



## INNOVATIVE INSURANCE SOLUTIONS, INC.

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### AIG eTRUCK PROGRAM INFORMATION

#### PROGRAM SUMMARY

The AIG eTruck program is a small fleet trucking program offering Auto Liability, Physical Damage and General Liability coverage. The program is designed to service intermediate to long-haul trucking operations that have a minimum of 2 years primary liability coverage.

#### DOCUMENT INFORMATION NEEDED TO OBTAIN A QUOTE

- Completed application and computer input form
- Current MVR's for owner and scheduled drivers
- IFTA Reports or Schedule B for California Accounts
- Loss Runs
- Operation authorities: provide the US Dot # / Motor Carrier # and any other state filing #'s. If Insured operates under another parties authority, please provide the US Dot # / Motor Carrier #.

#### DOCUMENT INFORMATION NEEDED TO BIND COVERAGE

- Signed application by the client or authorized representative (form with original signature must be received by IISI within 10 working days);
- Signed Uninsured/Underinsured Motorist and PIP acceptance or rejection form (the form with original signature must be received by IISI within 10 working days);
- Signed Terrorism form for General Liability (the form with original signature must be received by IISI within 10 working days);
- Current driver list and MVR's (current within the last 30 days) acceptable to AIG;
- Current valued loss runs for a minimum of 2 years
- All drivers must have a minimum of 2 years driving experience; therefore, a minimum of 2 years loss experience.
- The number of years of loss experience must correlate with the number of years of driving experience up to 4 years.
- Agreements: Provide copies of lease agreements, trailer interchange agreements and Intermodal – UIIA equipment provider list.

#### DRIVING QUALIFICATIONS:

- Drivers must have at least two years of commercial driving experience and have the proper license to operate the vehicle being asked to insure.
- Driver cannot have more than three moving violations within the last three years.
- If owner/operator, cannot have more than two moving violations within the last three years.
- Driver cannot have more than one moving violation within the current driving year.



- DUI's and careless/reckless convictions have to be more than seven years old to consider.
- Drivers cannot be younger than 23 or older than 65, but can consider a driver over 65 with a long form medical.
- Drivers between 23 and 25 must have a clean driving record.
- Driver cannot have more than one chargeable accident within the last three years and cannot have more than one chargeable accident and one moving violation within the past three years.

#### **ACCEPTABLE TYPES OF TRUCK OPERATIONS:**

- Truckload
- Long Haul to Intermediate Operations
- Dry Van
- Household Goods Movers
- Straight Truck accounts must have at least 1 Tractor
- Less-than-Truckload (LTL)
- Owner/Operators
- Flatbed
- Refrigerated
- Pigs / Chickens

#### **SPECIAL TYPES OF TRUCK OPERATIONS:**

- Petroleum Haulers (20 + units)
- Household Goods Movers – only of the insured is moving good to warehouse (no home delivery)
- Steel Coils (10 + units)
- Heavy Equipment (5 + units)
- Sub-haulers (ALL drivers must be listed on policy – NO EXCEPTIONS!!)

#### **UNACCEPTABLE COMMODITIES OR RISK TYPES:**

- Hazardous waste
- Fuel products
- Logging or pulpwood
- House movers/mobile home movers
- Carnival or circus operations
- Time sensitive local delivery business
- Residential or commercial waste/trash/garbage haulers
- Haulers of swinging or hanging meat
- Negative net worth or operating ratios over 100
- Cattle / Horse Haulers
- Sand and gravel
- Catering trucks
- Livery
- Emergency vehicles
- Star route mail carriers
- Armored trucks
- Steel haulers (acceptable for 25 or more units)
- Unacceptable financial condition:
- Pattern of net loss over a period of time
- Boat Haulers