

Non-Fleet Trucking Program Guidelines (1-5 power units)

We submit these guidelines to assist you in qualifying, submitting, and binding Non-Fleet Long-haul Trucking business with RLI Transportation. They are subject to change without notice.

Agents / Brokers:

- RLI Transportation will accept new submissions for consideration, from approved retail Agents / Brokers
- Agents / Brokers must be appointed and licensed with RLI, in their respective state, prior to binding their first submission

Eligible Trucking For-Hire Operations – TL & LTL Carriers:

- Dry Van
- Refrigerated
- Auto Haulers
- Flatbed
- Intermodal (except: South Florida, NY, NJ, Chicago, Houston, Los Angeles)

Ineligible Mileage Operations:

- Operations running more than 125,000 miles per unit.

Size:

- 1-5 Power Units only

Financial Requirements:

- Acceptable commercial credit score on DNBI or Experian or
- Acceptable personal credit score for unincorporated sole proprietor

RLI Transportation writes non-fleet operations domiciled in all states, except:

- Massachusetts
- Hawaii
- Alaska
- Louisiana

Lines of Coverages Offered:

- Auto Liability, including Hired and Non-owned options
- General Liability (CGL)
- Physical Damage (\$1000, \$2500, \$5000 deductible)

- Cargo- up to \$250,000 limit (\$1000, \$2500 deductible)
- Trailer Interchange (\$1000, \$2500, \$5000 deductible)

Years in Business:

- Two years minimum

Application Requirements:

- RLI Non-Fleet Application must be filled out in its entirety and MVR provided for each driver
- Account must have a DOT SAFER Safety Rating of "Satisfactory"

Driver Qualifications and Motor Vehicle Reports:

- MVRs must be run for all drivers and be no more than 60 days old
- MVR Guidelines:
 1. Minimum age of 23
 2. Minimum of 2 years CDL-A driving experience
 3. Maximum of 3 moving violations in last three years, or 2 moving violations and 1 minor accident
 4. No DUI's or Felony Driving Convictions within last 10 years
 5. No major moving violations (e.g. non-felony reckless driving) within last 5 years

Pricing:

- Premiums are developed based upon mileage by state
- Pricing is on a "per unit" basis

Quotes:

- Quotes will be processed, once a complete submission is received
- We will make every effort to quote within one business day of receiving a complete submission, but no earlier than 30 days prior to the effective date

Payment Options:

- Paid in full
- Premium financing with outside vendor
- Down Payments are due upon binding – no filings will be made until these funds have been received by RLI

Filings:

- RLI will make all filings (state & federal)
- Agent / Broker is responsible for requesting filings

RLI Value Message:

Accounts and Agents that understand and appreciate RLI's value added services and capabilities in the areas of:

- Knowledgeable People
- Stability
- Peace of Mind

- **A Great Value**
- **Easy To Do Business With**