



# Appetite Guide

## YOUR MIDDLE MARKET TRUCKING SOLUTION

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

Our team has 80 years of combined experience servicing the commercial trucker. We understand what you need, and can deliver for your customer.

### WHAT WE WRITE

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

- State availability (subject to change): AL, AR, CO, GA, IA, IL, IN, MO, NE, NJ, OH, OK, OR, PA, TN, TX, VA and WA.
- 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 towing limits above your stated amount limits are available.
- Structure: Guaranteed cost (small deductibles for physical damage)
- Coverage forms: Motor carrier coverage form, ISO based
- AM Best Rating: A XII
- Targeted fleet sizes: 50 to 300 power units (larger fleets will be considered)
- 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 specialty trucking application or equivalent
- Recently valued loss runs for the past five years
- Most recent four quarters of IFTA reports
- Financial statements, including income statement and balance sheet
- Excel vehicle list
- Excel driver list
- MVRs

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 **Fundamental**  
UNDERWRITERS  
Part of the AF Group