

## Mid-West Truckers Risk Management Association Underwriting Standards

### Information Needed to Quote

- Acord Application or Program Application
- Current Mod Worksheet plus prior year
- Loss runs valued within 6 months of expiration for current plus 4 prior
- Description of losses over \$25,000

### Guidelines for Program

- Trended Loss Ratio under 50%
- Loss runs for 4 plus current years – currently valued within the past 3 to 6 months
- Experience Mod 1.20 or lower
- Company must be in business for at least 5 years
- Company must have had 5 complete years of past workers compensation coverage
- Company must have payroll in MTRMA approved class code list.
- Company must be a transportation related risk in the state of Illinois.

### Owner Operators/Independent Contractors/Subcontractors:

- Owner Operators/Independent Contractors/Subcontractors **must carry** statutory work comp certificates or their payroll **will be** included in insured's payroll – This is a program guideline – regardless of the state law.