



The Fundamental Underwriters surplus lines broker model was launched in 2018 to serve as a platform for future multi-line specialty insurance operations. The first product launched by Fundamental was a non-admitted, commercial auto product with a focus on the trucking industry. It was expanded to include midsize and large fleet options as well as adding various deductible options.

General Liability Coverage

This coverage is **specifically for liability exposure of business activities not related to the operation of trucks**, including:

- Premise and operations (e.g., shop, yard, etc.)
- Employees while conducting work-related operations away from premises

Key highlights:

- Available in all states except Iowa and Maine
- \$1M/\$2M max limits per occurrence
- Blanket waiver of subrogation
- Automatic additional insured
- Primary and noncontributory
- Med payment limit increased to \$5K
- Property damage legal liability and increased limit to \$500K

Large Deductible

Fundamental continues to offer large auto liability deductible options ranging from **\$50K to \$1M**. The target is fleets with 150+ power units and sophisticated risk management programs.

These policies:

- Are composite rated
- Leverage a per-occurrence deductible application
- Provide eroding and non-eroding allocated loss adjustment expenses options

Benefits to the insured include:

- Lower price point for companies during hard pricing markets
- Reduction in required up-front premium improves cash flow and has potential tax savings
- Potential for overall lower insurance costs for companies with strong risk management programs

FUNDAMENTALUW.COM

Fundamental Underwriters is a division of AF Group.
All policies are underwritten by a licensed insurer subsidiary.
For more information, visit afgroup.com. © AF Group.

 Fundamental
UNDERWRITERS

Large Fleet Solution

Offering primary commercial auto liability and physical damage coverage for various public and private commercial trucking fleets of 50+ power units. Targeting standard risks and leveraging non-admitted paper for rate and form flexibility. Guaranteed cost and large deductible options available.

Fleet Size: 50+ Power Units



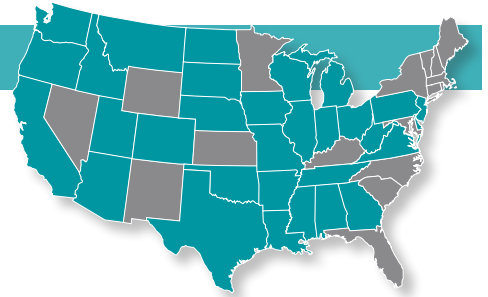
No Radius Restrictions



Large Deductible Options



Many Commodities Considered



Midsized Fleet Solution

Offering primary commercial auto liability and physical damage coverage for various public and private commercial trucking fleets of 25 to 49 power units. Currently only offered to select brokers in pilot states, but additional states and brokers will be added. Targeting standard risks and leveraging non-admitted paper for rate and form flexibility.

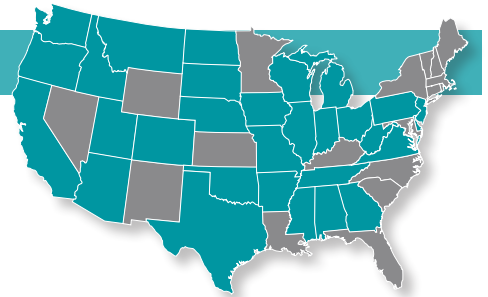
Fleet Size: 25-49 Power Units



No Radius Restrictions



Average to Above Average Commodities



Jacob Handel, TRIP

Business Development Consultant

Cell: (516)-492-6171

jacob.handel@fundamentaluw.com

Key Features and Highlights Include



Simplified application experience and quick turnaround times requiring the use of our updated application



Renewal customers and prospects must meet our camera criteria to be eligible. Please discuss with your underwriter.



Must not have:

- Conditional rating
- Haul hazardous materials
- Less than three years of business operation



Claims and loss control meetings will be held virtually, rather than in-person