

# Eligibility Rules For Non-Fleet New Business Submissions— CT, NH, RI



<b>Eligibility</b>	<ul style="list-style-type: none"> <li>▪ All potential permissive drivers must be listed on the application. This includes family members of owners and corporate officers</li> <li>▪ All operators must be licensed in the United States for a minimum of five years.</li> <li>▪ Inexperienced operators are unacceptable.</li> <li>▪ Any operator with a DUI in the last 5 years is unacceptable.</li> <li>▪ All vehicles must be used by active members of the business. Vehicles provided for use by inactive partners or owners are not eligible for voluntary coverage.</li> <li>▪ Arbella requires a fully completed application signed by the applicant, including driver information for each operator, full name, state of license and license number.</li> <li>▪ You are required to keep the signed application in your file and produce it upon request.</li> </ul>
<b>Schedule Rating</b>	You have the authority to apply credits up to 25%. Credits up to 40% are available in NH and RI with the underwriter's approval.

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UNDERWRITING CRITERIA	PREFERRED	STANDARD
	This tier is for your very best private passenger types and light trucks used for service or retail. No others qualify.	Private passenger autos, light, medium, heavy and extra-heavy truck types.
Pricing	15% below standard	Our standard rates
Commission	15%	15%
Driving Records of Each Driver	No major accidents No more than two moving violations	No major accidents No more than three moving violations
Loss History	No losses in 3 years.	3-year average loss ratio less than 50%
Cancellation History	Risks that have been cancelled or non-renewed for any reason are subject to underwriter approval.	
PPT Original Cost New	Less than \$100,000	Less than \$120,000
TTT Max. GVW/GCW	Less than 10,000 lbs.	Light – Extra-Heavy trucks.
Radius of Operations	Local radius only	Local with incidental intermediate
Snowplowing	Not acceptable	Acceptable

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The following types of operations must be **referred** to your underwriter:

- Any auto with a normal radius of operation beyond 100 miles
- Repair shops
- Requests for MCS-90 and pollution liability
- Requests for FMCSA filing
- Taxis / Limousines / Car Service
- Tank Trucks (non-delivery)
- Trucking risks including those hauling sand and gravel

The following types of vehicles are **unacceptable**:

- All other public autos
- Antique vehicles
- Auto dismantlers and building wreckers
- Bobtails
- Food trucks: rolling stores, ice cream trucks
- Driver training automobiles
- Emergency vehicles
- Junk dealers and trash removal, rolloffs
- Motorcycles
- Towing Operations
- Transportation of explosives, gasoline, or fuel oil
- Short-term lease exposures
- Vehicle transporters

## YOUR COMMERCIAL AUTO TEAM

*Your team is always available to discuss unique situations!*

### NEW HAMPSHIRE AND RHODE ISLAND

#### UNDERWRITERS

##### Suzanne Yurrita CPCU

suzanne.yurrita@arbella.com  
Phone: 617-328-2692

##### Jean Arthur

jean.arthur@arbella.com  
Phone: 617-328-2252

##### Pamela Burke

pamela.burke@arbella.com  
Phone: 617-328-2594

##### Ganesh Ramkissoon

ganesh.ramkissoon@arbella.com  
Phone: 617-328-2602

#### UNDERWRITING TECHNICIANS

##### Shirley Chan

shirley.chan@arbella.com  
Phone: 617-328-2134

##### Debbie O'Donnell

debbie.odonnell@arbella.com  
Phone: 617-689-2379

##### Amanda Callinan

amanda.callinan@arbella.com  
Phone: 617-689-2381

### CONNECTICUT

#### UNDERWRITERS

##### Susan Fayerweather

susan.fayerweather@arbella.com  
Phone: 860-284-5855

##### Dona Waugh

dona.waugh@arbella.com  
Phone: 860-338-9173

#### UNDERWRITING TECHNICIANS

##### Jeannean Endres

jeannean.endres@arbella.com  
Phone: 617-328-2586

#### For real time help with your E-app call (617) 769-3950

Please send all fleet submissions and endorsements to [commercialteam@arbella.com](mailto:commercialteam@arbella.com) and not directly to your underwriter. All billing questions should be directed to Customer Service at 1-800- Arbella (272-3552) press "3"