



PIE INSURANCE



## Commercial Auto Underwriting Guidelines

Effective: August 23, 2024

**States covered:** Arizona, Illinois, Indiana, Tennessee, Wisconsin

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 the Ford Motor Company and are rated A (Excellent) by AM Best\*.

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](mailto: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
- All drivers must be 18+ or older
- 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
- Our rate is based on the average driver age on the policy

## 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
- 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

<b>Payment plans and fees by state</b>	<b>Arizona / Illinois / Indiana/ Wisconsin / Tennessee</b>
Monthly pay plan	20% down, 10 remaining installments or Paid-in-Full
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
- 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 prior to the request to bind the policy. Agents may provide MVRs if they're available. If MVR data results in a change in the premium or declination, the insured can choose not to proceed with the bindable quote.

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

\*TARIC is rated A (Excellent) from AM Best as of November 2, 2022. For the latest Best Credit Rating, access [www.ambest.com](http://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/](http://pieinsurance.com/legal/)). Information provided is subject to Pie's and TARIC's privacy policies ([pieinsurance.com/privacy](http://pieinsurance.com/privacy) and [fordpro.com/privacy](http://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](mailto: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](https://agencies.pieinsurance.com/commercial-auto/resources)

#### Mailing address

1755 Blake Street

5th Floor

Denver, Colorado 80202