



Sharing Economy

Empower innovation

Overview

The past few years have seen dramatic growth in companies that facilitate peer-to-peer sharing of goods and services through online platforms.

Driven by the success of businesses in app-based delivery, ecommerce, and lending platforms, these communities will continue to expand. We understand this emerging industry and invest in tools and resources to help sharing economy companies evaluate and quantify a unique set of risks and exposures to advance and succeed.

ABD Advantage

Proactive Analysis

We conduct a complete program risk assessment to identify any coverage deficiencies and help you design a proper insurance program and rating structure consistent with sharing economy benchmarks.

Insightful Risk Management

With a nonstandard approach to business, it's more important than ever to develop thoughtful, scalable strategies that reflect the true exposure of your workforce so you can effectively navigate workforce issues.

Custom Strategy

We establish a set of foundational risk and loss control practices to help you mitigate exposure to your business as well as an aggressive and informed marketing strategy that reflects your risk philosophy, targeting the best long-term partners in each key risk area.

Matchless Expertise

We work with you to design a claims process that manages your exposure to a network of independent contractors as well as to potential cyber threats.

We've Got You Covered

Business Segments

- Peer-to-peer lending
- Crowdfunding
- Co-working
- Reselling and trading
- Ridesharing and carsharing
- Knowledge and talent-sharing

Key Coverages

- Cyber liability
- Network security and privacy liability
- Excess and umbrella liability
- General liability
- Hired and non-owned automobile (HNOA)
- Workers' compensation

ABD Solutions

ABD brings full-service brokerage capabilities to the industries we serve. ABD's proven, custom strategies fit your unique risk landscape and culture, taking care of the details so you can stay focused on building success.