

## UniqueHR: Garry Bradford Uniquely Driven

Stephanie Oetjen

Anyone who knows Garry Bradford is not surprised that he gets up at 4 a.m. every day, runs/walks seven miles, and gets into his office at UniqueHR by 7:15. Just as he packs a lot into every day, he has packed a lot into his professional life.

Starting in 1967, at age 22, Garry entered the U.S. Army as a private. When he retired from the Army in 1997, he was a colonel. These years included both active and reserve duty.

“In the Army, I went in as a spoiled brat and came out very humble,” Garry said. “It taught me how to manage budget, inventory, and equipment. It taught me leadership skills, people skills, and planning skills. It taught me confidence in my abilities, it taught me the value of teamwork, and a strong commitment to my country.”

From 1970 to 1991, he held several positions at J.C. Penney, including store manager, district manager, and corporate buyer.

“Penney’s expanded my people skills,” said Garry. “It taught me the importance of timing, systems, marketing, advertising, inventory, operational skills, and the importance of making a profit, and how to make a profit.”

Garry believes both of these careers gave him a great background for starting and growing a PEO. Both are catalogued in a *PEO Insider*<sup>®</sup> feature article from 2010, “Personalities of the PEO Industry,” available here: [www.napeo.org/members/insider/mar10/feature.cfm](http://www.napeo.org/members/insider/mar10/feature.cfm). For Garry’s stories, scroll down to “Garry’s Previous Life as a Spy” and “Making (Bad) Fashion History.”

### A Unique Beginning

Garry’s second—or is it third?—career began in 1991, when he bought a staffing



Rebecca and Garry Bradford at one of NAPEO’s Legal and Legislative Conferences.

company, Unique Employment Services in Corpus Christi, Texas. In 1992, a broker working for a PEO that was exiting the state of Texas approached him. He was trying to place the PEO’s book of business so the clients and worksite employees would not be left high and dry. Because the PEO industry was still nascent at the time, it was an easy transition.

“I bought the staffing company to grow it and make money, but I was spending half of my time doing payroll, learning regulations, negotiating with carriers, and getting finances in place,” said Garry. “So, when this broker walked in and told me the concept, it was like a light bulb went off and I could put together a program, help clients, and be a real asset for them. That was the pedal that was pushed, plus I could see there was an immediate profit line.”

They agreed to do business and Garry put a contract together overnight to get clients moved over as quickly as possible. By week’s end, he had a dozen PEO clients.

“From that day until now,” he said, “we are still learning about the challenges associated with the PEO relationship, our clients, and co-employees.”

UniqueHR’s first client was Sea Arrow Marine, and the company remained a client until just last year, when the owner passed away. When Garry took over the account, there were three people in the office, and the company had a plant where the boats were made.

“He was as hard-headed as a coconut,” Garry said. “He didn’t want to take guidance and leadership from anyone—he knew it all. It took two or three years to get him to trust us. He got to the point that he would call and say, ‘Garry, I’ve got a question,’ and when he’d say that, he’d already made a mistake. It always comes into not a buy-in partnership, but a realistic communication partnership, a working partnership toward the goals he is trying to accomplish and the goals we are trying to help him accomplish. After we got that coconut broken open, he was a great advocate of the industry.”

### Then and Now

In the beginning, UniqueHR’s sales were made mostly by walking into a prospect’s office and simply telling them what the PEO could do for them. The industry was less developed at the time, with more

emphasis on cost savings and less on human resources. Garry was using brokers in the beginning and hired his first internal salesperson in 1996.

“The industry was starting to evolve into what it is today,” said Garry. “There was more talk about benefits, human resources, and safety, and a lot of the good stuff we do today compared to what it was then.”

Even with the recent passage of the Small Business Efficiency Act (SBEA), Garry believes starting a PEO is much more difficult now than it was then, mostly because of the enormous explosion of employment laws and regulations.

“The combination of opening an office, finding benefits, finding workers’ comp, software, qualified people to sell the concept,” Garry said. “There are so many challenges, a lot more challenges today than when I got into the PEO industry. On top of that, the regulations, whether they be state or federal. Will it enhance ability of PEOs to become better operators? Only if they become certified. That will take a layer of regulations off of them, but it’s not going to take everything off of them.”

### What is Unique?

Today, UniqueHR is a full-service PEO, offering a full range of HR services, a highly interactive customer service model, and a state-of-the-art technology platform, client and employee self-service, and secure duplicate servers.

Most of all, though, Unique is a family-owned business, with Garry (president, owner, and CEO), his wife Rebecca (senior vice president and co-owner), and his son Chris (vice president, underwriter). The average tenure of an employee there is 12 years, and some have been there since the beginning.

“We are a family-owned business, Rebecca, Chris, and me,” said Garry. “The three of us are the least important part of UniqueHR. We are blessed with a fantastic group of professionals, well-trained, 100 percent committed to our company, our clients, and the desire to make everyone inside our walls and outside our walls excited about our desire to be the best at what we do.”

UniqueHR is Employer Services Assurance Corporation (ESAC)

accredited, workers’ comp certified by the Certification Institute (CI), audited, and Center for Fiduciary Excellence (CEFEX) certified. The company earned both its CI certification and its ESAC accreditation in 2003. Garry has served on the ESAC Board of Directors for a total of four years.

“How I became involved on the ESAC Board of Directors was most likely by the draw of my name,” Garry said. “I was asked to become part of the ESAC Board of Directors in order to help drive industry education of the importance of becoming an ESAC-accredited business. It was a great experience. I quickly learned how many very committed and smart people we have in our industry.”

While serving on the ESAC board, Garry remembers having dinner with Rex Eley, ESAC’s president and CEO, and talking about workers’ comp. UniqueHR had been using a traditional workers’ comp provider and had been experiencing poor claims administration and increases in allocated loss adjustment expense (ALAE) costs, renewal rates, and collateral requirements.

“I began harping to Rex that we as an industry must put together some kind of certification program for PEOs to show insurance carriers that we are following risk management best practices in underwriting and management of risk,” Garry said. “Several weeks later, Rex informed me that his team was working on this program. I asked to participate in the planning. Rex brought together a group of PEO owners, risk managers, insurance carriers, insurance brokers, and staff. What came out of this and many additional meetings was our current Certification Institute for Workers’ Compensation.”

The group decided the first CI president should come from a PEO, and before he knew it, he was voted president. UniqueHR was one of the four original PEO members.

The PEO workers’ comp insurance market was hardening, and had been since around 2001, after several years of a soft market and low rates. CI’s goal was to improve PEO risk management practices, work with carriers, and improve the market and PEO access to policies.

At the same time, Garry decided to move UniqueHR to a self-insured program, not because of the market, but because of his experiences with claims and expenses.

“In our state like many others, programs exist where companies can become ‘certified self-insured for workers’ compensation insurance,’ if you can qualify,” Garry said. “I believed our company was ready for this challenge. Being one of the founding PEOs that started the Certification Institution and being its first president sold very well with our state regulators. We have now been in this program for 11 years. From a risk management perspective it was one of the best decisions our company has ever made.”

It’s not easy to qualify, either. Each state has its own requirements, and Texas is among the most difficult. In addition to the application weighing about 10 pounds, according to Garry, the PEO must be very strong financially and provide a lot of financial and loss run history, have a very interactive risk and claims management system, use a third-party administrator (TPA), and carry copious amounts of reinsurance. UniqueHR was granted the authority to self-insure in March 2005. Only 17 other private companies in Texas have this authority, and UniqueHR is the only PEO.

### Go Figure

UniqueHR has been heavily involved in NAPEO since 1999. It’s no wonder, seeing Garry is so involved in the industry as a whole. His involvement started with the Texas Chapter around the time talk about putting together a licensing bill began. Garry served on the NAPEO Board of Directors for multiple terms, served as the National Government Affairs Committee Chairperson for two years, and was the president of the Texas Chapter for a total of four years. He received NAPEO’s esteemed Michaeline A. Doyle award in 2010, and NAPEO’s Government Affairs Leadership Award in 2006.

Not bad for a guy who gets up at 4 a.m. every day to run seven miles, and not surprising, either.●

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