

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"> • Commercial vehicles < 26,000 lbs. <ul style="list-style-type: none"> ◦ Pickups / Vans / SUVs / Box Trucks ◦ Smaller Dump Trucks (not for hire - i.e. landscapers) ◦ Private Passengers Autos / Trailers
Radius of Operation	<ul style="list-style-type: none"> • < 50 miles from garage location is preferred • 51-200 miles is acceptable • > 200 miles not eligible
Motor Vehicle & CLUE Reports	<ul style="list-style-type: none"> • Forge will order & pay (prior to binding) • No chargebacks to agents
Preferred Vehicle Symbols	<ul style="list-style-type: none"> • Symbol 7. Specifically described autos • Symbol 8. Hired autos only • Symbol 9. Non-owned autos only • Symbols 8&9 not eligible for all classes • All other symbols referred to underwriter
Driver Eligibility	<ul style="list-style-type: none"> • 23-75 years of age with acceptable history • 16-22 years of age or 76+ referred to underwriter • Less than 2 accidents in last 12 months • Less than 3 moving violations or at-fault accidents in last 36 months <p>*See driver guidelines for additional eligibility details</p>
Limits Available	<ul style="list-style-type: none"> • Liability. Up to \$1,000,000 CSL • Comprehensive & Collision. Up to \$125,000 Stated Value or OCN • Medical Payments & PIP. Varies by state • UM & UIM. Up to \$1,000,000 CSL
How to Submit	<ul style="list-style-type: none"> • Nine (9) or fewer qualifying vehicles - submit in FIRE portal • 10+ vehicles referred to underwriter and requires loss history