

UNDERWRITING

The initial review of each risk will be done by [Alternative Risk Services, LLC](#) Loss Prevention Engineers to carefully evaluate Trust applicants. After the initial review, the excess underwriter, the Division of Workers' Compensation and Board of Directors must each approve the member. The goal is to write preferred risks from the majority of Missouri Petroleum Marketers & Convenience Store Association.

Applicants to the Trust and Trust members will be required to:

- Provide description of operations.
- Establish and maintain an acceptable back to work and light duty program.
- Establish and maintain a formal written safety program.
- Comply with all reasonable loss control requests.
- Show at least three years' prior Workers' Compensation history.
- Present an experience modification factor which is acceptable to the trust.
- Agree to comply with audit requirements.
- Comply with OSHA requirements.
- Minimum transportation exposure.
- Present and maintain favorable credit rating.

Coverage cannot be bound until all of the requested information has been received, reviewed, and approved by the aforementioned parties.

The required down payment of premium must be received prior to coverage being effective.

Exceptions to the underwriting guidelines may be considered by the Trust.