

Fall Planning Gives Businesses a Critical Window to Rethink Costs Before 2027

Accelerated encourages employers to use the months ahead to evaluate payroll, benefits, workers' compensation and other major business expenses.

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For many businesses, fall marks the beginning of budgeting and planning for the year ahead. But [according to Accelerated, LLC](#), it should also be a time to ask a more fundamental question: Are the systems, providers and programs a company is paying for still the right ones?



Founded in 2003, Accelerated, LLC is an independent workforce advisory firm.

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*John Iorillo, CPA and
Managing Partner*

From payroll and employee benefits to workers' compensation and insurance, several significant business expenses often come up for review or renewal as the year winds down. Waiting until December to begin those conversations can leave employers with fewer options and less time to evaluate alternatives.

“Fall gives business owners a window that they don't necessarily have at the end of the year,” said John Iorillo, CPA, Managing Partner at Accelerated. “There's still time to look closely at what you're spending, what's working and

what isn't, and whether there are better solutions available. The goal isn't to change something just for the sake of changing it. It's to make sure what you have still makes sense for your business.”

That review is particularly important heading into 2027 as employers continue to face pressure from rising health care expenses and other workforce-related costs.

Accelerated recommends that companies use fall planning discussions to look at several areas of the business together rather than treating each as a separate decision.

Payroll is one example. Beyond comparing fees, employers should consider whether their current system fits the size and complexity of the organization, integrates effectively with other systems and provides the reporting and support the business actually needs.

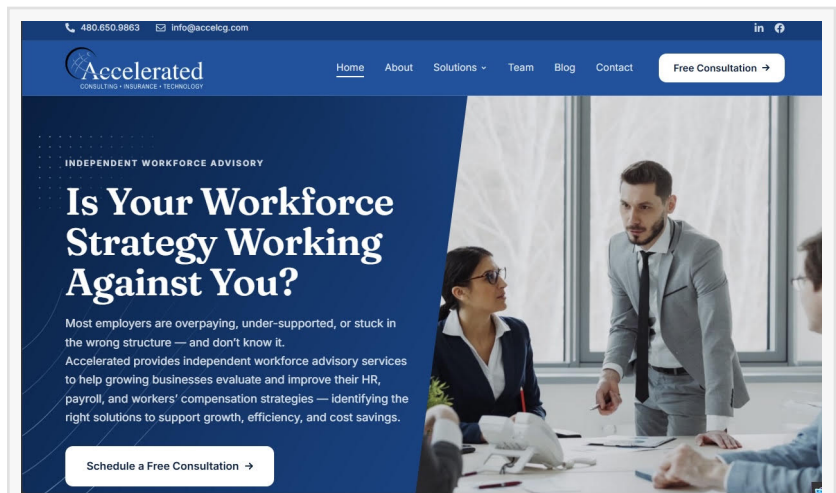
Employee benefits require a similar review. Cost is important, but it's only one part of the equation. Employers also need to consider plan design, employee utilization, recruiting and retention goals, and how much value employees actually place on the benefits being offered.

Workers' compensation deserves attention as well. Claims history, classifications, payroll changes, safety practices and changes in the workforce can all affect an employer's costs. Looking at those factors before renewal can help businesses better understand what is driving their premiums and where opportunities for improvement may exist.

"Sometimes a business has been using the same provider or following the same process for years simply because that's how it has always been done," Iorillo said. "That doesn't mean it's wrong. But it does mean it's worth asking whether the solution has kept pace with the company."

Looking Beyond the Individual Expense

One of the challenges for employers is that payroll, benefits, workers' compensation and other operating expenses are often handled by different vendors or departments. Decisions made in one area can have consequences elsewhere.



Accelerated provides independent workforce advisory services to help growing businesses evaluate and improve their HR, payroll, and workers' compensation strategies.



John Iorillo serves as the Managing Partner for Accelerated LLC.

A change in staffing, for example, may affect payroll administration, workers' compensation exposure and benefit costs at the same time. Rapid growth can make a payroll system that once worked well increasingly cumbersome. Changes to a benefits package intended to reduce costs may have an unintended effect on recruiting or employee retention.

That is why Accelerated advises companies to look at the broader picture before making year-end changes.

"Business owners are often presented with a product when what they really need is someone to help them understand the problem first," Lorillo said. "A good partner should be willing to look at the numbers, ask questions and help determine where the real opportunity is before recommending a solution."

Starting those conversations in the fall also gives companies time to compare options, understand implementation requirements and communicate any changes to employees rather than rushing through a transition at year-end.

A Better Starting Point for the New Year

Accelerated recommends employers begin by reviewing their largest recurring workforce and operational expenses and identifying areas where costs have increased, service has declined or the company's needs have changed.

The process does not have to result in switching providers. In some cases, the review may confirm that an existing arrangement remains the best fit. In others, it may uncover opportunities to negotiate better terms, restructure a program, consolidate services or pursue a different solution.

What matters, Lorillo said, is making those decisions deliberately.

"January 1 shouldn't be the date you realize you wish you had looked at something three months earlier," he said. "Fall is the time to ask the questions, understand the options and make thoughtful decisions about what you want the business to look like going into the next year."

[For more information](#) about Accelerated and its [business consulting and insurance services](#), visit accelcg.com.

About Accelerated

Accelerated, LLC is an independent workforce advisory firm based in Scottsdale, Arizona. Founded in 2003 to provide software to the California workers' compensation insurance industry, Accelerated has expanded into a business operations consulting firm focused on solving operational and employer-related problems. The company works with businesses across industries including construction, manufacturing, transportation, hospitality, warehousing and automotive.

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