

# Eligibility Rules for Non-Fleet New Business Submissions—Massachusetts



<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 with the underwriter's approval.

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UNDERWRITING CRITERIA	ARBELLA INDEMNITY PREFERRED	ARBELLA PROTECTION STANDARD	ARBELLA PROTECTION BRIDGE TIER
	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.	This tier is for submissions that do not qualify for preferred or standard rates.
Pricing	20% below standard (Arbella Protection)	Our standard rates	1.25 above standard
Commission	17%	15%	13%
Driving Records of Each Driver	Up to 4 points SDIP	Up to 6 points SDIP	Up to 8 points SDIP
Loss History	No losses in 3 years.	3-year average loss ratio less than 50%	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	Less than \$120,000
TTT Max. GVW/GCW	Less than 10,000 lbs.	Light – Extra-Heavy trucks	Light – Extra-Heavy with tractor/trailer used to haul insured's own equipment.
Radius of Operations	Local radius only	Local with incidental intermediate	Local and intermediate only
Snowplowing	Not acceptable	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!*

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### 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"