

▶ Workers' Compensation

▶ WHY TRITON PEO

Today, workers' compensation accounts for one the fastest growing labor costs. Learn how you can reduce your costs while capitalizing on professional assistance with billing, administration, documentation, training, audits and reviews.

By Partnering with a PEO, the rate increase for small businesses are not felt as strongly as if you were applying for worker's compensation on your own. With a large pool of employees on average your pure premium rate is lower and based off of payroll used instead of an estimated yearly payroll. This in turn eliminates mid and end of the year audits and any underpayment and overpayment to the workers' compensation carrier.

▶ ADMINISTRATION

Safety Plan Creation and Training

Safety Audits and Reviews

OSHA Compliance

Report and Document Accidents

Claims Review and Administration

▶ SNAPSHOT

Claims Administration

Safety Programs

Risk Manager



TRITON PEO

Phone: 559-447-8525
Fax: 559-447-1711
E-mail: sales@tritonpeo.com
www.tritonpeo.com

8525 North Cedar Avenue
Fresno, California 93720
Call Toll Free: 855-TRITON7
(855-874-8667)

Workers' Compensation

CALIFORNIA LAW

Since 1913, California Workers' Compensation law has guaranteed prompt, automatic benefits to workers who become injured or ill because of their job. It is mandatory no-fault insurance, paid entirely by the employer, it pays the employee's medical expenses and helps replace lost wages when an employee is disabled from work because of a work-related injury or illness.

It is illegal for an employer to fire an employee or in any way discriminate against an employee who files a claim, intends to file a claim, settles a claim, testifies or intends to testify for another injured worker.

WHAT IS COVERED

Almost any job-related injury or illness is covered.

Simple first-aid incidents and serious accidents are both covered.

Physical and psychological injuries incurred by victims of violent workplace crime are covered.

What is not covered...
Injuries that result from voluntary, off duty recreational, social, or athletic activities.

BENEFITS*

Medical Care	The claims administrator will pay all reasonable and necessary medical care for an employee's work injury or illness.
Temporary Disability	Temporary disability payments will partially replace an employee's lost wages. They can receive 2/3 of their average wage, the payments are tax free and have no deductions
Permanent Disability	If the worker's injury or illness will leave them somewhat limited in their ability to work, they may receive Permanent Disability payments.
Death Benefits	If the injury or illness causes death, payments may be made to the relatives or household members who were financially dependent on the employee.

PREMIUM RATES

Actual premium rates vary significantly by company, reflecting factors such as their customers' risk experiences, their own profit demands and their appetite for risks.

The total increase at the beginning of 2012 for workers comp was 37% now coupled by the mid-year rate increase will start to push small to medium size business out of business due to premium increases.

The Governing Committee of the Workers' Compensation Insurance Rating Bureau of California is advising a mid-year rate increase.

⇒ For Policies starting and renewing on July, 1st the organization recommends an average pure premium rate of \$2.51 per \$100 of payroll. That's 7.7% above the \$2.33 that the Rating Bureau advised for policies renewing or starting on January 1st of this year.

* Information provided is based on industry standards, please talk to your representative for information specific to your coverage, tax regulations and state laws.

SERVICES

- Annual policy cost reviews
- Dividend plan reviews and audits
- NCCI mod rate reviews
- Work Comp billing reconciliation

ACCIDENTS COST

Accidents cost money not only through direct costs such as medical and compensation expenses, but also as indirect costs...

- ◆ Loss of Production
- ◆ Loss of Time
- ◆ Employee Morale
- ◆ Client Goodwill



TRITON PEO

Phone: 559-447-8525
Fax: 559-447-1711
E-mail: sales@tritonpeo.com
www.tritonpeo.com

8525 North Cedar Avenue
Fresno, California 93720
Call Toll Free: 855-TRITON7
(855-874-8667)