ways that was easy to understand and eased some fears. Our teams shine by striving to find solutions to business problems and not being a trusted partner to our clients,” Saenz adds.

To complement the new technology platform that will drive growth, ESI has also launched a new channel partner initiative.

“The development of our channel partner program will allow us to continuously push for new or innovative products and open new markets to us. This will allow us to expand our footprint with key influencers and consultants that service the SMB community,” Aaron says.

While much has changed and evolved within ESI over that last few years, the company’s core identity and values remain the same. ESI is backed by a committed and passionate group of experts on a mission to provide clients with exceptional service and resources.

In some ways ESI 2.0 represents the culmination of Terry’s original vision. Technology now stands at the forefront of the industry, and ESI has always been a technology pioneer. The team is excited and motivated by the opportunity in front of them. They have the passion and drive to seize it.

“We recognize what Terry build and pay homage to it as we embark on a new path to take the company to a new level,” Ykema says. ■



**CHRIS CHANEY**  
 Editor, PEO Insider  
 NAPEO  
 Alexandria, VA

# Find out what cutting-edge technology *really* looks like.

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My advice to any PEO that wants to grow... Go PRO!"

— Ken Lewis, President of People Lease

“ We felt like we had to get on the leading technology to accommodate our growth plans in a competitive environment...

...The decision to switch software was significant, but PRO's cutting-edge conversion process did heavy lifting on the workload...

My advice to any PEO that wants to grow... Go PRO! ”

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PEO DEFENDER



# ILLUMINATING DREAMS: NAPEO GIVES BACK AT GIVE KIDS THE WORLD VILLAGE

BY SIANA HUNT

In the heart of Florida, minutes away from NAPEO's 2023 Annual Conference & Marketplace, a place of pure magic and wonder awaits those with dreams and hope to fulfill and embrace. Give Kids the World Village, a haven for children with critical illnesses and their families, stands as a beacon of light and joy. This year Give Kids the World Village is our NAPEO Gives Back partner. The village is set to embark on an extraordinary journey to illuminate the lives of its visitors. With an ambitious goal of installing millions of LED lights throughout the 89-acre campus, NAPEO and its generous donors aim to bring the gift of holiday magic year-round. Let us step into this world of enchantment, where each night is adorned with elaborate celebrations and where hope shines brighter than ever before.



*Through corporate giving, partnership banners, individual donations, raffles, live and silent auctions, and community events, each contribution will add a shimmering light to the tapestry of hope. Together, let us spread joy and warmth that transcends the seasons, guiding the way for families to find strength in the face of adversity.*

*Bill Maness, NAPEO Gives Back Co-Chair*

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**GIVE KIDS THE WORLD VILLAGE: WHERE DREAMS COME TRUE**

Nestled between the theme parks of Orlando in the picturesque landscape of Kissimmee, Give Kids the World Village is more than a destination; it is a place where dreams come true. This extraordinary resort collaborates with wish-granting organizations worldwide to provide fully accessible, cost-free vacations for children with critical illnesses and their families. From the moment they set foot in the village, these courageous kids and their families are transported into a realm of imagination and enchantment.

**NIGHTLY CELEBRATIONS UNDER A STARLIT SKY**

At Give Kids the World Village, each week brings a fresh dose of magic as the



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*Each year more than 30,000 children across the country are diagnosed with a life-threatening medical condition. Nearly half of all these children wish to visit a Central Florida attraction or theme park and are hosted by Give Kids the World Village. Together we can illuminate hope for children and families and give the gift of joy that will last a lifetime.*

**Clay Kelley, NAPEO Gives Back Co-Chair**

89-acre campus transforms into a kaleidoscope of celebration and joy. The nights come alive with enchanting events that bring smiles to the faces of wish

children and their families. The spirit of Halloween comes each week as trick-or-treating takes place throughout the candy land themed Village and along the Avenue

of Angels. Little pirates and princesses take center stage beside swashbuckling performers and Disney Princesses during the Pirates & Princesses Parade & Pool Party, where every child reigns as royalty.

On Thursdays winter descends, the village dons a sparkling coat of snow for its unforgettable Winter Wonderland event. Santa Claus himself graces the village, spreading warmth and cheer to all. These nightly celebrations are a testament to the power of joy and hope, providing precious memories that will last a lifetime.

#### **ILLUMINATING DREAMS WITH LED LIGHTS**

This year, the magic at Give Kids the World Village is set to become even more wondrous, thanks to our NAPEO Gives Back partnership covering the installation costs of \$1.3 million worth of



*Through the Power of Many, NAPEO invites its donors to be part of this incredible journey. With each corporate contribution, partnership banner, individual donation, and participation in fundraising activities, the collective brilliance of the initiative grows stronger. Together, let us illuminate dreams and create a world where every child's wish is fulfilled, and the gift of holiday magic thrives year-round.*

**Barron Guss, NAPEO Gives Back Co-Chair**

previously donated LED lights. Our collective vision is to adorn the entire 89-acre campus with millions of twinkling lights, transforming it into a magical wonderland that stays alight throughout the year. These radiant lights will shine as a symbol of hope and joy, casting a warm glow and lasting imprint that wraps around wish families and the surrounding community.

**NAPEO GIVES BACK: ILLUMINATING HOPE THROUGH THE POWER OF MANY**

As the esteemed partner of Give Kids the World Village, NAPEO Gives Back is dedicated to bringing hope and happiness to the lives of children and their families. The focus of this year's initiative is to raise the necessary funds for

the installation of the donated LED lights. Our goal is to illuminate hope and create a world where the gift of holiday magic never fades.

There are numerous ways for donors to participate in this heartwarming cause. Corporate giving allows businesses to be a driving force in brightening the lives of wish families. Partnership banners offer organizations an opportunity to showcase their commitment to spreading joy and hope. Individual donations, regardless of size, are invaluable contributions that add to the collective brilliance of the project. You can learn more about supporting NAPEO Gives Back at [napeo.org/ngb](http://napeo.org/ngb).

Additionally, exciting fundraising activities such as raffles, live and silent auctions, and community events invite everyone to be part of this transformative journey. It is the

Power of Many that will kindle the glow of hope in the hearts of children and their families, turning dreams into reality.

**A CALL TO ILLUMINATE DREAMS**

The time has come for all who believe in the power of dreams and hope to join hands and hearts in illuminating the lives of those in need. NAPEO Gives Back is calling together our compassionate donors, to light up the night and the lives of the children and families experiencing the profound impact of a wish at Give Kids the World Village. ■



**SIANA HUNT**  
Director of Corporate Philanthropy  
ALTRES  
Honolulu, HI

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# PEOS IN THE COMMUNITY: INTANDEM HR FOUNDATION

BY EVAN FALLOR

When you start your own company, you make your own rules. In the case of InTandem HR, Monica Denler made sure that giving back to the Centennial State was one of those rules.

Denler, InTANDEM HR's president and CEO, began the Denver-based PEO in 2010. She founded the firm as one that would be entrenched in the community - both in the PEO services it provides as well as its volunteering efforts.

So in 2017, she established the InTANDEM HR Foundation, a three-fold effort that advocates for women, children, and healthcare organizations to strengthen and support the greater Denver community. Denler and her business partners give annually to the foundation, and that money is then distributed to area nonprofits that combat social, medical, and economic issues including homelessness and safety.

A core tenet of InTANDEM HR's mission is that employees can volunteer without having to use vacation time. InTANDEM HR employees are given two paid service days per year to volunteer with any nonprofit that speaks to their passions and interests. In addition, InTANDEM HR works with nonprofit clients at greatly reduced services.

"Whether they go to a children's school and volunteer, help out at a homeless shelter, or spend their time at a food kitchen," Denler says. "Anything they want to participate in, we absolutely support it."

Over the years, InTANDEM HR — which touts itself as the "HR team down the street" — has logged hundreds of community volunteering hours down the street, both through individual employee efforts and through team outings.

During the COVID-19 pandemic, the firm was on the frontlines to help

SafeHouse Denver, a women and children's domestic violence shelter whose board Denler has served on.

As cases rose and in-person fundraising opportunities became harder to come by, InTANDEM HR brought in clients and other business contacts to bridge that gap for SafeHouse Denver - the same organization that in 2015 awarded Denler the Susan Noble Community Impact award, an honor bestowed on a community member who has made a notable impact in combating domestic violence. She says that was a "huge place" to be able to donate during such an unprecedented time.

One of InTANDEM's business partners is a chair at Englewood's Craig Hospital, so the team has rallied to help with their diversity and inclusion initiatives targeting women, an effort that Denler says has been well-received.

InTANDEM HR employees have also devoted time to A Precious Child, a Colorado nonprofit that provides educational and career assistance to neglected or abused Denver area schoolchildren. Denler and her team help stuff backpacks for the underprivileged youth who do not have the financial means for school supplies. They also help sort donated clothing that goes to these underprivileged students.

Efforts truly run the gamut — some employees dedicate time to help a local church, some serve meals at local soup kitchens, and others focus their efforts toward those affected by substance abuse issues.

"It's so important to be involved in the community because you can see the impact you're providing," Denler said.

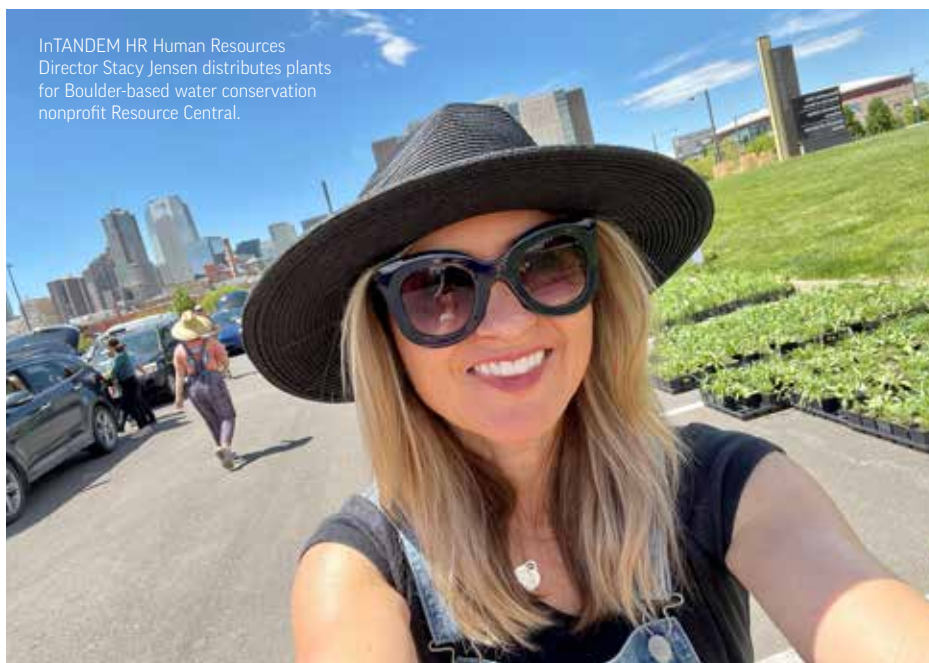
## VALUES INSTILLED

Originally from Portland, Oregon, Denler moved to Colorado in 1994. In the nearly three decades since, she's become ingrained in the Mile High community.

She says her propensity for community service began as a child.

"I was raised to give back," Denler says. "My parents instilled in all of us to give back and never lose sight of that."

She's taken that mantra to heart.



InTANDEM HR Human Resources Director Stacy Jensen distributes plants for Boulder-based water conservation nonprofit Resource Central.



*Over the years, InTANDEM HR — which touts itself as the “HR team down the street” — has logged hundreds of community volunteering hours down the street, both through individual employee efforts and through team outings.*

In previous jobs, she has volunteered to causes near and dear to her. She ran several large fundraisers, including those on Saturday nights that took substantial

set-up time the day before. As a result, she and colleagues had to use vacation time for those preceding Fridays.

“I was happy to do it but at the same time, I didn’t feel that was right,” Denler says. “I want people to give back and not feel like they’re having to use vacation.”

As the idea to start her own PEO materialized, so did the principle to bake in dedicated paid time off —without using vacation time— for employees to pursue volunteering opportunities. It’s a practice that is still quite uncommon among companies across all sectors.

As a result of Denler’s pioneering, InTANDEM HR has had a tangible impact in the community while going above and beyond the standard PEO purpose of saving clients money and time on their HR needs. Sometimes the two are melded.

Stacy Jensen, InTANDEM’s Human Resources Director, helps local high

schoolers develop resumes and learn how to answer interview questions.

Jensen, a ten-year veteran of the firm, remembers one volunteering instance vividly. InTANDEM HR was putting on a mock interview day at a local vocational high school, one she says was as “official as the real thing.”

“I ran through several real-life behavioral interview questions,” Jensen said. “And they were perhaps more prepared than I have observed with actual job candidates.”

“To witness the enthusiasm of the youth, as well as the hard work their teachers had put in to set them up for success, was heartwarming and inspiring.” ■



**EVAN FALLOR**

Director of Communications  
NAPEO  
Alexandria, VA



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# HELP YOUR CLIENTS HIRE GLOBALLY

## IN MINUTES WITH AN EMPLOYER OF RECORD (EOR)

BY NICOLE FORBES



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**T**he future of work is borderless and the everywhere workforce is here to stay.

In today's interconnected world, scaling globally and building an international workforce offers numerous advantages—from accessing new markets to tapping into diverse talent pools—however, many companies struggle to figure out how to hire global talent easily and compliantly.

Fortunately, there are several routes companies can take, depending on expansion goals, business infrastructure, timeline, and budget. But how do you determine the right way forward for you and your clients?

Let's walk through some of the common considerations.

### THE PATH FORWARD: ENTITY SETUP VS. EMPLOYER OF RECORD (EOR)

Business needs and goals will dictate the best way forward, but the majority of companies that hire internationally lean to either doing it themselves—often-times a cumbersome, lengthy



*Partnering with an EOR allows you to go to market and engage global talent much faster. Since the EOR already has legal entities in place that are operational and serves as the legal employer, the client could start hiring their sales team in minutes—saving time, costs, and stress along the way.*

process—or working with a partner to lighten the lift and get in market quickly and compliantly.

- Establish a legal entity, such as an overseas branch or subsidiary: This grants your business a tangible and lawful existence in a different country. If you decide to set up a subsidiary, you'll have to incorporate an entity, register the entity with the local authorities, have enough capital requirements to open a local bank account, and build a team of legal, HR, and financial experts to help your company ensure compliance with local laws and regulations.
- Partner with an employer of record (EOR) with established entities in different countries: With an EOR, you don't need to have a legal presence in-country. The EOR has established legal entities in-country and serves as the legal employer, handling payroll, taxes, benefits, and HR matters, while you manage the employees' day-to-day activities. This model shifts many of the responsibilities that stem from setting up your own legal entity to the EOR. In addition, you can leverage the local expertise of the EOR in managing your global workforce.

### THE CLOCK IS TICKING

“How long does it take to expand globally?” is a big question on every growing business' mind.

Imagine your client is experiencing exponential growth, and although they

have consolidated a strong local presence, the company wants to reach new heights and explore international markets. To achieve this, the company needs to grow their sales teams in different regions, but employment laws and tax regulations can be difficult to manage in unfamiliar jurisdictions.

Taking the entity set-up route, your client would first have to conduct research, develop a budget, and learn everything about the local laws, regulations, culture and customs. The next step is entity formation, business and tax registrations, and setting up a local bank account. Some of these processes may require a director of the company to appear in-country to sign various documents in person. Then, they would have to establish a framework to operate in each country, which includes implementing payroll processes, setting up a billing and payment system, obtaining various benefits and insurances, and creating locally compliant employment contracts and documents. All in all, moving from the planning stage to a fully functional international company can take a year or more and be very costly.

Partnering with an EOR allows you to go to market and engage global talent much faster. Since the EOR already has legal entities in place that are operational and serves as the legal employer, the client could start hiring their sales team in minutes—saving time, costs, and stress along the way. An EOR helps companies scale without the headache

of dealing with administrative work and can mitigate legal risks. This strategy allows you to get your foot in the door and secure the best talent right away.

### SO, HOW CAN YOUR CLIENTS LEVERAGE AN EOR?

Compliance with complex local labor laws can be a major hurdle for your clients' successful growth. But working with an EOR takes this burden off their shoulders, mitigating potential fines, penalties, and litigation risk. Companies often choose this model for three main purposes:

#### **To test new global markets.**

Without setting up an entity, your clients can start hiring in minutes in multiple international jurisdictions and test new markets.

**To access global talent.** To be competitive at an international level, your clients need to hire the best talent. An EOR can help them hire skilled global talent compliantly.

#### **To manage risk and administrative burden.**

Setting up an entity involves hiring legal and financial experts to help your clients navigate local laws, and any mistakes could significantly compromise your clients' goals. When you work with an EOR, your clients are free to focus on their day-to-day operations while the EOR shoulders the administrative burden of setting up and running an entity in compliance with local laws and regulations.

## TYPES OF EOR MODELS

There are two primary global models for employer of record services.

### Consolidator Or Aggregator Model

In this approach, an umbrella company selects third-party entities in each country on behalf of its clients, serving as an intermediary between the client and the local in-country partner. Essentially, the aggregator company acts as an overarching organization that sub-contracts the employment of the client's team members to providers in different countries. These providers are typically small-scale local entities that possess the necessary in-country presence, which the aggregator employer of record did not establish themselves.

### In-House Model

The second model is the fully built, in-house model, where a highly skilled legal, HR, and tax team establishes a global infrastructure that meets top-notch standards. This model assumes the responsibility and control for ensuring proper and lawful handling of affairs in each country, while also meeting the high standards necessary for companies backed by professional expertise, particularly during critical moments such as employee terminations.

## HOW TO CHOOSE THE RIGHT EOR FOR YOUR INTERNATIONAL HIRE

When assessing an employer of record, it is essential to evaluate the following factors:

- **Contractual responsibility:** Determine who holds the various contractual responsibility. You want to ensure that the EOR represents that it will comply

with local laws. Identify the EOR's internal and external legal experts and their locations.

- **Accountability and risk mitigation:** Evaluate whether the EOR can be legally held accountable or if they transfer the responsibility of protecting your company's risk and liability to third-party providers. Consider how you will hold these providers accountable if issues arise.
- **Emergency situations:** Understand the communication process and contacts for urgent situations, such as employee injuries in another country.
- **Internal expertise:** Inquire about the EOR's internal international tax, legal, HR, and data privacy teams to assess their qualifications.
- **GDPR compliance:** Verify whether the EOR adheres to GDPR and related privacy laws concerning employment and personal data. Additionally, consider how the EOR ensures their in-country partners also comply with data privacy regulations.
- **In-country HR and legal support:** Determine if you have access to a local, in-house HR and legal team in case issues arise. Assess whether they use a data-secure helpdesk or rely solely on email communication. Review their service level agreements for response times.
- **Financial standing and investor vetting:** Evaluate the EOR's capitalization to ensure they have sufficient financial resources. Additionally, consider whether they have been vetted by reputable investors, indicating their credibility and stability.

By considering these factors, you can make an informed decision when evaluating an employer of record provider.

## THE EVERYWHERE WORKFORCE HAS ARRIVED

The current business landscape offers a multitude of opportunities for companies to build global teams and expand their reach. The decision to partner with an EOR can be a strategic move for companies that wish to drastically reduce the time and resources invested in global expansion. Instead of setting up legal entities and establishing local infrastructure, which can be time-consuming and resource-intensive, the EOR allows companies to swiftly onboard new team members in minutes, not months.

Whether it's tapping into new markets, recruiting specialized talent, optimizing costs, or building your employer brand, now is the ideal time to embark on this transformative journey. Embrace the potential of the everywhere workforce and start building your global team with an EOR today. ■

▼ This article is designed to give general and timely information about the subjects covered. It is not intended as legal advice or assistance with individual problems. Readers should consult competent counsel of their own choosing about how the matters relate to their own affairs.



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# TIME ON YOUR SIDE:

## FIVE SCRAPPY WAYS YOUR PEO CAN USE AI TO SHRINK THE GROUP HEALTH SALES CYCLE

BY KAITLYN FISCHER

**I**n your group health sales cycle, time is of the essence. Shorter sales cycles generally lead to larger volumes, higher revenues, more satisfied account execs, and repeat customers, especially for an annual purchase like group health insurance. You can shrink the time you turn a lead into a customer by adding a speedy new member to your sales team: artificial intelligence. AI can help you close deals faster than your competitors can get their boots on.

Depending on your news diet, you might find the term “AI” a bit overhyped, but predictive models—although powered by AI—are anything but vaporware. You encounter them daily when, for instance, Amazon or Netflix suggests products or films you might like. And these models are not just ubiquitous in retail settings. The insurance industry has used and trusted them for over a decade.

When it comes to group health risk assessment, the ability of models to deliver a score in moments confers several real advantages to PEOs competing for new groups.

Here are four ways to put this proven technology’s speed to work and reap the benefits—and an additional advantage that’s based on one of predictive modeling’s other big strengths: consistency.

**1. Pass or pursue—decide in moments.** Sometimes a model yields a risk score that indicates a group probably isn’t worth pursuing. Getting that knowledge quickly allows you to move on, freeing up your salespeople to look for groups that are a better fit.



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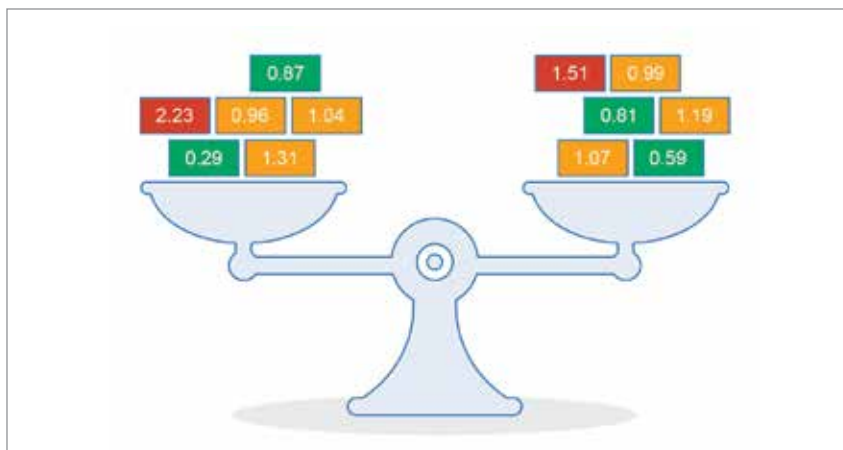
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AI-generated group scores are a consistent and easily understood reference that you can use to strategically balance risk for your entire pool.

## 2. Outpace competitors with

**same-day quotes.** By providing an alternative to questionnaires and traditional medical underwriting, an AI-powered predictive model can cut the time it takes to deliver a quote from days to minutes, enabling you to prepare same-day bids and improve the customer experience. Getting that near-instant risk assessment gives you a healthy head-start when you're competing with other PEOs to acquire "plum" white-collar or tech companies.



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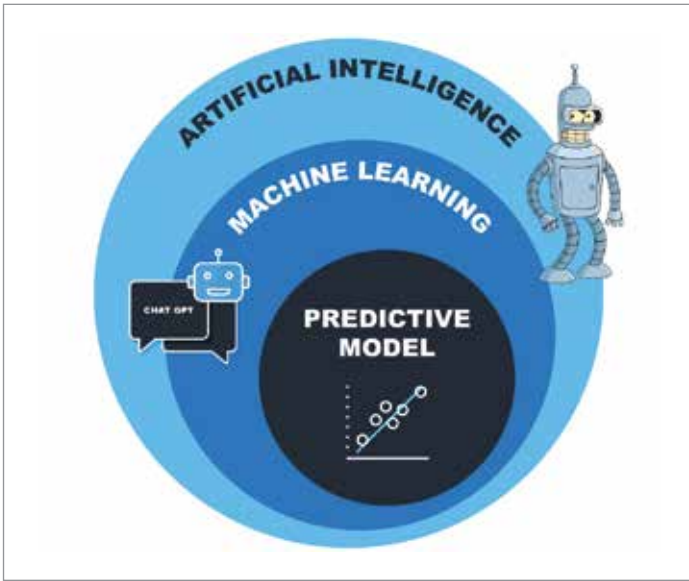
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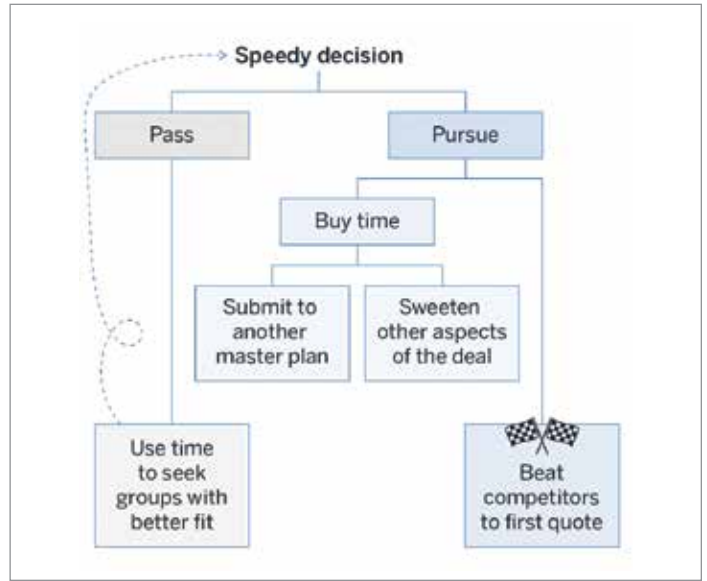
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Predictive models are a subset of AI and have been used in group health risk assessment and underwriting for over a decade.



AI-powered group risk decisions can shorten the sales cycle and make your PEO more competitive

**3. Buy time to pivot.** Even if you're not in a flat-out sprint against competitors, a model's quick turnaround still offers several advantages.

When a quick risk assessment comes in high, you may still have time to submit the group to another master plan, if you have one available. Although all insurers share fundamentally similar goals, they sometimes have different appetites for risk, so a group may be rejected or priced out of contention by one insurer and still find a place with another.

**4. Buy time to cook up a sweeter deal.** Having a group health quote come in a little high doesn't necessarily mean you're out of the running, as long as you get that quote in time to make changes to the overall pricing.

You may decide it's worth sweetening signing incentives or negotiating administrative fees associated with workers' compensation, state unemployment taxes, applicant tracking systems, or employee training platforms. If you really want the group, you may well be able to come

up with a deal that works for both parties—but again, only if you have time to think it through.

**5. Strategically balance risk.** Speed and accuracy fully justify the use of a predictive model, but those are not the only reasons to use one. A fundamental difference between predictive models and human underwriters is that given the same inputs, a model will always produce the same output. That makes model scores a consistent and easily understood reference that you can use to strategically balance risk.

Over time, as groups come and go, you may find that the overall risk for your pool has drifted up or down. It's useful to know if it's gone up because that presents a direct threat to your rates. The last thing you need is to have your best groups shop their business around because, through no fault of their own, rates have gone up. On the other hand, if your overall risk has gone down, you may decide to bid a new group more aggressively because you have a cushion

in terms of your total pool. A good sense of how individual groups contribute to overall risk can also help you to optimize retention efforts.

The catch is that this kind of risk balancing is hard to do unless you have some metric that is consistent across all your groups. You might also choose to re-run groups for which you have only partially credible information. Even one or two cases of employee turnover can radically change a small group's risk score.

The advantage you get from using a predictive model—powered by AI of the un-hyped variety—is not just being able to quickly ascertain risk, close a deal in days, and shorten the sales cycle altogether. A model can also give you flexibility on deals that you might otherwise lose, and a consistent risk metric that you can use to balance overall risk and take a more strategic sales approach. ■



**KAITLYN FISCHER**

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Milliman IntelliScript  
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# UTILIZING METRICS

## AS A PATH TO IMPROVING OPERATIONALLY OVER TIME

BY AARON CALL



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**A** company's story is often written succinctly on its website, with details of the company's history, its values, and its aspirations for the future. Internally, however, company leaders can capture a more telling story.

Operational metrics, while often unique to each company, depict a different story. At G&A Partners, operational metrics go beyond financial data—which is important, of course—but tell us whether we're improving operationally over time and heading in the right direction. By identifying the operational metrics that matter most to your business, tracking them regularly and consistently, a story unfolds. One of client and employee satisfaction, operational efficiencies, and long-term stability that leaders can utilize when making business decisions that drive a company toward the future.



*By tracking employee feedback often, we have a better understanding of the data we collect and can identify trends before issues arise.*

## FREQUENCY OF TRACKING METRICS MATTERS

Tracking operational metrics is important, but the frequency in which you do this is key. By tracking these metrics consistently and on a regular basis—whether weekly, monthly, or quarterly—you can plot a more reliable trend line to each metric. Then, as you identify trends within the data, you can react more quickly. Infrequent tracking, however, results in data that carries little statistical significance and can potentially lead you off course.

At G&A, we believe that when our employees are happy, they will take better care of our clients, which leads to happier clients who are more likely to stay with us. We choose to track employee feedback on a biweekly basis so that we have a true gauge of how our employees are feeling. By tracking this metric often, we have a better understanding of the data we collect and can identify trends before issues arise.

There's more to gain by tracking employee feedback, however. While we hear complaints from employees, we also receive suggestions that rise to the top of our agenda, which then begins discussions on how we can implement these ideas. When our

employees realize we are listening and reacting to their feedback, they are generally happier and feel more encouraged to share valuable feedback in the future.

Client feedback is another metric we value and measure often, but as with all of our operational metrics, we're careful not to overreact. If one client reports a technology issue, it's likely confined only to that client. But if we hear from multiple clients that there is a client service issue, then our team dives into the issue to determine the cause. Based on the team's findings, we can quickly adjust our needs to resolve the problem. But it's that consistent and frequent data that allows us to stay the course rather than overreact to the metrics.

## IMPROVING EFFICIENCIES AND RETENTION

Operational metrics also tell a story about how efficient an organization is and its long-term stability. Through NAPEO's Financial Ratio & Operating Statistics Survey Report, we gain insight on staffing ratios across the industry. With this data, we have a sense of how many employees are needed in each department to be effective, while also recognizing the things that make G&A unique.

Internally, we then ask how many operations employees are needed to provide world-class services to our clients. If we can become more effective with the number of employees required to service our clients over the course of a year, then we know we're getting incrementally more efficient. If that number increases rather than decreases, that's a sign we may have hired too many people or have become less efficient in our processes.

Of course, one of the challenges for PEOs is that we're a labor-intensive business, and generally, as PEOs add more clients, we must also add more people. More and more, operational efficiencies are coming in the form of streamlining administrative or repetitive work, whether that be through process improvements, automation, or outsourcing.

Metrics surrounding retention are also valuable operational metrics in helping drive business results. By religiously monitoring client and worksite employee retention and gross margin retention, we can then compare that data to the previous five years as a percentage for retention. This gives us insight on how we're doing, which ties back to the employee and client feedback metrics we also track religiously. And while client and worksite employee retention are obviously important in our industry, gross margin retention is arguably the most important. Not only does it pay the bills, but it serves as an indicator of long-term stability and a basis for company growth.

Strong client retention also comes from taking a strategic and disciplined approach to attract like-minded clients who are growing and thriving. Another key metric then is current client growth, which equates to incremental gross margin that generally doesn't require the same incremental expenses. Perhaps more importantly, if clients are growing and we are holding onto them through retention, then

operationally we know we are on the right track.

And that's a story every company wants to tell. ■



**AARON CALL**

Chief Operating Officer  
G&A Partners  
Houston, TX



*Strong client retention also comes from taking a strategic and disciplined approach to attract like-minded clients who are growing and thriving. Another key metric then is current client growth.*

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# AI IN CYBERSECURITY: THE GOOD, THE BAD AND BEING ON THE PRECIPICE OF A NEW ERA IN TECHNOLOGY

BY DWAYNE SMITH

**I**t may seem like artificial intelligence appeared out of the ether—or interwebs—in the past year, but AI is nothing new.

Just ask your phone a question. Hey, Siri; OK, Google ...

People have been thinking about ways to bring technology to “life” for generations as evidenced by Elektro, the Westinghouse Moto-Man, which made its debut at the 1939 World’s Fair.

The anthropomorphic robot was purportedly designed to be subservient to humans “if you use me well,” a key point for any technological innovation really. Bad often emerges from good.

Elektro was impressive for its time, but the robot relied on humans to control its information output. Today’s AI is very much the opposite in that the technology is designed to give insights to humans by consuming and examining data with unparalleled speed.

Influencers like Mira Murat, who heads up the tech team at ChatGPT, have helped bring AI into the limelight this past year.

But as good technology and software is created, bad actors work around the clock to use it or exploit it. There are reports, for instance, of a WormGPT being used in underground forums. Its purpose is to use AI to create more sophisticated phishing and email compromise attacks.

As security researcher Daniel Kelley told *The Hacker News*, “Cybercriminals can use such technology to automate the creation of highly convincing fake emails, personalized to the recipient, thus increasing the chances of success for the attack.”

As you might expect with cybersecurity, battlelines are being drawn between the people creating AI solutions to help protect companies and the people making AI software that is designed to find vulnerabilities in areas designed to protect data; systems; financial and personal information; intellectual property (IP); and Industrial Internet of Things (IIoT) and other IoT devices.

The potential for AI bias and intentional trickery to get false results through so-called data poisoning is also a concern when it comes to AI misinformation and misdirection. As are AI advancements in producing deepfake technology intentionally designed to trick people into revealing sensitive information. There are never any guarantees that everyone using AI is doing so with good intentions.

Also, one area that I talk a lot about is password security. These days, it's important to use **multifactor authentication** to help protect information and systems. Passwords alone are not enough. AI is making passwords even more vulnerable

than ever. In one study, an AI password cracker tool was able to crack 71% of all common passwords in less than a day.

Additionally, it can crack any password with less than eight characters, even including special characters, in six minutes. The good news is it would take 6 quintillion years for it to crack an 18-character password with symbols, numbers, letters and a mix of upper and lowercase letters. This is why using suggested passwords and password managers is so important.

And it should go without saying by now, but AI will use all the information that goes into it, so please do not put sensitive data/IP into AI without thoroughly



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vetting who will be able to tap into that information.

That said, we do believe the benefits of AI outweigh the risks, but don't think the potential for bad actors using AI to increase their cyberattack success rate doesn't keep chief information security officers up at night.

**MOVING AT LIGHTSPEED**

Today's companies cannot be asleep at the wheel when it comes to

cybersecurity. That's because the battle between those trying to protect software and systems and those trying to penetrate and damage or steal from them is escalating with every AI advancement.

The technology is evolving so fast that 30,000 AI experts have called for a pause on training AI with fears that, gone unchecked, AI could have unforeseen consequences.

Attacking technology and IIoT is what cyber criminals do best, so empowering

them through AI is truly a scary proposition. In addition to the Software as a Service (SaaS)/cloud-based technology we use every day to make our lives easier, IIoT helps support and deliver utility services (electrical system, water systems, etc.).

There's a good reason VentureBeat recently wrote, "AI and machine learning (ML) are becoming attackers' preferred technologies."

It works on a scale and at speeds that were previously impossible.

When it comes to cybersecurity, Professional Employer Organizations (PEOs) play a critical role in safeguarding not only their sensitive data but also that of their small and medium-size business (SMB) clients. As we always say, everyone has a role to play when it comes to keeping an organization safe from a cyberattack. Just one slip up can create a domino effect.

Still, while AI cyberattacks generate most of the buzz, there are several AI technologies you can lean on to help you keep the bad guys out. Here are a few you should consider including in your cybersecurity efforts.

**HELPFUL AI**

We need to make one thing clear: No cybersecurity tool is infallible, but AI can up your cybersecurity game immensely and help reduce the time required to identify, respond and mitigate a cyberattack.

For example, 74% of cybersecurity experts say that the dynamic nature of the cloud leads to "poor visibility" and "blind spots," according to cloud cybersecurity company CrowdStrike. The software is designed to elevate an

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organization's ability to hunt for threats by using AI, among other things.

Mike Sentonas, CrowdStrike's president, said in a news release about its AI tool: "Our approach has always been rooted in the belief that the combination of AI and human intelligence together will transform cybersecurity."

We couldn't agree more.

Last year, African university's AI technology was used to thwart an attack. The attackers tried to infiltrate the tech university through malware.

By using **intrusion detection**, AI was able to find a suspicious desktop connection and stop the infiltration. Intrusion detection is an AI tool that basically scours a system for anomalies and alerts users if something seems amiss.

Before a threat walks through the door, many companies are also using AI for **vulnerability management**. This technology is designed to search for "cracks" in the foundation before a cyberattacker can find them. Let's face it: Humans can only spot so many things. If you've ever bought a property, did the inspector find everything that was wrong with the house? Probably not. People are human and miss things and make mistakes. (Albert Einstein even made some from time to time.) There are things that can go undetected from even the best inspectors, but, unlike humans, AI has the ability to continuously search for vulnerabilities. As well, accuracy and speed are increasingly important to make sure we are able to efficiently deal with risk.

As we mentioned, AI can play a key role in **malware detection**. We're sure you've heard this a lot, but every errant

*Today's companies cannot be asleep at the wheel when it comes to cybersecurity. That's because the battle between those trying to protect software and systems and those trying to penetrate and damage or steal from them is escalating with every AI advancement.*

click from a phishing email could open a huge problem. Once an attacker gets through the door, the danger could easily spread throughout the organization, especially if an administrator is involved. Traditionally, malware detection worked with signatures to identify threats, which is known as "trapping." Now, AI has helped move malware detection to a process called "hunting," which is the inverse. In hunting, AI-powered malware detection determines what is "good" and then judges dangers based on that. The software basically says, "That's not normal for an application to behave that way." It's a heuristic approach to problem-solving, and it's an essential area where AI improves cybersecurity.

One of the biggest challenges we have as humans is handling redundant tasks. If you've ever seen a crepe chef make mistakes while spinning out the dough even though you're sure they've made thousands of them in their career, you'll understand. As humans, we're just not wired to do things over and over again without eventually making a mistake. That's where AI can really help with **task automation** in terms of cybersecurity. One can only look at a screen for so long before their eyes start to go blurry, but AI never lacks focus. AI task automation simplifies threat detection and increases

the ability to recognize threats faster through machine learning.

Thanks to companies like Microsoft, CrowdStrike and others, these AI tools are readily available to all PEOs, and PEOs can also benefit from the pooled resources provided by PEO Defender.

We are clearly at the precipice of a new tech age based on artificial intelligence. As weird as it might seem, we will need AI to protect us from AI, and there's no time to waste. Remember that what you put into AI stays there. We see that in **Natural Language Processing** (think ChatGPT) where inputs turn into actions. Companies must do everything they can to ensure the safety of their data.

As they said near the end of a promotional film for Elektro, "All he lacks is a heart."

That is the essence of what will separate humans from technology. Caring for people and doing no harm is what cybersecurity is all about—including in this new era of AI. ■



**DWAYNE SMITH**

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# FOSTERING ENGAGEMENT AND INNOVATION IN REMOTE SALES & MARKETING TEAMS

BY DEBORAH BROUSSEAU



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**C**ulture, engagement, collaboration, and innovation have all experienced drastic changes over the past several years. The move many companies made to a remote or hybrid work environment has created a need for new strategies to achieve the same level of production and employee engagement. This is especially true for marketing and sales teams, which traditionally relied heavily on in-person collaboration and innovation sessions.

Ordering pizza for lunch for the entire office or having regular in-person all-employee meetings are not always possible. Many leaders I've spoken with recently are feeling the effects of this and are struggling with unengaged employees, lower productivity, and a lack of new idea generation. People feel more alone, and many struggle with mental health challenges. There isn't much helpful guidance online for managers that goes beyond theoretical ideas of creating an inclusive and safe environment and delves into practical application and how-to tactics.

So, what are the solutions? After much trial and error, here are a few things I've found that work well and some that have fallen short.

### STRATEGIES TO FOSTER INNOVATION

Traditionally, innovation happened in brainstorming meetings in conference rooms or team meetings over lunch. Whiteboarding sessions and group activities allowed one person to feed off the next and for ideas to grow into something tangible. How do companies

stay ahead of the competition and ideate the next big thing when everyone is working from home or in hybrid environments where not everyone is together simultaneously?

The prime directive here is intentionality. It takes coordination and specific effort to ensure this critical element of corporate success doesn't get lost. Leaders can help nudge teams along this path by having transparent conversations about their expectations on this topic.

### WHAT WORKS

- Whiteboard technology is common in online collaboration tools like Microsoft Teams, Zoom, etc. Use this whiteboarding space for innovation just like you would in-person around a conference room table. You can have a central idea and others can add to it and contribute their ideas. Brainstorm new verticals to target, blog ideas, sales strategies, or video storyboards—endless possibilities.



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- A breakout group or “task force” is effective for group problem-solving. Have a small subset of your team(s) work together to address a sticky problem. Task the team to propose two or three possible solutions to the problem. Don’t give too many instructions here—you want the group to have the ability to go wide in thinking through options.

**What Hasn’t Worked**

- **Email.** Asking team members to share ideas on a topic via email hasn’t worked well. Many people don’t want to take the perceived risk of sending an idea and either not hearing back or the leader not doing anything with it. In a groupthink environment safe from criticism (no bad ideas), they feel more at ease sharing ideas in real time.
- **Virtual meetings.** While meetings work great for other agendas, some folks on a team don’t feel comfortable speaking up in front of a group when they aren’t sure if their idea is valid. This is especially true if any form of leadership is on the call. Virtual meetings can fall flat for new idea generation, even in safe environments.

**STRATEGIES TO FOSTER ENGAGEMENT**

There’s no doubt that employee engagement has suffered post-COVID. Employees aren’t as clear on what’s expected of them. Many have absorbed the job duties of laid-off co-workers. They may not have the right technology or equipment to do their jobs effectively in a remote environment. Transparency and

*Asking team members to share ideas on a topic via email hasn’t worked well. Many people don’t want to take the perceived risk of sending an idea and either not hearing back or the leader not doing anything with it.*

communication are key for sales and marketing leaders.

**What Works**

Have fun! We used to have office lunches, team-building activities, holiday parties, and other fun in-person activities. Don’t let the fun fall off just because all or some employees are remote. My team has enjoyed a few things over the last couple of years.

- **Virtual games**—get everyone together over Zoom and play a game. You can use apps like Kahoot for trivia, Sketchful.io for Pictionary, or JeopardyLabs for a team game of Jeopardy.
- **Meme wars.** Have everyone on the team post a (work-appropriate) meme that describes how they’re getting through the day.
- **Virtual lunches.** Send all your remote workers Grubhub e-gift cards and cater in a meal for your on-site team, then hop on a call together for a virtual office lunch.
- **Interactivity.** I sent everyone on my team an ornament kit ahead of our virtual holiday party. We played holiday music and built our ornaments together in a virtual meeting. I got great feedback on that, and

everyone got a unique ornament as a keepsake.

**What Hasn’t Worked**

- **Team meetings.** I initially tried to replicate in-person weekly team meetings in a virtual environment. Everyone gathered for an hour once a week to go over projects and deadlines. When that format no longer worked, I switched to 15–30-minute daily huddles where we all answered goofy questions like, “What’s your least favorite fast-food chain?” Of course, we also talk about deadlines, projects, and priorities.

Fostering collaboration and innovation is still possible in a remote or hybrid environment—it just looks a bit different in the post-pandemic era. I’d be happy to hear from you on other ideas that have worked for your teams—feel free to connect with me on LinkedIn to continue the discussion. ■



**DEBORAH BROUSSEAU**  
*Managing Director of Marketing  
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# THE MOST OVERDUE ARTICLE EVER WRITTEN: ETHICS IN SELLING PEO

BY CLAY M. KELLEY, SHRM-SCP

**T**his article is 38 years and over 80 plus PEO Insider articles in the making. Before we get too far in, let's get a few things straight. One, we're going to get real. Two, I ain't perfect, never claimed to be. Three, we do not have to overpromise or be in any way less than 100% honest to be successful in gaining new clients. Four, there are people in this business who need to be fired or need to get out of the business for their predatory sales practices.

Let's go in reverse order and start with number four.

A PEO salesperson has been calling on a client of mine for over a year. It started out with a simple, "Hey, if you would like to see a competitive quote, I would be happy to give you a bid."

The most recent email was purely predatory:

*"I tried to give you a call but was unable to reach you. I was informed that (PEO NAME redacted) CPEO was recently suspended. As you know this certification is a big deal in the PEO industry for the protection of our client's well-being. Were you notified of this? With your open enrollment coming up, I wanted to see if we could meet and provide you with a second option in case you have to pivot for the safety of your company."*

How did I get the email? My client sent it to me, telling me that they will never do business with someone who conducts business that way. How did the salesperson know that this client was

with a PEO? Not certain, however, I have been solicited by companies who sell lists of PEO clients.

Weak salespeople think that just because a client is with a PEO, the sale is easier. Not by a long shot. The predatory practice of going after existing PEO business is not good for our industry, and it erodes margins for all. Not to mention, changing PEOs can be disruptive to the client and employees.

Why companies change PEOs.

1. Service expectations, for whatever reason, are not being met and the client is so dissatisfied that they want or have to make a change.
2. Some organizations require changing vendors or providers every few years.

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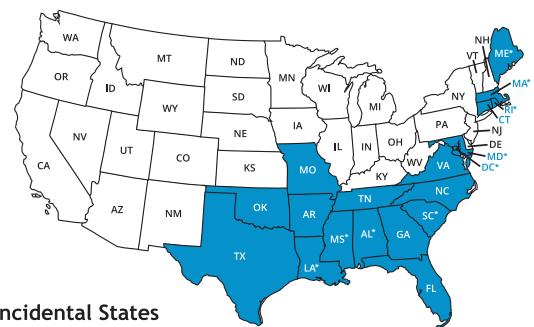
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- Kristina S.

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3. Clients who have no loyalty to their providers change to save a few bucks. It's not a crime, it's just the way they do business.

Number three. What we do makes a huge difference to the companies and their people we serve. There is no need to overpromise, manipulate or lie to sell a client. Clients are not stupid; they are in fact the most

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Professional PEO salespeople are knowledgeable in their craft, ask great questions to discover clients' needs,

wants, gaps and costs and then seek to provide solutions in a non-manipulative way to help clients make the right decision for their organization.

Number two. I ain't perfect. As a young, naïve salesman with a week of sales training (no product training) I made my share of mistakes. Two years in the business and was kicked out of a CFO's office for not knowing there was something called a FICA wage base.

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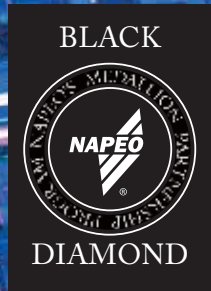


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*PEO is without a doubt an extremely complex sale. Continuous training and development in all areas of the business is a must if you are going to have a highly productive and successful sales team.*

When asked how we helped comply with Title VII, sheepishly I replied, “Don’t know what that is.” The prospective client pointed out that it was a service listed on the proposal.

That meeting turned out to be a life-changing event. From then on, I committed to learning the technical aspects of this great business in every way possible. That passion remains a core value to this day. Not to be a *know it all*,

but to learn a little more every day, because there is a lot to learn in this business and there always will.

Can we all strive to be better?

For the sake of our great industry, we must, and it starts at the top.

1. Make honesty and integrity a core value – not just something that is said or put on a wall, but values that are lived out in your organization every day.

2. Make it a company policy to refuse to provide a proposal to prospects in a current PEO relationship unless the prospect provides in writing they are making a change. Something like: If a prospective client has an existing contract with another PEO, before we issue a proposal, we require that the prospective client provide in writing that they are terminating their existing PEO relationship and the reasons why they are taking that action.

Does that mean never selling prospects with a current PEO? Of course not. Companies change, prospects’ needs change, times change.

3. Train and educate. PEO is without a doubt an extremely complex sale. Continuous training and development in all areas of the business is a must if you are going to have a highly productive and successful sales team.

We can do this.

If we make it a daily practice of making the decisions to do the right thing and encourage our teams to do the same.

I heard this quote on October 19, 1987, and have never forgotten it: “Character is the ability to carry out the actions of a worthy decision once the emotion of making that decision has passed.”

Until we get together again, I wish you the very best. ■

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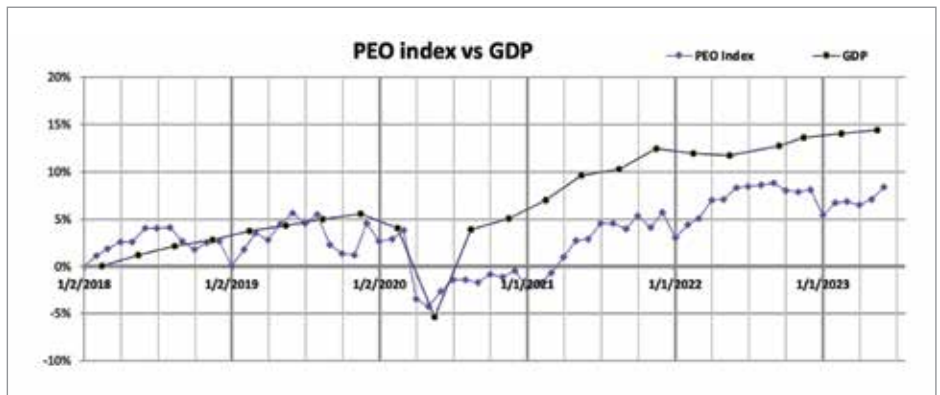
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# PEO INDUSTRY PICKS UP IN SPITE OF ECONOMIC HEADWINDS

BY JOHN J. SLAVIC

**T**he strength of the PEO industry not only has weathered the riddled inflationary environment, declining confidence of small business owners, and rapidly rising interest rate economy of the last six months. In spite of these economic headwinds, the industry has begun to pick up its historical momentum in a positive trend. The relatively flat GDP trend and historically low unemployment levels is proving once again the value proposition of the PEO business model. As the two charts below illustrate, the brief stall in growth is now past as the momentum is resumed. Importantly, businesses are still adjusting to the new reordered economy and are beginning to gain their footing and moving to new profitability. All of this bodes well for the remainder of the year, as the business community in general settles into the newly shaped economy following the disruption of the pandemic shutdown. Despite, the distinct possibility of a recession, the countervailing positive economic factors, will likely only be a mild impediment to PEO growth. ■



**JOHN J. SLAVIC**  
 CEO & President  
 Slavic401k  
 Boca Raton, FL



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# AN OVERNIGHT SENSATION

BY PAT CLEARY

I'm always amused when I hear people—typically athletes or entertainers—described as “overnight sensations.” In truth, most have been toiling in obscurity for years at their chosen sport or craft until they finally catch the public’s eye. They are an overnight sensation only to those who had no idea of their work ethic and their rise, but not to those who were with them every step of the way.

I was thinking about this when I saw the reaction to NAPEO’s testimony in July before the Ways & Means Committee Subcommittee on Oversight on the Employee Retention Tax Credit (ERTC) backlog. All at once, it seemed, we had been launched into the spotlight on Capitol Hill, before a prominent committee on an issue that is publicly prominent. A first for NAPEO.

## OVERNIGHT SENSATION.

But in reality, like our friends in sports and entertainment, this was not a random lottery drawing, no stroke of luck. This was the result of many years of hard work. “The harder you work,” goes the adage, “The luckier you get.” And so we got lucky—because of our hard work.

The story begins a while ago with the build out of our federal government

affairs program, honchoed by Thom Stohler. I covered this in July’s column: the headwinds that faced us there and that we overcame. A year or more ago, for the first time we hired an outside lobbying firm, Mehlman-Castagnetti, to help us engage—with Rs and Ds alike—on Capitol Hill. At the same time, we have been slowly building our PAC. The PAC strategy tied in with our Hill strategy, as we focused our attention on the House Ways & Means Committee and the Senate Finance Committee. Turns out, the more contributions our PAC makes, the more friends we have on Capitol Hill. Who knew?

Our lobbying day during PEO Capitol Summit was also part of our strategy—certainly as far as the ERTC was concerned. And scores of you turned out and made visits; moved the needle. We invested in grassroots software that enables you—and your clients—to contact your federal representatives. And so we used that, too. More accurately, you used that, and urged your clients to use it, generating hundreds of letters to the Hill, enough that we could start our own website, [www.ertcdelayshurtsmallbiz.com](http://www.ertcdelayshurtsmallbiz.com). It was prominent in our testimony. But without you, without our clients, our story would have been far less powerful.

I should also mention that in addition to bringing Mehlman on as our outside lobbying firm, we’ve doubled our in-house lobbying staff by hiring Alex Milliken, a young guy with Hill experience. He’s working under Thom Stohler’s guidance and is already wearing out the shoe leather in the halls of Congress.

Our beefed up communications shop was also humming on all cylinders. Kerry Marshall, Evan Fallor, and Rach Komatireddy made sure we got as much mileage out of this opportunity as possible. They were ready.

The point here is that none of this was accidental. This was all part of a strategy to grow our voice and influence and to make sure our advocacy footprint matches our industry footprint. We are engaging like never before. A favorite quote of my friend Norman Paul is that chance favors the prepared mind. July 27 was a great day for NAPEO, testifying before Congress, and the first of many great days to come—all driven by the work we have done to position ourselves for success. ■



**PAT CLEARY**  
President & CEO  
NAPEO  
Alexandria, VA

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