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MINT Rater  
Truckers GL

On the face of it this is a simple class to write since it is assumed that most of the exposure would fall to the Auto carrier. There are, however, exposures involved that need to be considered not least the exposure created by the trucks themselves. The Insurance Service Office rates this class based upon the payroll of the terminal employees yet this makes no allowance for the exposures created by the trucks themselves. We therefore recognise this exposure by charging a small per truck additional premium on fleets of over 5 Power Units. Additionally, often there are Warehouse exposures that need to be separately rated along with other interests a Trucker may own.

We are a market for this class and we have updated our previous guide to provide you with a better understanding of our appetite within the class. The type of commodity hauled has an effect on the exposures created, thus we have provided a list of classes we wish to avoid. Underwriting considerations include but are not limited to: Radius of operation, States in which insured operates (however rating is based on State of primary office), and can applicant provide evidence of insurance for cargo and auto coverages (with liability limits at least equal to those of our insured).

We do not want to be covering any liability arising out of Misdelivery of products. Therefore make sure that mandatory endorsement **MKL 22 (05/05) Erroneous/Misdelivery Exclusion** is applied on all policies.

To give you a flavour of what classes of Trucker we will write is more easily outlined by providing a list of those that we **do not** want to write (or submit to us with full details):

#### **Prohibited Classes:**

- › Operations providing repair/service facilities
- › Public/school Bus, livery
- › Rentals, leasing or drive-away operations
- › Circus, carnival or amusement operators
- › Garbage/refuse, scrap metal
- › Oil Field well head maintenance
- › Tow Operators/mobile home toters/crane operations/auto haulers
- › Instructional/driver training operations
- › Any vehicles hauling commodities that are over-weight/over-size
- › Doubles and triples
- › Snow-Removal operations
- › Street Cleaners/Water Sprayers

#### **Submit Classes:**

- › Vehicles 20,000 lbs and under GVW, including but not limited to service vehicles and private passenger type automobiles
- › Livestock Haulers
- › Logging, pulpwood, aggregates, sand & gravel operations

#### **Special Considerations:**

- › Household goods moving and storage - use a \$2,500 PD deductible
- › Taxicabs – use code 68001 - refer to GL manual
- › Freight Forwarders – use code 94617 - refer to GL manual
- › Vehicles used in selling a product directly from a unit or use Food Concessionaire – use code 11168 - refer to GL manual
- › Truck Brokers – use code 61224 (apply CG2144) - refer to GL manual
- › Warehouses – use appropriate code 99938 or 68706 - refer to GL manual

**Forms/Coverage:**

*Mandatory Forms:*

<b>SLC (COS)</b>	Certificate Page and Jacket
<b>MKG 01 (04/08)</b>	General Clauses
<b>CG 0001 (10/01)</b>	C.G.L. Form
<b>CG DS 01 (10/01)</b>	C.G.L. Declarations Page
<b>MKL 26 (01/07)</b>	Deductible Liability Endt Min \$500 BI/PD Household goods – use \$2,500 PD deductible
<b>MKL 01 (01/08)</b>	Multiple Exclusions
<b>MKL 14 (04/02)</b>	Products/Completed Operations Included
<b>MKL 22 (05/05)</b>	Erroneous/Misdelivery Exclusion Endorsement

*Optional Forms:*

<b>MKL 02 (04/02)</b>	Auditable Premiums
<b>MKL 16 (04/02)</b>	Additional Insured Endorsement

# MINT Rater – Truckers GL – Code 99793

## Rating:

Based on \$2,000,000 General Agg/\$1,000,000 Each Occurrence Limits

### Fleets 1-5 Power Units:

State Territory	Minimum Payroll <sup>1</sup>	Rate <sup>2</sup>	Minimum Premium <sup>3</sup>	State Territory	Minimum Payroll <sup>1</sup>	Rate <sup>2</sup>	Minimum Premium <sup>3</sup>
AK Entire State	36,400	16.96	850	NC Entire State	24,800	9.22	850
AR Entire State	24,000	16.73	850	ND Entire State	24,200	10.35	850
AZ Entire State	26,400	10.80	850	NE Entire State	27,400	11.94	850
CA 001/002-San Francisco/Oakland	33,600	28.00	1,000	NH Entire State	26,800	15.02	850
Remainder of State	33,600	26.10	850	NJ Entire State	32,300	26.53	850
CO Entire State	31,500	11.70	850	NM Entire State	27,900	22.53	850
CT Entire State	10,400	21.06	850	NV Entire State	29,300	20.26	850
DC Entire State	30,000	28.07	850	NY 001-New York City/Suffolk/Nassau	27,500	65.19	1,750
DE Entire State	25,300	18.58	850	Remainder of State	27,500	50.79	1,400
FL Entire State	16,700	17.50	850	OH Entire State	36,900	11.93	850
GA Entire State	24,400	15.40	850	OK Entire State	31,100	20.34	850
HI Entire State	15,600	33.94	850	OR Entire State	28,000	12.34	850
IA Entire State	28,800	14.94	850	PA 001-Philadelphia (City of)	25,500	41.31	1,000
ID Entire State	26,300	12.65	850	Remainder of State	25,500	19.22	850
IL 001/006- Chicago City/Suburbs	33,500	30.53	1,000	RI Entire State	26,700	21.91	850
Remainder of State	33,500	26.58	850	SC Entire State	24,100	13.34	850
IN Entire State	27,300	12.14	850	SD Entire State	25,800	16.82	850
KS Entire State	13,300	13.74	850	TN Entire State	13,300	12.24	850
LA Entire State	15,600	52.73	850	TX Entire State	31,900	18.16	850
MA Entire State	28,600	16.83	850	UT Entire State	30,700	13.37	850
MD Entire State	28,100	12.82	850	VA Entire State	26,300	8.73	850
ME Entire State	22,600	11.80	850	VT Entire State	10,400	17.65	850
MI Entire State	29,700	16.30	850	WA Entire State	17,800	16.93	850
MN Entire State	30,800	9.65	850	WI Entire State	31,600	12.03	850
MO Entire State	28,400	14.30	850	WY Entire State	16,200	15.62	850
MT Entire State	18,800	20.64	850				

<sup>1</sup> Terminal Employees only-exclude Drivers <sup>2</sup> per \$1,000 Payroll <sup>3</sup> A 15% credit may be applied to risks that are clean a minimum of two years.

### Fleets over 5 Power Units:

As above PLUS \$50 Additional Premium for each unit over 5 Power Units up to a maximum # 50 units (submit over 50)

### Additional Insureds:

\$50 each – use Form MKL16 (04/02)

### Minimum Premium:

Limit	Minimum Premium <sup>3</sup>
\$2,000,000/\$1,000,000	Per table above
\$1,000,000/\$1,000,000	Per table above less \$100
Lower Limits	Per table above less \$250



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