

Commercial Auto Underwriting Guidelines

Effective: December 15, 2023

States covered:

Arizona	Illinois	Indiana	Tennessee	Wisconsin
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Pie Commercial Auto is designed to help business owners protect their employees, vehicles and stay productive. We look for experienced businesses that have a history of coverage and well-managed operations. Policies are underwritten by The American Road Insurance Company, a subsidiary of Ford Motor Credit Company, and is rated A (Excellent) by AM Best*.

Quoting instructions can be found [here](#).

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

Typical business classes we cover

Accountants	Janitorial services
Artisan contractors	Land services
Attorneys	Landscapers
Building exterior contractors	Manufacturing
Carpentry	Traveling nurses
Churches (no passenger transport)	Painting and wall covering contractors
Consultants	Plumbers
Electrical contractors and other wiring	Poured concrete foundation and structure contractors
Installation contractors	Realtors
Exterminating and pest control services	Retailers
Florists	Residential remodelers
Flooring contractors	Roofing
Food trucks	Security and patrol vehicles
Fundraising organizations	Specialty trade contractors
Heating and HVAC contractors	Tree trimming
Insurance agencies	

If you are uncertain whether a business class or vehicle is covered, call 800-438-5374 to speak to a commercial auto team member.

Eligible vehicles

- Box trucks
- Cargo vans
- Compact vans
- Dump trucks
(landscaper/contractor)
- Flatbed trucks
- Food trucks
- Mini vans
- Passenger vehicles (cars)
- Pickups
- Sport utility vehicles
- Various trailers

Note: Vehicles with an original new cost greater than \$100,000 will require underwriting approval.

General requirements

Business

- 3 Years loss runs available
- Maximum driving radius 200 miles
- New ventures acceptable with previous industry experience
- No federal or state Filings required (e.g. SR22, ICC & MCS-90)
- **No single vehicle submissions are currently accepted**

Drivers

- Valid U.S. Driver's License
- No major violations within the prior 36 months (drivers may be excluded in some states at underwriter discretion)
- Policy level modification will be applied based on driver activity

Ineligible industries

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

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

Unacceptable vehicle types

- Gross vehicle weights greater than 26,000 pounds will require underwriting approval
- Vehicles with capacity of more than 15 passengers or paratransit vehicles
- Emergency use vehicles (with lights/sirens)
- Military-type vehicles or those not licensed for on-road (e.g. mobile equipment)
- Kit cars or gray market vehicles (e.g. Rivian and Lucid)
- Recreational vehicles or golf carts
- Vehicles with permanent specialized equipment with value >25% of vehicle (e.g. lifts/cranes)

Coverages and limits

Pie offers a variety of coverage options and limits. These include broad form and OEM parts endorsements.

Coverages by state	Arizona / Illinois / Indiana / Wisconsin / Tennessee
Symbols	Symbol 1 7,8,9
Primary liability	\$100K CSL to \$1M CSL
Uninsured motorist Underinsured motorist Uninsured motorist Property damage	\$100K CSL to \$1M CSL
Medical payment	\$1,000/\$2,000/\$5,000
Comprehensive and collision deductibles	\$500/\$1,000/\$5,000
Towing/roadside assistance	\$100
Rental coverage	\$50, \$75, \$100 per day

Endorsements by state	Arizona / Illinois / Indiana / Wisconsin / Tennessee
Customized equipment	Yes
Additional insured	Yes
Individual waiver of subrogation	Yes
Broad form endorsement (see below)	Yes
OEM parts endorsement	Yes

Discounts by state	Arizona / Illinois / Indiana / Wisconsin / Tennessee
Paid in full	15%

Policy review considerations by state	Arizona / Illinois / Indiana / Wisconsin / Tennessee
Presence of a telematics program	Yes

Payment plans and fees by state	Arizona / Illinois / Indiana / Wisconsin / Tennessee
Monthly pay plan	20% down, 10 remaining installments
Additional insured	\$25 each
Waiver of subrogation	\$25 per
Broadened endorsement	First vehicle = \$60 Additional vehicle = \$40
Installment plans	\$5 per installment

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 - glass repair and multiple coverage
- Primary and noncontributory

Original equipment manufacturer (OEM) parts endorsement

This coverage requires vehicles to be repaired with OEM parts, when available, subject to certain exclusions.

Submission requirements

Loss runs

Pie requires 3 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.
- Named insured must be the same on all copies of loss runs.

Motor vehicle reports (MVRs)

Pie will run MVRs on all drivers upon the request to bind the policy. Agents may provide MVRs if they're available. MVR information may result in a change in the premium price or declination.

Commercial auto submissions will receive a response within one business day.

*TARIC is rated A (Excellent) from AM Best as of December 15, 2023. For the latest Best Credit Rating, access www.ambest.com.

"Ford Pro Insure" is a brand of commercial auto policies issued by The American Road Insurance Company ("TARIC") (NAIC 19631), an admitted insurance carrier and subsidiary of Ford Motor Company and Ford Credit. Ford Pro Insure policies are sold and administered by Pie Insurance Services, Inc. ("Pie Insurance"), a licensed insurance producer and non-affiliate of TARIC. (Licenses available at pieinsurance.com/legal/). Information provided is subject to Pie's and TARIC's privacy policies (pieinsurance.com/privacy and fordpro.com/privacy). Not available in all states and situations. Coverage subject to policy terms and conditions.

Contact information

Pie Insurance Commercial Auto Department

Call: 800-438-5374

Email: commercialauto@pieinsurance.com

Available 9am-6pm ET, Monday-Friday

Customer service - Commercial Auto Products

Call: 800-438-5374

Available 9am-6pm ET, Monday-Friday

Customer service - Workers' Compensation Products

Call: 855-880-0204

Available 9am-9pm ET, Monday-Friday

Claims reporting

Call: 844-581-0828

Commercial auto partner resources

agencies.pieinsurance.com/commercial-auto/resources

Mailing address

1755 Blake Street

5th Floor

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