



**Worldwide  
Facilities®, LLC**



**Are there any easy things that I can do to assist my client in a hard commercial auto marketplace?**

There is certainly no shortage of negative news within the commercial auto insurance market. The industry trade publications are prolific in their doom and gloom approach to firming rates, broadly chalked up to “social inflation”. An array of telematics vendors promise and promote a data-driven resolution to risk mitigation and diminished claims costs. As beneficial as some of these telematics-driven products may be, the reality is that most insurers are seeking immediate positive results. Aside from your client investing time and costs into a software or hardware system, what can you do to help insulate your client from adverse market conditions? Here are some general ideas:

During the insurance marketing phase of placement, prepare your client to provide as much detail as possible regarding their fleet safety and driver hiring and retention policies.

Ensure that your client has written and retained protocol for distracted driving, including training and enforcement.

Provide a comprehensive submission to your direct and wholesale market partners. For most monoline commercial auto policies, the bare minimum info would typically be:

- A completed commercial auto supplemental application, specific to the type of operation.
- A complete vehicle schedule, with many markets preferring an excel vehicle schedule.
- A complete driver’s schedule, to include the date of hire, with many markets preferring an excel driver schedule.
- Five years of currently valued loss runs (within 90 days of the effective date), or however many years in business.
- A description of any large losses, including any detail on mitigation techniques in place to avoid similar future losses.

Choose a wholesale partner that specializes in commercial auto insurance. Like many other lines, there are many class-specific nuances for many commercial auto risks that a specialist will be able to help you and your client navigate. These nuances could include State or Federal financial responsibility filing requirements, DMV-related requirements, or coverage-specific elements.

Challenges will certainly persist in the commercial auto insurance world for the foreseeable future. Partnering with the right broker or underwriting team is a key way for you to provide value to your client. The Worldwide Facilities Transportation team has decades of experience in the commercial auto world and is here for you. For general or account-specific inquiries, contact our Transportation leadership.

**Have questions? Talk with a team leader!**

Best Regards,

EAST COAST TRANSPORTATION LEADERSHIP TEAM  
Worldwide Facilities, LLC