



# Program Overview

Insource Employer Solutions started operations over 15 years ago. We now service 250+ clients generating over \$30 million in annual premium. We operate as an Administrative Service Organization that provides flexible workers' compensation program structures and resources that have been proven to drive down workers' compensation cost.

## Program Guidelines

- Minimum premium \$75K
- Monthly payroll and premium reporting
- All experience MODs considered
- Excluded states AK, HI, NH, NY, OR and monopolistic states
- Deductibles – small, intermediate and large deductibles offered with an aggregate

## Hot Industries

Staffing  
Trucking  
Logistics  
Warehouse  
Construction  
Healthcare  
Hospitality

## Excluded Industries

Waste Management  
Asbestos  
USL&H

## Submission Requirement for a Non-Binding Indication

- Accord 130
- Minimum of 3 years in business or equivalent management experience
- Complete submission information
  - 3-5 year historical payrolls
  - 3-5 year loss runs (valued within 45 days)
  - 12-month payroll projection by class code/state
- Insource will honor the first complete submission received.
- BORs will be recognized
  - Indications are valid for 30 days. After 30 days the same indication will be released to any other agent/broker that submitted a full submission.

## Underwriting Requirement for a Binding Quote

- Minimum of 3 years in business or equivalent management experience
- Experience MOD worksheet when available
- Active client & class code template required on all staffing accounts submitted
- Staffing supplemental required on all staffing accounts submitted

Send All Submissions to Program Manager at  
**[submissions@insourcees.com](mailto:submissions@insourcees.com)**

