

# COMMERCIAL SPECIALTY AUTO GUIDELINES

These guidelines are to assist you in qualifying, submitting, and binding Commercial Specialty Auto business with RLI Transportation. They are subject to change without notice.

# **AGENTS/BROKERS:**

- RLI Transportation will accept new submissions for consideration, from approved retail Agents/Brokers
- Agents/Brokers must be appointed and licensed with RLI, in their respective state, **prior** to binding their first submission

# **SPECIALISTS IN WRITING:**

- Hospitals
- Ambulances
- · Couriers
- · Driving Schools
- · Public Entities
- Hired/Non-Owned (Stand Alone & Bundled)
- · Symbol 10

# **ELIGIBLE COMMERCIAL AUTO CLASSES:**

- Healthcare —hospitals, ambulances, couriers (Medical transport risks with more than 50% wheelchair vans are not a fit)
- Couriers (Amazon couriers or operations that require federal filings are not a fit)
- Driving Schools (Must be 5 units or more)
- Stand-alone Hired and Non-Owned (Not for cannabis, food delivery, or courier risks)
- Construction (Fleet cannot consist mainly of heavy and extra heavy units, must be mixed fleet or largely light, medium, and private passenger)
- Manufacturing
- · Communications
- · Wholesalers and Distributors
- · Retail Trades
- · Financial Institutions
- · Real Estate Companies (i.e. REITS)
- · Miscellaneous Services
- Public Administration
- · Overseas Parents Corp. with US-based operations
- · Cannabis Distributors (No residential delivery)





- Explosives
- · Hazardous Material Haulers of Any Kind
- Residential or Commercial Waste Haulers/Recycling Operations
- · Carnival Circus Operations
- · Livestock Haulers
- · Ready Mix Concrete
- Towing Operations
- Drive Away Contractors
- · Flat Bed Operations (incidental OK)
- · Container Haulers/Intermodal
- · Dump Operations (incidental OK)
- · Cherry Pickers (incidental OK)
- · Cranes (incidental OK)
- · Risks Requiring Federal Filings
- · Amazon Couriers
- Food Delivery Operations (Wholesale Distributors OK)
- Wheelchair Van Operations for NEMT risks (NEMT ambulance risks are a fit)
- · Small Fleet Ambulance Operations (Less than 5 units)
- New Venture Operations (Accounts must be in business for a least 1 full year)

- · Ride Share Operations
- · Airport Shuttle Services
- · Risks with High Loss Frequency
- Small Fleet Trucking (For Trucking risks with 50 or more units, please contact Nick Wormsby at 404-315-9515 X1033)
- · Hot Shot Operations or Expeditors

# TERRITORIES FOR COVERAGE:

RLI offers coverage throughout the U.S. with the following exceptions:

- · Policies cannot be domiciled in MA, LA, MT, HI, NY, or AK
- RLI is not targeting risks in South Florida, South Texas, Los Angeles County in California, San Francisco County in California, Cook County in Illinois, or in metro New Jersey

