



RLI TRANSPORTATION

# COMMERCIAL SPECIALTY AUTO HOSPITAL/HEALTHCARE GUIDELINES

These guidelines are to assist you in qualifying, submitting, and binding Hospital/Healthcare 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
- If you have a solid Hospital/Healthcare book, please contact Mike Haswell (contact info below) for information on setting up an appointment with RLI. If you have minimal Hospital/Healthcare accounts, he may redirect you to one of our preferred wholesale brokers

## Submission Clearance Requirements

- ACORD 125 and ACORD 137
- Completed RLI Healthcare Questionnaire
- Vehicle Schedule with garaging city/state, year/make/model, specific use, seating capacity and stated values (in excel if possible)
- 4 years of currently valued hard copy loss runs with details on all losses over \$25k
- Drivers list with date of birth, date of hire, drivers license number and state (in excel if possible)
- Insured Contact Information (full name, title, phone number and e-mail address)

## Hospital/Healthcare-Specific Criteria

- Fleets can include:
  - Ambulances-emergency and non-emergency
  - Patient transport including wheelchairs
  - Light/Medium, heavy and extra heavy
  - Employee shuttle
  - Courier vehicles

## Additional Coverages Offered

- Hired and Non-owned liability-including home health care
  - No passenger transport
  - Stand alone HNOA not offered in the following states: ME,MT,TX
- Garagekeepers coverage for valet and parking garages
  - No stand alone garagekeepers coverage

## TERRITORIES FOR COVERAGE:

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

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

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



**DIFFERENT WORKS**

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## Additional Items Needed for Formal Quote

- Financial Documents (see below for requirements)
- Current MVRs for all drivers
- Acceptable loss control phone inspection.

## Financial Requirements

Two most recent year-end, audited financial statements, balance sheet and income statement

Please note, if financial statements do not meet RLI minimum guidelines, we will not be able to offer a quote

We may be able to waive financial requirements if the following criteria are met:

- Under \$250k in annualized premium with an average or above average loss control rating, prior to quoting

## Loss Control

- Loss Control Resources:  
<https://www.rlicorp.com/loss-control-rli-transportation>  
<https://www.rlicorp.com/ambulance-loss-control-resources>
- Samsara and RLI Partnership  
<https://www.rlicorp.com/samsara-partnership>
- Distracted Driving training videos (ATTACH LINK)

## Driver Guidelines for Ambulance Operations

- Preferred Driver Guidelines Apply, however for Ambulance operations, RLI understands younger drivers are more prevalent for this class of business
- Drivers over 75 can be considered with valid medical permission
- Drivers under 23 can be considered on a case-by-case basis as long as they have at least EMT basic training and a minimum of 2 years of driving experience

## All Other Driver Guidelines

- The minimum driver age is 21 years old, except those drivers of vehicles used to transport people, and tractor trailers, should be at least 23 years of age.
- Drivers over 75 can be considered with valid medical permission
- Every driver must have a minimum of two years experience in the type of vehicle being driven.
- All drivers must have a valid Commercial Drivers License, where required.

## Mike Haswell

Vice President - Business Development and Retention

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