

Underwriting Checklist

Class of Business: Salvage Yards / Rebuilding

- How many years experience do you have in used car sales _____ auto repair _____ auto rebuilding _____?
- Where did you receive your training? _____
- What is the training an experience of your employees? _____
- Please describe any other operations. _____
- Is your yard completely fenced? _____ What is the height of the fence? _____
- Is the yard kept separate from the rest of the your operations? _____
- Are customers permitted to pull their own parts? _____
- If customers are allowed in the salvage yard, are they accompanied? _____
- What percentage of your income comes from used part sales _____ car sales _____ auto repair _____?
- What percentage of the cars you sell were acquired as salvage cars? _____
- Do you warrant parts _____ autos _____ repairs _____? If yes attach a copy of warranty.
- Do you install used suspension, steering or brake parts? _____
- Do you stack vehicles? _____ If yes, how high? _____
- What percentage of those cars require:
 - Cosmetic repair _____%
 - Mechanical repair _____%
 - Structural repair _____%
 - Frame straightening _____%
- Does the insured do any welding? _____
- If so, to what extent? _____
- Please list any specialized equipment you own. _____
- How do you dispose of vehicles that no longer have any value to you? _____
- Do you have your own car crusher? _____
- If yes are your employees trained to use it? _____
- What safety measures are in place? _____