Workers’ Compensation

Protecting drivers is even more important than protecting the vehicles they drive. Great American offers Workers’ Compensation for the following segments:

For Fleet Owners

Fleet Owners who lease on to Motor Carriers often need to provide Workers’ Compensation coverage for their employee drivers. When a Motor Carrier sponsors a Great American Occupational Accident program, Workers’ Compensation for the Fleet Owners’ drivers may be available.

For Motor Carriers

Motor Carriers sponsoring a Great American Occupational Accident and Contingent Liability program may be eligible to purchase Workers’ Compensation coverage for their eligible employees.

For Owner-Operators

Some states require that all truck drivers, regardless of Owner-Operator status, be covered by Workers’ Compensation. Great American offers coverage in those jurisdictions, when the Motor Carrier is sponsoring a Great American Occupational Accident program.

Great American’s Trucking Division does not currently provide any monoline Workers’ Compensation coverage.

At-your-service claims handling

Great American’s team of specialized claims handling professionals has years of experience in the industry and is dedicated to helping get drivers and their trucks back up and running as quickly as possible after an accident. We can be reached 24/7, and claims can be submitted via phone, online or through our mobile app. More than 95% of contacts are made within 24 hours of first receiving a claim.**

Great American Insurance Group’s roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Great American Insurance Company is rated A+ (Superior) from the A.M. Best Company (rating affirmed September 11, 2019). You can count on us to provide trusted protection at every turn, mile after mile.

*As of September 2017. 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, Great American Assurance Company, Great American Alliance Company, Great American Insurance Company of New York and Great American Security Insurance Company, authorized insurers in all 50 states and the DC. May not be available in all states. © 2018 Great American Insurance Company. All rights reserved. 1800-7-TRU (12/19)