

Transportation of Goods

Massachusetts Trade Self-Insurance Group

Serving General Trucking, Couriers, Small Fuel Dealers,
Aggregate Hauling, Large Wholesalers and
Roll-off Container Companies



over **10%** Savings*

ILLUSTRATIVE SAMPLES OF CLASSES OF BUSINESS

2070	Dairy or Creamery & Route Supervisors, Drivers
5192	Vending or Coin Operated Machines & Drivers
8010	Hardware Store Wholesale
8018	Beer or Ale Dealer - Wholesale
8021	Fish, Meat or Poultry Dealer - Wholesale
8032	Clothing, Wearing Apparel or Dry Goods - Wholesale
8034	Grocery - Wholesale
8048	Fruit & Vegetable - Wholesale
8111	Plumber's Supplies Dealer & Drivers
7219	Trucking NOC - All Employees & Drivers
7231	Mail, Parcel or Package Delivery - All Employees & Drivers
7380	Drivers NOC
8204	Building Material Yard & Local Manager, Drivers

WORKERS' COMP GROUP FACTS AND FIGURES

Over \$13 Million in Dividends* generated to members since inception

Industry Served: General Trucking and Transportation

Group Inception Date: January 1992 — over 30 years

Premium: \$7.3 Million

Dividends: Lifetime average 11%

Deviation: 5%

Participating Companies: 220+

Other Discounts: No Expense Constant and Lower DIA Assessment (by 3.2%)

Specific Excess Insurance: Lyndon Southern Insurance Co. (A.M. Best: A-) and Safety National Casualty (A.M. Best: A++)

Aggregate Excess Insurance: Safety National Casualty (A.M. Best: A++)

Accounting: EJ Callahan & Associates / **Actuary:** Milliman

- Proactive Safety Services
- Strong Dividend History
- Responsible Underwriting
- Superior Customer & Claims Service
- Convenient Payment Programs
- Over 220 Businesses Strong

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*Including upfront discounts and historical dividends. For qualified risks only. Participation in a workers' compensation self-insurance group is not the equivalent of purchasing an insurance policy. Past dividend history is no guarantee of future results.