AGENT SALES TOOL

The 1099 Book Scan

Cross-Sell Exposure Identifier

⚠ **Every commercial client you write is a potential 1099 Protect account.** Most agents think OAI is only for trucking. It isn't. If your client pays workers who aren't on their W-2 payroll, they have a 1099 liability gap — and you have an open conversation. This scanner takes 3 minutes and turns your existing book into new recurring revenue.

STEP 1 — THE 3-QUESTION EXPOSURE TEST (RUN THIS FOR EVERY CLIENT)

- ☐ **1** Does your client pay workers who are **NOT on a W-2 payroll**? (1099s, subcontractors, freelancers, independent contractors)
- ☐ **2** Do those workers perform tasks that are **core to the client's business**? (Not just a one-time vendor — ongoing, integrated work)
- ☐ **3** Does your client have any **vendor contracts, MSAs, or platform requirements** that reference contractor insurance or indemnification?

1 YES → Open the WORK Insurance conversation.
2–3 YES → This is an urgent call. DOL audit exposure is active.
0 YES → Move on. No gap exists here (yet).

STEP 2 — MATCH THE PRODUCT

WORK Insurance
Non-trucking 1099 clients: healthcare, IT, construction,
property management, creative, admin, and more
$190–$215 / MO PER CONTRACTOR

48-State Premium
Owner-operators, OTR fleets, leased drivers, 48-state haulers
$105–$180 / MO PER DRIVER

Last Mile & Install
Couriers, final-mile delivery, furniture & appliance install crews
(Wayfair, Lowe's, Home Depot compliant)
$160–$180 / MO PER DRIVER

BOOK SCANNER — INDUSTRY TRIGGER LIST

INDUSTRY	1099 SIGNALS	PRODUCT
Healthcare Staffing	Traveling nurses, home health aides, therapists, care coordinators	WORK
IT / Tech Staffing	Software developers, IT consultants, cybersecurity contractors	WORK
Property Mgmt	Maintenance crews, landscapers, cleaning contractors	WORK
Construction	Subcontractors, specialty trade workers, project crews	WORK
Real Estate	Transaction coordinators, showing agents, stagers, photographers	WORK
Marketing / Creative	Freelance designers, content creators, social media managers	WORK
Catering / Events	1099 servers, bartenders, AV crews, setup staff	WORK
Cleaning / Janitorial	1099 commercial cleaners, franchise subcontractors	WORK
Trucking / OTR Fleets	Owner-operators, leased drivers, 48-state haulers	48-STATE
Last Mile / Delivery	Couriers, delivery drivers, Amazon DSP contractors	LAST MILE
Staffing Agencies	Any agency placing contractors in client facilities	WORK
Home Services	Plumbers, electricians, HVAC techs as 1099 subs	WORK

STEP 3 — CONVERSATION OPENER

"Hey [Client] — I was reviewing some new protection options we now offer and had a quick question. Do you work with any independent contractors or 1099 workers? … I have something that could protect your business from a DOL misclassification audit — and it takes about 5 minutes to set up. Can I send you a quick overview?"

IF YES → SEND THE VERTICAL-SPECIFIC CLIENT PAGE FROM 1099PROTECT.COM | IF NO → MOVE TO NEXT CLIENT