



RLI TRANSPORTATION

# 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.**

## 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

## SPECIALISTS IN WRITING:

- Hospitals
- Ambulances
- Couriers
- Driving Schools
- Public Entities
- Hired/Non-Owned (Stand Alone & Bundled)
- Symbol 10

## ELIGIBLE COMMERCIAL AUTO CLASSES:

- Healthcare — hospitals, ambulance, couriers, mental health facilities
- Construction

- Manufacturing
- Communications
- Wholesalers and Distributors
- Retail Trades
- Financial Institutions
- Real Estate Companies (i.e. REITS)
- Miscellaneous Services
- Public Administration
- Overseas Parents Corp. with US-based operations

## 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/Intermodal
- Dump Operations (incidental OK)
- Cherry Pickers (incidental OK)
- Cranes (incidental OK)

2970 Clairmont Rd., Suite 1000  
Atlanta, GA 30329  
**T:** 404.315.9515  
**F:** 404.315.6558

Rated A+ by A.M. Best  
Rated A+ by Standard & Poor's  
**RLITRANSPORTATION.COM**

**RLI**<sup>®</sup>  
**DIFFERENT WORKS**

TR-MK508 (6/17)



**RLI TRANSPORTATION WRITES COMMERCIAL VEHICLES IN ALL STATES, EXCEPT WHEN DOMICILED IN:**

- Massachusetts
- Hawaii
- Alaska
- Louisiana
- Texas (We write on Home State County Mutual Insurance Company paper, reinsured 100% by RLI)

**MINIMUM YEARS IN BUSINESS:**

- 2 Years

**MINIMUM POLICY PREMIUM:**

- \$10,000

**POLICY LIMITS AND DEDUCTIBLES**

- \$100,000 to \$1,000,000 on Primary Auto
- \$4 million additional coverage limits are available (\$5 million total)
- First dollar and deductible programs are available on AL policy
- Minimum Auto Liability Deductibles start at \$2,500
- Physical Damage Coverage must have at least a \$1,000 deductible

**LINES OF COVERAGE OFFERED:**

- Business Auto Liability
- Garage Keeper Legal Liability
- Physical Damage
- Hired and Non-Owned
- Following Form Higher Limits of Liability

**SAFETY:**

- Good Internal Fleet Safety Program
- Good Driver Hiring Program

**AREAS OF EMPHASIS**

<b>HNOA</b>	Hired & Non-Owned Exposures (Stand Alone & Bundled) — 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)
<b>Long haul exposure</b>	Owned fleets with a long haul exposure, portion of the fleet or entire fleet — many “standard markets” avoid this exposure.
<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)



## UNDERWRITING CRITERIA:

- The minimum driver age is twenty-one (21) years old. However, we are somewhat flexible and will discuss exceptions
- Every driver must have a minimum of two (2) years' experience in the type of vehicle being driven
- All drivers must have a valid Commercial Driver's License where required
- No single driver can have more than a combined total of two (2) moving violations and one (1) accident within the last 36 months or three (3) moving violations and no accidents (again, we are somewhat flexible and will discuss exceptions)
- ICC filings are "normally" not required
- The prospect will have good financials and make the information readily available to the underwriter
- Submission applications may be emailed to: **specialtyautosubmissions@rlicorp.com**, faxed to (309) 683-1455, or mailed to RLI Transportation, 2970 Clairmont Rd NE, Ste. 1000, Atlanta, GA 30329

## 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. List of all 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 last 2 years' financials (P&L and Balance Sheet) 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

## 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 is 48 hours

## PREMIUM PAYMENT OPTIONS:

- RLI Installment Financing — various plans are available - interest free (20% down \$9 installment payments)
- 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**

## COMMISSION:

- 10% commission on all lines, commission plan is flexible based on risk

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### **RLI CLAIMS PHILOSOPHY:**

- RLI looks for prospects who share the same approach to handling and settling claims
- Minimize exposure on “at fault” losses through aggressive settlement action
- Minimize exposure on “not at fault” losses through aggressive claim handling
- Immediate 24/7 Claim reporting to RLI Supervisor Hot Line
- Open two-way communication on all claims — no surprises

### **RLI VALUE MESSAGE:**

Accounts and agents understand and appreciate RLI’s value added services and capabilities in the areas of:

- Knowledgeable people
- Stability
- Peace of mind
- Great value
- Easy to do business with

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