



In commercial trucking, having protection against on-the-job accidents is not just “nice to have” but often a necessity. For independent contractors — the cost can sometimes fall squarely on them. A trucking company could require these individuals to have such coverage to reduce their own workers comp costs – but may not directly provide any workers’ compensation. That’s where Occupational Accident Insurance (Occ/Acc) comes into play.

**What is Occupational Accident Insurance — and Who Needs It**

Occupational Accident Insurance is an underwritten policy that provides benefits for work-related accidents (e.g. a crash, injury, or occupational death) for individuals who are not covered under a workers’ compensation policy. Occ/Acc can fill a potentially critical coverage gap and offer a safety net for serious accidents.

**How Occupational Accident Coverage Differs from Standard Workers’ Compensation**

It’s easy to think Occ/Acc and Workers’ Compensation are essentially the same — but there are important differences:

Feature	Workers’ Comp	Occ/Acc	Implication
<i>Who purchases the coverage</i>	In most cases, the trucking company.	Independent contractors paid on a 1099 form.	Gives coverage options when Workers’ Comp is not provided.
<i>Legal Mandate</i>	Mandatory in most states when an employer has employees. State laws regarding number of employees varies.	Generally voluntary, not required by law in most states.	Agents must know state laws and whether Occ/Acc can legally substitute or supplement WC.
<i>Cost &amp; Flexibility</i>	Usually higher cost, with state-regulated premiums/benefits. Less flexibility. Stronger protection from lawsuits brought by employees.	Typically lower premium cost, and flexible. Contractors can pick the coverage levels, limits, and deductibles.	Occ/Acc can reduce insurance expense — but coverage adequacy must be carefully evaluated.

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## **Why You Should Care — Having another option in Truck Insurance**

As an insurance agent working in commercial trucking, you're uniquely positioned to help both trucking companies and independent contractors navigate these trade-offs. Having Occ/Acc in your arsenal could be the difference between providing this coverage, or having another agency come in and take premium off your plate. Knowing the differences and when to discuss them with your clients makes you not only a trusted advisor on the subject, but an agent who can provide either coverage when needed. This can result in more clients, more retention and more revenue for you!

Truckers Insurance Associates has access to markets for *both* of these coverages. With us, you'll never have to potentially turn down a client who is interested in either of these crucial add-ons. Learn more about all our Occ/Acc and Workers' Compensation products on our webpage:

### [Workers' Compensation and Occ/Acc](#)

Do you have questions on either? We're here to help. Call us today at 515-276-7704 or email us at [\*\*news submissions@truckers-insurance.com\*\*](mailto:news submissions@truckers-insurance.com) to start talking about these important coverages!

### **About Us:**

Truckers Insurance Associates is a Managing General Agent founded in 1943, *Leading the Way* in Trucking Insurance. We are committed to pursuing innovative solutions, offering premier products from the best markets, and delivering superior service. We are here to meet the ever evolving insurance needs of the trucking industry as an independent, family-owned, wholesale insurance broker. We provide coverages for commercial trucking for both fleet and non-fleet semi-truck insurance.

Learn more at [www.truckers-insurance.com](http://www.truckers-insurance.com)

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