



THE ART OF THE RPG

Using an RPG to provide gap insurance.

HOW IT WORKS

- An enterprise company has insurance requirements that vendors must meet to contract with them.
- Vendors are falling short of the coverage limits or coverages required by contract.
- Citadel created a master policy with variable excess limits. The vendors would have a certain level of underlying coverage. When they do not meet the higher contract requirement – they are opted into the risk purchasing group, provided the variable limit needed to become contractually compliant. The enterprise tracks the underlying limits, metrics, and collected premium from their pay.
- Done on a monthly reporting basis with variable pricing and coverage tiers.



STAFFING



LOGISTICS



GIG ECONOMY



OTHER
CONTRACT LABOR

BENEFIT TO PRODUCERS



Allows the enterprise to scale by significantly increasing the supply side of their business where insurance doesn't bottleneck the onboarding process.



Provides an additional revenue source to the producer.



Provides the vendors a way to make more revenue while managing cash flow.