

Providing Workers' Compensation to 1099 Owner/Operators

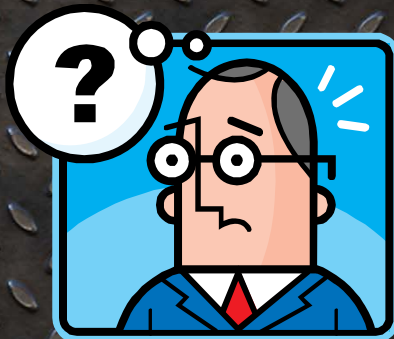
Understanding the Risks to the Motor Carrier

**Presented By Kingfish Insurance Services
Your Expert in Trucking Risk Management**

You know that your Independent Contract Drivers need some type of on the job Injury Protection but what are the current options available that minimize your exposures?

But do you know what you're risking?

**By providing Workers' Compensation,
a standard employee benefit, you risk...**



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By Providing Work Comp to 1099 Drivers You Risk:

- Allowing the driver to appeal for consideration as an employee



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By Providing Work Comp to 1099 Drivers You Risk:

- Having your Workers' compensation carrier deny a claim based on the 1099 agreement between you and the owner operator



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By Providing Work Comp to 1099 Drivers You Risk:

- Exposing yourself to scrutiny by state and local government where the 1099 driver may be considered misclassified possibly resulting in liability for federal and state taxes.

Depending on the state, this may also trigger fines, jail time, and/or an order to cease business until the classification is corrected.



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By Providing Work Comp to 1099 Drivers You Risk:

- Being accountable for charging an employee for Workers' Compensation insurance, which is not legally acceptable.



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Let us show you how to avoid all of these risks and see that your drivers receive the right coverage.

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