

Commercial Auto Underwriting Guidelines



Effective: December 18, 2024

Pie Commercial Auto helps business owners protect their employees and vehicles while keeping their operations productive. We look for experienced businesses with a strong history of coverage and well-managed operations. Policies are underwritten by The American Road Insurance Company, a subsidiary of Ford Motor Company, rated A (Excellent) by AM Best.

Typical business classes we cover

- Accountants
- Artisan contractors
- Attorneys
- Building exterior contractors
- Carpentry
- Consultants
- Electrical contractors and other wiring Installation contractors
- Exterminating and pest control services
- Florists
- Flooring contractors
- Food trucks
- Heating and HVAC contractors
- Insurance agencies
- Janitorial services
- Land services
- Landscapers
- Manufacturing
- Traveling nurses
- Painting and wall covering contractors
- Plumbers
- Poured concrete foundation and structure contractors
- Realtors
- Retailers
- Residential remodelers
- Roofing
- Security and patrol vehicles
- Specialty trade contractors
- Tree trimmers

Types of vehicles we'll cover *(We specialize in fleets with 2+ vehicles)*



Pickup trucks

Vans
(compact, cargo,
and minivan)

Passenger
vehicles

SUVs

Box trucks

Trailers

Food trucks

Flatbed trucks

Small dump trucks
(landscapers and
contractors only)

General requirements (Business)

- Pie may require up to three years of loss runs
 - ✓ Loss runs should be from both current and prior carriers with no lapse in coverage
 - ✓ Loss runs must be dated within the past 60 days
- Maximum driving radius 200 miles
- New ventures acceptable with previous industry experience
- No federal or state filings required
- No single vehicle submissions are currently accepted
- Submissions accepted up to 120 days before effective date

General requirements (Drivers)

- Valid U.S. driver's license
- All drivers must be 18 or older
- Policy level modification may be applied based on driver activity



Ineligible risks

We have a set of risks that are currently not covered by our policies. These include trucking and passenger transportation (for-hire or not).



Ineligible industries

- Airport transport services
- Ambulances
- Armored cars
- Auto carriers
- Auto dealers
- Cement transportation
- Courier / package delivery
- Driver training
- Express delivery
- Hazardous materials
- Ice cream trucks
- Livery, for-hire and not-for-hire
- Livestock hauling
- Logging or lumber trucks
- Non-profits
- Oil and gas delivery
- Pizza or restaurant delivery
- Public entities (fire, police, municipal)
- Residential in-home delivery
- Schools
- Social clubs
- Taxis
- Towing / roadside assistance
- Truckers (all types)
- Van pools
- Waste hauling

Ineligible vehicle types

- Gross vehicle weight greater than 26k
- Vehicles with greater than 15 passenger capacity and paratransit vehicles
- Emergency use (lights/sirens) such as ambulances and fire trucks
- Military type or those not licensed for on-road (mobile equipment)
- Kit cars or gray market vehicles
- Cargo requiring placard
- Recreational vehicles / mobile homes
- Vehicles with permanent specialized equipment with value greater than 50% of vehicle (e.g. lifts/cranes)
 - ✓ Exception: food trucks do not have a limit on permanent specialized equipment value
- Amphibious vehicles
- Antiques
- Driver education vehicles
- Motorcycles
- Vehicles not classified in the ISO manual or other vehicle types exempt from the filing
- Vehicles traveling greater than 200 miles from garaging location



Ineligible business classes

- For-hire passenger transportation (e.g. taxi/limo/ride-share/etc.)
- Transportation of seasonal / migrant workers
- For-hire trucking / motor carriers / transportation of other's goods
- Transportation Network Companies (TNC)
- Auto dealers
- Auto body manufacturers / installers
- Fire departments
- Funeral directors
- Law enforcement agencies
- Dirt, sand & gravel, logging, waste, and other high hazard use classes (for-hire or not)
- Towing or roadside assistance providers
- Couriers and other package delivery (e.g. Amazon/FedEx contractors)
- Driving schools

Ineligible drivers

Drivers may not be included on the policy if any of the below are true:

- FR-44 filing in the past three years
- Named insured or any principal operator on the policy is under 18 years of age
- Any one driver with more than three of the following violations (in the past 36 months):



- Careless, reckless, negligent, imprudent, or inattentive driving
- Court ordered ignition interlock system
- Driving under the influence of alcohol or a controlled substance
- Driving with a suspended or revoked license
- Drag racing
- Drug-related violations
- Excessive speeds (26 or more miles per hour over the posted speed limit)
- Failure to stop and report an accident
- Homicide or assault arising out of the operation of a motor vehicle
- Open alcohol container in vehicle
- Refusing a chemical test

Ineligible coverages (unless required by statute)

- Pollution liability
- Terrorism
- Fungi or bacteria liability
- Garagekeepers
- Standalone hired/non-owned policies
- Comprehensive or collision coverage only vehicles



Coverages and limits available

Pie offers a variety of coverage options and limits. These include broad form and original equipment manufacturer (OEM) parts endorsements.

Symbols	1, 7, 8, 9
Primary liability	\$100K CSL to \$1M CSL (unless otherwise required by statute)
Uninsured motorist Underinsured motorist Uninsured motorist Property damage	\$100K CSL to \$1M CSL
Medical payments	\$1,000/\$2,000/\$5,000/\$10,000
Comprehensive and collision variable deductible range	\$100 to \$5,000
Towing/roadside assistance	\$100
Rental coverage	\$50, \$75, \$100, \$300 per day

Available endorsements	
Customized equipment	Yes
Additional insured	Yes
Individual waiver of subrogation	Yes
Broad form endorsement (see next page)	Yes
OEM parts endorsement Requires vehicles to be repaired with OEM parts, when available, subject to certain exclusions.	Yes

Large / high value policy limits

Maximum total annual premium policy limit	\$150k
Maximum fleet size	30 power units
Maximum individual vehicle value	\$200k



Broad form endorsement

The broad form endorsement expands coverage to include:

- Vehicle wrap
- Hired auto physical damage
- Blanket waiver of subrogation
- Blanket additional insured
- Deductible waiver
- Zero dollar deductible glass repair
- Primary and noncontributory

Payment plans available

- Monthly pay plan
- Paid-in-full plan (discount available for paid-in-full)



Submit business and get a quote ↓ ↓ ↓

Submit your clients in the Pie partner portal at partner.pieinsurance.com

Contact information

Quoting and underwriting questions

If you have questions regarding quoting or underwriting requirements please contact Pie's commercial auto team:

Call: 800-438-5374 (9am-6pm ET)

Email: commercialauto@pieinsurance.com

Claims reporting

Call: 844-581-0828

Online: pieinsurance.com/claims

Commercial auto partner resources

Call: 844-581-0828

pieinsurance.com/agency/commercial-auto/resources



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