

Agent Guide

Massachusetts Voluntary Commercial Auto Program

More Than Just Insurance.

Plymouth Rock
assurance®

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TIP

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Contact Information

Address

Plymouth Rock Commercial Auto
P.O. Box 120106
Boston, MA 02112
Toll-free Phone Number 877-784-5099

Underwriting Contacts

Casey Abbott, Underwriter
caabbott@plymouthrock.com 617-956-6237

Nicole Donnelly, Underwriter
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Michael Day, Underwriting Team Leader
mday@plymouthrock.com 617-956-6236

Michael Evans, Product Director
mievens@plymouthrock.com 617-956-6240

Commissions Contacts

Natalie Wong
nwong@plymouthrock.com 617-428-1430

Fax Numbers

Quotes and Quote-related
Correspondence 617-956-6438

Endorsements and Cancellation
Requests 617-956-6299

Policy Bill and All Other
Correspondence 617-790-1815

Email

Endorsements and Cancellation Requests
processingca@plymouthrock.com

Claims

Address

Plymouth Rock Commercial Claims
P.O. Box 129130
Boston, MA 02112

Report A Claim

Commercial Claims Department 617-951-1500
First Notice of Loss (except glass) 888-324-1620
Glass Claims (Safelite) 800-375-8239
Fax 617-951-1503

Claims Contacts

Jodi Blumenthal, Sr. Claim Representative
jblumenthal@plymouthrock.com 617-951-1560

Marjorie Cotter, Claim Supervisor
mcotter@plymouthrock.com 617-951-1643

Kristine Millette, Claim Representative
kmillette@plymouthrock.com 617-951-1069

Keith Powell Jr., Claim Representative
kpowell@plymouthrock.com 617-951-1541

Commission

New business: 17%
Renewal business: 15%

How to Obtain a Quote

- ▶ Submit a quote through Agent Web at pilgrimins.com.
- ▶ Email a completed application to us at quotesca@plymouthrock.com.
- ▶ Fax a completed ACORD application to our quote fax at 617-956-6438.

Note: Fleet quotes (more than 9 powered vehicles) must include 4 years prior carrier loss history with the faxed application. Please include the applicant name and the agency name on the faxed document.



Risk Criteria

We are a market for a wide variety of risks, and we will competitively price eligible accounts where the use of the vehicle is secondary to the insured's operations. We will consider the overall risk in our underwriting review and pricing. The experience period for review is the prior 48 months.

Requirement	Pilgrim	Plymouth Rock
Continuous Prior Insurance	Yes	Yes
Prior and Purchased Liability Limits	50/100 minimum	50/100 minimum (100 CSL) with Preferred or Superior score
CEO/Partner Involvement with Operations	N/A	Yes
Insurance Score	N/A	Above Average or better with 250/500 (500 CSL) or higher Limits
Business Experience	2 years	2 years
Minimum Driver Experience (at least one driver on risk must exceed minimum)	6 years	N/A
Maximum Cost New	\$100,000	N/A
Maximum Limit of Insurance (physical damage coverage)	N/A	\$100,000
Major Violations (any driver)	None	None
Prior At-fault Accidents (any driver)	No more than 3 in 3 years	No more than 3 in three years

Risk Criteria continues on page 3

Vehicle Type

Private passenger vehicles and trucks up to 45,000 GVW are eligible, except risks with secondary classifications for trucking, moving, specialized delivery, food manufacturing, logging, petroleum, wholesale, waste disposal, towing or sand and gravel hauling. Vehicles over 26,000 GVW will be conventional trucks; truck-tractors are not eligible. Risks with more than 50% of the vehicles with GVW over 26,000 must qualify for our PRAC program.

The Limit of Insurance should not exceed \$100,000.

Drivers

The quality of the drivers is an important consideration in our pricing. Our best pricing will be offered for mature, experienced drivers with clean driving records. Eligible drivers must be at least 21 years old and have a valid United States license, preferably a Massachusetts license. Heavy Vehicles (GVW > 26,000) that are owner-operator risks are not eligible if the driver has a moving violation or at-fault accident within the past 3 years and/or less than 13 years driving experience. We will consider other drivers and will price accordingly depending upon their driving record and experience.

Use of Vehicle

We prefer service and commercial use of the insured's vehicles. We desire vehicles driven 50 miles or less but will consider other operations and uses depending on the frequency of the trips and class of business.

Operations

We prefer risks where the owner or managing partner is involved with the day to day operations. We require an insurance score for the CEO/ Partner and prior insurance for eligibility in the Plymouth Rock program.

Pricing Guidelines for Non-Fleet Business

Up to 40% Credit

- ▶ In business at least 3 years with no lapses or gaps in prior coverage; and
- ▶ Most drivers have at least 20 years driving experience. No drivers with more than 45 or less than 15 years experience; and
- ▶ No driver has more than one minor (and no major) violation in past 3 years and no accidents of any type (excluding glass); and
- ▶ Private Passenger type only risks are capped at a maximum credit of 25%.
- ▶ If the number of power units is greater than the number of listed drivers the maximum credit is 25%.

Up to 20% Credit

- ▶ In business fewer than 2 years; and
- ▶ Prior and purchased liability limits of at least 50/100 or 100 CSL; and
- ▶ Most drivers have at least 12 years driving experience. No drivers with more than 45 or less than 8 years experience; and

- ▶ No driver has more than one minor (and no major) violation or at-fault accident in the past 3 years.

Up to 5% Credit

- ▶ In business fewer than 2 years and no lapses or gaps in prior coverage; and
- ▶ Prior and purchased liability limits of at least 20/40 or 50 CSL; and
- ▶ All drivers have at least 8 years driving experience. No drivers with more than 45 years experience; and
- ▶ No driver has more than two minor (and no major) violation or at-fault accident in past 3 years.

No Credit/Eligible for A Debit

- ▶ No driver has of more than 2 minor violation or at-fault accidents in past 3 years (no majors).

Unacceptable for Voluntary Program

- ▶ Any driver has a major violation; or
- ▶ All drivers with less than 6 years driving experience.

Underwriting Acceptability Guidelines

Business Type

The following business types are **not** preferred:

- Auto Garage
- Circus or Fair
- Courier
- Concrete Ready-Mix Dealer
- Driving School
- Explosives Hauler
- Furniture Delivery
- Garbage, Refuse or Junk Collections/Dealer
- Liquor Store or Delivery
- Livery, Public or Private
- Livestock Dealers or Hauler
- Mail or Paper Delivery
- Moving Operations
- Pharmacy
- Retail Food Delivery
- Repair Plates
- Sand and Gravel Hauler or Dealer
- Towing or Repossession Operation
- Trucking or Motor Carrier
- Vehicle Leasing or Renting Operation
- Van Pools

Vehicle Type

The following vehicle types are **not** preferred:

- Ambulance
- Armored Vehicle
- Bus or Passenger Van
- Canteen/Ice Cream Truck
- Dune Buggy, Hot Rod or Kit Car

- Emergency Vehicle
- Garbage Truck
- Glass-lined Tank Truck
- Motorcycle
- Motor Home
- Tank Truck
- Taxicab
- Towing Vehicle
- Wheelchair Van

Sports/Luxury Auto — Unacceptable Makes/Models

- Alfa Romero
- Aston Martin
- Avanti
- Bentley
- Bertone
- DeLorean
- DeTomaso
- Hummer (H1 and H2 only)
- Isuzu Amigo
- Jeep CJ
- Jeep Scrambler
- Viper
- Ferrari
- Jenson
- Lamborghini
- Lancia
- Maserati
- Morgan
- Pininfarina Spider
- Rolls Royce
- Subaru BRAT
- Sunbeam
- Suzuki Samurai
- TVR

Usage

The following vehicle usages are **not** preferred:

- Gasoline or fuel oil hauling
- Racing or auto exhibits
- Snowplowing for any municipality or state-related entity
- Transporting of hazardous materials

Unpaid Balances with Prior Insurers

All balances with prior insurers must be satisfied prior to binding coverage.

Prior Insurance

Prior, continuous insurance is required. Any applicant who has been declined, cancelled or non-renewed during the past 3 years must be submitted for underwriting approval. Please explain the situation on the application.

Include carrier name, policy number and effective dates for the prior 4 years, along with loss history.

Loss History

Fleet risks must be submitted with 4 years prior carrier loss history for underwriter review.

Non-fleet risks with 2 or more losses in the past 3 years, or any loss over \$10,000 in the past 3 years, must be submitted for underwriter review prior to binding.

Underwriting Acceptability Guidelines continues on page 5

Drivers

The following driver characteristics are **not** preferred and must be submitted for underwriter review:

- ▶ Any driver with a license suspension or revocation within the last 3 years;
- ▶ Any driver with a major violation within the last 3 years; or
- ▶ Any driver requiring an SR22 filing.

Coverage Rules & Limits

Bodily Injury/Property Damage Liability

- ▶ If liability coverage is selected, all vehicles must purchase minimum limits of 50/100/50.
- ▶ If higher Optional BI/PD is selected, all vehicles must have the coverage at the same limits.
- ▶ Optional split limits available are: 100/300, 250/500, 300/500 (Pilgrim only), 500/500, 500/1,000, and 1,000/1,000.
- ▶ PD limits available are: 50, 100, 250, 300, and 500.
- ▶ Combined Single Limits available are: 100, 250, 300, 500, 750 and 1 million.

Hired Auto Liability

- ▶ May not be purchased unless Optional BI is purchased and vehicles are scheduled on the policy.
- ▶ Limits must match BI/PD limits.
- ▶ If cost of hire is anything other than “if any,” underwriter approval is required.

Employees’ Non-Ownership Liability

- ▶ May not be purchased unless Optional BI is purchased and vehicles are scheduled on the policy.
- ▶ Limits must match BI/PD limits.
- ▶ Social Service Agencies are not eligible for this coverage in our voluntary program.

Drive-Other-Car

- ▶ May not be purchased unless Optional BI is purchased and vehicles are scheduled on the policy.
- ▶ Liability and physical damage coverages can be selected separately.
 - Liability limits may not exceed the policy liability limits.
 - If split limits are selected, must select split limits for Drive-Other-Car. If CSL limits are selected, must select CSL limits for Drive-Other-Car.
 - Med Pay is provided at \$5,000 limit instead of PIP.
 - If physical damage is selected, the deductible is \$500.
 - Comprehensive can be selected only if either BI or Collision is selected.
 - Collision can be selected only if Comprehensive is selected.
- ▶ Rental Reimbursement and Towing & Labor coverages are not available under Drive-Other-Car.

- ▶ Coverage and limits selections must be the same for every driver for whom coverage is selected.
- ▶ When coverage is purchased, it applies to a spouse at no additional cost.

Uninsured Motorists BI

- ▶ Coverage must be purchased if Statutory BI has been purchased, at a minimum limit of 20/40.
- ▶ If coverage is selected, it must be selected for all vehicles on the policy.
- ▶ Limits may not exceed OBI limits.
- ▶ Available limits are: 20/50, 25/50, 25/60, 35/80, 100/300, 250/500, 500/500 and 500/1,000.

Underinsured Motorists BI

- ▶ May be selected only if BI is selected.
- ▶ If selected, limits must be the same on all vehicles on the policy.
- ▶ Limits may not exceed OBI limits.

Personal Injury Protection

- ▶ If BI is selected, PIP must be selected for all vehicles on the policy.

Med Pay

- ▶ Available limits for private passenger types are: 5, 10, 15, 20 and 25.
- ▶ Available limits for trucks, tractors and trailers are 5 and 10 only.

Coverage Rules & Limits continues on page 6

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Collision

- ▶ May not be purchased unless Comprehensive or Specified Causes of Loss is purchased.
- ▶ Available deductibles are:

Deductible	Pilgrim	PRAC
\$300	X	X
\$500	X	X
\$1,000	X	X
\$2,000	X	
\$2,500		X
\$3,000	X	
\$4,000	X	
\$5,000	X	X

- ▶ A Collision Waiver of Deductible is available.

Comprehensive

- ▶ Must accompany either BI/PD or Collision coverage.
- ▶ Available deductibles are the same as Collision.

Specified Causes of Loss

- ▶ Must accompany either BI/PD or Collision coverage.
- ▶ Either Comprehensive or Specified Causes of Loss may be written by vehicle.
- ▶ If selected, must select one of the following sub-coverage types:
 - Fire
 - Fire & Theft
 - Fire & Theft with Combined Additional Coverages
- ▶ Available deductibles are the same as Collision.

Towing & Labor

- ▶ Available on private passenger types only.
- ▶ May not be purchased unless Comprehensive or Specified Causes of Loss coverage is purchased.
- ▶ Available limits are: \$50 and \$100.

Rental Reimbursement

- ▶ May not be purchased unless Comprehensive or Specified Causes of Loss coverage is purchased.
- ▶ Available limits are: \$15, \$25, \$30 and \$50 per day, for 30 days.

Audio Visual Data & Electronic Equipment Coverage

- Minimum Limit: \$500
- Maximum Limit: \$10,000
- Deductible: \$250

Records, Tapes and Discs

- Limit: \$200
- Deductible: None

Liability-only Policies

- ▶ Liability-only policies are permitted.
- ▶ At minimum, must select BI/PD at 50/100/50, Uninsured Motorist at 20/40 and PIP at 8.

Physical Damage-only Policies

- ▶ Physical damage-only policies are acceptable with underwriter approval.
- ▶ Both Collision and Comprehensive or Specified Causes of Loss must be purchased.
- ▶ Towing & Labor and Rental Reimbursement are available as stated above.

Limit of Insurance (Plymouth Rock Only)

All vehicles are insured for physical damage on a limit of insurance basis. The selected limit must be 90% of the actual cash value of the vehicle at the time of loss. The limit should reflect the full replacement value of the vehicle, including any additional equipment, special paint or signage.

Suggested valuation (percent of original cost new):

- Current Year: 100%
- 1st Prior Year: 90%
- 2nd Prior Year: 80%
- 3rd Prior Year: 75%
- 4th Prior Year: 70%
- 5th Prior Year: 65%
- More than 5: 60%

Please note that actual values vary, and Plymouth Rock takes no responsibility for the selection of the Limit of Insurance for any vehicle.

Endorsements

The following endorsements are available; please refer to the coverage forms for exact details.

Commercial Auto Enhanced Coverage – PGC-001

This form offers additional coverage extensions and enhancements:

- ▶ Broad Form Named Insured: Extends required notice for acquisitions to 180 days.
- ▶ Employees as insureds.
- ▶ Additional Supplementary Payments: \$3,500 for bail bonds and additional benefit for missed time from work.
- ▶ Personal Effects Coverage: \$400 limit.
- ▶ Airbag Coverage.
- ▶ Communications Equipment: \$1,500 limit.
- ▶ Expense of Returning a Stolen Auto.
- ▶ Physical Damage Transportation Expense Coverage: \$1,250 Limit.
- ▶ Notice of Occurrence.
- ▶ Extended Cancellation Condition.
- ▶ Glass Repair: Waiver of Deductible.

Pricing

Fleet Size	Flat Charge
1-5	\$75
5-10	\$150
11+	\$300

Blanket Waiver of Subrogation – PGC 015

Waiver of our subrogation rights as required by contract executed prior to any accident or loss.

- ▶ Flat Fee: \$125

Hired Auto Physical Damage – PGC 019

Provides a limit of \$50,000 physical damage for private passenger class and light trucks (10,000 lbs. GVW or less) when Collision and Comprehensive coverage is purchased for specifically described autos.

Also provides \$1,000 Loss of Use coverage for the hired auto.

Autos Leased, Hired, Rented or Borrowed Without Drivers – Physical Damage Coverage – PGC 020

Provides Hired Auto physical damage coverage for additional limits, and/or other vehicle types than provided in the PGC 019 form. Rating basis is “cost of hire” and the maximum limit is \$90,000. Coverage is available for Collision and/or Comprehensive with a \$500 deductible.

Truckers Endorsement – PGC 023

Trailer Interchange coverage is available through this endorsement, up to a limit of \$40,000 for Collision and/or Fire/Theft coverage. Available deductibles are \$1,000 and \$2,000. Rating basis is the number of trailers subject to the interchange agreement.

Contractors Endorsement – PGC 026

Included on all contracting risks except Excavation, Street/Road, Concrete, Demolition, Sand or Gravel, and Site Prep contractors.

Endorsement provides \$5,000 sub-limit for tools and materials damaged as a result of a covered collision or comprehensive loss. Coverage is also provided for up to \$1,000 in computer equipment.

A deductible of \$500, or the applicable physical damage deductible, will apply.

Binding Guidelines

New Business

- ▶ Coverage may not be back-dated.
- ▶ In order to bind coverage, agent must sign completed application and obtain applicant’s signature.
- ▶ Application and down payment must be submitted no later than 2 business days after the effective date.

Endorsements

- ▶ Endorsement requests must adhere to the Underwriting Acceptability Guidelines.
- ▶ Exceptions must be referred to underwriter for approval.
- ▶ Endorsements can be submitted via Agent Web. This functionality can be authorized by the administrator in your office.
- ▶ Web endorsements cannot be back-dated.

Coverage Rules & Limits continues on page 6

- ▶ Requests for adding/changing Additional Insureds are not eligible to be processed via the web and must be submitted to Underwriting for review. All other transactions are available.

Renewals

- ▶ Policies will automatically be renewed.
- ▶ A renewal questionnaire will be issued approximately 60 days prior to the renewal effective date. Please forward to the insured to update the policy information, including drivers and limits. The questionnaire must be returned to us at least 45 days prior to the renewal effective date.

Definitions

Business Use Class

If a truck, tractor or trailer has more than one use, use the highest rated classification unless at least 80% of the use is in a lower rated activity. In that case, use the lower classification. Please explain use of vehicle on the application. All vehicles require a use classification.

Service Use: Autos used for transporting the insured's personnel, tools, equipment and incidental supplies to or from a job location. This classification is confined to autos principally parked at job locations for the majority of the working day or used to transport supervisory personnel between job locations.

Retail Use: Autos used to pick up property from, or deliver property to individual households.

Commercial Use: Autos used for transporting property other than autos defined as service or retail. Vehicles used for dumping operations are always considered commercial use.

Heavy/Special Commercial Use: Autos with Commercial Use where the property transported, vehicles or routes have additional exposure to loss.

Radius of Operation Class

Determine radius on a straight line from the street address of principal garaging, select the radius interval that applies to the vehicle use:

Local (up to 50 miles): The auto is not regularly operated beyond a radius of 50 miles from the street address where such auto is principally garaged.

Intermediate (51-100 or 101-200 miles): The auto is operated beyond a radius of 50 miles but not regularly beyond a radius of 200 miles from the street address where such auto is principally garaged.

Long Distance (201-300 or 301-500 or over 500 miles): The auto is operated regularly beyond a 200-mile radius from the street address where such auto is principally garaged. If heavier than a light truck, may require zone rating and is generally not acceptable in the voluntary program.

Sports Automobiles

- ▶ Private passenger types only.
- ▶ Vehicle rated for more than 250 hp with Original Cost New less than \$50,000.

Luxury Automobiles

- ▶ Private passenger types only.
- ▶ Original Cost New greater than \$50,000.

Fleet Policy

A fleet policy is defined as a policy covering more than 9 powered vehicles.

Experience rating will apply to all fleet policies; carrier loss history must be submitted.

Discounts/Fees

Passive Restraint Discount

Vehicles with a gross vehicle weight up to 8,000 lbs. are eligible for a 25% discount applied to PIP, Med Pay, Uninsured Motorists and Underinsured Motorists coverages if the vehicle has an occupant safety device approved by the Commissioner of Insurance.

Anti-Theft Discount

Available for private passenger types and Light Service classifications with proper documentation. Vehicles with a gross vehicle weight up to

8,000 lbs. are eligible. This discount applies to Comprehensive coverage only.

Regulatory Filings (Plymouth Rock Only)

- ▶ For each State or ICC filing, \$60 new and \$30 renewal.
- ▶ SR-22 for new business \$20.

Policy Expense Fee (Plymouth Rock Only)

- ▶ An expense fee of \$35 per power unit will be included in the BI/PD coverage calculation.

New Business Billing & Payment Options

Paid in Full

A check or money order must accompany the application for the full annual premium.

Installment Plan

A check of money order for the required down payment must accompany the application unless paid in full. The following installment bill plans are available:

4-Pay: 25% down followed by 3 equal payments, subject to a \$3 service fee for each installment.

8-Pay: 25% down followed by 7 equal payments, subject to an APR of 1.25% on outstanding balance. (Pilgrim only)

8-Pay: 25% down followed by 7 equal payments, subject to a \$12 service fee for each installment. (Plymouth Rock only)

10-Pay: 20% down followed by 9 equal payments, subject to a \$3 service fee for each installment.

The first installment for the 8- and 10- Pay plans is due 30 days after the issue date of the policy. The 4-Pay plan is billed at the beginning of the quarter.

New Business Billing & Payment Options continues on page 10

Category	Description	Discount
Category I	Ignition cut-off or non-passive external alarm or steering wheel locks.	5%
Category II	Fuel cut-off, non-passive steering locks, armored hood/ignition lock, handbrake locks, transmission lock, window identification system.	15%
Category III	Passive alarm that engages automatically with multi-component ignition cut-off, armored hood lock and disarmed with tubular lock or electronic keyless device.	20%
Category IV	Vehicle recovery system.	20%
Category V	Vehicle recovery system with unauthorized movement notification.	25%
Category IV & I		25%
Category IV & II		30%
Category IV & III		35%
Category V & I		28%
Category V & II		32%
Category V & III		36%

Premium Finance

Plymouth Rock accepts third-party financed premiums. A copy of the signed finance agreement must accompany the application. If full payment is not received within 10 days after the policy is issued, a statutory notice of cancellation will be issued.

Agent Web Quote Guide

User Preferences

- ▶ To speed data entry, user preferences can be set for default coverage limits that will apply to every quote. Select the limits that most often apply to risks you are quoting. These limits can be changed manually for quotes that require different limits.
- ▶ Select "Preferences" in the Application tool bar on the left to set or update preferences.
- ▶ You can elect to receive email notification of changes in quote status.

Quote Screen Flow

- ▶ Navigate through tabs by selecting "Save and Continue" or "Save and Quote".
- ▶ Required fields are denoted with an asterisk.
- ▶ Quotes can start as a "Quote" or "Application" by selecting the appropriate link on the tool bar. The "Quote" mode will generally give a price with less data entry than "Application" as driver information is not required. However, if the risk will be sold the Quote must elevate to an Application.

- ▶ Risks that qualify for our voluntary programs (PRAC or Pilgrim) can be directly issued if they meet all underwriting edits. Select "Sell" on the rating tab to issue the policy. Once issued the quote will display either as "issued" or "review" in the quote manager. Review status means that the risk is generally acceptable but requires an underwriter review to complete the issuance process.

Applicant

- ▶ Proposed effective date should not be prior to the current date or older. Contact your underwriter if other coverage is required.
- ▶ "Years in Business" is required. New ventures will be considered with an acceptable insurance score.
- ▶ To be considered for our best possible rate, enter required information for the CEO/Partner or Owner and authorize the insurance score.

Acceptability

Acceptability questions are set at defaults that should apply to most risks. Contact your underwriter if special circumstances apply and the defaults are not appropriate.

Underwriting (Application Only)

- ▶ Underwriting questions are set as "None of These Apply".
- ▶ Exceptions require explanation.

Drivers

- ▶ Driver information can be retrieved in Application by entering license number and state, then selecting "All Driver Look-up".
- ▶ Do not enter spaces or other characters in the "License Number" field.
- ▶ "License Date" is required.
- ▶ The Driver Summary displays a list of drivers on the Application. Individual drivers are displayed in the "Driver Information" section 5 at a time and can be edited in this section. To access a driver that is not displayed, scroll through the summary display to find the correct individual and select the view/edit button. The selected driver will be displayed in the group of 5 below.

Accidents

- ▶ This screen displays the status of the inquiry to the RMV and any responses obtained. No changes are allowed.

Violations

- ▶ This screen displays the status of the inquiry to the RMV and any responses obtained. No changes are allowed.

Vehicles

- ▶ Physical damage coverage for the PRAC program is provided on a limit of insurance basis. Edit this limit when considering additional equipment and individual vehicle valuation.

Agent Web Quote Guide continues on page 11

- ▶ Vehicle information can be retrieved using either the VIN or the plate type and plate number. Enter the VIN or plate type and number and then select the All Veh VIN Lookup button. Private Passenger type vehicles may be retrieved by entering the Year, Make, Model (leave the VIN blank) and select the Reverse VIN Lookup button.
- ▶ Specific vehicle, body type, and VIN are required for each vehicle.
- ▶ Review the gross vehicle weight (GVW) returned from the vehicle look-up to ensure accuracy. Many vehicles have a range of GVW's and if the specific vehicle is different from the displayed data please update to the correct value.
- ▶ "Rental/Leasing Concern" refers to vehicles owned by the insured and rented/leased to others.
- ▶ Explanation of usage is required; describe how the vehicle is used the majority of the time (Application only).
- ▶ The Vehicle Summary displays a list of vehicles on the Application/Quote. Individual vehicles are displayed in the "Vehicle Information" section 5 at a time and can be edited in this section. To access a vehicle that is not displayed, scroll through the summary display to find the correct vehicle and select the view/edit button. The selected vehicle will be displayed in the group of 5 below.

Liability Coverages

- ▶ Hired Auto can be written on an "if any basis" for Liability only. If Physical Damage coverage is selected the rating basis is "cost".
- ▶ Hired Auto Physical damage Comprehensive coverage must be written with Collision.
- ▶ The maximum limit of liability is \$90,000.
- ▶ When selecting Drive Other Car coverage, the medical payments limit can not be more than \$5,000.
- ▶ Subrogation waiver can be requested by selecting "Holdharmless Agreements Requested".

Prior Carrier (Application Only)

- ▶ Prior carrier information for the preceding 3 years, with loss history and limits, is required.
- ▶ Experience Rating will calculate if the risk is eligible and loss runs are available. You may elect to include the calculated modification with rating.

Rating

Quote returns the premium without modification. Proceed to Application to verify driver information and eligibility, and to sell/issue the policy.

Schedule Rating is available by selecting Apply Modifications and entering the desired schedule rating factor. See Guidelines on page 3.

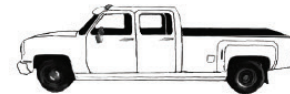
Special Body Type Guide



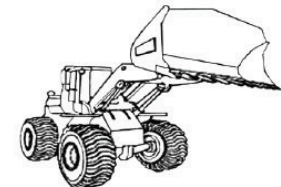
Cargo/Compact Van or Full-Sized Van



Flat Bed Truck



Double Axle Pick-up Truck



Front-End Loader



Delivery Van or Step Van <10,000 GVW



Straight or Box Truck



Dump Truck



Utility Trailer



Mini-Van



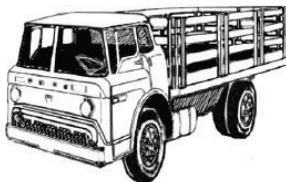
Refrigerated Box Truck



Private Passenger or Luxury/Sport Auto



Truck-Tractor



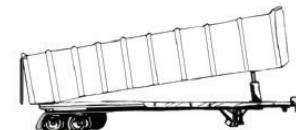
Stake Body Truck



Pick-up Truck



Sport Utility Vehicle

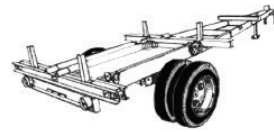


Dump Trailer

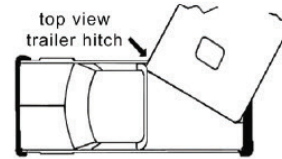
Special Body Type Guide (cont.)



Refrigerated Trailer



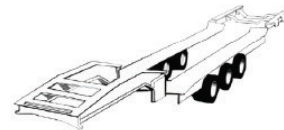
Pole Trailer



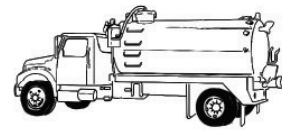
Pick-up with 5th Wheel



Horse Trailer



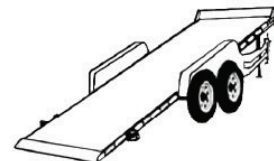
Low-Boy Trailer



Tank Truck



Flat Bed Trailer



Tilt Trailer



Gooseneck Trailer



Dry Freight Trailer



Rag-Top Trailer



Utility Truck