



U.S. Specialty Insurance Company



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USSIC Transportation Division exclusively provides Occupational Accident Insurance Programs for owner operators. These owner operators are covered by an Occupational Accident policy, which provides scheduled benefit amounts for AD&D, medical expense, and wage replacement resulting from a workplace injury. We also offer motor carrier's Contingent Contract and Employers Liability on their owner operators.

Occupational Accident

Medical Expense
Lost Wages
AD&D Benefits

This policy provides primary coverage in the event an owner operator has a covered workplace injury. The Transportation Division has been offering Occupational Accident in this niche through retail and wholesale transportation producers since 1990. The claim administration is handled internally by USSIC. We have easy self reporting terms for the monthly billing. In addition to the standard benefit provisions mentioned above, USSIC is flexible and can customize benefit amounts or add options such as Non-Occupational Injury, Occupational Disease and/or Cumulative Trauma injuries, Passenger Accident, and Hernia coverage when requested.

Contingent Contract & Employers Liability

Defense Costs
Pay On Behalf Of

This policy provides defense of the motor carrier from owner operators seeking employee status and WC benefits and will pay any resulting award. The Transportation Division has been providing and defending Contingent WC claims since 1996. We are committed to protecting client motor carrier's interests from owner operator claims through underwriting practices, and via management and assignment of experienced defense counsel specialists.

Advantages of the USSIC Product

Experienced Underwriting & Claims
Financial Security
Custom Limits

- Admitted, A+ XII Best Rating – Available in 27 States
- Niche Stability and Longevity, Experienced Staff
- Producer and Motor Carrier have professional and experienced account service rep.
- All claim services provided, including medical bill review / repricing, pre-authorization of treatment, subrogation recovery, and loss runs on request.
- Direct contact with USSIC - No third party administrators or managing general underwriters –.
- Flexible Admitted protection for all Motor Carrier owner operator exposures
- No Fees or Dues for enrollment, billing, and claims administration services.
- Available to groups of 2 to 2,000
- We can customize the benefit limits, Deductible options are also available.
- Special Small Accounts program for 2 to 25 owner operator groups
- Fast Quote Turnaround

Target Classes

- Intermodal Containers
- Local Parcel Delivery
- Dry Van
- Dump Trucks
- Refrigerated
- Tankers



Accident Insurance Services

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