



Small Business Commercial Auto: Underwriting & Submission Requirements

The preferred method to submit new business applications is via the [Forge FIRE portal](#) for accounts with 9 or fewer vehicles, view our [SLA here](#).

Agencies have the option of sending accounts of 9 or fewer vehicles to underwriting at submissions@forgeinsurance.com, however the accounts with 9 and under vehicles submitted via Forge FIRE submissions will receive priority over 9 and under emailed submissions.

Agencies have the option of loading 10+ vehicle fleet data in Forge FIRE for underwriting by the underwriter, however, agencies may send full submissions directly to the underwriter via submissions@forgeinsurance.com. These are individually underwritten. Fleet accounts may require up to a week for underwriting of a complete submission and longer if the submission is incomplete or if it requires additional dialogue or information for the underwriter.

Contact your underwriter for help submitting a fleet account. Driver and vehicle lists in Excel are requested to expedite a proposal.

A submission sent directly to underwriting must be complete by including the following items:



ACORD Applications (125/127/137) or similar documentation of business and coverage details including prior insurance history*



Driver List including name, birthdate, driver's license number and state issued. Include all known accidents and moving vehicle violations



Vehicle List including VIN, Year/Make/Model, and vehicle value (cost new or stated amount)



MVRs are **not** required for small business accounts but if readily available please include with submission



Loss History **not** required for small business accounts with less than 10 vehicles, however additional credits may be available if clean loss history (3+ year standard / 5 year preferred) is provided. New ventures may require narrative on business history and business plan

* Valid prior insurance is considered at least 2-years continuous coverage on a commercial auto policy. A prior personal lines policy may be acceptable for established ventures. Documentation does not need to be submitted, however it may be requested. Examples of valid proof include declaration page, certificate of insurance, agency management system print screen, loss runs or non-renewal notice.



Public Auto: Underwriting & Submission Requirements

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Vehicle List including VIN, Year/Make/Model, and vehicle value (cost new or stated amount)



MVRs are **required** for public auto accounts



Loss History (3+ year standard / 5 year preferred) are **required**. New ventures require a business narrative and may require supplemental application based upon limits requested.