



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
- Public Entities
- Hired/Non-Owned (Stand Alone & Bundled)
- Symbol 10
- Security Operations and Contractors

## ELIGIBLE COMMERCIAL AUTO CLASSES:

- Healthcare —hospitals, ambulances, couriers (Medical transport risks with more than 50% wheelchair vans are not a fit)
- Couriers (Amazon couriers or operations that require federal filings are not a fit)
- Stand-alone Hired and Non-Owned (Not for cannabis, food delivery, courier or passenger transport risks)
- Construction (Fleet cannot consist mainly of heavy and extra heavy units, must be mixed fleet or largely light, medium, and private passenger)
- 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
- Cannabis Distributors (No residential delivery)

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Rated A+ (Superior) by AM Best  
Rated A (Strong) by Standard & Poor's  
**RLITRANSPORTATION.COM**

**RLI**<sup>®</sup>

**DIFFERENT WORKS**

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#### NON-ELIGIBLE COMMERCIAL AUTO CLASSES:

- Explosives
- Hazardous Material Haulers of Any Kind
- Residential or Commercial Waste Haulers/Recycling Operations
- Carnival Circus Operations
- Livestock Haulers
- Towing Operations
- Drive Away Contractors
- Flat Bed Operations (incidental OK)
- Container Haulers/Intermodal
- Dump Operations (incidental OK)
- Cherry Pickers (incidental OK)
- Cranes (incidental OK)
- Risks Requiring Federal Filings
- Amazon Couriers
- Food Delivery Operations (Wholesale Distributors OK)
- Wheelchair Van Operations for NEMT risks (NEMT ambulance risks are a fit)
- Small Fleet Ambulance Operations (Less than 5 units)
- New Venture Operations (Accounts must be in business for a least 1 full year)
- Ride Share Operations

- Airport Shuttle Services
- Risks with High Loss Frequency
- Small Fleet Trucking  
*(For Trucking risks with 50 or more units, please contact Nick Wormsby at 404-315-9515 X1033)*
- Hot Shot Operations or Expeditors
- Railroad Operations
- Oil and Gas Operations
- Staffing Agencies

#### TERRITORIES FOR COVERAGE:

RLI offers coverage throughout the U.S. with the following exceptions:

- Policies cannot be domiciled in NM, MA, LA, MT, HI, NY, or AK
- RLI is not targeting risks in South Florida, South Texas, Los Angeles County in California, San Francisco County in California, Cook County in Illinois, or in metro New Jersey