

MISSISSIPPI TRUCK FOOD & FUEL SELF INSURERS FUND

Primary Underwriting Guidelines

Information Needed to Quote

- Accord Application
- Current Mod Worksheet
- Loss runs valued within 6 months of expiration for current plus 4 prior
- Current financial statement prior to binding

Guidelines for Program

- Must be a member in good standing of the Mississippi Trucking & or Mississippi Petroleum Marketers & Convenience Stores Association
- Combined three-year loss ratio of 80% or below
- Have no more than one shock loss (\$50,000 & up) in the past 3 years
- Experience Mod 1.30 or below
- Generate premium greater than \$15,000, c-store operation (only) – greater than \$10,000
- Following exposures are accepted in the program: Gas & butane haulers service stations, convenience stores w/attached food outlets; trucking, i.e., general commodities, flatbed, sand & gravel, reefer, moving companies, etc.
- Following exposures are not accepted in MTFF-SIF: Occupational Disease, Aircraft, USL&H

Approval

- Excess/reinsurance carrier must approve any submission not meeting the underwriting guidelines.