Commercial Auto
Public Auto Product Highlights

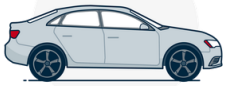
What We Like
Forge Ahead!

Light & Local. Light vehicles (e.g., passenger vehicles and vans) with local operations

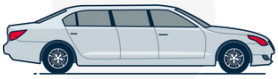
Target Business Classes



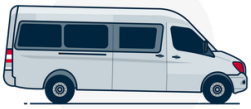
Taxi



Sedan



Limo



Amish Taxi

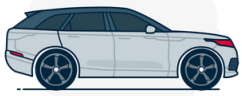


School Transport

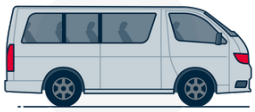
Target Vehicle Types



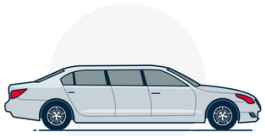
Passenger Vehicles



Sedan



Passenger Vans



Limousine



Mini Buses
(< 35 passengers)

Recent Account Wins



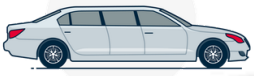
School Transport
Ohio
(2 units)



Sedan
Minnesota
(3 units)



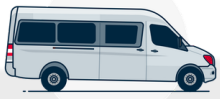
Taxi
Virginia
(1 unit)



Limo
Minnesota
(1 unit)



School Transport
Minnesota
(5 units)



Amish Taxi
Pennsylvania
(3 units)

FORGE INSURANCE

Rev. 10/2026

Commercial Auto
Public Auto Product Highlights

What We Don't Like*
Pump the Brakes!

Prohibited Business Classes

- **Non-Emergency Medical Transport (NEMT)**
- **Emergency Medical Transport (Ambulances)**
- **Long-Haul Passenger Transport (Charter Buses)**
- **Last-Mile Delivery**

Prohibited Vehicle Types

- **School Buses**
- **Large Buses (> 35 passengers)**

*This is not a complete list of ineligible classes or exposures, but it is indicative of the types of business class segments and exposures generally not available. If you have an account that has incidental exposures related to an otherwise eligible account, we urge you to reach out to our underwriters to discuss.

Product Highlights

Eligible Vehicles	• Unmodified passenger vehicles and SUVs • Limos and passenger vans • Small buses (< 35 passengers)
Radius of Operation	• < 50 miles from garage location is preferred • 51-200 miles is acceptable • > 200 miles **not** eligible
Motor Vehicle Reports & Loss Runs	• 3-5 Years loss history and MVR's required on all submissions ◦ *Contact Underwriter for exceptions (newer ventures or MVR's not available for initial quote indication)*
Vehicle Symbols	• **Symbol 7.** Specifically described autos
Driver Eligibility	• 25-75 years of age with acceptable history • 76+ requires medical certificate • 2 or fewer accidents last 36 months • Current and valid driver's license required • Discounts available with CDL *See driver guidelines for additional eligibility details
Limits Available	• **Liability.** Up to $1,500,000 CSL • **Comprehensive & Collision.** Up to $125,000 Stated Amount • **Medical Payments & PIP.** Varies by state • **UM & UIM.** Varies by states, typically up to $100k CSL
How to Submit	• Nine (9) or fewer qualifying vehicles - submit in **FIRE portal**, pending approval • 10+ vehicles - submit to **Underwriting inbox** ◦ All fleet sizes require Loss History

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