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## Monoline Business Auto Insurance Program

Only available to retail agents & existing wholesalers. No new wholesalers.

### Pre Qualifier

- 1. Has the insured been in business (3) full years without an interruption of AUTO coverage?**  
✓ Allied World requires 3 years of prior commercial auto coverage.
- 2. Are there at least 5 vehicles (power units) on the fleet schedule? Note: Trailers do not count**  
✓ Allied World requires a minimum of 5 vehicles to be considered for coverage.
- 3. Is the insured garaged in or operating in any of these states: AK, CO, DC, HI, MA, NY, VA, WA?**  
✓ At this time Allied World, is not available for auto coverage in AK, CO, DC, HI, MA, NY, VA, WA. We do anticipate offering coverage in these states very soon.
- 4. Does the insured's radius of operation exceed more than 500 miles?**  
✓ Occasionally we will allow travel beyond a 500 mile radius.
- 5. Does the insured's business operation consist of any of the following;**  
Please use link to see list – [Prohibited Classes](#)  
✓ Please read our detailed list of prohibited classes, if the business operation consists of any items on the list, we cannot provide coverage.
- 6. Does the insured own the products or items that are being hauled or delivered?**  
✓ In order for your account to be eligible for coverage, all items being hauled or delivered must be OWNED by the person or company that owns the vehicles. If it is not owned product, we consider the risk to be a 'contracted' 'for hire' operation and we cannot write this exposure
- 7. Is insured hauling anything that requires a placard?**  
✓ We are unable to insure companies that require placards.
- 8. Did the insured have a lapse in auto coverage within the last 3 years?**  
✓ We are unable to insure accounts that have a lapse in the current term.
- 9. Does the insured's 5 year auto loss history ratio exceed 40%?**  
(NOTE: We can consider one large shock loss that may be driving the insured's loss ratio, please contact to discuss)  
✓ We typically require an overall loss ratio of 40% or better, however, if there is one shock loss driving the insured's loss ratio, we may still be able to consider your account.
- 10. Do all drivers have a US licenses and at least 2 years of driving experience?**  
✓ Allied World requires all drivers to hold a US driver's license and have 2 years of driving history.

If all of your account matches all of our guideline answers, your account will appear to be a fit for our auto program. Please send the following information to Melissa at [MGaugler@GMI-Insurance.com](mailto:MGaugler@GMI-Insurance.com);

Your Name, Agency Name, Phone Number, Email Address, Name of Account, & Effective Date.

If you are working on any other accounts that fit our guidelines, please give Melissa a call at 1-800-722-3229 ext. 211 or email [MGaugler@GMI-Insurance.com](mailto:MGaugler@GMI-Insurance.com) to discuss.