



Small Trucking Workers Compensation (2-20 Employees)

Appetite Guide

Overview

Our appetite is focused on providing monoline workers compensation coverage to standard and preferred trucking for hire firms. **Small trucking for workers' comp is only wholesale distributed.**

Small Business 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
- Minimum of three years in business as of the policy effective date
- Straight Trucks
- Tractor-trailers with a single trailer
- Sand & Gravel
- Firms with Employed Drivers and/or contracted (signed-on) independent drivers or owner-operators
- 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

Account Risk Management & Safety Programs to include:

- 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



Ineligible Exposures:

- Currently a workers' comp policy holder with another Berkley Company
- New Ventures and firms < 24 months in business / No Mid-term moves
- Wide load
- 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
- 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
- **Ex. Mod 130 or greater**

Coverage:

- Guaranteed Cost
- "Will be" available in All Non-Monopolistic Continental States upon phased roll out.
- Dividend potential upon Underwriting Review and BSB Management Review

Payment Plans:

- Pay as You Go (Payroll Company and Self reporting) using Smart Pay (EFT/Credit Card)
- Direct Bill- (Pay in Full) (2 Pay, 50% Down), (4 Pay, 25% Down, and 3 Equal Payments) (8 Pay, 25% or 12.5% Down and 7 Equal Payments) (10 Pay, 10% or 25% Down, and 9 Equal Payments)

Submission Requirements:

- ACORD 130
- Fully valued loss runs within 90 days of effective date. Current + 2 prior years for firms in business greater than 2 years.
- Trucking supplemental (Does not need to be Berkley's)
- WC Experience Rating Worksheet, subject to availability

Send submissions to:

submissions@berkleysmallbusiness.com
 Include Agency Code

BSB accepts submissions between 5 to 90 days before the effective date.

NOTES:

- List of Signed-On 1099/Owner-Operators, including annual compensation amount for Voluntary Compensation Endorsement
- Voluntary comp features are available to cover owner operator/1099s, reducing need for OCC/ACC.
- Broker of Record. No BOR Acceptance once a risk is quoted.
- Commission: 16% New and 14% Renewal
- States Available: AL, AR, AZ, FL, GA, IA, ID, IL, IN, KS, MI, MN, MO, MS, NC, TN, TX
- Note: More states to be released after testing at the end of Q3 and Q4.



Class Codes Available

SIC	NAIC	Phraseology	NCCI
4213	484121	General Freight Trucking, Long-Distance, Truckload (NAICS)	7219
4212	484220	Milk Hauling--Local--by Contractor (DE, PA)	7219
4213	484230	Milk Hauling--Long Distance--by Contractor (DE, PA)	7219
4212	484110	NOC-Drivers in Connection Therewith (MI)	7219
4212	484110	Trucking NOC--Local Hauling Only--All Employees	7219
4213	484220	Trucking Operations	7219
4213	484122	Trucking--Long Distance Hauling--All Employees	7219
4212	484220	Trucking-NOC	7219
4212	484220	Water Truck Service (DE, PA)	7219
4212	484220	Sand and Gravel	7219

Admitted WC Papers we will be writing on:

- Berkley Regional Insurance Company
- Berkley National Insurance Company
- Tri-State Insurance of MN
- Riverport Insurance Company

Claims Handling:

- Gallagher Basset