



Missouri Restaurant Association Insurance Trust Program

MRA endorses an exclusive workers' compensation insurance program which offers a cost effective alternative to the traditional insurance marketplace. This program is for businesses engaged primarily in the hospitality and food industry within the state of Missouri. The program is designed to control workers' compensation rates by offering proactive Loss Control programs and aggressively managing claims and loss experience. Participants in the program are owners of the program and therefore share in the profitability. **Missouri Restaurant Association Insurance Trust (MRAIT) participants shared in dividends of over \$160,000 in 2006.**

MRAIT provides an aggressive credit/debit schedule that allows us to reward members with good loss experience. We protect the financial stability of the program by properly underwriting each new risk and providing superior loss control services. Members also have an opportunity to receive a *5% credit* for attending an annual loss control and claims management seminar.

MRAIT allows smaller employers to experience the benefits of self-insurance. You maintain control of your workers' compensation dollars by being actively involved in the decisions that affect your employees and your business. In addition you will receive superior claim service and specialized loss control programs at no additional charge. Instead of underwriting profits and interest income disappearing to an insurance company, they are maintained by the Trust and shared with eligible members of the program.

In order to participate in the program, you must be a member in good standing with the Missouri Restaurant Association and be engaged primarily in the restaurant or hospitality industry. You must have been in business for a minimum of one year or have three years restaurant experience.

MRAIT is marketed by a select group of agents around the state. We are expanding our agency network with the addition of Mike Keith Agency in Clinton and Welsch, Flatness, and Lutz, Inc. in the St. Louis area. For a complete list of qualified agents, please visit the website listed below. Our goal is to provide competitively priced workers' compensation for all members of the Missouri Restaurant Association. If you would like to obtain additional information regarding the trust and the services provided, please visit our website at www.mrainstrust.com.

Trust administered by:

Alternative Risk Service

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