ADP (Automated Data Processing) is comprehensive global provider of cloud-based human capital management (HCM) solutions that unite HR, payroll, talent, time, tax and benefits administration, and a leader in business outsourcing services, analytics and compliance expertise.

One of ADP’s HR outsourcing products is called TotalSource PEO. PEO’s (professional employer organizations) partner with companies to provide comprehensive HR outsourcing to help manage a company’s human resources, employee benefits, regulatory compliance and payroll outsourcing. TotalSource is the largest certified professional employer organization in the United States, and now co-employs more than half a million worksite employees. ADP TotalSource has continued to grow organically over the past 19 years. In fact, if ADP TotalSource were an independent employer, its more than 500,000 worksite employees would rank it second among private sector employers in the United States.

A PEO works through a co-employment arrangement, which means the PEO contractually shares certain employer responsibilities and risk with the company. The contract between a client and the Professional Employer Organization (PEO) establishes the co-employment relationship. The PEO assumes certain aspects of employer responsibilities. Your employees become co-employed by both you and the PEO, thereby giving you access to the PEO’s built-in HR, compliance, benefits, a workers' compensation insurance program, payroll and tax infrastructure.

Workers' compensation (workers’ comp) is a form of accident insurance paid by employers. No payroll deductions are taken out of employees' salaries for this insurance. If an employee is injured on the job or acquire a work-related illness, workers’ comp will pay for medical expenses and will also cover wage-loss compensation until that employee is able to return to work. Benefits are usually paid by a private insurance company or state-run workers’ comp fund. It also provides benefits to dependents if a person dies as a result of a job-related injury.

Per $100 in employee wages, Workers' Compensation costs in the United States ranged from $0.75 in Texas to $2.74 in Alaska. But those numbers are deceptively simple: they encompass all types of jobs, which means they don't reflect the variations within states that account for different risk levels. On average, Workers' Compensation costs in Florida averages $1.27 per $100 and is one of the highest Workers’ Compensation costs in the continental US. Workers’ compensation insurance is widely available, but some insurers write more policies than others. These insurers are also known as carriers and cover Workers’ Compensation for PEO organizations. The PEO’s using economies of scale leverage is able to secure better coverages at lower costs because of group buying. In the case of ADP, the group covered is 500,000 individuals versus an individual company with just 50 employees.

This case study will review South Florida PEO make-up and the appropriate Workers’ Compensation carriers. The dataset being used is a publicly available dataset from the State of Florida Workers’ Compensation Department. This dataset contains all Workers’ Compensation coverages over a quarterly period for 2019. My focus geography will be of South Florida in Dade, Broward and West Palm Counties. The reason to develop a sales tool visualization is to derive a sales competitive advantage by understanding who the PEO organization is (i.e., ADP, Paychex, Trinet, etc.), what carrier is utilized (Travelers, Hartford, Zurich, etc.) and what type of industry does that company serve. PEO’s have specific yearly renewals, and companies shopping for better rates often review PEO alternatives during this window. My goal is to apply visualization techniques to identify companies and their appropriate Workers’ Compensation renewal windows through Plotly visualization techniques discussed in the class. This will allow a sales team to dissect sales territories and PEO renewal windows intuitively.