Welcome to GMI

# ONBOARD PACKET

Carefully read over everything in its entirety. Be sure to let your Business Development Representative know if you are interested in scheduling a joint conference call with your Commercial Auto Producers and our Underwriting Team.

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# We Are Your Amazing Business Auto Team!

## Business Development

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# Monoline Business Auto Insurance Program

## DO WHAT OUR OTHER WINNING AGENTS DO.

### Let's Start off on the Right Foot!

1. **Email complete submissions.** This helps us reserve the account for your agency and also prevents another agent from coming in and 'stealing' the account from us.
2. **In the email subject line, include the insured's name, effective date and your need-by date**
   a) Ex: Joey's Plumbing Services – 01/23 (01/01)
   b) Put the need-by date in parenthesis OR include it somewhere in the body of your email
3. **Keep an open line of communication with us.** It's key to developing a great working relationship together.
4. **Acknowledge and respond to our calls/emails within 24 hours.** Don't fall silent on us.
5. **Send in good accounts.** Our carriers are standard, A rated and admitted. Please refrain from sending in accounts with poor loss history and unsatisfactory SAFER/CAB ratings.
6. **Study this appetite guide.** We understand that it will take time to learn our program. Feel free to call us prior to sending in submissions if it makes it easier.
7. **Binding Requests.** Coverage for the insured begins at 12:01am. In order for us to honor your bind request, GMI must have your bind request midnight prior to the effective date.

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# Monoline Business Auto Insurance Program

*** Quotes Provided by Agent Need-by Date • Competitive Rates**
**A-Rated, Admitted Market • Open Brokerage**

*Our Monoline Business Auto Program targets contractors, artisans, building supply dealers, system installers, retailers, manufacturers, and wholesale distributors. We welcome a wide variety of classes with vehicles ranging from private passenger cars to extra heavy truck tractors. Eligible accounts are automobile fleets that support business activities where the primary goal is to sell and distribute owned products, perform contracting operations, and provide services to customers.*

| Typical Classes | Typical Vehicles | Typical Uses |
|---|---|---|
| Contractors | Private Passenger (PPT/PPV) | Product Delivery |
| Manufacturers | Light Trucks | Service Calls |
| Retailers | Medium Trucks | Material/Equipment Delivery |
| Distributors | Heavy Trucks/Tractors | Sales Calls |
| Wholesalers | Extra Heavy Trucks/Tractors | Product Installation |
| Systems Installation | Dump Trucks/Trailers | Retail Delivery |

**Monoline Auto Program requires 5 vehicles, 3 years prior commercial auto coverage, NO high losses.**

## SUBMISSION REQUIREMENTS

- Completed ACORDS 125, 127 and 137
- Answers to all general information questions on the ACORD 125 and 127
- GMI Supplemental Application
- Five years of auto loss history
- Premium it will take to win the account
- Latest date you are accepting quotes

**A list of exposures and operations that are ineligible for our program can be found in the Prohibited Classes section of these guidelines.**

- Allied World is available in all states except DC, MA, NY, VA

- National Specialty is available ONLY in CA, FL, LA, MA, NJ, NV, PA, TX, WA

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# Monoline Business Auto Insurance Program

## A Sample of GMI's Most Targeted Classes:

We have the most success with these types of accounts!

**Monoline Auto Program requires 5 vehicles, 3 years prior commercial auto coverage, NO high losses.**

- ✓ Air Conditioning Contractors
- ✓ Animal Carcass Removal
- ✓ Appliance Distributor
- ✓ Asbestos/Abatement Contractors
- ✓ **Beverage Distributors**
- ✓ **Building Maintenance Services**
- ✓ Catering
- ✓ **Cement / Ready-Mix**
- ✓ Decorating/Party/Convention Contractor
- ✓ Demolition Contractor
- ✓ Disaster Recovery
- ✓ Dry Wall & Plastering Contractor
- ✓ Equipment & Supply Manufacturer Contractors
- ✓ Electric Contractors
- ✓ Emergency Clean-up & Response Consultants/Contractors
- ✓ Engineering Contractors
- ✓ **Environmental Contractors**
- ✓ Excavating Contractors
- ✓ Fence Contractors
- ✓ **Fire Protection Contractors**
- ✓ **Florists**
- ✓ **Food Distributors**
- ✓ Foundation Contractors
- ✓ Geo-Synthetic Membrane Manufacturers & Installation
- ✓ Grading Contractors
- ✓ **Grocery Wholesalers**
- ✓ **Hazardous Waste Remediation**
- ✓ Heating Contractors
- ✓ Heavy Construction Contractors
- ✓ **Ice Distributors**
- ✓ Inspectors
- ✓ **Landscaping / Lawn Care**
- ✓ **Locksmiths**
- ✓ Masonry Contractors
- ✓ **Medical Waste Collection & Disposal**
- ✓ Nurseries & Garden Centers
- ✓ Office Supply Stores
- ✓ **Paving Contractors**
- ✓ **Pest Control Companies**
- ✓ Plumbing Contractors
- ✓ Pool Maintenance & Repair
- ✓ Portable Toilet Rentals
- ✓ Remodel & Repair Building Contractors
- ✓ Rigging Contractors
- ✓ Road Building Contractors
  *(where insured is not responsible for traffic control)*
- ✓ **Roofing Contractors**
- ✓ Sheet Metal Work Contractors
- ✓ Siding Contractors
- ✓ Special Trade Contractors
- ✓ **Street Sweepers & Cleaning**
- ✓ Stucco Contractors
- ✓ Tank Cleaning & Repair
- ✓ Tree Trimming / Removal
- ✓ **Unarmed Security Guards**

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# Monoline Business Auto Insurance Program

## ANSWERS to our MOST FREQUENTLY ASKED QUESTIONS

- **Does GMI Require a Volume Commitment?**
  Not at the moment. But we do monitor your agency's activity just to be sure you understand our appetite and are sending in accounts that fit within our guidelines.
- **Who are Your Auto Carriers?**
  Allied World and National Specialty for fleets of 5 or more w/3 years in business and a $10k min premium. Allied World and National Specialty only offers a $1,000,000 liability limit

**Waiver of Subrogation, Blanket Additional Insured and Primary Non-Contributory Endorsements?**

- We offer Blanket Waiver of Subrogation but we don't offer the Blanket Additional Insured endorsement; however, we can offer the Designated Insured endorsement with blanket wording.
- In most cases, the Primary Non-Contributory Endorsement is available and we just ask that you include it with your bind request.

- **Can GMI offer Symbol 1 Coverage?**
  - We prefer to quote Symbols 7/8/9 but if Symbol 1 is needed, please let us know
- **Vehicle Age, Personal Use, Fleet Requirement?**
  **Personal use is limited to owner and spouse. Employees personal use is limited up to 25%. A personal use policy must be in place for all.**
  Age of vehicles no more than 15 years old; some consideration given if newer models are included on the fleet schedule; If more than 50% of the power units are older than 15 years , we would decline. Coverage not available for units older than 25 years. Stated amounts needed for vehicles 20 years and older.
- **Declinations for Adverse Loss Experience & Poor Safer/CAB Reports?**
  (a.) If you can provide explanations for losses (i.e. one shock loss, accidents not at-fault with supporting documentation such as a police report or claims adjuster's notes, accidents are all physical damage and you are looking for a liability-only quote, etc.), we would be more than happy to reconsider. (b.) If the account contains Safer/CAB Violations, we may be able to reconsider if the insured has taken action to address and correct their violations. Unsatisfactory SAFER/CAB ratings is a referral to our Underwriter.
- **Running MVRs?**
  GMI runs our own MVRs. A $50 MVR fee will be added to our quotes and must be paid upon binding.

*** Commission?** - 10%

- **Financing Available?** – Yes. Using our finance company allows you to retain your commission up front! 10% down followed by 10 installments.
- **Agency-Billed or Direct-Billed?** – All policies are agency billed and due in full. You may use our finance company or your own.
- **GMI's Business Auto Enhancement Endorsement has been added to broaden the coverage in our standard auto policy. Coverage is combined under one endorsement and not available standalone.**
  1. Additional Insured by Contract or Agreement;
  2. Hired Auto Physical Damage Coverage;
  3. Towing and Labor;
  4. Accidental Airbag Deployment Coverage;
  5. Loan/Lease Gap Coverage;
  6. Extended Cancellation Condition;
  7. Vehicle Wrap Coverage; and
  8. Audio Visual and Data Electronic Equipment Coverage

**Note: Employees as Insureds Endorsement is also available**

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**The next two pages should be reviewed very carefully. We have provided you with a broad list of classes which are ineligible for our Monoline Business Auto Program.**

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## PROHIBITED CLASSES

- Amusement or carnival type vehicles, including those hauling amusement equipment.
- Heavy vehicles, Extra-heavy vehicles, or Tractors garaged/operating in NY state.
- Any fleet with motorcycles, scooters, snowmobiles, golf carts, autonomous vehicles, all-terrain vehicles (ATVs), farm or similar vehicles
- Any Insured that is in Bankruptcy proceedings
- Armored cars
- Auto rental and leasing
- Auto/truck dealers
- Autos used in racing or speed contest
- **Autos primarily engaged in the delivery of mail and/or parcel post.**
- **Bulk liquid haulers/tankers (> 3,000 gallons)**
- **Buses (all types including public, school, private, or charter).**
- Car clubs (such that the member can drive vehicles (including luxury or exotic) with a paid membership)
- Cattle and livestock operations
- **Crane or drilling operations with cranes or other equipment attached.**
- **Couriers Services (includes Mail Delivery/Package Delivery)**
- Day care or camp operations
- Drive-away/tow-away operations
- Driving Schools
- Emergency vehicles or trailers (with or without patient transfer), including but not limited to those used by police and fire departments.
- Employee-owned vehicles (other than incidental non-owned).
- Entertainers
- Explosive contractors
- Farm equipment
- Fast food/pizza delivery
- **Food trucks**
- Fraud conviction - Any risk in which an affiliated person has been found guilty of insurance and/or motor vehicle fraud
- Garage Operations
- Haulers, producers, or refiners of fuel, including but not limited to gasoline, oil, diesel, liquefied petroleum gas (LPG), natural gas, and propane.
- Hazardous material haulers without separate pollution liability policy.
- **Hi-rail vehicles (autos with flanged steel wheels attachment for driving on railroad tracks), except by referral if insured shows evidence of separate coverage for on the-track operations**
- House movers
- Invalid carriages
- **Logging risks**
- Marijuana business (all types; including but not limited to autos used in legal medical, retail, wholesale, growing, and delivery)

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## PROHIBITED CLASSES

- Mobile equipment, except mobile equipment subject to compulsory or financial responsibility or other motor vehicle insurance law. All cranes, not including boom trucks, are prohibited in all circumstances.
- **Mobile home, motor home, or camper haulers or movers**
- Motorcycles, motorized scooters or bicycles and similar motorized vehicles
- **Moving and storage companies.**
- **Nursing facilities, home health care, adult daycare or child daycare <u>where passengers are being transported or driven around</u>**
- **Oil and gas field (all types) drilling and well services risks (including fracking) onsite; prohibition does not apply to contractor's firms using private passenger and light vehicles. Petrochemical and similar permanent manufacturing locations/facilities are not considered oil and gas field operations.**
- **Passenger transportation/livery operations (such as Buses, Taxis, Uber, LYFT, etc.)**
- **Pilot Car / Escort Vehicles**
- Patient transfer vehicles
- Roadside service vehicles, other than towing
- Recreational vehicles
- **Risk pulling double/tandem or triple trailers**
- **Risk pulling pole trailers**
- **Salt water haulers**
- **Sand and gravel operations**
- Snowplowing (prohibition applies to roads-public streets and private roads in residential developments-and does not apply to work on parking lots and similar private property)
- Street and road paving and line striping contractors (on open or partially open streets or highways) where traffic control is the insured's responsibility.
- Swinging Meat Haulers
- **Trucking for Hire (cargo does not belong to the person or company that owns the truck)**
- **Truckers - all radii (for these purposes, a "trucker" is any organization engaged in the business of transporting property for hire).**
- Vehicles used to transport the disabled or handicapped
- **Waste Haulers** (If the insured is dropping off dumpsters/containers/trailers/dumps, etc. to customers and the insured is NOT responsible for packing it, that is considered a waste hauler and we cannot entertain this class. This includes construction debris, recyclers, any type of debris removal. This will not include an excavator or grader who is performing their own work and then taking away their own debris/waste.
- Wreckers/tow vehicles

**PROHIBITED EXPOSURES:**

- Any risk subject to USDOT FMCSA regulation that has a SAFER Carrier Safety Rating of Conditional or Unsatisfactory – within the last 10 years.
- Any risk that transports hazardous commodities which the USDOT FMCSA requires a limit in excess of $1,000,000 by the USDOT FMCSA, even if such limit is provided under other auto or transportation pollution liability policies.