

# Commercial Auto

## Public Auto Product Highlights

### What We Like

### Forge Ahead!

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

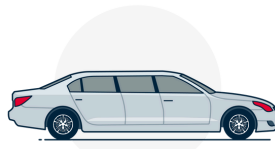
## Target Business Classes



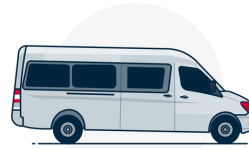
Taxi



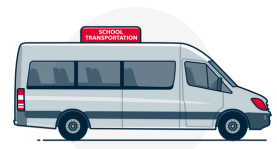
Sedan



Limo



Amish Taxi



School Transport

## Target Vehicle Types



Passenger Vehicles



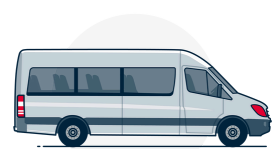
Sedan



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)

# 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 Account Size	<ul style="list-style-type: none"> <li>• Nine (9) or fewer qualifying vehicles - submit in FIRE portal</li> <li>• 10+ vehicles - submit to Underwriting inbox               <ul style="list-style-type: none"> <li>◦ All fleet sizes require Loss History</li> </ul> </li> </ul>
Eligible Vehicles	<ul style="list-style-type: none"> <li>• Unmodified passenger vehicles and SUVs</li> <li>• Limos and passenger vans</li> <li>• Small buses (&lt; 35 passengers)</li> </ul>
Radius of Operation	<ul style="list-style-type: none"> <li>• &lt; 50 miles from garage location</li> <li>• 50-200 miles referred to underwriter</li> <li>• &gt; 200 miles not eligible</li> </ul>
Motor Vehicle Reports & Loss Runs	<ul style="list-style-type: none"> <li>• 3-5 Years loss history and MVR's required on all submissions               <ul style="list-style-type: none"> <li>◦ <i>Contact Underwriter for exceptions (newer ventures or MVR's not available for initial quote indication)</i></li> </ul> </li> </ul>
Vehicle Symbols	<ul style="list-style-type: none"> <li>• <b>Symbol 7.</b> Specifically described autos</li> </ul>
Driver Eligibility	<ul style="list-style-type: none"> <li>• 25-70 years of age with acceptable history</li> <li>• 70+ requires medical certificate</li> <li>• 2 or fewer accidents last 36 months</li> <li>• Current and valid driver's license required</li> <li>• Discounts available with CDL</li> </ul>
Limits Available	<ul style="list-style-type: none"> <li>• <b>Liability.</b> Up to \$1,500,000 CSL (\$5M available on exception)</li> <li>• <b>Comprehensive &amp; Collision.</b> Up to \$100,000 Stated Amount</li> <li>• <b>Medical Payments &amp; PIP.</b> Varies by state</li> <li>• <b>UM &amp; UIM.</b> Varies by states, typically up to \$100k CSL</li> </ul>