



## INDUSTRY INSIGHTS

# A guide to risk management and mitigation

### SUMMARY

Risks are an unavoidable part of field services work. Workers can get injured onsite. Equipment can be damaged. Projects don't always get completed properly.

You can't eliminate workplace risks, but you can manage them. That's why a proactive strategy makes it easier to identify common risks and take steps to mitigate negative effects.

On-demand labor platforms like Field Nation have many advantages over hiring contract technicians on your own. Here are several ways Field Nation can help you manage risks.

## Insurance options keep you protected

Field Nation offers a variety of insurance options that protect your business, your contingent technicians on Field Nation, and your clients.

- **Occupational accident insurance:** Even one accident can lead to extremely costly insurance claims. Occupational accident insurance (OAI) covers costs related to injuries, medical benefits, and wage replacement. Unlike worker's compensation insurance, [OAI is designed for independent workers](#).

Some workers' compensation insurers may audit businesses and raise premiums depending on how many employees and contractors they use. Having proof of OAI for contract technicians on Field Nation could prevent those potential increases.

Bundled pricing through Field Nation makes this type of coverage affordable. Plus, the Field Nation team helps technicians manage and file any claims on their behalf.

- **General liability insurance:** Field Nation verifies whether or not technicians have general liability. If they don't, our general liability insurance provides up to \$1 million in coverage for the technician and the businesses posting work to Field Nation.





- **Errors and Omissions insurance:** Our professional liability coverage is also known as Errors and Omissions. This coverage protects you against claims from services that caused financial harm. Examples include technician mistakes or failure to perform work.

## Outsourced mediation and claims management saves time and money

Mediation can be the best option to preserve relationships, improve communication between parties, and clarify any misunderstandings. Field Nation's team of trained experts provides Mediation Assistance and helps resolve disputes before they become a larger issue.

However, if issues do escalate, Field Nation can handle insurance claims, and all the time-consuming paperwork, emails, and phone calls that come with it. Our [General Liability Liaison](#) provides end-to-end claims mitigation, communication, and support. The Field Nation team manages your provider claims, no matter what insurance you use.

Outsourcing mediation and claims management makes sense for many businesses. You can spend more time on what you do best, and less time mediating or chasing down insurance claims.



## Monitoring legislation to reduce the risk of labor misclassification

In an evolving regulatory environment, we're here to help you navigate any labor misclassification risks. Field Nation regularly monitors upcoming legislation, and provides prompt communication about potential implications.

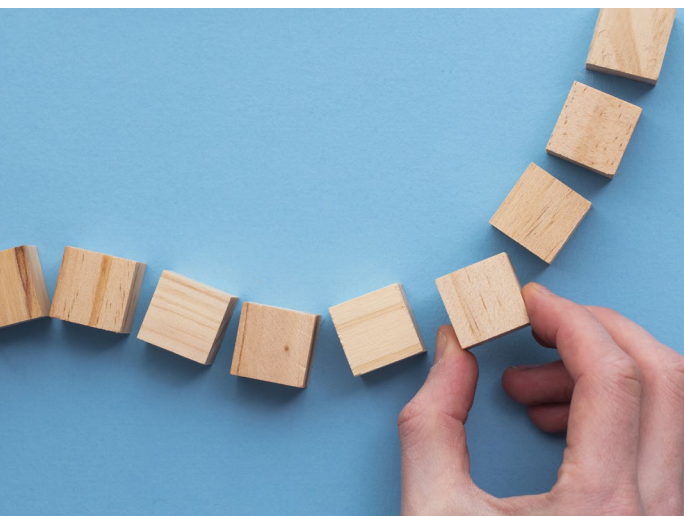
However, we also recommend consulting with a legal representative if you have questions about how on-demand labor could affect your business. If you're an enterprise company that requires additional labor misclassification safeguards, please contact the Field Nation team to discuss your options.



## Powerful tools for vetting technicians

Getting the right technician for the job can make all the difference in the world. Field Nation's platform provides the verification, vetting, advanced talent sourcing, and risk mitigation capabilities you need to find quality technicians. A few of our top vetting tools include:

- **Screenings and certifications:** We use third-party systems to verify certain certifications so you don't need to spend time validating them. Once verified, some certifications will be badged on the platform. We also badge for completed background tests and drug tests.
- **Talent pools:** Create pools of your favorite technicians based on skillset, location, type of work, or any other custom criteria. Instantly and reliably route work to your vetted and approved technicians. With [Field Nation Premier](#), Smart Talent Pools can even alert businesses if technicians in their talent pools fall out of compliance with predetermined criteria. This allows companies to ensure technicians are always up to date with their screenings and meet specific rating thresholds.
- **Customizable work orders:** Some clients prefer to customize work orders with their own terms and conditions. This allows you to set specific expectations with the technicians you select.
- **Manage documentation and work history:** With Field Nation, you can keep documentation and work history in one place. This can help protect your business as legislation and regulations change.



## Gain peace of mind with robust quality assurance

Our [provider quality assurance policy \(PQAP\)](#) ensures quality delivery. The PQAP system holds service providers accountable for quality issues, such as being late or poor communication. When issues occur, they have consequences, including deactivation from the marketplace.

Currently, the Field Nation quality rating is 99.5 percent. Quality issues are rare and when they occur, they are addressed rapidly.



## Enhance your competitiveness with comprehensive risk management

Risk management can seem like a low priority until something goes wrong. A trusted partner like Field Nation can help you identify potential risks in advance to avoid disruptions to your business. You'll gain peace of mind, reduce costs, save time, and improve your client relationships.

### **Looking for help with your risk mitigation strategy?**

[Contact our team](#) to learn more about how we can help you manage risk and ensure quality.

