



PIE INSURANCE

ALKEME

Baking Better Binds: Quick Reference Guide

Pie Insurance x Alkeme Partnership Webinar

Broad Appetite Coverage

- 70% of class codes covered (88% of small business market)
- Maximum premium: \$125,000
- Up to 500 employees
- Maximum Emod: 1.99
- New ventures considered
- Submissions accepted up to 120 days from effective date

Required for Binding:

- 3 years currently valued loss runs (or No Loss Letter if eligible)
- Completed Pie eligibility questions
- Current Emod
- Target pricing (if known)

No Loss Letter Eligibility:

- ✓ Annual premium < \$40,000
- ✓ No debit Emod
- ✓ No losses in past 3 years
- ✓ Class codes on Pie Preferred List

Commercial Auto Coverage

What We Cover:

- **Fleets with 5+ vehicles** (our specialty)
- Box trucks, pickup trucks, vans, SUVs, flatbed trucks, food trucks, trailers
- Available in: AZ, IL, IN, MD, PA, TN, TX, WI (more states coming)

Key Features:

- Underwritten by Ford Credit's TARIC (A Excellent AM Best rating)
- Monoline coverage - no bundling required
- Broad form endorsement package available
- OEM parts coverage for vehicles ≤ 7 years old



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Commercial Auto Coverage *(continued)*



Common Declines:

- X** - Single vehicles (we focus on 2+)
- X** - Transportation operations
- X** - Heavy duty vehicles >26,000 lbs
- X** - Passenger transport services

Resources & Contacts

Partner Portal: partner.pieinsurance.com

- Appetite checker tool
- Online submissions and estimates

Key Contacts:

- **Workers' Comp:** underwriting@pieinsurance.com
- **Commercial Auto:** commercialauto@pieinsurance.com | 800-438-5374
- **Claims:** 844-581-0828 | Claims@pieinsurance.com

Additional Resources:

- Binding FAQs: pieinsurance.com/agency/bind
- Preferred Class Codes: pieinsurance.com/agency/preferred-class-codes
- CA Auto Success Stories: pieinsurance.com/agency/commercial-auto/recent-success

Next Steps

1. Submit your clients using our partner portal
2. Leverage appetite checker before submissions
3. Focus on bindable class codes from our preferred lists
4. Contact your dedicated team for complex cases

Ready to drive more binds together? Let's make commercial insurance as easy as pie!



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