

**MANAGE**

**IHR**

OCTOBER - 2020  
MANAGEHRMAGAZINE.COM

**AllComp and Staffing Lines**



RECOGNIZED BY  
**MANAGE**  
**IHR**

## AllComp and Staffing Lines



RECOGNIZED BY  
**MANAGE**  
**IHR**

The annual listing of 10 innovative workers compensation and disability consulting services that are impacting the industry

---

# AllComp and Staffing Lines

## A Pioneer in Delivering Workers' Comp for Specialty Industries

**E**nsuring workplace safety is one of the primary responsibilities of employers. However, eliminating work-related risks is a task easier said than done. Employers might implement several safety measures, but the slightest negligence can invite a major injury. In fact, the National Safety Council (NSC) reports that every seven seconds, a worker is injured on the job. Owing to the growing rate of these unprecedented incidents, every state in the U.S. has set its own workers' compensation laws that employers need to follow.

Keeping this growing demand of workers' compensation in mind, NSM Insurance Group—the nation's leading provider of specialty insurance—has designed two workers' compensation programs, AllComp Solutions and Staffing Lines insurance programs, which is exclusively focused on the staffing industry).

In a conversation with Manage HR, Jim Gara, the director of AllComp and Staffing Lines insurance programs at NSM, states how the company is at the helm of utilizing its experience and expertise in the insurance industry to deliver the best mix of product and process to specific industry niches.

### Could you provide a brief overview of NSM Insurance Group and AllComp Solutions?

NSM is a leader in building successful specialty insurance programs and solutions through innovative development, underwriting, distribution and claims management. Today, there are more than 30 insurance programs for various niche industries under NSM.

One among them is our premium workers' compensation program, AllComp Solutions, that offer monoline workers' compensation to a wide range of businesses, including artisanal contractors, social services, restaurants, hotels, to name a few. Although the primary focus of AllComp is SMBs, it has the capability to write a wide variety of accounts.

We are a program administrator that sells through insurance brokers and agents. Since we hold the underwriting pen for our insurance company partners, we are very strategic when it comes to selecting A rated carriers. Such a focus on partner selection enables us to work with a large group of top-rated carriers in the industry. As such, whenever a business chooses AllComp as their workers' compensation insurance or solution, it is automatically backed by the best carriers. Also, we are adept at providing solutions regardless of the risk factors. This makes AllComp a one-stop-shop for workers' compensation needs.

**“Since we hold the underwriting pen for our insurance company partners, we are very strategic when it comes to selecting A rated carriers**

### What are the significant challenges that your clients face?

One of the most significant challenges for businesses is to maintain a safe and secure workplace. Therefore, we try to understand the significant safety issues within clients' working environment and implement proper safety programs to prevent accidents.

Smaller companies oftentimes struggle to implement a return to work program. To this end, we work in liaison with our agents

and insurers to ensure the implementation of a comprehensive return to work program. This not only enables workers

staffing firms in various industries, including light industrial and manufacturing, healthcare, clerical and administrative,

and make necessary recommendations. This helps clients in building a safe workplace, while reducing the premium burden.



to get back to work quickly, but allows clients to effectively manage several financial risks.

### **Could you elaborate on NSM's Staffing Lines insurance program?**

Staffing Lines is the longest-standing NSM program. It has been specifically designed for the temporary, permanent and outplacement agencies. We have been serving as the partner of choice for the staffing industry for the last 25 years and working with several top-rated carriers to offer industry-best workers' compensation solutions designed specifically to meet their unique needs. Our team of experienced and expert underwriters helps clients analyze their customers' staffing and risk management needs to tailor a custom insurance solution.

With Staffing Lines, we cater to several agencies, regardless of their annual payroll. The program covers

technical professionals including A&E, finance and attorneys, skilled and unskilled construction, hospitality, wholesale and warehouse and many others. What makes us the most sought-after insurance solution provider is our capability to successfully manage accounts, both from risk control and claims handling standpoint, making those better for our partner agents and partner insurers.'

### **What are the typical processes that AllComp follows while catering to clients?**

We tend to follow a risk control methodology and adopt a unique approach according to clients' industry vertical and workplace orientation. For example, in an office environment, it is not necessary to implement safety measures in par with a manufacturing unit. However, when it comes to a factory setting where risks are comparatively high, we would send an expert to analyze risk factors, identify the safety measures in place,

Unlike our competitors, who simply put forward suggestions, we deploy a dedicated team of experts to work with insurers' risk control team. They help insurers develop a comprehensive procedure to tackle various situations and deliver the best outcomes through collaboration.

### **What does the future hold for AllComp and Staffing Lines?**

We have expert and experienced underwriters to work on all accounts, regardless of the risk. This makes us a reliable partner in the insurance industry. More importantly, we always exhibit the same level of professionalism and responsiveness while collaborating with our clients. What provides us a competitive edge in the industry is our capability to give a personal touch to every account. As such, we have grown rapidly over the years. Moving forward, we are planning to increase the pace of our growth without compromising on the quality of our services. **HR**