



A X A.M. Best Rating

Admitted coverage available in certain states.

Our product offers commercial automobile liability and physical damage coverage to protect light and medium trucks with local or intermediate radius. The types of risks we want to write include Contractor, Retail, Service and Wholesale operations. We are interested in single unit schedules to small fleets with liability limits of \$100,000 up to \$1,000,000 combined single limit (CSL).

Preferred Classes

- Homeowners Associations
- Golf & Country Clubs
- Appliance Repair Contractors
- Electrical Contractors
- Framing Contractors
- General Contractors
- HVAC Contractors
- Masonry Contractors
- Painting Contractors
- Pest Control Contractors
- Plumbing Contractors
- Roofing Contractors

Excluded Classes

- Ambulance/Emergency Vehicles
- Car Haulers
- Dump Truck Operations
- Fast Food Delivery
- Fire Departments
- Garage Collection
- Heavy Equipment Movers
- LPG Transport
- Livery Operations
- Mobile Home Transport
- Para Transit
- Softwood Loggers
- Street/Road Contractors
- Tow Truck Operations
- Wreckers

Eligibility and Authority Levels

- Loss ratio below 45% (consideration will be given with a shock loss is driving the loss ratio)
- Financially security confirmed with Lexis Score
- Acceptable MVRs
- Drivers with the following types are convictions are not acceptable:
 - DWI in the past five years
 - Racing or reckless driving
 - Left the scene of an accident
 - Violation involving a felony

Submission Requirements

- Complete ACORD application including FEIN
- Four years of loss runs

