



COMMERCIAL AUTOMOBILE UNDERWRITING GUIDELINES

Primary Business Auto coverage can only be bound when an insured binds General Liability with Palomar Specialty. We limit the auto exposure on our book by binding no more than 1 in 5 accounts with auto coverage.

RISK SELECTION:

- CA, AZ and NV only
- Commercial and Residential Contractors
- Avoiding – high frequency travel contractors such as landscapers
- 50 total units or less
- No more than 5 extra-heavy units or larger
- No more than 50 employees
- Local and intermediate radius only
- 5 Years Loss History:
- No more than 2 accidents with total incurred loss > \$100,000
- No more than 3 claims per year
- No more than 1 claim per 5 vehicles in any single year
- Implied loss ratio cannot exceed 50% over the past 5 years

REQUIRED SUBMISSION INFORMATION:

- Business Auto Acord Form
- Fleet listing (excel preferred) including Year, Make, Model, VIN, GVW, Original Cost New and Radius
- Drivers List with MVRs for each driver
- Employee Count

MINIMUM PREMIUM:

- \$10,000 per policy (small fleets may not qualify)

Submissions: palomarcassub@plmr.com

Underwriting Team:

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STANDARD COVERAGE:

- CA 00 01 11 20 – Business Auto Coverage Form
- \$1,000,000 Automobile Liability CSL
- \$5,000 Medical Payments
- \$1,000,000 Uninsured Motorist
- Comprehensive/Collision Physical Damage
- Hired and Non-owned Auto
- *Risks with 5 or more power vehicles is considered a fleet policy, otherwise it is considered a non-fleet policy*

DRIVER GUIDELINES:

The following guidelines are our preferred guidelines for acceptable drivers. Drivers not meeting the criteria are subject to exclusion. A signed exclusion document will be provided to the insured / broker for signature. Individual exceptions may be considered. We require a copy of all driver MVR's as a subjectivity of binding.

- All drivers must have a valid U.S. driver's license – current revocations or suspensions are not eligible
- Drivers must have at least 2 years driving experience
- Drivers cannot be less than 18 years old or greater than 70 years old
- Driver MVRs: Drivers with the following records will be ineligible for coverage and excluded:
 - 1 or more Serious violations in the past 5 years
 - 2 or more Accidents in the past 3 years
 - 2 or more non-Serious violations in the past 3 years
 - 1 Accident and 1 or more Non-Serious violations in the past 3 years
 - 1 or more at-fault accidents in the past 3 years requires UW review
- **Serious Violations:** DUI, refusing substance abuse testing, homicide or assault with a vehicle; leaving the scene of an accident — hit and run; eluding a police officer, any vehicle related felony; drag racing; reckless driving; speeding (25 mph or greater over the speed limit); license suspension due to moving violations; driving while license suspended; etc.
- **Non-Serious Violations:** all moving violations that are not Serious Violations or Accidents such as speeding (< 25 mph over speed limit); improper lane change; failure to yield; running red lights or stop signs; careless driving; etc.
- **Non-Moving Violations:** such as illegal parking; equipment violations; obstructing traffic; failure to provide license, registration, insurance; etc. These do not currently impact driver acceptability.