



# Fundamental Underwriters

## LARGE FLEET SOLUTION APPETITE GUIDE

Fundamental Underwriters services commercial trucking accounts that may not meet criteria for preferred pricing, but which we determine possess the cultural and technological characteristics to avoid poor performance. The Fundamental individual underwriting model exists to improve performance of these accounts.

Fundamental is an "A" (Excellent) XIII rated carrier writing primary commercial auto liability and physical damage coverage for various sizes of public and private commercial trucking fleets. Key highlights of our Large Fleet Solution include:

### WHAT WE WRITE

Fundamental writes primary commercial auto liability and physical damage coverage for various public and private commercial trucking fleets. Key highlights include:

- Fleet size: 50+ revenue units (smaller fleet sizes may fit into our Midsized Fleet Solution program)
- State availability (subject to change): AL, AR, AZ, CA, CO, DE, GA, IA, ID, IN, IL, LA, MI, MO, MT, MS, ND, NE, NJ, OH, OK, OR, PA, SD, TN, TX, UT, VA, WA, WI and WV
- Primary Auto Liability Limits: \$1,000,000 CSL (Higher limits may be available.)
- Physical damage coverage (per unit and per location coverage available on a stated amount basis.)
- Supplemental: Guaranteed cost and large deductible option available
- Structure: Guaranteed cost (small deductibles for physical damage)
- Coverage forms: Motor carrier coverage form, ISO based
- Radius: No restrictions
- Target Classes: Many commodities considered, subject to underwriting acceptability
- Excluded classes: Passenger carrying and public auto risks
- Excluded operations: Significant brokerage operations, poor driver controls, poor safety culture

### SUBMISSION REQUIREMENTS

- Fundamental Underwriters trucking [application or equivalent](#)
- Recently valued loss runs for the past five years
- Most recent four quarters of IFTA reports or ELD millage report
- Financial statements, including income statement and balance sheet
- Excel vehicle list
- Excel driver list
- MVRs

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