



INNOVATIVE INSURANCE SOLUTIONS, INC.

1701 County Road Suite S
Minden NV 89423-4465

www.iisi.com

4474
877-411-1151
329 4474
877-FAX-1151

LOCAL TRANSPORTATION PROGRAM OVERVIEW

APPETITE

Target Accounts Risks typically considered E&S, or risks underserved by the marketplace

Types of Operations

- Courier
- Medical (labwork, supplies, onsite service)
- Package Delivery
- Local / Regional Transport with mixed fleets
- Retail Distribution
- Logistics
- And many others!

Target Premium \$25,000 and up

Target Minimum Number of Power Units 10 and up

New Ventures Yes, with background information on the experience of the principals

AVAILABILITY

| | | | | | | | | | | | | | | | | |
|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| AL | AK | AR | AZ | CA | CO | CT | DC | DE | FL | GA | HI | IA | ID | IL | IN | KS |
| KY | LA | MA | MD | ME | MI | MN | MO | MS | MT | NC | ND | NE | NH | NJ | NM | NV |
| NY | OH | OK | OR | PA | RI | SC | SD | TN | TX | UT | VA | VT | WA | WI | WV | WY |

XX Admitted **XX** Surplus Lines **XX** Available in Future **XX** Unavailable

Note: *Hired & Non-Owned exposure can be covered in any state.*

SUBMISSION REQUIREMENTS

- Completed **Application Forms**
 - ACORD forms or equivalent, with additional information possibly required
- 5 years of currently (last 90 days) valued **Loss Runs**
 - Minimum of 3 years, except New Ventures
- **Driver List** with full names, driver license number, DOB and date of hire (preferably in Excel)
- **Current MVRs** for all drivers
- **Vehicle Schedule** with description, VIN, GVWR, location and value (preferably in Excel)
- Brief **Explanation of Operations**, as well as website, promotional material, etc.
- **Required Filings**, including current federal (MC) and state numbers
- **Additional Information**: current carrier, target premium, required endorsements, etc.

Note: *We welcome the opportunity to review a prospect on the phone or provide an indication with limited information in order to avoid wasted time and effort.*



COVERAGE INFORMATION

| Coverages | Policy Forms | Deductible Levels |
|------------------------------|----------------------|-------------------|
| Auto Liability | Business Auto | \$2,500 |
| Hired & Non-Owned | (ISO – CA 00 01) | \$5,000 |
| Auto Physical Damage | Truckers | \$10,000 |
| Cargo | (ISO – CA 00 12) | \$25,000 |
| General Liability | Motor Carrier | \$50,000 |
| Excess / Umbrella | (ISO – CA 00 20) | \$100,000 |

Policy Limits

| | | |
|--------------------------------------|---------------------------|---|
| AL / H&NO / GL \$1,000,000 | Cargo \$100,000 | Excess / Umbrella Up to \$5,000,000 |
|--------------------------------------|---------------------------|---|

Loss Funds

- Deductibles are collateralized via loss fund, reducing/eliminating need for financials
- Allows insured to benefit from controlling frequency losses

ADDITIONAL FEATURES AND INFORMATION

- All risks are quoted with an Auto Liability (BI/PD) deductible (minimum of \$2,500)
- Distressed risks (poor loss history, poor financials, etc.) will be considered
- Professional risk management and claims oversight services included
- Quick turnaround time — usually within a week and often within a few days