



# THE ART OF THE RPG

Using a risk purchasing group to efficiently cover a large number of independent workers.

## HOW IT WORKS

- Find a company that primarily uses 1099 workers/independent contractors.
- Underwrite the company as a whole instead of each individual independent contractor.
- Opt the independent contractors into the risk purchasing group using a usage-based reporting metric. I.e. Per hour, per job, % of payroll.
- The company takes the premium out of the pay of the independent contractor. Monthly they provide you the data metrics and the premium.



STAFFING



JANITORIAL



CONSTRUCTION



GIG ECONOMY



OTHER  
CONTRACT LABOR

## BENEFIT TO PRODUCERS

**No producer wants to write thousands of minimum premium independent contractors working for their client.**



Significantly increases premium intake from your client.



Minimal effort.



Provides a risk management technique to your insured where all independent contractors have their own insurance without fear of their insurance lapsing, false COIs, or unknown exclusions in their policies.