

# Commercial Auto

## Small Business Product Highlights

### What We Like

### Forge Ahead!

**Light & Local.** Light vehicles (e.g., SUVs, pickup trucks) with local operations

**Vehicle is Tool in the Business.** Vehicle used as a tool in the overall business; operation of the vehicle is not the core business (like delivery or trucking)

## Target Business Classes



**Artisan Contractor & Trades**



**Auto Services**



**Consulting**



**Educational Services**



**Religious & Civic Services**



**Business Services**



**Entertainment Services**



**Hospitality Services**



**Professional Services**



**Repair & Maintenance Services**



**Retail Stores**



**Real Estate**

## Target Vehicle Types



**Work Cars**



**SUVs**



**Pickup Trucks**



**Work Vans**



**Specialty Trucks  
(< 26,000 lbs.)**



**Trailers**

## Recent Account Wins



**HVAC**  
Minnesota  
(4 units)



**Food Truck**  
Virginia  
(1 unit)



**Electrician**  
Ohio  
(3 units)



**Real Estate**  
Maryland  
(4 units)



**Landscaping**  
Wisconsin  
(10 units)



**Drywall Contractor**  
Kansas  
(8 units)

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### What We Don't Like\* Pump the Brakes!

#### Prohibited Business Classes

- For-Hire Trucking
- Towing & Wrecking
- Farm & Livestock Hauling
- Last Mile Delivery
- Non-Emergency Medical (NEMT)
- Street & Road Paving
- Pilot/Escort Vehicles
- Driving Schools
- Fast Food Delivery
- Garage & Auto Dealers
- Recreational Vehicles
- Home Movers
- Junk Hauling/Garbage Waste Removal

#### Prohibited Vehicle Types

- Heavy Vehicles (> 26,000 lbs.)
- Tractor Trailer Exposures
- Trailer-Only Policies
- Mobile Equipment
- Subject to USDOT FMSCA Regulation
- Tow Truck/Roll-Off

\*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	<ul style="list-style-type: none"><li>• Commercial vehicles &lt; 26,000 lbs.<ul style="list-style-type: none"><li>◦ Pickups / Vans / SUVs / Box Trucks</li><li>◦ Smaller Dump Trucks (not for hire - i.e. landscapers)</li><li>◦ Private Passengers Autos / Trailers</li></ul></li></ul>
Radius of Operation	<ul style="list-style-type: none"><li>• &lt; 50 miles from garage location is preferred</li><li>• 51-200 miles is acceptable</li><li>• &gt; 200 miles <b>not</b> eligible</li></ul>
Motor Vehicle & CLUE Reports	<ul style="list-style-type: none"><li>• Forge will order &amp; pay (prior to binding)</li><li>• No chargebacks to agents</li></ul>
Preferred Vehicle Symbols	<ul style="list-style-type: none"><li>• <b>Symbol 7.</b> Specifically described autos</li><li>• <b>Symbol 8.</b> Hired autos only</li><li>• <b>Symbol 9.</b> Non-owned autos only</li><li>• Symbols 8&amp;9 not eligible for all classes</li><li>• All other symbols referred to underwriter</li></ul>
Driver Eligibility	<ul style="list-style-type: none"><li>• 23-70 years of age with acceptable history</li><li>• 16-22 years of age or 70+ referred to underwriter</li><li>• Less than 2 accidents in last 12 months</li><li>• Less than 3 moving violations or at-fault accidents in last 36 months</li></ul> <p>*See <a href="#">driver guidelines</a> for additional eligibility details</p>
Limits Available	<ul style="list-style-type: none"><li>• <b>Liability.</b> Up to \$2,000,000 CSL</li><li>• <b>Comprehensive &amp; Collision.</b> Up to \$100,000 Stated Value or OCN</li><li>• <b>Medical Payments &amp; PIP.</b> Varies by state</li><li>• <b>UM &amp; UIM.</b> Up to \$1,000,000 CSL</li></ul>
How to Submit	<ul style="list-style-type: none"><li>• Nine (9) or fewer qualifying vehicles - submit in <b>FIRE portal</b></li><li>• 10+ vehicles <b>referred to underwriter</b> and requires loss history</li></ul>