

LARGE ACCOUNT CHECKLIST

Agency: _____
Underwriter _____

Date: _____

Account Name: _____

Verify the following items are included with the submission (**all are required** before sending to the company for review):

- Fully completed application with list of vehicles reflecting garaging, use and weight/passenger capacity.
- Current company loss runs (valued within 60 days of quote) – minimum of 3 years, 5 years required for risks with \$200,000 or more in premium.

Identify if a liability deductible existed on the prior policy terms, and if so, amount and applicable perils(s).

- Financials are required for risk of \$200,000 or more in premium. If risk involves a liability deductible of \$1,000 or more, financials are required at the time of quote review. If lower than \$1,000, will consider quote subject to financials within 30 days of binding. Financials should be audited, 2 years preferred.
- History of exposures for the prior 3 or 5 years. This includes the number of power units owned/operated. If written on a composite basis, also include its 3 to 5 year history (e.g. gross receipts, gross mileage).
- Complete driver list, including date of birth, date of hire and years of experience driving like equipment.
- Details of applicant's driver hiring practices. This includes the minimum driver age, experience and driving record standards. How are on-the-job accidents reviewed and addressed?
- Details of driver training program.
- Details of safety program. Is there an employed safety director? How long has the program been in place?
- Details of the vehicle maintenance program.
- Safer report (required for any risk with a federal motor carrier filing)
- Are you the incumbent GA? **Yes** **No** Is the producing agent the incumbent? **Yes** **No**

The following information is desirable, but not mandatory in order to review for a quote:

- Prior years premium for coverages to be quoted.
- Is the current carrier offering renewal? If so, pricing and terms: _____

LARGE ACCOUNT CHECKLIST

Loss History Analysis

- Depending on the size of the account and the coverages provided, it may be necessary to complete a separate analysis between the liability and the physical damage losses.
- Identify any patterns relating to types of losses, perils, locations

Insurer	Term of Coverage	Number of Claims	Incurred	Premium	Loss Ratio
	/				
	/				
	/				
	/				
	/				
Total	/				

Liability Deductible (policy term, deductible amount and perils applicable): _____

Are incurred amounts net of deductible or gross (before deductible recovery)? **Net Gross**

Agency Underwriter Analysis and Recommendation

(e.g. deductible considered, pricing and payment strategies, risk concerns, etc.)



LARGE ACCOUNT REVIEW

Date: _____ Agent: _____ General Agent UW: _____

Insured: _____ Exp. Date: _____

Location: _____

Class & Commodity: _____

Coverage & Limits:

Physical Damage Limit Deductibles: _____ Comp _____ CAT Limit: _____

Other Coverage: _____

Exposures:

Total of –

X-Heavy Truck/Tractors: ___ X-Heavy Trucks: ___ Medium Trucks: ___ Light Trucks ___ Trailers ___

3-Year Exposure History/Change from Prior Years (# power, receipts, mileage, etc.):

Receipts generated per power unit: _____

Safersys.org info:

Radius: _____

Years in Business: _____

Deductible? Yes No If Yes, describe _____

Is current carrier non-renewing? Yes No If Yes, explain _____

Loss History – Valuation Date

Insurer	Term/# Mo.	# Claims		Incurred Liability	Incurred Physical Damage	Premium	Loss Ratio
		AL	PD				
Total							

Loss Rating:

Liability \$ _____

Physical Damage \$ _____



LARGE ACCOUNT REVIEW

Safety Program: Yes No

Safety Direction Yes No
If yes, give name and contact number

Name: _____

Contact No.: _____

Veh. Maintenance: Yes No

Filings Needed Yes No

Driver Training Yes No

Docket # _____

Comments:

Driver Turnover: _____ Date of Hire Comments: _____

Driver MVR's: _____

Driver Experience: _____

Financial Information:

Comments (special coverages, considerations, anything unique about the risk):

Owner/Operators permanently leased to.

Proposed Pricing & Terms (include classification, debits/credits used, deductibles, commission):

Proposed Pricing: Manual _____

Commission: _____

Are we quoting Subject to anything: _____

Outcome of Large Accounts Review: _____

Sign-off & Date: _____

Underwriter: _____

UW Manager or Team Lead: _____

AVP of Transportation _____

Follow Up

Did we write the account? _____ Did our GA write the account? _____

If no, then who wrote it? _____

Premium? \$ _____

Other terms? _____