

COMMERCIAL AUTO

Underwriting Guidelines

Although the final qualifying criteria for any applicant depends upon the particular nature of the risk, we offer the following guidelines. Supporting lines are preferred but mono-line policies will be considered. Be sure to review our **Commercial Auto Product Guide** which can also be used with your clients.

Targeted Clients

Refer to our **Commercial Lines Underwriting Appetite Guide** for a full list of acceptable classes as well as those eligible for our *Automatic Underwriting* platform.

- Artisan Contractors
- Service and Repair Operations
- Delivery and Distributor Operations
- Dealer/Repairer Plates (must also have a specified vehicle on the policy)
- Hotel/Courtesy Buses (N/A in NY and MI; when written in conjunction with our Businessowner's Policy in all other states)

General Guidelines

- Physical damage coverage for commercial vehicles up to \$250,000; private passenger vehicles up to \$100,000; higher limits may be considered with special underwriting approval
- Local and intermediate travel; maximum radius 200 miles
- Gross vehicle weight up to 45,000 lbs. preferred (heavier vehicles will be considered)
- No "Physical Damage Only" policies
- All vehicles must be registered and garaged in states where we offer Commercial Auto (Almost countrywide!)
- All drivers must have a valid, unrestricted license and be at least:
 - 21 years old to operate a light/medium weight truck or private passenger vehicle
 - 23 years old with two or more years of relevant experience to operate a heavy or extra heavy unit

Submission Requirements

Help us ensure a quick turnaround by providing the following information with your submission:

- A detailed description of operations
- Complete and updated driver lists
- MVRs for all drivers (avoid issue-then-cancel situations)
- Complete and accurate VINs for each vehicle; VINs must be validated
- Loss runs required on accounts with more than 9 vehicles
- Physical inspections will be ordered on policies with 10 or more vehicles

We order these inspections on behalf of the policyholder as a value-added loss control service.

Note:

We will order MVRs for you and coverage can be bound subject to an acceptable report.

Unacceptable Drivers

Please be aware that a combination of violations and equipment incidents may also deem a drive as unacceptable.

- A driver with any one of the following violations **within the past three years** is not acceptable:
 - DWI, DUI, or possession of a controlled substance
 - Drag racing or a speed contest
 - Fleeing or attempting to elude law enforcement
 - Leaving the scene of an accident; "hit-and-run"
 - Illegal possession of alcohol or drugs

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Unacceptable Drivers (continued)

- Refusal to take a breathalyzer (i.e., alcohol) test
 - Speeding 25 mph or more over the posted speed limit
 - Three or more “at-fault” accidents (including accidents with personal autos)
 - Vehicular homicide/felony with a vehicle
- A driver with **three or more of the following moving violations within the past three years** is not acceptable:
 - An “at-fault” accident
 - Speeding (less than 25 mph over the posted limit)
 - Failure to obey a traffic control device (ex: stop signs, traffic lights, etc.)
 - Operating a motor vehicle with a suspended or revoked license
 - Improper turning
 - Failure to yield right of way
 - Careless, reckless, improper, or negligent driving
 - Texting or operating a cell phone while driving
 - Illegal passing
 - Improper stops on a highway
 - A driver with **three or more of the following non-moving violations within the past three years** is not acceptable:
 - An oversize or overweight load
 - Defective equipment
 - Operating without required equipment or warnings
 - Other equipment violations

Unacceptable Risks

- Antique or classic motor vehicles
- Armored vehicles
- Auto dealers (including wrecked, salvaged, and rebuilt cars; repossession)
- Buses, limos, taxis, and other passenger transportation operations
- Carnival and circus vehicles
- Church organizations
- Courier and messenger services (Amazon last-mile delivery services considered)
- Driver training/schools
- Emergency service vehicles
- Food delivery (unless written in conjunction with our Businessowner’s Policy)
- Food trucks
- For-hire trucking (i.e., bobtail liability, risks requiring Interstate Commerce Commission or U.S. Department of Transportation filing, common/contract truckers)
- Garbage/trash removal; sand/gravel haulers; scrap metal dealers and recycling
- Leasing or rental operations
- Logging vehicles; tree service (vehicles with booms)
- Medium- to long-haul transport of perishables
- Motorcycles
- Motor homes
- Passenger Transportation
- Snow plowing/snow removal - primary operation
- Tow trucks (unless written with our Businessowner’s Policy)
- Vehicles transporting commodities defined as hazardous by the Federal Motor Carrier Act

Commission - 15%