

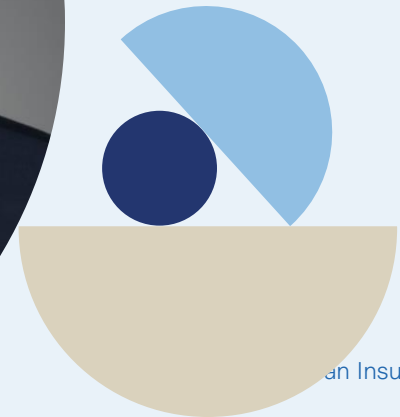
National Council of Insurance Legislators- Occupational Accident



Introductions

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Occupational Accident History and Product Overview



Developed in the 1980's to address work injury protection gap for trucking Independent Owner-Operators without Workers' Comp



Group A&H product with AD&D, Short/Long term disability and Accident Medical Expense benefits



Customizable coverage with uniform benefit structure / eligibility across all jurisdictions



Flexible pricing and benefit structures



Applicability of Occupational Accident to address coverage gaps for other independent contractors

- Gig / Sharing Economy introduced a new generation of Independent Contractors (~64M* in the U.S.)
- Many Independent Contractors at risk of injury are without Workers' Compensation benefits available to them
- Occupational Accident is a proven product to help fill the gap
 - Accident Medical Expense: cover medical costs related to work injury
 - Short / Long Term Disability Wage Replacement if unable to work
 - AD&D benefits to assist dependent loved ones financially



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