

# **AIU TRUCKING PROGRAM**

### **ELIGIBLE CLASSIFICATIONS**

- 808 Parcel Delivery
- 811 Trucking NOC
- 812 Mail Hauling Company
- 821 Beverage Distributor
- 7197 Trucking Trucking Parcels or Packages Home Delivery from Retail Stores & Drivers
- 7198 Parcel delivery companies no handling of bulk merchandise or freight.
- 7202 Trucking: Mail, Parcel or Package Delivery Drivers
- 7206 Trucking: Parcel or Package Delivery Drivers
- 7210 Beer or Ale Dealer: Wholesale Drivers
- 7219 Trucking NOC All Employees & Drivers
- 7223 Trucking Common Carrier All Employees & Drivers, Includes Depot Employees
- 7228 Trucking Local Hauling Only All Employees & Drivers
- 7229 Trucking Long Distance Hauling All Employees & Drivers
- 7230 Trucking Parcel or Package Delivery All Employees & Drivers 7231 Mail, Parcel/Package Delivery & Courier or Messenger Service Companies - All Employees &
- 7232 Trucking—Mail, Parcel or Package Delivery under Contract with U.S. Postal Service All **Employees & Drivers**
- 7390 Beer or Ale Degler—Wholesgle & Drivers
- 7392 Beer or Ale Dealers

## **UNDERWRITING GUIDELINES**

## **ACCOUNT QUALIFICATIONS**

- Eligible class of business in eligible states
- Established risk management/loss control program
- Management commitment to loss control
- Acceptable credit rating/financials
- 3 years in business
- Minimum premium \$25,000

### SUBMISSION REQUIREMENTS

- Operational and marketing narrative including pricing target
- Completed ACORD 130
- Currently valued company loss runs (4 years plus current)
- Current experience rating worksheet
- 3-5 years of premium and payroll history
- Trucking supplemental
- Driver schedule
- Vehicle schedule
- Safer report



# **AIU TRUCKING PROGRAM**

# **UNDERWRITING GUIDELINES**

#### **ACCEPTABLE EXPOSURES**

- Beverage distributors
- Containerized general cargo paper goods, dry goods, finished products, etc.
- Parcel carriers
- Palletized goods/sizes
- Non-standard dimensions (containerized larger) than pallet)
- Refrigerated transport
- Sand & Gravel
- Perishable foodstuffs meet, fish, frozen foods
- Produce
- U.S. post mail and parcel

### **ACCEPTABLE EQUIPMENT**

- Power Units
- Semi-Truck
- Sand & Gravel
- Automated Trash
- Straight Trucks
- Box trucks
- Non-Emergency Ambulance
- Cabovers
- Van/minivan
- Trailers
- Dry Van
- Walking Floor
- Curtain-side
- Reefer

### **UNDESIRABLE RISKS**

- **Dangerous Goods/Hazardous Materials**
- **Explosive Substances and Articles**
- Gases
- Flammable Liquids and Solids
- Self-reactive Substances and Substances Liable to **Spontaneous Combustion**
- Substances which, when in Contact with Water, **Emit Flammable Gases**
- Oxidizing Substances
- Organic Peroxides
- Toxic Substances
- Infectious Substances
- Radioactive Objects and Substances
- Corrosive Substances/Chemicals

"AIU PROVIDES RESULTS TO RETAIL AGENTS NATIONWIDE ON ALL LINES OF **COMMERCIAL INSURANCE"** 



**GET APPOINTED TODAY** 877-977-2667



