



DIS Case Number: 19-2104-EL-AGG

Section A: Application Information

A-1. Provider type:

☒ Power Broker ☐ Aggregator ☐ Retail Generation Provider ☐ Power Marketer

A-2. Applicant's legal name and contact information.

Legal Name: Insight Sourcing Group, LLC

Country: United States

Phone: 7706293157 **Extension (if applicable):**

Street: 5555 Triangle Pkwy, Ste 300

Website (if any):

City: Norcross

Province/State:

Postal Code: 30092

A-3. Names and contact information under which the applicant will do business in Ohio

Provide the names and contact information the business entity will use for business in Ohio. This does not have to be an Ohio address and may be the same contact information given in A-2.

Name	Type	Address	Active?	Proof
Insight Energy LLC	Official Name	5555 Triangle PKWY Suite 300 Norcross, GA 30092	Yes	File

A-4. Names under which the applicant does business in North America

Provide all business names the applicant uses in North America, including the names provided in A-2 and A-3.

Name	Type	Address	Active?	Proof
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A-5. Contact person for regulatory matters

Michael Kemp
5555 Triangle PKWY Suite 300



Public Utilities Commission

Norcross, GA 30092

US

mkemp@insightsourcing.com

7706280695

A-6. Contact person for PUCO Staff use in investigating consumer complaints

Michael Kemp

5555 Triangle PKWY Suite 300

Norcross, GA 30092

US

mkemp@insightsourcing.com

7706280695

A-7. Applicant's address and toll-free number for customer service and complaints

Phone: (888) 973-0208

Extension (if applicable):

Country: United States

Fax:

Extension (if applicable):

Street: 5555 Triangle PKWY Suite 300

Email: energy@insightsourcing.com

City: Norcross

Province/State: GA

Postal Code: 30092

A-8. Applicant's federal employer identification number

55-0793869

A-9. Applicant's form of ownership

Form of ownership: Limited Liability Company (LLC)

A-10. Identify current or proposed service areas

Identify each service area in which the applicant is currently providing service or intends to provide service and identify each customer class that the applicant is currently serving or intends to serve.

Service area selection

AEP Ohio

DP&L

Duke Energy Ohio

FirstEnergy - Cleveland Electric Illuminating



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FirstEnergy - Ohio Edison
FirstEnergy - Toledo Edison

Class of customer selection

Commercial
Industrial

A-11. Start date

Indicate the approximate start date the applicant began/will begin offering services: 01-03-2022

A-12. Principal officers, directors, and partners

Please provide all contacts that should be listed as an officer, director or partner.

Name	Email	Title	Address
Tommy Greer	tgreer@insightsourcing.com	VP	5555 Triangle Pkwy, Ste 300 Norcross, GA 30092 US

A-13. Company history

Insight Sourcing Group is the leading boutique consulting firm in North America focused exclusively on Strategic Sourcing and procurement-related services. The firm has developed a reputation for the collegiality and high caliber of our team, our tremendous focus on client results, our entrepreneurial and innovative approach to the space, and for our ability to consistently deliver strong outcomes. Insight Sourcing Group's Energy team is dedicated to the management of its client's energy spend, including electricity procurement, natural gas procurement, energy efficiency projects, and renewable projects. Insight Sourcing Group has been in business since 2002.

A-14. Secretary of State

Secretary of State Link:

Section B: Applicant Managerial Capability and Experience

B-1. Jurisdiction of operations



List all jurisdictions in which the applicant or any affiliated interest of the applicant is certified, licensed, registered or otherwise authorized to provide retail natural gas service or retail/wholesale electric service as of the date of filing the application..

Jurisdiction of Operation: IL - P2015-0329 (Electricity and Gas)

MA - EB-339 (Electricity);

MD - IR-4005 (Electricity); IR-4006 (Natural Gas)

NJ - EA-0489 (Electricity and Gas)

OH - 20-1449E (Electricity);

PA - A-2017-2636652 (Natural Gas); A-2021-3027472 (Electricity)

TX - BR190453

VA - A-102 (Electricity and Natural Gas)

B-2. Experience and plans

Describe the applicant's experience in providing the service(s) for which it is applying (e.g., number and type of customers served, utility service areas, amount of load, etc.). Include the plan for contracting with customers, providing contracted services, providing billing statements and responding to customer inquiries and complaints in accordance with Commission rules adopted pursuant to Sections 4928.10 and/or 4929.22 of the Ohio Revised Code.

Application Experience and Plan Description: Insight Sourcing Group (ISG) has been providing energy consulting and broker services since 2015, including the Ohio area. We currently serve 75 customers across the United States. Those customers are located across all major North American Utility companies. Total load under our management is approximately 7GWh. ISG will continue to serve its customers in Ohio with the renewal of our current broker license, primarily by competitively sourcing Electricity Providers in the state. Any customer complaints or inquiries can be directed to our energy@insightsourcing.com email address where a team member will then reach out to the individual to reconcile or answer any complaints or questions.

B-3. Disclosure of liabilities and investigations

For the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant, describe all existing, pending or past rulings, judgments, findings, contingent liabilities, revocation of authority, regulatory investigations, judicial actions, or other formal or informal notices of violations, or any other matter related to competitive services in Ohio or equivalent services in another jurisdiction..

Liability and Investigations Disclosures: Not applicable.

B-4. Disclosure of consumer protection violations



Has the applicant, affiliate, predecessor of the applicant, or any principal officer of the applicant been convicted or held liable for fraud or for violation of any consumer protection or antitrust laws within the past five years?

No

B-5. Disclosure of certification, denial, curtailment, suspension or revocation

Has the applicant, affiliate, or a predecessor of the applicant had any certification, license, or application to provide retail natural gas or retail/wholesale electric service denied, curtailed, suspended, revoked, or cancelled or been terminated or suspended from any of Ohio's Natural Gas or Electric Utility's Choice programs within the past two years?

No

Section C: Applicant Financial Capability and Experience

C-1. Financial reporting

Provide a current link to the most recent Form 10-K filed with the Securities and Exchange Commission (SEC) or upload the form. If the applicant does not have a Form 10-K, submit the parent company's Form 10-K. If neither the applicant nor its parent is required to file Form 10-K, state that the applicant is not required to make such filings with the SEC and provide an explanation as to why it is not required.

Does not apply

C-2. Financial statements

Provide copies of the applicant's two most recent years of audited financial statements, including a balance sheet, income statement, and cash flow statement. If audited financial statements are not available, provide officer certified financial statements. If the applicant has not been in business long enough to satisfy this requirement, provide audited or officer



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certified financial statements covering the life of the business. If the applicant does not have a balance sheet, income statement, and cash flow statement, the applicant may provide a copy of its two most recent years of tax returns with **social security numbers and bank account numbers redacted**.

If the applicant is unable to meet the requirement for two years of financial statements, the Staff reviewer may request additional financial information.

File(s) attached

C-3. Forecasted financial statements

Provide two years of forecasted income statements **based solely on the applicant's anticipated business activities in the state of Ohio**.

Include the following information with the forecast: a list of assumptions used to generate the forecast; a statement indicating that the forecast is based solely on Ohio business activities only; and the name, address, email address, and telephone number of the preparer of the forecast.

The forecast may be in one of two acceptable formats: 1) an annual format that includes the current year and the two years succeeding the current year; or 2) a monthly format showing 24 consecutive months following the month of filing this application broken down into two 12-month periods with totals for revenues, expenses, and projected net incomes for both periods. Please show revenues, expenses, and net income (revenues minus total expenses) that is expected to be earned and incurred in **business activities only in the state of Ohio** for those periods.

If the applicant is filing for both an electric certificate and a natural gas certificate, please provide a separate and distinct forecast for revenues and expenses representing Ohio electric business activities in the application for the electric certificate and another forecast representing Ohio natural gas business activities in the application for the natural gas certificate.

File(s) attached

C-4. Credit rating

Provide a credit opinion disclosing the applicant's credit rating as reported by at least one of the following ratings agencies: Moody's Investors Service, Standard & Poor's Financial Services, Fitch Ratings or the National Association of Insurance Commissioners. If the applicant does not have its own credit ratings, substitute the credit ratings of a parent or an affiliate organization and submit a statement signed by a principal officer of the applicant's parent or affiliate



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organization that guarantees the obligations of the applicant. If an applicant or its parent does not have such a credit rating, enter 'Not Rated'.

This does not apply

C-5. Credit report

Provide a copy of the applicant's credit report from Experian, Equifax, TransUnion, Dun and Bradstreet or a similar credit reporting organization. If the applicant is a newly formed entity with no credit report, then provide a personal credit report for the principal owner of the entity seeking certification. At a minimum, the credit report must show summary information and an overall credit score. **Bank/credit account numbers and highly sensitive identification information must be redacted.** If the applicant provides an acceptable credit rating(s) in response to C-4, then the applicant may select 'This does not apply' and provide a response in the box below stating that a credit rating(s) was provided in response to C-4.

File(s) attached

C-6. Bankruptcy information

Within the previous 24 months, have any of the following filed for reorganization, protection from creditors or any other form of bankruptcy?

- Applicant
- Parent company of the applicant
- Affiliate company that guarantees the financial obligations of the applicant
- Any owner or officer of the applicant

No

C-7. Merger information

Is the applicant currently involved in any dissolution, merger or acquisition activity, or otherwise participated in such activities within the previous 24 months?

Merger Information: Insight Sourcing Group is currently closing on an acquisition of a company at the end of 2021. This acquisition has not closed as of 12/14/2021 and therefore the details are currently confidential.

C-8. Corporate structure



Provide a graphical depiction of the applicant's corporate structure. Do not provide an internal organizational chart. The graphical depiction should include all parent holding companies, subsidiaries and affiliates as well as a list of all affiliate and subsidiary companies that supply retail or wholesale electricity or natural gas to customers in North America. If the applicant is a stand-alone entity, then no graphical depiction is required, and the applicant may respond by stating that it is a stand-alone entity with no affiliate or subsidiary companies.

File(s) attached

Section D: Applicant Technical Capacity

D-1. Operations

Power brokers/aggregators: Include details of the applicant's business operations and plans for arranging and/or aggregating for the supply of electricity to retail customers.

Operations Description: ISG works with its clients to determine a strategic approach to purchasing electricity for their facilities. We review strategic options and risk management principles with each of our clients. With a unified goal and risk strategy, we then run a competitive Request for Proposal process with registered Energy Suppliers within the state. Upon receipt of quotes, we review the different products, terms, etc. and how they may or may not achieve the defined goal of the client. Once reviewed, we then provide our ultimate recommendation to the client. The client may choose that recommendation or an alternative option in order to feel the most comfortable with its decision. The client has a final say. Finally, ISG supports the client in reviewing the contracting document between the client and the supplier. Once a contract is put in place, ISG continually reviews the contract and how it is performing against the market.

D-2. Operations Expertise & Key Technical Personnel



Given the operational nature of the applicant's business, provide evidence of the applicant's experience and technical expertise in performing such operations. Include the names, titles, e-mail addresses, and background of key personnel involved in the operations of the applicant's business.

Operations Expertise & Personnel Description: ISG has a team of 20 full-time, committed employees focused on deliver of work. All of those team members are trained and able to complete the type of work required for this broker application.

Michael Kemp, Senior Manager, leads the delivery team and can be reached at mkemp@insightsourcing.com, 770-628-0695. Any questions may be directed to him, and he can coordinate with the internal team to make sure requests are being fulfilled.



Public Utilities
Commission

Application Attachments

201521101108

DATE: 07/30/2015	DOCUMENT ID 201521101108	DESCRIPTION REG. OF FOR. PROFIT LIM. LIAB. CO. (LFP)	FILING 125.00	EXPED 100.00	PENALTY .00	CERT .00	COPY .00
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Exhibit A-15 Secretary of State

Receipt

This is not a bill. Please do not remit payment.

CT CORPORATION SYSTEM
MEGAN MARSHALL
4400 EASTON COMMONS WAY - STE 125
COLUMBUS, OH 43219

**STATE OF OHIO
CERTIFICATE**

Ohio Secretary of State, Jon Husted
2415548

It is hereby certified that the Secretary of State of Ohio has custody of the business records for

INSIGHT SOURCING GROUP, LLC

and, that said business records show the filing and recording of:

Document(s)

REG. OF FOR. PROFIT LIM. LIAB. CO.

Document No(s):

201521101108

Effective Date: 07/29/2015



United States of America
State of Ohio
Office of the Secretary of State

Witness my hand and the seal of the
Secretary of State at Columbus, Ohio
this 30th day of July, A.D. 2015.

Jon Husted

Ohio Secretary of State

Insight Sourcing Group Inc.
Summary Income Statements

	2019	2020
Revenue	\$53,721,222	\$54,630,198
Expenses	\$40,498,118	\$41,694,432
Profit	\$13,223,104	\$12,935,766

Preparer:

Anthony Godfrey CPA, CFO & SVP

5555 Triangle PKWY, Suite 300

Norcross, GA 30092

770-481-3030

agodfrey@insightsourcing.com

Forecasted OH Electric Broker Revenue

	Current Year 2021	2022 Forecast 2022	2023 Forecast 2023
Revenues			
OH Electric Broker Revenue	\$ 176,849	\$ 185,692	\$ 194,976
Expenses			
Total Expenses	\$ 114,952	\$ 120,700	\$ 126,735
Taxes			
Provision for Income Taxes	\$ 12,998	\$ 13,648	\$ 14,331
Net Income (Loss)	\$ 48,899	\$ 51,344	\$ 53,911

Insight Sourcing Group, Inc. DUNS: 16-987-6138

Credit Information

Risk Summary

Risk of Late Payment

Payment Performance Trend

The payment performance trend for this company is Unchanged . Payment Trend currently is Unchanged compared to payments three months ago. The most recent payment information in D&B's files is:

- Payments currently: 16 days beyond terms
- Payments 3 months ago: 16 DAYS BEYOND terms
- Industry average: GENERALLY WITHIN terms

*Note: Payments to suppliers are averaged weighted by dollar amounts.

Risk of late payment is based on the following prioritized factors in addition to other information in D&B's files:

- Higher risk industry based on delinquency rates for this industry
- Recent high balance past due
- Unstable Paydex over last 12 months

Indications of slowness can be the result of disputes over merchandise, skipped invoices, etc.

Credit Limit Recommendation

Recommendation Date: 08/08/2017

Risk Category

Low

Conservative Credit Limit

\$2.5K

Aggressive Credit Limit

\$10K

Company Profile

Chief Executive:

DIRECTOR(S): THE OFFICER(S)

Type of Business:

NA

Years in Business:

NA

Annual Sales:

NA

Employees Total:

2

Line of Business:

Management consulting services

Legal Filings and Other Important Information

Bankruptcies:	None	Negative Payment Experience:	None
Judgements:	0	Negative Payment Experience	None
Liens:	0	Amount:	
Suits:	None	Payments Placed for Collection:	0
Suits/Judgments/Liens Amounts:	None		
The public record items reported may have been paid, terminated, vacated or released prior to the date this data is transmitted. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.			

Special Events

We currently do have any information to be displayed for this business.

This report is prepared and provided under contract for the exclusive use of
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Payment Trends

Summary

Address:
5555 Triangle Pkwy Ste 300
Norcross, GA 30092

Primary Industry SIC:
8742

D-U-N-S Number:
16-987-6138

Description:
Management consulting services

This is a **single** location.

Payment Activity

Total payment Experiences in D&Bs File:

19

Payments Within Terms:
(not dollar weighted)

93%

Total Placed For Collection:

NA

Average Highest Credit:

\$5,423

Largest High Credit:

\$65,000

Highest Now Owing:

\$1,000

Highest Past Due:

\$0

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

3 Month PAYDEX®

69

When weighted by dollar amount, payments to suppliers average 16 days beyond terms.



Based on payments collected over the last 3 months

24 Month PAYDEX®

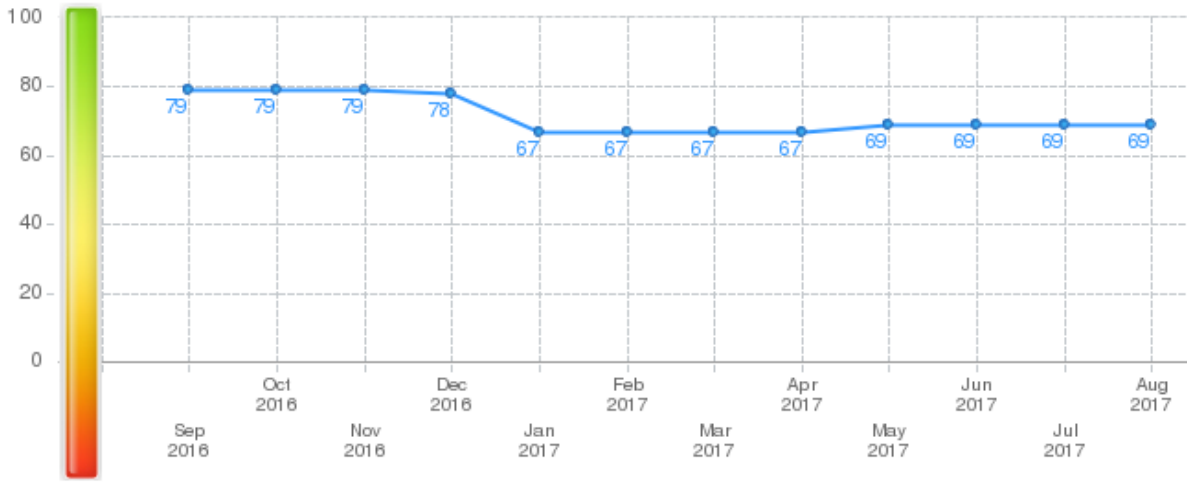
69 ▲

When weighted by dollar amount, payments to suppliers average 16 days beyond terms.



Based on payments collected over the last 24 months

PAYDEX® Trends - This Company, 12 Months

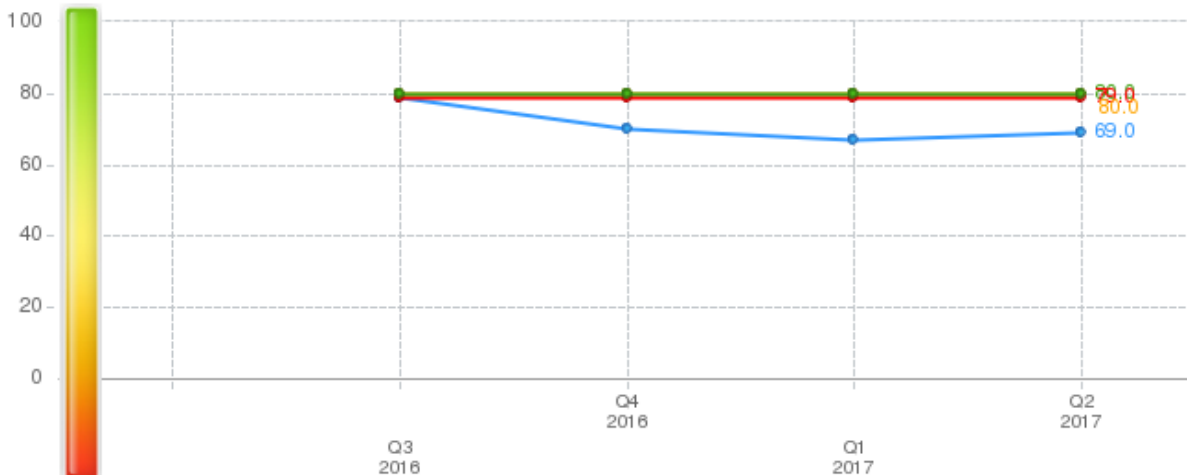


This Company (69)

Based on payments collected over the last 12 months.

- Current PAYDEX® for this Business is 69 , or equal to 16 days beyond terms terms
- The 12-month high is 79 , or equal to 2 DAYS BEYOND terms
- The 12-month low is 67 , or equal to 2 DAYS BEYOND terms

PAYDEX® Score Comparison - This Company to Primary Industry Comparison, 4 Quarters



- My Company (69)
 - Industry Upper Quartile (80)
- Industry Median (80)
 - Industry Median (79)

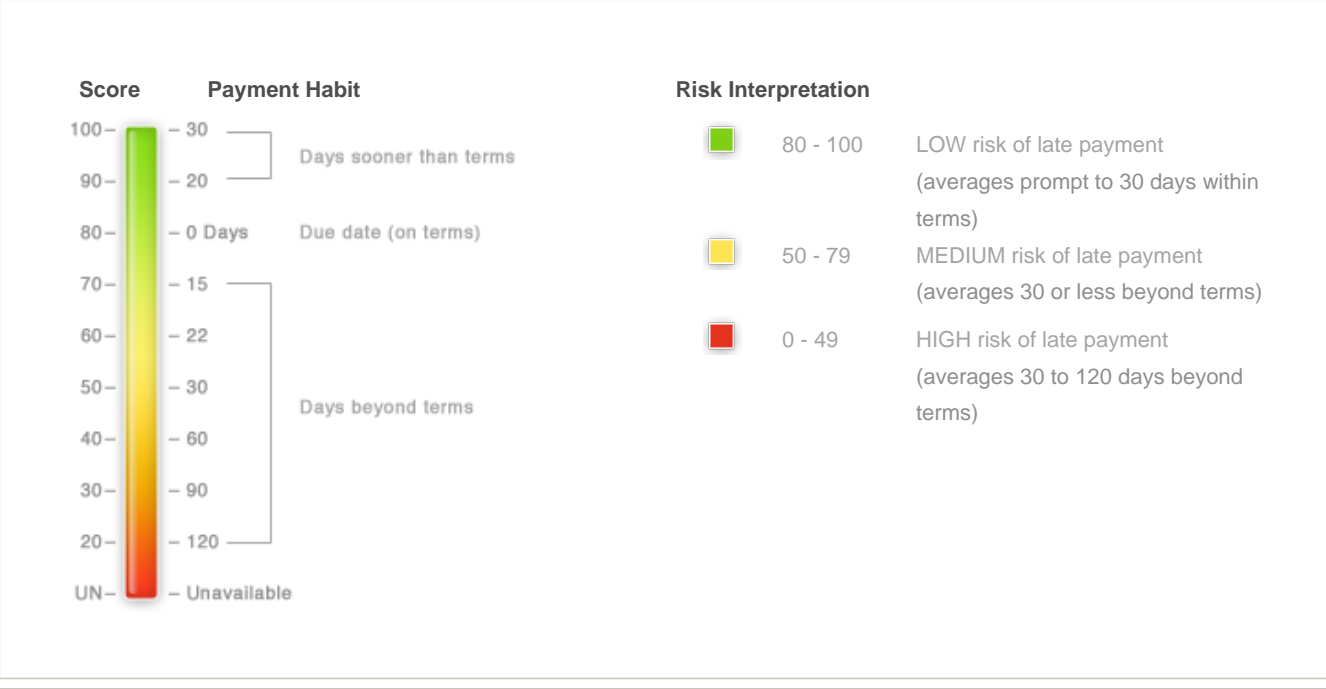
Based on payments collected over the last 4 quarters.

- Current PAYDEX® for this Business is 69 , or equal to 16 days beyond terms
- Current PAYDEX® for this Business is 80 , or equal to GENERALLY WITHIN terms
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

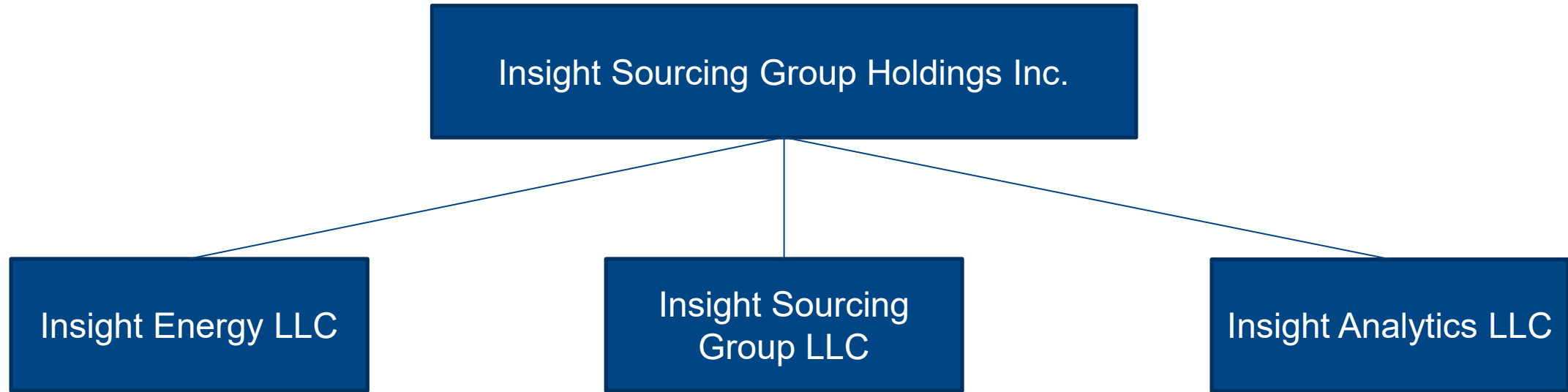
Business Payment Habit by Amount of Credit Extended, 24 Months ⓘ

\$ Credit Extended	% of Payments Within Terms	# Payment Experiences	Total \$ Dollar Amount
Over 100,000	0%	0	\$0
50,000-100,000	50%	1	\$65,000
15,000-49,999	0%	0	\$0
5,000-14,999	100%	3	\$20,000
1,000-4,999	100%	4	\$4,000
under 1,000	92%	9	\$3,200

How to Read the D&B PAYDEX ® Score ⓘ



Insight Sourcing Group Corporate Structure



Competitive Retail Electric Service Affidavit

County of Gwinnett:

State of Georgia:

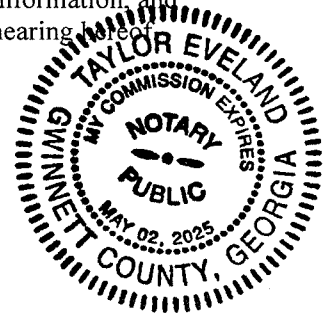
MICHAEL KEUP, Affiant, being duly sworn/affirmed, hereby states that:

1. The information provided within the certification or certification renewal application and supporting information is complete, true, and accurate to the best knowledge of affiant, and that it will amend its application while it is pending if any substantial changes occur regarding the information provided.
2. The applicant will timely file an annual report of its intrastate gross receipts, gross earnings, and sales of kilowatt-hours of electricity pursuant to Sections 4905.10(A), 4911.18(A), and 4928.06(F), Ohio Revised Code.
3. The applicant will timely pay any assessment made pursuant to Sections 4905.10, 4911.18, and 4928.06(F), Ohio Revised Code.
4. The applicant will comply with all applicable rules and orders adopted by the Public Utilities Commission of Ohio pursuant to Title 49, Ohio Revised Code.
5. The applicant will cooperate fully with the Public Utilities Commission of Ohio, and its Staff on any utility matter including the investigation of any consumer complaint regarding any service offered or provided by the applicant.
6. The applicant will fully comply with Section 4928.09, Ohio Revised Code regarding consent to the jurisdiction of Ohio Courts and the service of process.
7. The applicant will comply with all state and/or federal rules and regulations concerning consumer protection, the environment, and advertising/promotions.
8. The applicant will use its best efforts to verify that any entity with whom it has a contractual relationship to purchase power is in compliance with all applicable licensing requirements of the Federal Energy Regulatory Commission and the Public Utilities Commission of Ohio.
9. The applicant will cooperate fully with the Public Utilities Commission of Ohio, the electric distribution companies, the regional transmission entities, and other electric suppliers in the event of an emergency condition that may jeopardize the safety and reliability of the electric service in accordance with the emergency plans and other procedures as may be determined appropriate by the Commission.
10. If applicable to the service(s) the applicant will provide, it will adhere to the reliability standards of (1) the North American Electric Reliability Council (NERC), (2) the appropriate regional reliability council(s), and (3) the Public Utilities Commission of Ohio.
11. The Applicant will inform the Public Utilities Commission of Ohio of any material change to the information supplied in the application within 30 days of such material change, including any change in contact person for regulatory purposes or contact person for Staff use in investigating consumer complaints.

12. The facts set forth above are true and accurate to the best of his/her knowledge, information, and belief and that he/she expects said applicant to be able to prove the same at any hearing before

13. Affiant further sayeth naught.

Michael Kemp SR. MANAGER
Signature of Affiant & Title



Sworn and subscribed before me this 14th day of DECEMBER, 2021
Month Year

Taylor Eveland
Signature of official administering oath

Taylor Eveland - Notary
Print Name and Title

My commission expires on May 02, 2025

**This foregoing document was electronically filed with the Public Utilities
Commission of Ohio Docketing Information System on
12/15/2021 2:05:44 PM**

in

Case No(s). 19-2104-EL-AGG

Summary: In the Matter of the Application of Insight Sourcing Group, LLC