

Commercial Auto Fleet Underwriting Guide

Condensed Excerpt — Sections 3–6 (Fleet Eligibility Through Fees & Surcharges)

Section 3.2 — Commercial Fleet Eligibility

Fleets of 3–25 vehicles are eligible under the standard commercial auto program. Vehicles must be rated Class 4 (14,001–16,000 lbs GVW) or lighter for standard rating; anything heavier requires referral to the heavy fleet desk. Landscaping and lawn care operations are an approved class, provided no more than 20% of vehicle-miles involve hauling hazardous materials (fuel, fertilizer concentrate) beyond standard job-site quantities.

Section 3.4 — Driver Qualification Standards

Every listed driver needs a Motor Vehicle Record (MVR) pulled within the last 30 days. Minimum 3 years licensed driving experience. No more than 2 moving violations in the trailing 3 years, and no at-fault accidents in the trailing 3 years for any driver operating a vehicle over 10,000 lbs GVW. A single DUI/DWI in the trailing 5 years disqualifies that driver from fleet coverage regardless of other factors.

Section 4.1 — Required Documentation at Bind

Current vehicle list with VINs, GVW class, and garaging address for each unit. Named-driver list with license numbers and hire dates. Three years of prior loss runs from the incumbent carrier (or a letter of no prior coverage). Signed application with the fleet's primary use description.

Section 4.3 — Loss History & Experience Rating

Accounts with a 3-year loss ratio under 40% qualify for the standard experience credit (up to 15% off base premium). A single at-fault loss over \$25,000 in the trailing 3 years moves the account to a schedule-rated review rather than standard rating.

Section 6.2 — Fees & Surcharges Schedule

Policy fee: \$150 flat per term. Fleet safety program enrollment (optional, 5% credit if completed within 60 days of binding): no additional fee. Late payment surcharge: \$35 after a 10-day grace period. Mid-term vehicle addition: prorated premium plus a \$25 processing fee per unit.