

TRUCK OR TREAT



BHHC Monoline Commercial Auto

- A++ by AM Best
- Admitted product
- Up to 12.5% commission
- No radius restrictions
- New ventures welcome
- Online Rating
- Binding available on many risks
- Symbol 7
- Liability limits up to \$5M



Broad Appetite

- General Commodity
- UIIA/Intermodal
- Oversized Loads
- Auto Transport
- Dirt, Sand, and Gravel Haulers
- Oil/Fuel/Propane/Gas/etc. Hauling*
- Non-Trucking Liability
(Bob-tails/Deadhead)

*Not available for all classes in all states.



BHHC is **not** a market for:

- Trucking Brokerages
 - Including related entities
- Roll Offs
- Waste Disposal
- Anhydrous Hauling
- Corrosive Hazmat
- Sugarcane/Coal Haulers
- Multi-State Household Movers (ICC/Federal Filings)
- Commodities: Seafood, Fireworks, High Value Objects



Coverages we do **not** offer:

- Accounts currently written with National Indemnity Company (NICO)
- Symbol 1
- Primary Non-Contributory Wording
- Broadened Pollution
- Roadside Assistance
- Rental Reimbursement
- Rapid growth or downsizing
- Drivers with less than 6 months CDL experience
- Out of state drivers



Filings

- Federal, State*, etc.
- Enter in Breeze

If account has filings...

- Check for related entities
- Need all owned & operated units on the policy

*Not available for all classes in all states.



Underwriting Factors

- Years of continuous insurance
- Garaging zip code
- Filings
- Radius
- Commodities hauled
- Unit including body type
- Drivers and MVRs
- Insurance Score based off Primary Officer
- Loss History
- Safety Score and information from DOT#



Common Mistakes

- For Hire vs Not For Hire
 - Do you haul for other entities?
- Primary Officer = Secretary of State
- Business description
- Liability losses
- All owned/operated units must be scheduled if filings apply
- Does driver operate vehicle with >26,000 GVW?
- Truck/Tractor body type



Potential Underwriting Concerns



Some potential underwriting concerns have been found on this account. Items that are not acknowledged and remedied may result in an increase in premium or cancellation of the policy. Please review the issues below with the applicant prior to binding the account.

Unscheduled Units

The company has identified the following vehicles as units that would typically need to be scheduled due to the presence of a motor carrier filing. These vehicles have either been recently inspected under the applicant's authority or are registered at the applicant's address. If not added to the quote, a lease termination agreement or bill of sale to an unrelated 3rd party will need to be presented to underwriting to consider proceeding without the units. Filings will not be issued until that information can be reviewed.



MVR(s) Not Ordered

We were unable to order and apply MVRs for all the drivers. For drivers without an applied MVR, any missing activity may result in an increase in premium. To edit driver information and attempt to rerun an MVR, please visit the Driver Screen. Please note California and Washington MVRs are not currently available to be ordered online and require manual entry of MVR activity.

Related Entities Found

The company has identified additional DOTs that are related to the insured by address and/or phone number. We are not a market for risks that own, operated, interchange, or have a familial relationship with another trucking, freight forwarding, or brokerage operation. However, these relationships can be the result of a common agency/authority that assisted with the applicant's DOT setup or a shared apartment complex with a unique unit number. Please verify with the insured which of these cases may apply and proceed accordingly. These related entities will be reviewed by underwriting and could result in cancellation if they are deemed unacceptable.

Insurance Score Not Found

We were unable to obtain an insurance score for the Primary Officer. Please return to the Summary screen and edit the Primary Officer to try a new address and/or correct the name. Other potential business addresses can be found on the Secretary of State page for the entity as well as their DOT filing.

By clicking this box, you acknowledge that you have reviewed the potential underwriting concerns with the applicant and are ready to bind the coverage.

BACK TO SUMMARY

BIND ACCOUNT



Potential Underwriting Concerns



Some potential underwriting concerns have been found on this account. Items that are not acknowledged and remedied may result in an increase in premium or cancellation of the policy. Please review the issues below with the applicant prior to binding the account.

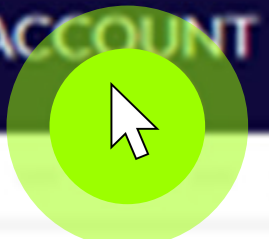
Unscheduled Units

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BACK TO SUMMARY

BIND ACCOUNT



INSURANCE SCORE NOT FOUND

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BACK TO SUMMARY

BIND ACCOUNT



Unscheduled Units

When filings are requested:

- All units found must be scheduled on the policy
- If units are unscheduled, BHHC will require a bill of sale or lease termination for the unscheduled unit(s)

Unscheduled Units

The company has identified the following vehicles as units that would typically need to be scheduled due to the presence of a motor carrier filing. These vehicles have either been recently inspected under the applicant's authority or are registered at the applicant's address. If not added to the quote, a lease termination agreement or bill of sale to an unrelated 3rd party will need to be presented to underwriting to consider proceeding without the units. Filings will not be issued until that information can be reviewed.



Possible MVR Statuses

- MVR No Hit
- MVR Clear
- MVR Not Clear

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Related Entities Found

- If entities are related, BHHC may need to be the carrier for all or none
- If unrelated, provide additional clarification
- Verify with the insured prior to moving forward

Related Entities Found

The company has identified additional DOTs that are related to the insured by address and/or phone number. We are not a market for risks that own, operated, interchange, or have a familial relationship with another trucking, freight forwarding, or brokerage operation. However, these relationships can be the result of a common agency/authority that assisted with the applicant's DOT setup or a shared apartment complex with a unique unit number. Please verify with the insured which of these cases may apply and proceed accordingly. These related entities will be reviewed by underwriting and could result in cancellation if they are deemed unacceptable.

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Insurance Score Not Found

- When entering the primary officer of the operation, confirm it matches the Secretary of State page
- Confirm the date of birth and address for the primary officer are correct
- Primary officer address should match what is on their license

Insurance Score Not Found

We were unable to obtain an insurance score for the Primary Officer. Please return to the Summary screen and edit the Primary Officer to try a new address and/or correct the name. Other potential business addresses can be found on the Secretary of State page for the entity as well as their DOT filing.



BHHC Trucking Checklist

- Accurate classification
- Verify vehicle body types
- Accurate driver information + required CDL + MVRs applied
- Correct primary officer information
- Make sure insurance score is applied
- Accurately enter all loss information
- Know insured's growth plans



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