

Launching a New Business in 14 Days: Insurance Program Designed, Placed, and Bound

The Situation

A major real estate client engaged The ALS Group with an urgent request: they were launching a new office cleaning business and needed a fully operational insurance program in place within two weeks. The new venture included nearly 200 employees and immediate servicing of multiple properties. Because this introduced a significantly different risk profile, the business could not be integrated into the client's existing insurance program without creating coverage and compliance gaps.

The Challenge

The client faced a 14-day deadline to design, market, and bind coverage. Additional complexities included underwriting constraints for a new venture, proper classification of nearly 200 employees, and exposure to third-party property damage, employee dishonesty, and contractual liability. Any delay would have postponed operations and increased financial risk.

The ALS Approach

ALS compressed a typical 30–60 day placement process into under two weeks by executing multiple workstreams simultaneously:

- Engaged a specialized broker with janitorial risk expertise
- Designed a tailored insurance program including GL, Property, Workers' Compensation, Umbrella, and Crime
- Coordinated applications, underwriting, and data collection in parallel
- Negotiated with carriers to secure broad, competitively priced coverage

The Outcome

ALS successfully delivered a fully bound insurance program within 14 days, enabling the client to launch on schedule with no delays. The program provided immediate coverage for nearly 200 employees and ensured full compliance with operational and contractual requirements.



Client Impact

- Launched a new business line on time
- Protected nearly 200 employees from day one
- Eliminated coverage gaps associated with misaligned programs
- Secured competitive pricing despite accelerated underwriting timelines
- Met all landlord, contractual, and regulatory insurance requirements

Why It Matters

Time-sensitive placements often lead to compromised coverage or inflated costs. ALS combines market expertise, structured execution, and proactive coordination to deliver complete insurance solutions—even under extreme time constraints.

