

## **COMMERCIAL AUTO PROGRAM – ARIZONA**

### **Eligibility For Commercial Auto**

1. Maximum of 5 units – All units must be less than 20,000 GVW.
2. Drivers must be over 24 and under 65 years of age – No more than 2 minor violations over 36 months.
3. No loss payments or loss reserves over \$2,000 within last 2 years.
4. Local radius no more than 300 miles from garaging location.
5. Physical Damage Limit no greater than \$50,000 for any one unit.
6. New Ventures – Add 10% surcharge to all lines except UM/UIM & Medical
7. Submit any risk outside of the above written guidelines.
8. Risks with no insurance for past 90 days – Please submit for underwriting approval.
9. \$250 Deductible Applies to Property Damage
10. Minimum Premium - \$400

### **Submit**

- Vehicles over 15 years old
- Radius over 300 miles from garaging location
- State or Federal filing needs
- Rolling Stores
- Hired or non-owned auto
- Drivers 18-23 years of age

### **Prohibited Risks**

- Vehicles used for emergency services
- Private passenger autos / Motorcycles / Motor homes
- Food delivery to homes (ie; Pizza Delivery)
- Transportation of hazardous materials
- SR-22 filings

### **Policy Fees**

Premiums under \$1000 = \$25

Premiums over \$1000 = \$50

### **Application**

Acord 125, 127 and 137 or Statewide Application SW548 (Available from website at [www.statewide-insurance.com/forms](http://www.statewide-insurance.com/forms))

### Units Under 10,000 GVW

TERRITORY	\$100,000		\$300,000		\$500,000		\$1,000,000	
	Power Unit	Trailer	Power Unit	Trailer	Power Unit	Trailer	Power Unit	Trailer
007	478	72	579	82	632	95	721	109
010	406	62	492	74	538	81	614	93
015, 016, 017	1071	162	1296	195	1417	214	1618	243
018, 019	798	121	966	146	1140	159	1206	182
020, 021, 022, 027	795	120	963	145	1052	158	1202	181
023, 024	950	144	1150	173	1257	190	1435	216
025, 026	366	55	443	67	484	73	553	83
028, 029, 030	387	59	469	71	512	77	585	88

### Units Over 10,000 / Under 20,000 GVW

TERRITORY	\$100,000		\$300,000		\$500,000		\$1,000,000	
	Power Unit	Trailer	Power Unit	Trailer	Power Unit	Trailer	Power Unit	Trailer
007	645	72	781	87	853	95	973	109
010	548	62	664	74	726	81	829	93
015, 016, 017	1446	162	1750	195	1913	214	2184	243
018, 019	1077	121	1304	146	1539	159	1628	182
020, 021, 022, 027	1073	120	1300	145	1420	158	1623	181
023, 024	1283	144	1553	173	1697	190	1937	216
025, 026	494	55	598	67	653	73	747	83
028, 029, 030	522	59	633	71	691	77	790	88

### Secondary Factors for Special Operations

**Food Delivery** – Autos used in delivery of fish, meat or grocery items including fruits, vegetables, frozen goods or canned goods – **add factor of 1.20.**

**Specialized Delivery** – Autos used in delivery of mail, parcel post, magazines, newspapers, films or other deliveries subject to constraints – **add factor of 1.50.**

### Radius Factors

**Local (0-100 miles) Intermediate (100 – 300 miles)**

Use Program Rates		Power Unit	Trailer
	Light	18%	65%
	Medium	19%	65%

### **Uninsured / Underinsured**

\$50,000	\$45
\$100,000	\$79
\$300,000	\$121
\$500,000	\$185
\$1,000,000	\$265

### **Medical Payments**

\$500	\$25
\$1,000	\$40
\$2,000	\$55
\$5,000	\$125

### **Physical Damage**

(ACV – Rated Per Hundred – Specified Perils/Collision) **Min. Premiums: Power Units - \$250 / Trailers - \$150**

\$500 Deductible		\$1,000 Deductible	
0 - \$10,000	4.5%	0 - \$10,000	4.0%
\$10,001 - \$25,000	4.3%	\$10,001 - \$25,000	3.8%
\$25,001 - \$50,000	4.1%	\$25,001 - \$50,000	3.6%