

# LONG HAUL TRUCKING

## Underwriting Guidelines

### New Mexico Mutual Provides Coverage For Long Haul Exposure

Given recent advancements in safety regulations and technology, the transportation industry landscape is changing. Accountability programs continue to promote driver safety and lower loss ratios. In response to these positive changes, New Mexico Mutual is now providing coverage for long haul operations.

### Underwriting Guidelines:

- Business and/or drivers should be domiciled in New Mexico
- Travel beyond a 1,000 mile radius should be incidental
- No hauling of hazardous material, except propane dealers
- No international exposure
- No owner-operators without employees

We also offer out-of-state coverage for New Mexico operations domiciled outside New Mexico.

Along with the submission, please include available loss runs, experience rating worksheets, description of cargo, and description of safety controls.

We look forward to serving our mutual long haul clients. If you have any questions, please contact your New Mexico Mutual underwriter.



**If you have questions about Long haul Trucking coverage, please contact your assigned underwriter.**

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