



## COMMERCIAL AUTOMOBILE APPLICATION

Name of Applicant: \_\_\_\_\_  
 D/B/A: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 P.O. Mailing Address: \_\_\_\_\_  
 Phone Number: (\_\_\_\_) \_\_\_\_\_  
 Web Site: \_\_\_\_\_

Agent Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Agent No.: \_\_\_\_\_

**PROPOSED EFFECTIVE DATE:**

From \_\_\_\_\_ To \_\_\_\_\_  
 12:01 A.M., Standard Time, at the address of the Applicant.

PLEASE ANSWER ALL QUESTIONS—IF THEY DO NOT APPLY, INDICATE “NOT APPLICABLE.”

### DESCRIPTION OF OPERATIONS

1. **Applicant is:**  Individual  Partnership  Corporation  Other: \_\_\_\_\_  
 Please provide the registered owner’s driver license number, social security number, federal employer identification number or state customer number or Soundex number for all vehicles: \_\_\_\_\_
2. **How long has this operation been in business?** \_\_\_\_\_
3. **Has there been any change in ownership, management or the name of the operation during the last five (5) years?** .....  Yes  No  
 If yes, provide details: \_\_\_\_\_
4. **Is the applicant a subsidiary of another entity or does the applicant have any subsidiaries?**.....  Yes  No  
 If yes, provide details: \_\_\_\_\_
5. **Description of operations:** \_\_\_\_\_  
 \_\_\_\_\_  
 Complete appropriate supplemental application if operations include the transportation of passengers.
6. **Specifically identify commodities transported:** \_\_\_\_\_
7. **Any exposure to flammables, explosives, chemicals or hazardous materials (including medical or contaminated waste)?** .....  Yes  No  
 If yes, provide specific details: \_\_\_\_\_
8. **Normal areas of operations:** \_\_\_\_\_
9. **List all states vehicles operate in:** \_\_\_\_\_
10. **Largest cities entered:** \_\_\_\_\_
11. **Is your operation subject to time restraints when delivering the commodity?** .....  Yes  No
12. **If not hauling for others, will the vehicles be parked at a job site most of the day?**.....  Yes  No

13. Are any units customized or altered, or do they have special equipment? .....  Yes  No  
If yes, how are they altered? \_\_\_\_\_
14. Do you have vehicles with mobile equipment permanently attached? .....  Yes  No  
If a boom, how far does the collapsed length of the boom extend beyond the front or rear bumper? \_\_\_\_\_  
If other, please explain: \_\_\_\_\_
15. Are any vehicles used by family members? .....  Yes  No  
If yes, explain: \_\_\_\_\_
16. Are any vehicles used for personal use (if other than public or private livery)? .....  Yes  No  
If yes, explain: \_\_\_\_\_
17. Do you allow passengers to ride in your vehicles? .....  Yes  No  
If yes, explain: \_\_\_\_\_
18. Are all drivers covered by Workers' Compensation insurance? .....  Yes  No

|                           |
|---------------------------|
| <b>DRIVER INFORMATION</b> |
|---------------------------|

19. Are you familiar with the U.S. Department of Transportation driver requirements? .....  Yes  No
20. Do you maintain driver activity files? .....  Yes  No  
Do you review current MVRs on all drivers prior to hiring? .....  Yes  No  
Is there a formal driver hiring procedure? .....  Yes  No  
If you have a formal driver hiring/training program, provide a copy with this application.
21. Are all drivers employees? .....  Yes  No  
If no, explain: \_\_\_\_\_
22. How are your drivers paid?  Per load  Per hour  Other: \_\_\_\_\_
23. Is there a formal safety program? .....  Yes  No  
If yes, provide details or a copy: \_\_\_\_\_
24. Do you agree to screen and report all potential operators immediately upon hiring? .....  Yes  No
25. Maximum number of hours driver will operate a vehicle in a 24-hour period: \_\_\_\_\_
26. List below all drivers currently employed as of the Proposed Effective Date. If a Non-Owned Auto is to be considered, you must list information for all employees currently employed by you.

| Driver's Name | Date of Birth | Driver's License No. | State | Class of License | No. of Years Driving Similar Vehicle | Length of Employment | List Past Three Years of Accidents & Traffic Violations |
|---------------|---------------|----------------------|-------|------------------|--------------------------------------|----------------------|---|
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |
|               |               |                      |       |                  |                                      |                      |   |





39. Are any vehicles or equipment loaned, rented, or leased to others? .....  Yes  No
40. Do you lease, hire, rent or borrow any vehicles from others? .....  Yes  No  
 What is the average term of the lease? \_\_\_\_\_  
 Is there a written agreement? .....  Yes  No  
 If yes, provide a copy of the agreement.
41. Does your lease agreement contain a Hold Harmless clause? .....  Yes  No
42. Do you obtain a copy of the insurance form that lists "named lessee as insured" from the truckers you hire? .....  Yes  No
43. Do you obtain certificates of insurance from the truckers you hire? .....  Yes  No  
 Certificates of insurance with limits of at least \$750,000 are required from your sub-haulers. If you do not have these on file when we audit, we will charge you for primary hired auto insurance. Do you understand? .....  Yes  No
44. If owner/operators are leased for six (6) months or longer, will they be scheduled on your policy? .....  Yes  No  
 If yes, provide a copy of the agreement you use.
45. Do you lease, hire, rent, or borrow any vehicles from others without drivers? .....  Yes  No  
 Will they be scheduled on the policy? .....  Yes  No  
 What is the average term of the lease? \_\_\_\_\_
46. What is your cost to lease, hire, rent or borrow vehicles? With drivers \_\_\_\_\_ Without drivers \_\_\_\_\_  
 Estimated cost of hired autos: This year: \_\_\_\_\_ Last year: \_\_\_\_\_
47. What type of vehicles do you lease, hire, rent or borrow? Truck-Tractors ..... %  
 Trailers ..... % Heavy & Extra Heavy Trucks ..... %  
 Pickup Trucks or Vans ..... % Private Passenger Cars ..... %
48. At any time will your employees, subcontractors, or owner/operators lease vehicles in your name? .....  Yes  No  
 If yes, explain: \_\_\_\_\_
49. How many years of experience does your management have in the truck/transportation business? \_\_\_\_\_  
 Please provide an explanation of their experience: \_\_\_\_\_
50. Do you arrange or dispatch loads for others, not including your own hired truckers? .....  Yes  No  
 Please explain: \_\_\_\_\_  
 Are you named on the Bills of Lading? .....  Yes  No  
 Annual number of Truckers: \_\_\_\_\_ Loads: \_\_\_\_\_
51. Do you have brokerage authority? .....  Yes  No  
 If yes, is the brokerage authority held under the same name and motor carrier number as your trucking operation? .....  Yes  No  
 What is your brokerage motor carrier number? \_\_\_\_\_  
 Whose name appears on the bill of lading as the carrier? \_\_\_\_\_  
 What is your brokerage revenue for the most recent twelve (12) months? \_\_\_\_\_  
 Estimated next twelve (12) months? \_\_\_\_\_
52. Are driver teams used? .....  Yes  No
53. Will more than one driver use a specific truck? .....  Yes  No

**NON-OWNED AUTO INFORMATION**

- 54. Why is non-ownership liability coverage being requested?** \_\_\_\_\_
- 55. What types of non-owned autos will be used in your business?** \_\_\_\_\_  
Total number of non-owned autos used: \_\_\_\_\_ How will they be used? \_\_\_\_\_
- 56. How often are non-owned autos used in your business?**  Daily  Weekly  Monthly  Other: \_\_\_\_\_  
Estimate the number of hours per month: \_\_\_\_\_  
Estimated annual mileage for use of all non-owned autos: \_\_\_\_\_
- 57. Do any employees use their autos in your business?** .....  Yes  No  
If yes, what limit of liability insurance are they required to maintain? \_\_\_\_\_  
Do you require evidence of insurance? .....  Yes  No
- 58. Do employees lease autos on your behalf?** .....  Yes  No  
If yes, under whose name are the autos leased? .....  Employee's name .....  Your name
- 59. Will you use non-owned autos other than those owned by employees?** .....  Yes  No  
If yes, describe the relationship: \_\_\_\_\_
- 60. Total number of employees:** \_\_\_\_\_ **Total number of officers and partners:** \_\_\_\_\_
- 61. If a social service operation, indicate the total number of volunteers furnishing autos in your operation:** \_\_\_\_\_  
Maximum number of volunteers at any one time: \_\_\_\_\_ How will they use their vehicles? \_\_\_\_\_
- 62. Are volunteers required to have their own insurance?** .....  Yes  No  
**Minimum limits required:** \_\_\_\_\_
- 63. Do you obtain motor vehicle records for all drivers?** .....  Yes  No
- 64. Do you understand that we may audit your records for Hired and Non-Owned auto exposure, which might result in an additional premium?** .....  Yes  No

**PRIOR CARRIER AND LOSS EXPERIENCE**

- 65. Have you had any insurance canceled, declined or nonrenewed in the last three (3) years** (not applicable in Missouri)? .....  Yes  No  
If yes, explain: \_\_\_\_\_



This application does not bind YOU or US to complete the insurance, but it is agreed that the information contained herein shall be the basis of the contract should a policy be issued.

**FRAUD WARNING:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**FRAUD WARNING (APPLICABLE IN TENNESSEE AND WASHINGTON):**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**FRAUD WARNING APPLICABLE IN THE STATE OF NEW YORK:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

APPLICANT'S NAME AND TITLE: \_\_\_\_\_

APPLICANT'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
(Must be signed by an active owner, partner or executive officer.)

PRODUCER'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

IOWA LICENSED AGENT: \_\_\_\_\_  
(Applicable in Iowa Only)

AGENT NAME: \_\_\_\_\_ AGENT LICENSE NUMBER: \_\_\_\_\_  
(Applicable in Florida Agents Only)

**IMPORTANT NOTICE**

As part of the underwriting procedure, a routine inquiry may be made which will provide applicable information concerning character, general reputation, personal characteristics and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

## Tow Trucks/Wreckers Supplemental Application

(Complete in addition to the Commercial Automobile Application)

**Applicant's Name:** \_\_\_\_\_

**1. Type of Operation:**

Tow for hire: ..... %  
 Body Shop/Tow: ..... %  
 Repair Shop/Tow: ..... %  
 Salvage/Tow: ..... %  
 Repossession: ..... %  
     Voluntary: ..... %  
     Involuntary: ..... %  
 Other: ..... %  
     If other, describe: \_\_\_\_\_

**2. Type of Vehicles Towed:**

Private Passenger: ..... %  
 Tractor/Trailer: ..... %  
 Non-Auto (Watercraft, Heavy Equipment, etc.): ..... %  
 Specialized: ..... %  
     If specialized, describe: \_\_\_\_\_

**3. Percentage of Towing:**

Police Rotation: ..... %  
 Municipal Contracts: ..... %  
 Garages: ..... %  
 Emergency Scanners: ..... %  
 Non-Consent Towing (Abandoned Vehicle, Illegal Parking, etc.): ..... %  
 Motor Club Contracts: ..... %  
 Dealerships: ..... %  
 Rental Car Contracts: ..... %  
 Telephone Request: ..... %  
 Other: ..... %  
     Describe: \_\_\_\_\_

**4. Driver Tow Training/Experience:**

Does every driver have a certificate of tow truck operation training from an accredited school, such as AAA, CTTA, etc.? .....  Yes  No  
 If yes, please provide a copy of the current certificate for each driver.

If no, please describe for each driver who provided past training and number of years of tow truck operator experience. If none, what is your minimum requirement of training and experience for the drivers?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. Are passengers allowed to ride in your vehicle?.....  Yes  No  
\_\_\_\_\_ %

6. Do you operate on a 24/7 basis?.....  Yes  No

7. Is Emergency Road Service provided?.....  Yes  No

8. Any dealer/transporter/repo plates?.....  Yes  No  
If yes, how many plates do you have? .....

9. Is there a storage lot? .....  Yes  No

**If yes, please answer the questions below:**

Fenced on all four sides? .....  Yes  No

Fence at least four feet high? .....  Yes  No

If yes, type of fence? \_\_\_\_\_

Ground Lot Surface:  Paved  Other: \_\_\_\_\_

Describe lighting and other security devices (camera, police patrol, dogs, etc.):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Describe all vandalism or theft claims and whether reimbursed by an insurance company or not:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. Name of insurance company providing Garagekeepers Liability (if none, indicate none): \_\_\_\_\_

11. Name of insurance company providing General Liability or Garage Liability Coverage for your operation (if none, indicate none): \_\_\_\_\_

12. Any automobile sales or abandoned vehicle sales? .....  Yes  No  
If yes, how many vehicles are sold annually? .....

13. Do you have a salvage yard? .....  Yes  No  
If yes, are customers allowed to come in the yard and remove parts? .....  Yes  No

**14. Vehicle Schedule—1**

Vehicle Schedule \_\_\_\_\_ of \_\_\_\_\_

Include value of permanently attached wrecker equipment to the value of each vehicle for physical damage coverage.

| Unit No. | Yr/Make/Model/<br>VIN | Wrecker<br>Make/Model | GVW | Stated<br>Amount | Deductible<br>Comp/SP<br>Collision | No. of<br>Vehicles<br>Towed | In-Tow Limit<br>Desired | Avg/Max<br>Radius | Leased<br>Vehicle   |
|----------|-----------------------|-----------------------|-----|------------------|------------------------------------|-----------------------------|-------------------------|-------------------|---|
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |

**Vehicle Schedule—2**

Vehicle Schedule \_\_\_\_\_ of \_\_\_\_\_

Include value of permanently attached wrecker equipment to the value of each vehicle for physical damage coverage.

| Unit No. | Yr/Make/Model/<br>VIN | Wrecker<br>Make/Model | GVW | Stated<br>Amount | Deductible<br>Comp/SP<br>Collision | No. of<br>Vehicles<br>Towed | In-Tow Limit<br>Desired | Avg/Max<br>Radius | Leased<br>Vehicle   |
|----------|-----------------------|-----------------------|-----|------------------|------------------------------------|-----------------------------|-------------------------|-------------------|---|
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |
|          |                       |                       |     |                  |                                    |                             |                         |                   | <input type="checkbox"/> Yes<br><input type="checkbox"/> No |

**FRAUD WARNING:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**FRAUD WARNING (APPLICABLE IN TENNESSEE AND WASHINGTON):**

It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**FRAUD WARNING APPLICABLE IN THE STATE OF NEW YORK:**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.

APPLICANT'S NAME AND TITLE: \_\_\_\_\_

APPLICANT'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_  
(Must be signed by an active owner, partner or executive officer.)

PRODUCER'S SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_

IOWA LICENSED AGENT: \_\_\_\_\_  
(Applicable in Iowa Only)

AGENT NAME: \_\_\_\_\_ AGENT LICENSE NUMBER: \_\_\_\_\_  
(Applicable to Florida Agents Only)