



Berkley **PRIME**
TRANSPORTATION

| a Berkley Company

FLEET PROGRAM
15-75 Power Units

UNDERWRITING GUIDELINES

Berkley Prime is a leading market for standard and preferred trucking risks.

Target Business Classes

- Dry Van
- Flatbed
- Reefer
- Intermodal (No FL Risks)
- Wholesale/Manufacture
- Dump (No FL Risks)
- Tankers
- LTL (No Last Mile)
- Accounts in business 3+ years
- 15-75 Power Units

Available Coverage

- Auto Liability – Guaranteed Cost
- Hired and Non-Owned
- Trailer Interchange
- Auto Physical Damage
- General Liability
- Cargo (state specific)

Basic Scores Eligibility Requirements

- HOS Alert &/Or Unsafe Driving Alert – Not Eligible
- More than 2 alerts in any category – Not Eligible
- TX – No Alerts
- FL – No Alerts
- NJ – No Alerts



833-79-PRIME (77463)



www.berkleyprimetrans.com



Excluded Operations

- Hazmat Haulers requiring \$5M filings
- MC currently in bankruptcy
- Canadian Exposure >10%
- Any risk wanting a Mexico Endorsement
- Primary garaging outside the US
- Mileage greater than 125,000 miles per truck/per year
- Drive-away operations
- Food delivery
- Last-mile delivery services
- Explosive haulers
- Crane/Boom Trucks
- Tow Trucks/Wreckers/Auto Haulers
- Couriers
- Passenger Transportation
- Car/Truck Rental/Leasing operations
- Residential waste haulers
- Fuel, Gas, Propane Haulers
- Risks without ICC Federal Filings/MC#

Safety Requirements

- Strong internal safety program
- Good driver hiring program
- Satisfactory inspection history



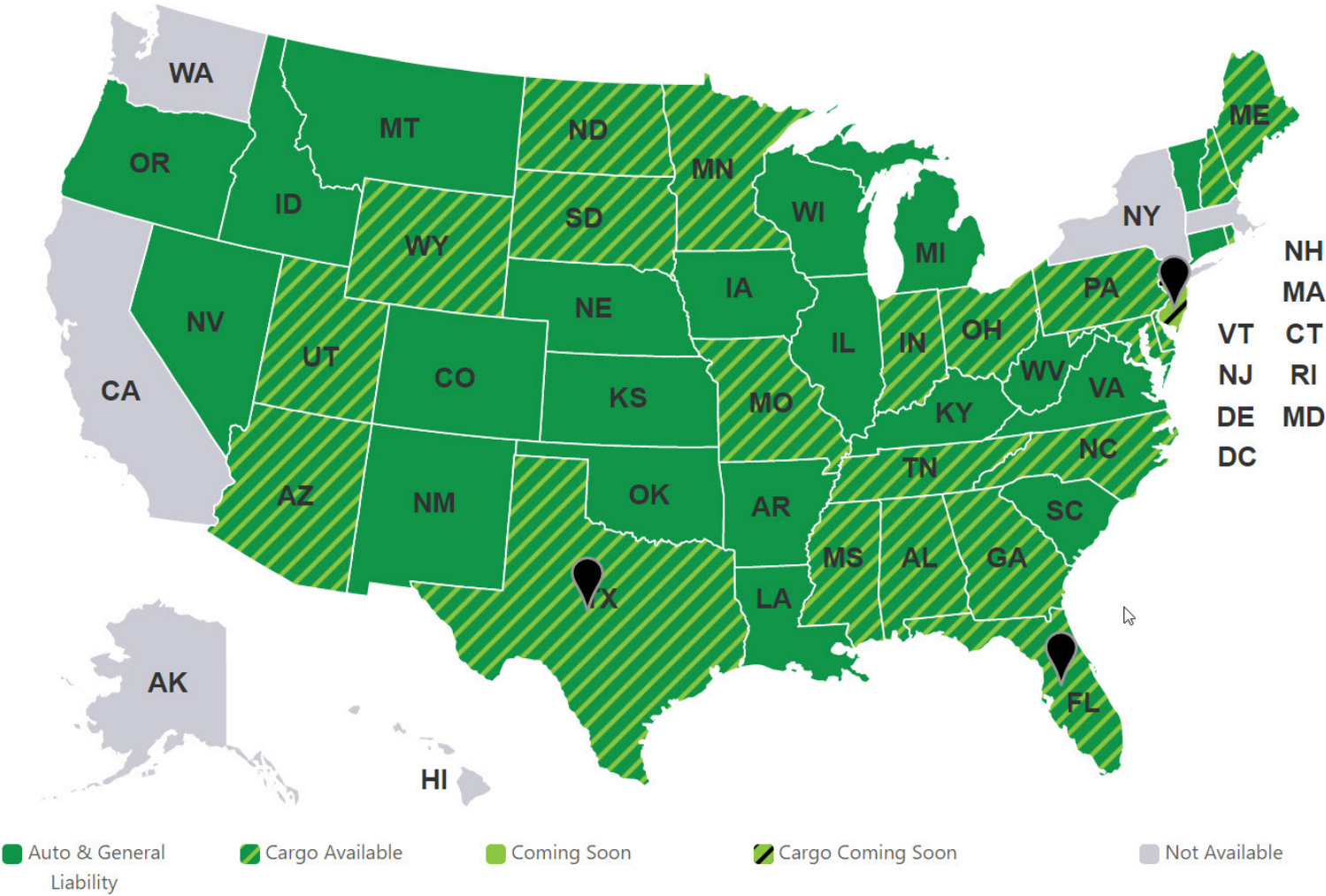
Driver Guidelines

- Must hold a current, valid United States CDL appropriate for vehicles operating
- Must be compliant with state and federal laws applicable to the vehicles operating
- Minimum of 2 years' driving experience with similar equipment
- 23 years old minimum driving age
- 3 years verifiable driver record with applicable CDL
- Must be in good physical condition with evidence of insurability provided for any drivers age 70 or over
- No DUI's or felony driving convictions in the last 5 years
- Maximum of 3 minor violations or 1 major & 1 minor within 36 months
- Canadian and Mexican drivers must be approved by the Manager no matter the percentage of driver pool or exposure. We must have a copy of their MVR as well as PSP and confirmation they are not garaging the units internationally.

Major Violation (last 3 years)	Minor Violation (last 3 years)
Severe Violation (Reckless Driving)	Speeding (20 or less)
Suspension	Failed to yield at intersection
Speeding (20+)	Drive too slowly
DUI/DWI or possession of controlled substance	Improper lane change
Distracted Driving	Unsafe U-Turn
Super Speeding (30+)/Racing	Failure to stop at Stop sign
Commercial/Hazardous	Equipment Violations
Texting or talking while driving	
Leaving the Scene or Hit & Run	



State Availability





BILL PLAN AVAILABILITY

BILL PLANS	DETAILS
Paid in Full	Full Payment due at bind
Semi-Annual	50% down payment 50% billed in month 6
Quarterly	25% down payment 25% due in months 3, 6 & 9
9-Pay	25% down payment 9 equal installments
Monthly Reporting	12 installments based on estimated or actual use No Paid in Full

QUESTIONS ON YOUR STATEMENT?

EMAIL: billing@berkleyprimetrans.com

SEND PAYMENTS VIA EFT OR REGULAR MAIL:

Include the policy number and amount applied. Be sure to indicate if a deposit payment.

EFT BANK DETAILS:

Fifth Third Bank
Account Name: Berkley Insurance Company
Account Number: 7028993439
ABA Number: 042 000 314

REGULAR MAIL

Berkley Prime Transportation
P.O. Box 639838
Cincinnati, OH 45263-9838



833-79-PRIME (77463)



www.berkleyprimetrans.com



MONTHLY REPORTING POLICIES

(Available on 20+ power unit risks)

- Mileage, revenue and total insured value is available.
- 20% premium deposit is required. (Cash due at bind or LOC within 30 days)
- We will bill the monthly minimum or the actual exposures, whichever is higher.
- Entire GL premium is paid in first installment.
- Current equipment list is required monthly.
- All monthly reports are due by the 10th of each month.
- Email reports to **policydocs@berkleyprimetrans.com**
- Monthly and Annual minimum of 90%, 95% or 100%



CLEARANCE REQUIREMENTS

REQUIREMENTS	SPECIFICS
Timeframe	15-90 days prior to effective date
Loss Runs	Current year plus prior 4 years (currently valued in last 120 days)
Applications (to quote)	Commercial Trucking Application
Applications (to bind)	BPT Supplemental Application ACORD 125, 132, 194 (for filings)
Vehicle Schedule*	Year, Make, Model, Full VIN and Stated Amount
Driver Schedule*	Name, DL #, Date of Birth, State Licensed and Date of Hire
IFTA's	4 Full Quarters - including current

Send your submissions to submissions@berkleyprimetrans.com or at berkleyprimetrans.com

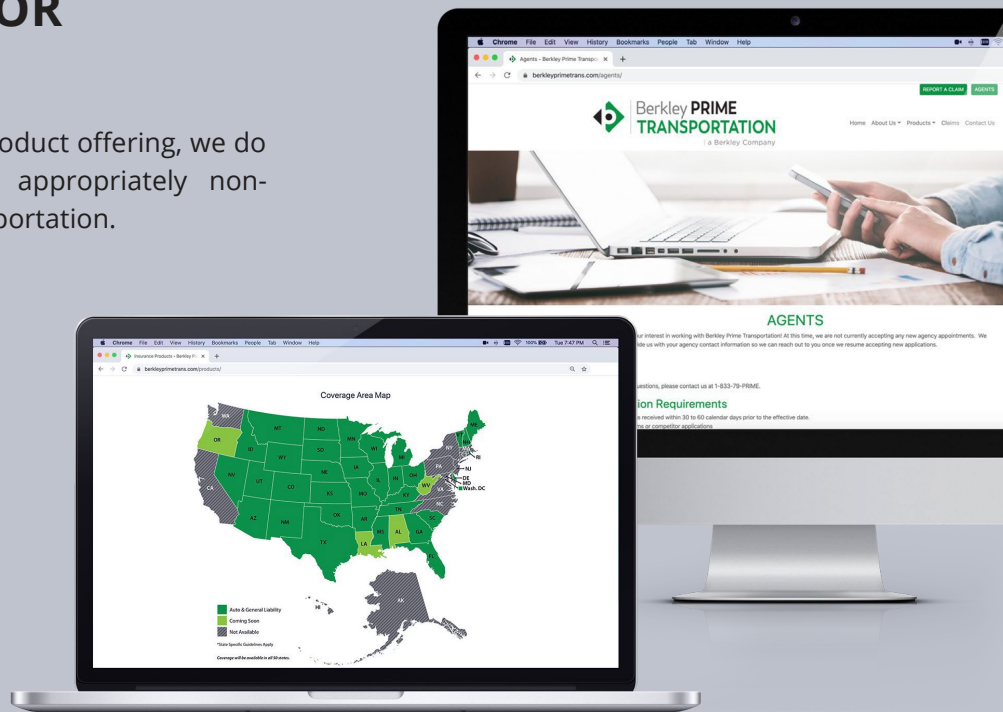
**In excel format preferred but not required. **Note: Email submissions sent to individual team members will not be cleared.*

LICENSING PROCESS FOR NEW STATES

As we add additional states for our fleet product offering, we do require the agency and producers be appropriately non-resident licensed with Berkley Prime Transportation.

NON-RESIDENT APPOINTMENT PROCESS:

- Submit your request for appointment to:
agentinfo@berkleyprimetrans.com
- Include a copy of:
 - Agency Non-resident license
 - Producer(s) Non-resident license
- License Number
- Expiration Dates



The Agency and Producer licensing appointments must be in our system in order for your organization to be cleared on any submissions for new states.

STATE SPECIFIC UNDERWRITING GUIDELINES

FLORIDA

- **No safety alerts in ANY category.**
- Minimum of 2 years CDL experience.
- Driver Violations – maximum of three minor violations or one major and two minor violations.

UNACCEPTABLE RISKS:

- Intermodal
- Dump Truck *(including tractor/dump trailers)*
- Dirt, Sand, & Gravel *(including tractor/dump trailers)*

TEXAS & NEW JERSEY

- **No safety alerts in ANY category.**
- Minimum of 2 years CDL experience.
- Driver Violations – maximum of three minor violations or one major and two minor violations.

PENNSYLVANIA

- No Sole Proprietorship

REPORT A CLAIM:

Phone: 833-79-PRIME

Fax: 888-622-1542

Email: claims@berkleyprimetrans.com

