

## *Commercial Specialty Auto Guidelines*

These guidelines are to assist you in qualifying, submitting, and binding Commercial Specialty Auto business with RLI Transportation. They are subject to change without notice.

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### Agents / Brokers:

- RLI Transportation will accept new submissions for consideration, from most RETAIL Agents / Brokers

### Specialists in writing:

- Hospitals
- Ambulances
- Couriers
- Driving Schools
- Hired Non-Owned
- Symbol 10 - needed to tailor the coverage to a unique situation.

### Eligible Commercial Auto Classes:

- Healthcare – hospitals, Clinics, HMOs
- Ambulance
- Couriers
- Construction
- Manufacturing
- Communications
- Wholesalers and Distributors
- Retail Trades
- Financial Institutions
- Real Estate Companies (i.e. REITS)
- Miscellaneous Services
- Public Administration
- Overseas Parents with US-based operations (Reverse Flo)

### Areas of Emphasis:

<b>HNOA</b>	Heavy Hired & Non-Owned exposures - i.e. Hospitals with visiting nurses, couriers with independent contractor exposure. (No food delivery)
<b>Extra Heavy Units</b>	Owned units, carrying owned goods, portion of the fleet or entire fleet – many “standard markets” avoid this exposure.
<b>Other Lines in a Specialty Market</b>	Other lines are in captive or in a specialty market. (i.e. engineering firms, aircraft parts mfg)
<b>Symbol 10 or manuscript</b>	Symbol 10 or manuscript wording needed to tailor the coverage to a unique situation.
<b>Large sales fleets</b>	In many cases, the WC and auto are the only coverages that need to be purchased in the US.
<b>Public livery</b>	Fleets with “incidental” public transport - i.e. Colleges, hospital with non-emergency transport. (No assisted living)
<b>Flexible driver guidelines</b>	Driver(s) do not meet ““standard market” driver guidelines. Our guidelines are more flexible than many “standard markets”.
<b>Large loss</b>	Incumbent carrier took a large loss and does not want to renew, but otherwise the experience and controls are good.
<b>Unique Equipment</b>	Fleet where a portion of the units have unique equipment attached to the power unit. (i.e. industrial vacuum trucks, welding units)

### Minimum Policy Premium:

- \$10,000

### RLI Transportation writes Commercial Vehicles in all states, except when domiciled in:

- Massachusetts
- Hawaii
- Alaska
- Louisiana
- Texas

### Quotes:

- Quotes will be processed once a complete submission is received
- We will make every effort to quote by your need by date
- Average quote time 48 hours

### Commission:

- 10% “standard” commission on all lines, but is negotiable

## Submission Requirements:

- To prepare a Commercial Specialty Auto quote for you we will need the following information.
  1. Acord Cover Application or similar specifications.
  2. Auto Acord application or similar specifications.
  3. Drivers list ; in excel if possible
  4. Vehicle list ; in excel if possible
  5. Vehicle specific use (i.e. security, maintenance, executive , employee shuttle, client shuttle, emergency ambulance, non-emergency ambulance, patient transport)
  6. Loss Runs...Current year plus 3 prior years...all currently valued
  7. Costs new if physical damage is needed.
  8. Garaging locations:
  9. Should the account be quoted with or without commission?
  10. Current carrier renewal position and expiring pricing
  11. MVRs on all currently assigned drivers, if available
  12. Copy of the insured's financials or tax returns
  13. Named insured details - insured list showing operations.
  14. Copy of fleet safety program, if any.
  15. Complete the appropriate attached Supplemental Fleet Questionnaire
  16. Previous historical vehicle count-4 year history

## Premium Payment Options:

- RLI Installment Financing – various plans are available - interest free
- Paid in full
- Premiums may be financed through Premium Finance Companies. Down payment as stipulated on the proposal is still required prior to inception with the balance due within 12 days.
- RLI will Direct or Agent Bill
- Down Payments, Escrow and Cash Collateral are due upon binding – no filings will be made until these funds have been received by RLI

## Non-Eligible Commercial Auto Classes:

- Explosives
- Hazardous Material Haulers of Any Kind
- Residential or Commercial Waste Haulers
- Carnival Circus Operations
- Livestock Haulers
- Ready Mix Concrete
- Towing Operations
- Drive Away Contractors
- Flat Bed Operations (incidental OK)
- Container Haulers
- Dump Operations (incidental OK)
- Cherry Pickers (incidental OK)
- Cranes (incidental OK)