

Workers Compensation for Transportation Firms



Berkley
SMALL BUSINESS SOLUTIONS
| a Berkley Company



Truckers
INSURANCE ASSOCIATES

JUNE 2025

Overview

A new collaboration focusing on providing monoline workers compensation coverage to standard and preferred trucking for hire firms.

Target Appetite

Note: All risks are subject to underwriter review for acceptability.

- Freight Companies
- Cartage Companies
- Mail Haulers
- Dump Trucks
- Flat Bed, with strap/chains
- Wide load
- Straight Trucks
- Tractor-trailers with a single trailer
- Firms with Employed Drivers and/or contracted (signed-on) independent drivers or owner-operators
- Up to 99 Employees/Drivers, must have at least two employees

Ineligible Exposures

- Minimum of three years in business as of the policy effective date
- Risks with owner-operator trucks making up 70% or more of their fleet
- Double or triple trailers
- Moving companies (8290 or 8293)
- Auto transport trucks
- Tanker trucks or trucks with ladders
- Hauling of hazardous or explosive material
- NCCI or State Bureau Experience modifier greater than 1.30
- Risks coming out of a PEO, unless they have their own NCCI or state bureau Experience-modification factor
- Risk with FMCSA Alerts, current or within the past 12 months in Unsafe Driving, HOS, HazMat, Controlled Substance, or Driver Fitness
- Last Mile parcel delivery (7321)
- Chauffeurs, Livery
- Roadside Assistance firms (7225)
- Warehousing and Logistics Firms
- Freight Forwarders/Brokers

Desired Risk Characteristics

**Indicates Mandatory Requirement for Acceptability*

Hiring Practices include:

- Written Employment Application
- Reference Check
- Personal Interview
- Employment History Verification
- **Pre or Post Employment Physicals***
- Criminal Background Check
- **MVR Check***
- **Pre-Hire Drug Testing***
- FMCSA Pre-Employment Screen
- Road Test

Training includes:

- New Employee Orientation
- Material Handling & Lifting
- **Regular Formal Safety Meetings***
- **Regular Formal Safety Training***
- Slip, Trip & Fall Avoidance



<p>Desired Risk Characteristics *Indicates Mandatory Requirement for Acceptability</p>	<p><u>Risk Management & Safety Programs include:</u></p> <ul style="list-style-type: none"> • Accident & Injury Investigation Process • Post-Accident Drug Testing • Driver Safety Program • Safety Element in Performance Evaluation • Formal policy to validate driver compliance with FMSCA DOT Hours of Service* • Favorable SAFER Results and Ratings* • Full-Time Safety Manager • Regular Vehicle Inspections* • Hands Free Cellphone Policy* • Clean Roadside Inspection Incentive • Safety Equipment/PPE Provided • Effective Return to Work Program • Electronic Logbooks • Formal Claim Reporting Process <p>Classifications</p> <ul style="list-style-type: none"> • NCCI – 7219, 7230, 7232 • DE/PA - 811, 812, 808 • MI - 7219, 7231, 7202, 7208, 7206 • NJ – 7219, 7231, 7230 • NY – 7219, 7231, 7197 • TX - 7219, 7230
<p>Coverage & Features</p>	<ul style="list-style-type: none"> • Guaranteed Cost • Available in All Non-Monopolistic States • Dividend potential upon Underwriting Review and BSB Management Review • Employers Liability Limits \$1,000,000/\$1,000,000/\$1,000,000 • Blanket Waiver of Subrogation • Voluntary Compensation Coverage for contracted/1099 signed-on drivers • Pay-as-you-Go Billing
<p>Submission Requirements</p>	<p>Standard submission requirements include:</p> <ul style="list-style-type: none"> • ACORD 130 – Workers Compensation Application with BSB WC Supplement Application • Alternatively, BSB Supplemental Trucking Questionnaire/Application • Current year and prior 3 years hard copy loss runs, valued within 90 days of policy effective date • Workers Compensation Experience Rating Worksheet, subject to availability • List of Signed-On 1099/Owner-Operators, including annual compensation amount for Voluntary Compensation Endorsement <p>Broker of Record</p> <p>Follow Current BSB AOR/ BOR procedures. No BOR Acceptance once a risk is quoted.</p>

	SIC	NAIC	Phraseology	NCCI	
Truckers	<u>4213</u>	<u>484121</u>	<u>General Freight Trucking, Long-Distance, Truckload (NAICS)</u>	<u>7219</u>	
Truckers	<u>4212</u>	<u>484220</u>	<u>Milk Hauling--Local or Long Distance--by Contractor</u>	<u>7219</u>	
Truckers	<u>4212</u>	<u>484110</u>	<u>Trucking NOC--Local Hauling Only--All Employees</u>	<u>7219</u>	
Truckers	<u>4212</u>	<u>484220</u>	<u>Trucking Operations</u>	<u>7219</u>	
Truckers	<u>4213</u>	<u>484122</u>	<u>Trucking--Long Distance Hauling--All Employees</u>	<u>7219</u>	
Truckers	<u>4212</u>	<u>484220</u>	<u>Trucking--NOC</u>	<u>7219</u>	<u>I</u>
Truckers	<u>4212</u>	<u>484220</u>	<u>Water Truck Service</u>	<u>7219</u>	

***Currently available for accounts domiciled in
Illinois, Florida, Minnesota, North Carolina, Michigan and Tennessee***