



HUDSON
INSURANCE GROUP®



SPECIALTY AUTO

Hudson Commercial Auto is a leading provider of specialty automobile insurance, offering its products through agents and brokers across the U.S. Operating out of Indianapolis, we offer coverage to a broad range of transportation risks, including ambulances, vans, pick-ups, fleets and specialized coverage.

Competencies

Our experienced underwriting team specializes in offering products that solves the more challenging placement issues faced by our clients. We specialize in their hard-to-place risks. Coverage can consist of the following:

- Commercial Auto Liability
- Stand-alone Hired & Non-owned
- Towing & Rental Reimbursement
- Physical Damage
- Garage Keepers Liability
- Large Deductible Programs Available

Limits & Deductibles

- Offering Primary Auto Limits of \$100,000 to \$1,000,000 (Higher Limits may be available)
- Liability Deductibles are available starting at a \$25,000 Minimum Deductible
- Physical Damage Deductibles require a \$1,000 Minimum Deductible

Lines of Coverage Offered

- Business Auto Liability
- Uninsured / Underinsured Liability
- Medical Payment Coverage
- PIP Coverage when required by State Law
- Hired & Non-owned Coverage
- Auto Physical Damage – Comp & Collision
- Towing
- Rental Reimbursement
- Garage Keepers Liability

The Hudson Difference

- **Financial Strength and Stability:** Rated A (Excellent) by A.M. Best, Financial Size Category XV
- **Personalized Solutions for Transportation Risks:** Our seasoned underwriting professionals work incessantly to develop new products and services best suited to meet the demands of our clients and the transportation industry as a whole. Our personalized approach allows us to customize risk management solutions, ultimately minimizing the cost of risk.
- **More than 20 Years of Experience:** Our insurance specialists have been serving the commercial auto industry since 1995.
- **Superior Claims Handling and Unique Risk Management Services:** While Hudson handles claims, our third-party administrator, Napa River Insurance Services, Inc., provides effective risk management services.



Contact

John Terlisner
Hudson Insurance Group
3950 Priority Way South Dr.
Suite 200
Indianapolis, IN 46240

T: 317.810.2043
T: 800.809.3660

hudsoninsgroup.com

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Underwriting Guidelines

- Write on ISO Business Auto Form
- Filings - Federal DOT Filings are not intended to be provided with this program. Form E and other state regulatory filings will be filed when required.
- Require that the Risk has been in business for at least one year
- Minimum Policy Premium: \$10,000
- Doing business in all States except: MA, LA, AK and HI

Financial Guidelines

- All accounts will have their DNBI scores checked. Accounts with a Paydex Score of 60 or higher and a Financial Stress Score of 1510 or higher will qualify.
- The Paydex score is an indicator of past payment performance, while the Financial Stress Score predicts the likelihood that a business entity will experience financial stress during the next 12 months.
- If the risk does not meet these guidelines, a year-end balance sheet, income statement, and cash flow analysis from the most recent year-end is required. Any insured looking for a liability deductible plan will require audited financials for the last two years.

Driver Criteria

The minimum driver age is 21 years old; however, we are willing to discuss exceptions. Drivers and employees of ambulance companies maybe under 21 years of age as long as they have completed an EMT or Paramedic training program. All drivers must have a valid Commercial Driver's License when required. The following driver guidelines will apply to ALL drivers:

- Any driver who has 2 moving violations / 1 accident and 1 moving violation within the last 36 months will be placed on "Watch" in which case the insured will be notified that they may have a potential problem with a driver.
- Any driver who has either 3 moving violations / 1 accident and 2 moving violations / 2 accidents within the last 36 months will be placed on probation. When placed on probation the agent must submit a new MVR for this driver every six months until they fall out of probation; should they obtain another moving violation or an accident then they will be excluded.
- Any driver who has a DUI, reckless driving, vehicular manslaughter or any other serious charge the underwriter believes fits within this category within the last 7 years will be excluded from the policy.

Targeted Classes

- Ambulances
- Hospitals & Health Facilities
- Retirement Homes & Senior Centers
- Driving Schools
- Security Guards
- Funeral Operators
- Large Loss Accounts
- Garage Keepers Liability
- Overseas Companies with U.S.-based Operations

- Stand-alone Hired and Non-owned
- Symbol 10 / Manuscript Coverage
- Real Estate Investment Trusts
- Large Sales Fleets
- Landscapers
- Contractors
- Special Events
- Farming & Agriculture Risks
- Couriers

Undesired Classes

- Taxis
- Buses / Public Livery
- Uber / Lyft Exposures
- Trucking for Hire
- Dump Trucks
- Ready Mix Operations
- Sand & Gravel Haulers
- Towing Operations
- Garage Liability
- Auto Dealers
- Car Rental Operations
- Railroad Operations
- Waste Haulers
- Hazardous Material Haulers

