

## *Owner Operator Trucking Program Guidelines*

We submit these guidelines to assist you in qualifying, submitting and binding O/O Trucking 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 approved retail Agents / Brokers
- Agents / Brokers must be appointed and licensed with RLI, in their respective state, prior to binding their first submission

### Type Operation:

- Tractors
- Straight Trucks

### Coverage & Limits Available:

- Non-Trucking Liability - \$500,000 and \$1,000,000 CSL Limits
- Physical Damage – Minimum Deductible is \$1,000 – Comprehensive & Collision

### Coverage Options:

- Down-Time Reimbursement
- Electronic Equipment Coverage

### Fleet Size:

- No Minimum size of Fleet. For three power units or less, we need to write both Non-Trucking & Physical Damage Coverage

### Equipment Age:

- No vehicles over 15 years old
- All physical damage losses adjusted on a stated value basis or AVC, whichever is less

### Lease Requirements:

- All Owner Operators must be under long term lease to a trucking company
- Copy of lease agreement must be provided in submission

### Years in Business:

- No requirements

### Application:

- RLI Owner Operator Individual Application, or Similar Application (1-10 power units)
- RLI Owner Operator Program Application, or Similar Application (11+ power units)
- Equipment List (age/make of trucks/stated value)
- Driver List (name/dob/state of residence)
- MVRs for all drivers
- For Programs of 10 or more power units
  - Three prior years of currently valued loss runs if an existing Owner Operator Program
  - Three years of Primary AL & Physical Damage Loss Runs, if a new Owner Operator Program
  - Copy of trucking company hiring standards
- RLI Transportation Applications may be printed off website: [www.rlitransportation.com](http://www.rlitransportation.com)
- Applications may be mailed or faxed to RLI or emailed to [truck\\_submissions@rlicorp.com](mailto:truck_submissions@rlicorp.com)

### RLI Transportation writes O/O's in all states, except when they are domiciled in:

- Massachusetts
- Louisiana
- Alaska
- Hawaii

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

- Flat Bed
- Auto Haulers
- Dry Van
- Intermodal
- Oversized and Heavy Equipment Haulers
- Refrigerated
- Liquid Bulk Tanker (excludes hazardous liquids)
- Dry Bulk Tanker (excludes hazardous)
- Bulk Hopper

### Ineligible Trucking Operations:

- Dumps
- Garbage Trucks
- Wreckers
- Logging Operations of any kind
- Mobile Home/House Movers
- In-Transit Ready Mix
- Drive Away Operations of any kind
- Pick-up Trucks
- Cargo Vans

### Safer:

- Risk must have a "Satisfactory DOT SAFER Rating," and acceptable out of service scores

### 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 two years CDL-A driving experience
  3. Maximum of three moving violations in last three years, or two moving violations and one minor accident
  4. No DUI's or Felony Driving Convictions within last 10 years
  5. No Major violations within last five years (e.g. Reckless Driving)

### Premium Payment Options:

- Paid in full
- Premium financing with outside vendor approved by RLI
- For Programs of 10 or more power units
  - ❖ Monthly Reporting
  - ❖ One month non-working escrow required within seven days of binding
  - ❖ Reports & Payment due by 22nd of following month

### Minimum Premium:

- Monthly Minimum Premium Applies (NTAL & Physical Damage)
- Non-Trucking (NTAL) - Minimum Premium is 25% of monthly estimated premium
- Physical Damage - Minimum Premium is 25% of monthly estimated premium
- Minimum Annual Premiums will apply

### Commission:

- 15% commission on NTAL & 10% on Physical Damage

### 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.