

Insperty HR360 Establishes A Stable And Secure Foundation For Growth In Financial Services

Insperty commissioned Forrester Consulting to conduct a Total Economic Impact™ (TEI) study and examine the potential return on investment (ROI) enterprises may realize by deploying the Insperty HR360® solution.¹ This abstract will focus on the financial services industry's use of Insperty HR360 and its value to these organizations.

Of the seven interviewees that participated in the broader TEI study, Forrester interviewed two representatives from financial services:

- The EVP of operations at a financial services organization that operates in multiple states in the US and has 85 employees.
- The COO at an insurance organization that operates in multiple states in the US and has 150 employees.

In today's rapidly evolving business landscape, organizations are navigating a perfect storm of challenges, from shifting HR-related laws and rising employee expectations to the growing complexity of managing remote employees and integrating new technologies like AI. According to interviewees, organizations in the financial services industry saw the availability of comprehensive and affordable benefits for employees and the reduction in costs associated with back-end HR administrative support as necessary drivers to remain competitive in the job market and position their organizations for future growth. Insperty provides expert HR guidance, supports HR compliance, helps enhance the employee experience, and empowers business leaders to focus on what matters most: building resilient and successful organizations.

The Insperty HR360 solution is a full-service HR solution for small and midsize businesses that enables people strategies so that businesses succeed as an employer of choice at every growth milestone. Insperty HR360 provides strategic HR guidance, administrative support, employee access to benefits, and HR technology infrastructure to empower leadership, productive employees, and efficient ways of working. Insperty is a US-based, national network of HR

professionals and is designated as a certified professional employer organization (“PEO”) by the IRS.



Reduction in employee benefit costs²

6%



Reduction in risk of HR noncompliance³

90%

INVESTMENT DRIVERS FOR THE FINANCIAL SERVICES INDUSTRY

The interviewees’ organizations adopted Insperity HR360 to achieve operational efficiencies for resources previously responsible for HR tasks, allowing them to return attention to their original business goals and functions. Prior to Insperity HR360, these organizations struggled with several challenges in their legacy environments, including:

- **Lack of experienced and knowledgeable internal HR resources to support business growth.** Before the investment, many interviewees’ organizations lacked dedicated HR functions, which not only led to inefficiencies in administration processes but also left their organizations vulnerable from skills gaps that resulted in a higher risk of noncompliance and poor employee experiences. The impact reached beyond the confines of the HR function and permeated business lines, as the resources tasked with HR and benefits administration were often executives or FTEs with other business roles and responsibilities. According to Forrester’s Priorities Survey, 2025, these challenges exist across the broader financial services sector, with 27% of participants at small to midsize US-based financial services organizations identifying limited resources as their greatest challenge to delivering on business priorities successfully and 14% specifically calling out inadequate skills or knowledge as their greatest challenge.⁴
- **The high costs of providing adequate benefits to employees.** The COO at an insurance company cited continuous price increases of benefits

with their prior healthcare provider, which made it difficult to anticipate costs at scale. Similarly, the EVP of operations at a financial services organization saw rising operational costs associated with managing HR and benefits using internal resources and fragmented tools as an obstacle to growing their organization.

- **An increasing risk of noncompliance.** HR and benefits administration responsibilities often involved communication with state government agencies and required the interpretation of various employment laws. As interviewees' organizations moved into new and more jurisdictions, the risk of noncompliance increased with the complexity of benefits management given the additional laws and agencies involved. This was especially true given the lack of HR expertise present on internal teams before the adoption of Insperity.
- **Fragmented HR and benefits management.** The EVP of operations at a financial services organization noted the prevalence of point solutions in the HR and benefits space: "We realized, 'Wow this is really segmented in the market.' So what we found was that you could find a payroll provider, but then you would have to go somewhere totally different for benefits and maybe totally different for other types of life insurance or 401(k)." The same interviewee explained that the level of complexity resulting from this fragmented approach to HR and benefits management only increased as the business grew to include more employees and more comprehensive benefits packages.

“We really felt like, ‘Man, we want to do this right. We want to give our employees the right tools and have them have a paycheck. We want them to have a website where they can go and check to make sure their taxes are correct and [have] all the benefits that they want.’ So really, we had that small piece of payment processing and then we realized we needed the whole package.”

EVP OF OPERATIONS, FINANCIAL SERVICES

INSPERITY HR360 FEATURES

The interviewees' organizations chose to invest in Insperty HR360 for the following reasons:

- Comprehensive services and solutions that included payroll, benefits, HR compliance support, HR guidance, and talent development to minimize the need for point solutions and fragmented processes.
- Extendibility and adaptability to meet current and future client needs as businesses grow by employees and complexities.
- Trust in Insperty's consultative and collaborative approach to HR.
- Facilitated onboarding to improve employee experience and avoid increased operational costs associated with hiring.

[Read the full study](#) →

“Any small business that is looking for an all-in-one solution and/or a solution that can grow with your business, [should consider] Insperity. At first, we didn’t have all the bells and whistles that we have today, but we knew that we could add them as our business grew and we wanted to extend our capabilities.”

EVP OF OPERATIONS, FINANCIAL SERVICES

“We looked at the numbers and we were like, ‘Wow, we need a one-stop kind of thing.’ We figured we were either going to have to add bodies to our team and increase the cost and really not provide the greatest benefits to the employees or we needed to branch out to look for an all-in-one solution.”

EVP OF OPERATIONS, FINANCIAL SERVICES

KEY RESULTS FOR THE FINANCIAL SERVICES INDUSTRY

The results of the investment for the interviewees' organizations include:

Enable business growth. The EVP of operations at a financial services company said Insperity served as a helpful foundation for their company's growth: "There was no anxiety about growing. We felt like Insperity gave us all the necessary tools to grow our business as fast or as slow as we wanted. And Insperity is just there with you. They're going to grow with you and meet you where you are with the need that you have. It let me worry about my business, and then they're there to take care of the rest. And that's really where I think we've gained so much. Growing would have been more difficult without us having the support." In Forrester's Priorities Survey, 2025, 62% of small to midsize financial services participant organizations in the US cited that achieving growth targets will be their organization's most important business priority over the next 12 months.⁵ Insperity enabled operational efficiencies to position interviewees' organizations for growth as well as providing competitive benefits to help companies attract and retain talent and solutions to ensure that organizational culture was maintained at scale:

- **Reallocate 10% of executive time back to core business needs.** As expressed by the EVP of operations at a financial services organization, before Insperity, HR and benefits functions required heavy involvement from many executives. They indicated that as the EVP of operations, they could spend up to 80% of their time at certain periods handling the organization's HR needs. Alleviating the time spent outside of core competencies for executives enabled more time to focus on driving business growth. Additionally, Insperity brought the necessary HR expertise that internal resources lacked to further the efficiency and efficacy of the HR function.
- **Shorten new hire onboarding time by 80%.** Before Insperity, interviewees' organizations had manual onboarding processes that involved a lot of paperwork and oversight by internal resources. The EVP of operations at a financial services company shared that it could take about a week to onboard an employee before Insperity, stating that the

process “was very arduous and manual for us. We would have to do a lot more steps.” With Insperity, the organization started employees on day one with coverage. The same interviewee explained: “Getting [new employees] logged into the Insperity platform, having them do all of that online, and getting all of that information entered correctly is huge, especially if we have to hire a group of people at a time.” It became clear that their organization needed facilitated onboarding to grow teams at the rate expected to support the business.

- **Enhancing talent recruitment and retention.** The EVP of operations at a financial services company shared that benefits packages were a differentiating factor for future and current employees in the job market, stating: “I think [a benefits package] is a huge hiring factor that people look for. Most of the time [during the hiring process], we were met with, ‘Wow, this is really good!’” Insperity helped ensure that their organization attracted and retained critical talent to meet business objectives.
- **Assisting in shaping organizational culture.** Interviewees stated that maintaining or evolving organizational culture as their businesses scaled was essential. The EVP of operations at a financial services company said: “We utilize Insperity’s culture surveys to test the current climate of our organization and if we are staying on track with the values, mission, and culture we desire. It typically takes an employee 15 to 30 minutes to think through their response, and it gives the individual a way to share feedback in a confidential way. Insperity does a very good job at presenting the data to management, covering our deficiencies, and implementing an action plan. We have also taken advantage of team building through Insperity.”
- **Enhance HR compliance across jurisdictions to reduce the risk of noncompliance by 90%.** Organizations looked to grow through hiring, but also through expansion into new territories. As such, the interviewees recognized that the risk of HR noncompliance increased as they introduced more complexity. Forrester’s Priorities Survey, 2025 found that reducing enterprise risks (53%) and strengthening regulatory compliance (43%) were cited as the main business priorities for small to midsize participants in financial services in the US⁶. With Insperity, the interviewees

had HR expertise and support on hand to navigate different employment-related regulations and jurisdictional rules.

The COO at an insurance organization detailed the impact on business expansion, stating: “When we were with our prior vendor, we only had employees in two states. Now, we have employees in four additional states. [When we have a question], we can just call our contact at Insperity, and they follow up with recommendations and what to be careful of.” Not only does this expertise give organizations confidence to meet requirements of various states and jurisdictions but it also expedites the time to understand those requirements. The EVP of operations at a financial services organization detailed the inefficiencies involved in prior communications with local jurisdictions, stating: “It’s a nightmare, and like with any state government agency, there are so many levels to it. You don’t get to the right person. You have to wait. You have to get a call back. Having the expertise was a load off our minds to the compliance piece of it.”

Provide employee access to affordable and competitive benefits. According to Forrester’s Priorities Survey, 2025, 41% of respondents from financial services organizations identified improving employee experience as a top priority.⁷ Interviewees said that it was critical to provide competitive benefits at affordable prices as it not only impacted their organizations’ bottom line but also passed those cost savings to employees. Insperity provides employees with competitive benefits under the Insperity-sponsored benefits plans and handles all of the benefits-related responsibilities, freeing up considerable time that the organization previously spent managing benefits. Additionally, with Insperity, their organizations offered more development opportunities to employees. Together, these components of the Insperity investment positively impacted employee experience and retention:

- **Reduce allocated benefit costs by 6%.** Forrester’s Priorities Survey, 2025 specifically identified cost reduction as the business priority for 47% of small to midsize financial services participants in the US.⁸ With Insperity HR360, the responsibility of providing employees with benefits shifts to

Insperty as the co-employer. Insperty allocates benefit costs to each client as a component of the client's comprehensive service fee. Prior benefits structures made it difficult for interviewees' organizations to offer attractive benefits as they grew by employee count. With Insperty, interviewees estimated that their allocated benefit costs were lower than what they typically paid through a broker and maintained or improved coverage. This shift enhanced their ability to attract and retain talent, turning healthcare benefits into a strategic recruiting asset rather than a financial burden.

- **Develop employee skills.** Beyond the onboarding phase, interviewees' organizations had access to training and development tools with Insperty aimed at continuing to nurture and grow talent. "We signed up all of our employees for compliance training last month, and they all had to complete it, but on a managerial level, a manager might go in and assign conflict management or training on how to interview. There are all these cool and up-to-date videos," said the COO of an insurance company. Financial services interviewees' interest in upskilling their employees is in line with industry trends: The World Economic Forum's The Future of Jobs Report 2025 states that: "The [financial services] industry is strongly focused on upskilling and reskilling: 91% of employers plan to upskill their workforce to adapt to evolving needs and — as a result — 82% expect talent development to improve in the next five years."⁹

Gain strategic HR support and expertise. Looking forward, the interviewees' organizations expected their businesses to continue to grow in size and scope, as well as in the quality of benefits packages offered to employees. As such, HR needs would continue to evolve as well. Interviewees told us that Insperty HR360 provided the tools and expertise to guide and support their organizations on those journeys, delivering the exact guidance they needed at any point in time. "As we came in, we didn't initially need [a time management tool or a performance review tool]. The benefit of Insperty that we saw in our analysis was that they had all these things that you could add on as your organization was ready to grow to that level. That was a huge component of what made us really look at them and go, 'Wow, this is something we can grow with,'" said the EVP of operations at a financial services company. As their businesses continued to

mature, interviewees looked to Insperity as a trusted partner to help shepherd them through all stages of growth:

- **Serving as a trusted partner.** “Our HR specialist has always been spectacular. They know the importance of getting it right, and nothing’s too small. If there was anything that we needed to just talk through on a delicate situation, they were there to bounce ideas off of and give us really good advice that we felt like we could go and really feel solid about,” said the EVP of operations at a financial services company.

TOTAL ECONOMIC IMPACT ANALYSIS

For more information, download the full study: [“The Total Economic Impact™ Of the Insperity HR360 Solution,”](#) a commissioned study conducted by Forrester Consulting on behalf of Insperity, August 2025.

STUDY FINDINGS

While the value story above is based on two interviews, Forrester interviewed seven total representatives at organizations with experience using HR360 and combined the results into a three-year financial analysis for a composite organization. As more detailed in the full-study, risk -adjusted present value (PV) quantified benefits for the composite organization over a three-year period include the following:

- Operational efficiencies include bringing up 1.5 of a full-time HR generalist’s time and 10% of an executive’s time back to core business needs, shortening new hire onboarding time by 80%, reducing annual performance review effort for managers by 75%, and recovering 225 hours of productive time per year for general employees.
- Cost savings include saving \$30,000 from retiring legacy solutions and reducing employee benefit costs by 6%.
- Risk mitigation includes reducing the risk of HR noncompliance by 90%.



Return on investment (ROI)
77%



Net present value
\$302K

Appendix A: Endnotes

¹ Total Economic Impact is a methodology developed by Forrester Research that enhances a company's technology decision-making processes and assists solution providers in communicating their value proposition to clients. The TEI methodology helps companies demonstrate, justify, and realize the tangible value of business and technology initiatives to both senior management and other key stakeholders.

² Source: [The Total Economic Impact™ Of The Insperty® HR360 Solution](#), Forrester Research, Inc., August 2025.

³ Ibid.

⁴ Source: [Priorities Survey, 2025](#), Forrester Research, Inc., March 2025.

⁵ Ibid.

⁶ Ibid.

⁷ Ibid.

⁸ Ibid.

⁹ Source: [The Future of Jobs Report 2025](#), World Economic Forum, January 7, 2025.

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