

# On-The-Job Protection for Independent Contractors

*Get to know Occupational Accident insurance*





Independent workers make up  
**36% of the US workforce<sup>1</sup>**

# A Changing Workforce

By 2027, it is estimated that more than 86 million people will be freelancing in the U.S. and independent contractors are expected to make up more than 50% of the total U.S. workforce.<sup>2</sup>

It's no secret—the workforce is changing. But why does it matter?

... **The On-Demand business model** does not  
... provide the benefits and protections that come  
... with traditional full-time employment. That's  
... where Great American comes in.

for all the *great* you do®

There are millions of gig workers in the United States, but nearly half of them don't have access to employer-provided benefits.<sup>3</sup>

### **What is Occupational Accident insurance?**

Occupational Accident insurance provides coverage for independent contractors while on the job. Where in most states independent contractors are not eligible for workers compensation, Occupational Accident insurance provides them with workplace injury protection. It can be a cost-effective coverage solution for workers who are not covered under a traditional Workers' Compensation policy.



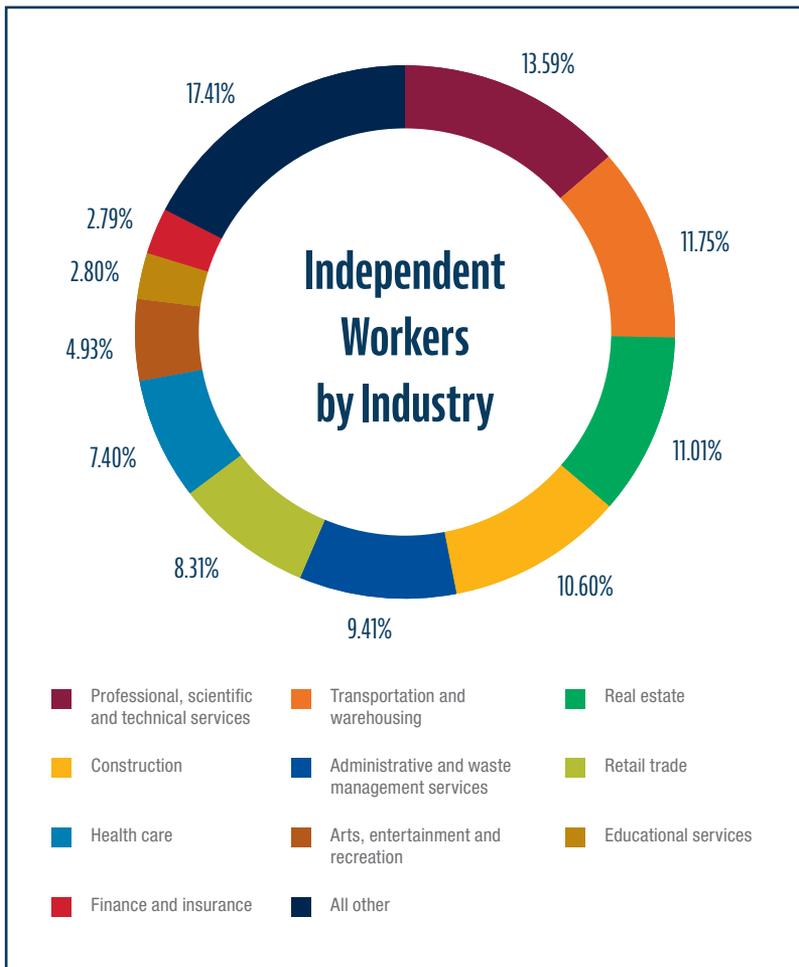
Nearly half of gig workers don't have  
**access to employer-provided benefits**

	OCCUPATIONAL ACCIDENT	WORKERS' COMPENSATION
<b>Who is typically eligible?</b>	Independent contractors who are paid by 1099	W2 employees
<b>What does it provide?</b>	Great American's Occupational Accident coverage includes medical, disability, death and dismemberment benefits	Injury coverage while in the course of work for your employer
<b>When does coverage kick in?</b>	When an independent contractor is injured on the job	When a hired employee is injured on the job



## Freelance work opportunities have grown exponentially across the United States.

And it might surprise you to learn where most independent contractors are employed.



Source: US Bureau of Labor Statistics, 2020



Offering flexible coverage options can help you retain good talent and add an additional layer of protection for your independent contractors. In addition, Occupational Accident coverage allows independent contractors to get back on the job faster, minimizing the need for an expensive onboarding process to bring on replacement contractors.

### **Why choose Great American?**

For more than 150 years, specialty businesses have trusted Great American to protect them and their workers. Our innovative insurance solutions and specialization serves niche marketplaces that we know well.

- 20+ years of Occupational Accident expertise
- “A+” (Superior) financial strength rating by AM Best
- Dedicated in-house claims
- Alternative Risk Solutions
- Flexible, customized coverage options

Great American  
Insurance Company

**115<sup>+</sup>** years  
with an **A** or better  
rating by  
AM Best



**Contact us to learn more!**

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**Sources:**

1 McKinsey & Company, Legal & General, 2022

2 Becker Friedman Institute, Statista

3 Gig Workers, Who Are They and What Do They Want?, LIMRA Secure Retirement Institute Review, 2019

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Spirit Insurance Company, authorized insurers in all 50 states and the DC. © 2024 Great American Insurance Company. All rights reserved. 5608-TRU (05/24)