

INSURANCE FIELD NETWORKS

# The Future of Flexible Work in Insurance Field Networks

What insurance leaders told Wingspan about running a 1099 field network at scale.

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of insurance field-network leaders flag payment-reconciliation delays as their top contractor complaint. That's the highest rate of any industry Wingspan surveyed.



THE FUTURE OF FLEXIBLE WORK · 2026

# The Future of Flexible Work in Insurance Field Networks

What insurance leaders told Wingspan about running a 1099 field network at scale.

Insurance took the top rank of all industries Wingspan surveyed in four separate measures of contractor pain.

Across 500+ finance, HR, and operations leaders in seven verticals, insurance came in #1 on reconciliation delays, background-check pain, onboarding friction, and compounding back-office failure. Yet only 15% have invested in a purpose-built system. **Here's why, and what leading networks are doing differently.**

**ABOUT THE DATA**

Who is this for Ops, finance, and HR leaders at adjusting firms, loss-control networks, and field-inspection operators running 1099 adjusters, auditors, and field reps at scale

Insurance respondents **46**

Total survey sample **500+**

Company size ~50% have 1,000–4,999 employees

**OPERATIONAL PAIN**

**76%**

flag payment-reconciliation delays as the top contractor complaint.

**#1 of 7 verticals.** +10 pts above the next-closest industry Wingspan surveyed.

**74%**

flag background-checks as a top onboarding challenge.

**#1 of 7 verticals.** Next-closest is 7 points behind.

**50%**

of contractors flag onboarding friction as top grievance.

**The only vertical above 50%.** +11 pts above the next-closest industry surveyed.

**STRATEGIC POSTURE**

**15%**

have invested in a purpose-built system for 1099 management.

**The lowest rate of any vertical.** Zero of those invested report being very satisfied.

**59%**

plan to hire more 1099 contractors in the year ahead.

**Growth-mode is the majority.** The 1099 stack is overdue for investment.

**89%**

run contractor operations with multiple teams involved.

Ops-and-Finance is structural. **No single-function AP or HRIS tool fits the workflow.**

WHERE INSURANCE NETWORKS GET STUCK

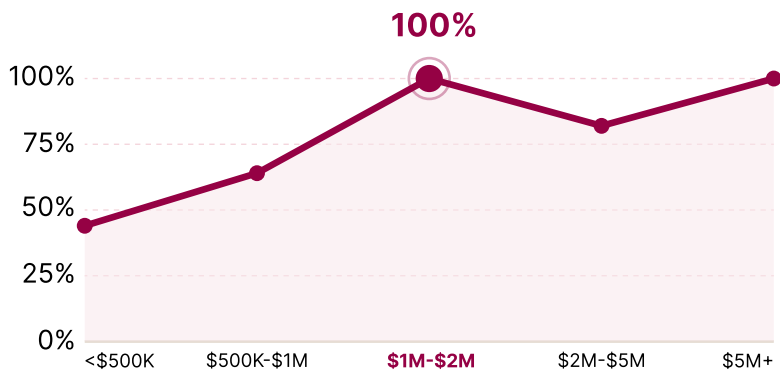
# The chokepoints that decide insurance network growth.

The pain clusters at three specific failure points in the contractor lifecycle. They show up sharply in the data, and they're where claims-ops leaders bleed entire weeks into reconciliation.

**FAILURE POINT 1 · THE RECONCILIATION CLIFF**

Per-job pay works until \$1M a month. Then it breaks for nearly every network.

**76% of insurance leaders flag reconciliation delays as a top contractor complaint**, and 61% flag both reconciliation and background-check pain. The break hits hardest at **\$1M in monthly contractor spend**.

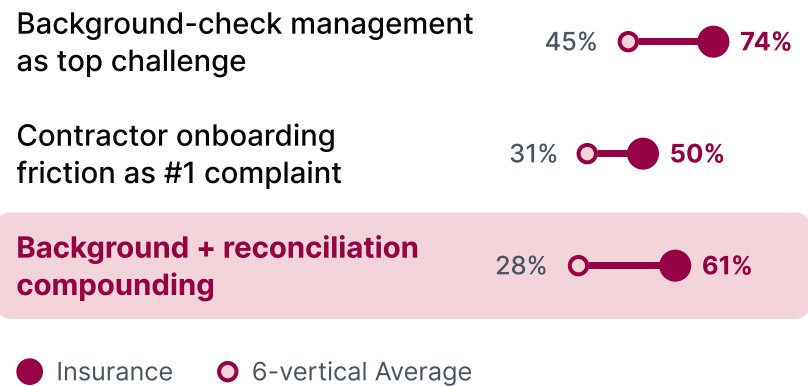


Monthly contractor spend · % flagging reconciliation delays

**FAILURE POINT 2 · THE BACKGROUND-CHECK FRONT DOOR**

Onboarding stalls before insurance contractors take a single claim.

**74% of leaders flag background-checks as their top onboarding challenge**, +29 points above the cross-industry average. 61% of orgs flag front-door checks compounding with back-door reconciliation pain.

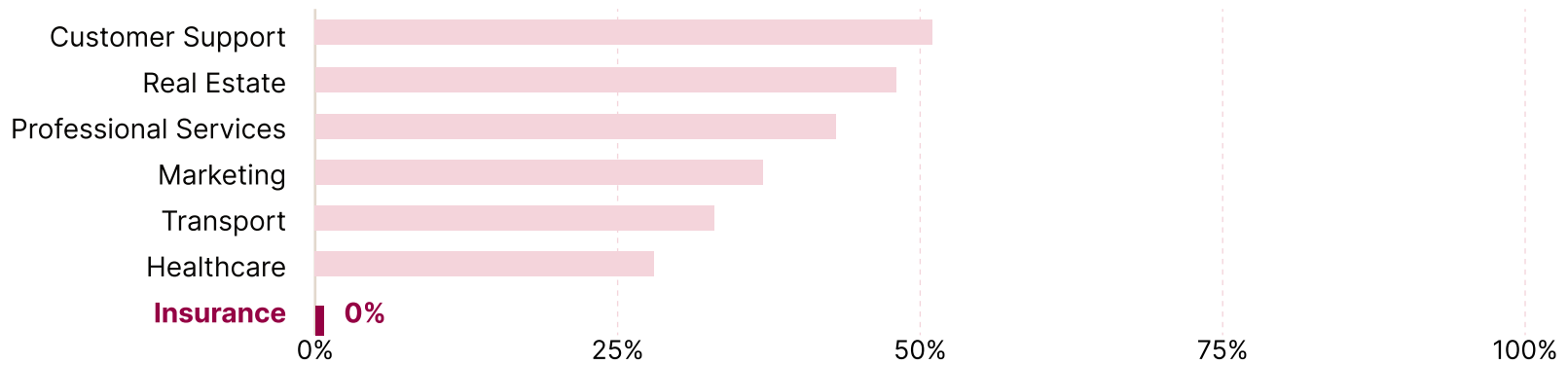


Insurance vs 6-vertical average · % flagging each onboarding signal

**FAILURE POINT 3 · THE SATISFACTION GAP AMONG BUYERS**

Insurance is the only vertical where every invested operator is "mildly satisfied."

**Of the 7 insurance orgs that have invested in a contractor-management system, 0 report being very satisfied.** Every other vertical's invested cohort has at least 28% very-satisfied. The money hasn't moved insurance out.



% very satisfied among orgs that have invested in a contractor system

**100%**

of the largest networks are in market for a new system

**Scale forces the buying decision.** Every insurance network paying contractors \$5M+ a month is evaluating a purpose-built contractor management system. None have invested, and none are planning not to.

## WHERE INSURANCE RANKS

# Insurance is the #1 industry on four separate measures of contractor pain.

Across the 500+ leaders Wingspan surveyed in seven verticals, insurance took the top rank on four measures of contractor pain, and the bottom rank on addressing it. **The #1s describe the pain. The "last" describes the open door.**

	Insurance	Real Estate	Healthcare	Transport	Customer Support	Mktg	Pro Svcs
Payment-reconciliation delays as top contractor complaint	<b>76%</b>	66%	51%	53%	48%	47%	39%
Background-check as top onboarding challenge	<b>74%</b>	51%	67%	45%	35%	35%	39%
Contractor onboarding friction as top contractor complaint	<b>50%</b>	38%	39%	32%	35%	23%	21%
Background + reconciliation compound	<b>61%</b>	34%	41%	23%	25%	23%	19%
Have invested in a 1099 management system (LAST)	<b>15%</b>	20%	27%	33%	34%	31%	28%

**The takeaway:** insurance field networks lead on the *intersections*, where background checks compound with reconciliation delays and a buyer who is either uninvested or unsatisfied. The reconciliation cliff at \$1M is where buyers finally start shopping.

## WHAT THE LEADING NETWORKS ARE DOING

### How the leading insurance networks pulled ahead.

#### 01 Close the reconciliation loop with a per-claim ledger.

76% of insurance orgs are stuck on reconciliation. A per-claim ledger ties payouts to assignments.

#### 02 Run background checks continuously, not once.

74% of insurance orgs flag background-check pain. Continuous renewal prevents the downstream cost.

#### 03 Consolidate the four-tool stack into one purpose-built system.

Insurance has the lowest contractor-native platform penetration of any vertical. Consolidation cuts the workload in half.

These are the moves networks like **CRU Group** ("everything we need is in one place") and **SafeGuard Properties** have already made, alongside Wingspan customers **CIS Group** (1,100 contractor auditors) and **Afirm US** (premium-audit field network).

[Read the case](#)

**Wingspan is the payroll platform built for insurance field networks.** Per-claim pay, continuous background checks, and 1099 filing in one platform, used by CIS Group, Afirm US, and other field networks scaling past 500 contractors.

[Book a demo](#)
[See how it works](#)

The 2026 Future of Flexible Work Report surveyed 500+ US-based finance, HR, and operations leaders. Insurance cut: n=46 (~9% of sample), combining claims-adjusting and premium-audit networks. Cross-industry comparisons computed against the full sample. Customer metrics from Wingspan case studies on wingspan.app/customers.