

COMMERCIAL AUTOMOBILE

Admitted ISO Product Available from
Creative Underwriters and Penn-America Group®



ABOUT THE PRODUCT:

Whether rounding out an existing account or written as monoline, we want to write your commercial automobiles! Policies will be issued with Penn-America Group's admitted, A.M. Best "A" XI rated carrier, Diamond State Insurance Company®, and will offer the essential coverages an insured requires. See below for more information.

TARGET ACCOUNTS:

- Non-fleet and fleets (supported or monoline)
- Private passenger, trucks, tractors, and special type vehicles of all weights and sizes
- Light, moderate, and heavy "over the road" vehicle exposure
 - Exception: No Hazardous Cargo, Petroleum Cargo, or Chemical Cargo
- Risks involving:
 - Contracting, Service Operations, Food Delivery, Waste Management, Manufacturing, Wholesale, Retail Delivery
- Drivers with:
 - Three years of driving experience
 - No major violations in the past three years
 - No more than three moving violations or accidents in the past three years

COVERAGES/LIMITS AVAILABLE:

- CSL Liability Coverage up to \$1,000,000 limit (Liability deductible available)
- Hired Auto & Non-Owned Liability and Physical Damage
- Statutory Uninsured / Underinsured Motorist Coverage
- Statutory No-Fault Coverage
- Comprehensive & Collision Coverage—ISO deductibles
- Towing & Labor
- Coverage Extension Endorsement

PRODUCT FEATURES:

- Admitted product
- Broad appetite
- ISO based broad coverage offering
- Competitive rates & commission
- Monoline Commercial Auto coverage available

PENN-AMERICA GROUP OFFERS:

- Financial strength & stability with Diamond State Insurance Company's A.M. Best "A" XI rated paper
- A web based policy administration system for account clearance, quoting, policy issuance and endorsements
- Policies issued within 1 week of binding complete with vehicle ID cards
- Responsive, service-oriented claims personnel
- Ability to provide state & federal filings

**FOR MORE INFORMATION,
PLEASE CONTACT:**

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