

Agribusiness – Commercial Underwriting Questionnaire: Auto Complex Fleets

Company Name:

Supplemental auto questionnaire for accounts that meet any of the following criteria:

- * More than 50 power units
- * More than 10 large or medium trucks or truck tractors in the fleet
- * More than 50% of operations are haul for hire exposures in any market

Date:

Please answer the following questions or provide documentation that addresses them.

Please also submit:

- * a copy of your fleet/safety manual
- * a copy of a sample contract if you use owner operators, leased drivers, or contract haulers
- * a copy of your IFTA Fuel Tax Reports or IRP Schedule B (for prior year)

Client Number:

1. What operational changes are planned or expected?
Please explain.

2. Please provide US DOT Number:

3. In which state(s) and/or metropolitan area(s) do you regularly travel?

Yes No

4. Do you travel into Mexico or Canada?
If yes, please explain.

5. List your Motor Carrier (MC) numbers(s):

6. List your MC number(s) with brokerage authority:

7. What filings, including oversized/overweight and Motor Carrier, do you have (Federal and/or State)?
Please provide a copy of the filings.

8. Please list the commodities hauled in the past year by percentage. (List Commodity, % of revenue, Max value/load)

Yes No

9. If IFTA or IRP Schedule B is not provided, do you do interstate hauling?

10. Are you involved in freight forwarding?

11. Do you haul oversized/overweight loads?
If yes, do you:

- Use a routing procedure to eliminate weight embargos/height restriction?
- Use an escort service or provide escort vehicles?

12. Provide the name and address of Terminals

How many vehicles are garaged at each terminal?

Agribusiness – Commercial Underwriting Questionnaire: Auto Complex Fleets

Yes No

12. Do you utilize trailer interchange? If yes, please provide the value of trailers, number of trailers exchanged in both directions, number of days, and deductibles.

13. What percentage of your vehicles are operated at these set times:

9PM - 3AM:

3AM - 6AM:

6AM - 6PM:

6PM - 9PM:

15. How many of your trucks/truck-tractors (over 35,000 GVW) are operated for more than one shift a day?

16. Do you rent or lease vehicles or equipment to others with/without operators?
 If Yes, describe the operations.

17. Do you have tow trucks or perform towing?
 If Yes, describe the operations.

18. What percentage of hauls pull double/triple trails (LCV)?

19. Are any vehicles used by family members or other non-employees?
 If so identify those vehicles here or on the schedule.

20. Are any vehicles owned but not schedule on the application?

21. Please describe your non-owned auto exposure:

22. Do you rent or lease autos from others?

If yes:

Do any lease agreements require original manufacturer (OEM) coverage?

Are these autos on your vehicle schedule?

What is your annual cost of hire for autos not on the vehicle schedule?

Number of trips per month:

Are certificates of insurance obtained?

What limits do you require?

Who provides physical damage coverage?

Who provides cargo coverage?

Routing

Yes No

23. What percentage of routes are dedicated?

24. Is a routing system used for delivery operations?

Haul for Hire exposure:

25. Do you haul/sub-haul for others?

26. Do other truckers operate under your authority? (Provide details)

27. Describe any regular contracts under which you haul for-hire:

Please submit a copy to underwriting.

Agribusiness – Commercial Underwriting Questionnaire: Auto Complex Fleets

Hiring Procedures:

28. Are MVRs checked prior to hiring new Commercial Non-commercial drivers?
 29. What are the criteria for an acceptable MVR?

Yes No

Drivers:

30. Are any drivers not covered by workers compensation? If yes, please explain.
 31. Do you use part-time or seasonal drivers?
 32. How are drivers compensated? If other or multiple forms of compensation are used, please explain.
 33. Which of these, if any, do you use?
 (If none, skip to Hazardous Materials)

Yes No

- a. If any, please provide a copy/sample of a contract used.
- b. If not able to provide a copy/sample of a contract, do you:
 - i. Obtain a Certificate of Insurance on each operator?
 - ii. Get added as a Named Insured on the operators insurance policy?
 - iii. Have hold harmless agreements in place for subcontractors?
 - iv. Have a provision where subcontractors may not use other subcontractors for hauling loads or material?
- c. If you use owner operators:
 - i. Do you have a procedure in place to check CSA/SMS scores on each operator?
 - ii. Does your contract require owner operators to haul exclusively for you?
 - iii. Do the owner operators haul under your authority?
 - iv. Who provides Bobtail Liability coverage for owner operators?

Yes No

Hazardous Materials

33. Are you a registered hazardous material hauler? If yes,
 a. Provide you hazardous materials registration number:
 b. Which classes/divisions (1-9) of hazardous materials do you haul?
 c. Are you or any of your operating entities required to have a safety permit?
 d. Is documented hazardous material training conducted for all drivers?
 e. Has a written hazardous material cleanup procedure been developed?
 f. Does the hazardous material cleanup procedure include a contract with a company to provide immediate response in the event of an accident?
 If yes, please provide the name of the company:

Agribusiness – Commercial Underwriting Questionnaire: Auto Complex Fleets

Safety/Training

Yes No

34. Are regular safety meetings held and documented with drivers?
If yes, what was the date of the last meeting?

35. How do you recruit new drivers?

36. For which of the following do you have established procedures and documentation of:

37. Describe system in place to audit drivers' hours of service

Yes No

38. Are drivers given proper instructions on securing of loads and equipment, for example ramps and hand trucks?

39. If driving in urban areas, are drivers given specific training on high density driving and delivery?

Agribusiness – Commercial Underwriting Questionnaire: Auto Complex Fleets

Accident Prevention Technology , Telematics, and Cameras

At Nationwide, we recognize effectively leveraged safety technology has the ability to reduce or mitigate losses. Please fill out the section below if you would like the technology and telematics used by your fleet to be considered in the underwriting of your account.

For all sections below, identify the technology you use and the percent of vehicles or number of vehicles in your fleet that have the feature enabled. The following page provides feature definitions.

Telematic Monitoring (including Electronic Logging Devices):

1. List your telematics vendor(s):
2. Level of safety usage: **used for operations only** **somewhat used to monitor drivers** **aggressive drivers identified and controlled**

Safety Feature Number of vehicles with feature enabled: OR Percentage of vehicles with feature enabled:

1. Electronic Logging
2. Driver routing
3. Geo-fencing
4. Driver Scorecard
5. Speed monitoring/reporting
6. Acceleration/Braking monitoring/reporting
7. Lateral movement monitoring/reporting
8. Vehicle maintenance monitoring/reporting
9. Fatigue monitoring/reporting
10. Distracted driving monitoring/reporting

Driver Assistance Safety Technology on the Vehicle:

Safety Feature Number of vehicles with feature enabled: OR Percentage of vehicles with feature enabled:

1. Speed Governors
2. Top-end speed in MPH
3. Electronic stability control
4. Roll stability control
5. Adaptive cruise control
6. Forward collision warning
7. Forward collision mitigation
8. Lane departure warning
9. Lane departure mitigation
10. Side blind spot warning
11. Backing warning
12. Right fender mirrors
13. Left fender mirrors
14. Deer guards

Security/Cargo: Number of OR Percentage of Cameras: Number of OR Percentage of
Safety Feature vehicles: vehicles : vehicles: vehicles :

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Tractor alarm/theft 2. Trailer tracking 3. Cargo tracking (RF) 4. Reefer temperature 5. Remote warning | <ol style="list-style-type: none"> 1. Dash cam – front view 2. Dash cam – driver facing 3. Side cameras 4. Backing Cameras |
|---|--|

Agribusiness – Commercial Underwriting Questionnaire: Auto Complex Fleets

Accident Prevention Technology , Telematics, and Cameras Systems Features Definitions

Telematic Monitoring:

- Geo-fencing - Management can set a geographic area – warning if vehicle travels outside that area.
- Driver Scorecard - System rates drivers based on metrics collected
- Speed - Tracks and alerts management when drivers speed goes over a set threshold
- Acceleration/braking - Tracks and alerts management when drivers accelerate too fast or brake quickly.
- Lateral movement - Tracks and alerts management when drivers go into turn or curve too fast – risking loss of control.
- Maintenance - Sends driver/management warnings when engine is malfunctioning or maintenance is required.
- Electronic Logging Device - Tracks/logs a drivers hours-of-service electronically
- Fatigue Monitoring - System or device specifically designed to detect driver fatigue: internal facing camera, head gear, wrist band, etc.
- Distracted driving - System or device that detects distracted driving: internal facing camera, cell phone app, etc.

Driver Assistance Safety Technology on the Vehicle:

- Speed Governor - Engine set to limit top speed of vehicle
- Electronic stability control - Active vehicle safety system that automatically improves a vehicle's stability by detecting and reducing loss of traction (skidding).
- Roll stability control - Active vehicle safety system that automatically intervenes if a high rollover risk is detected while driving
- Adaptive cruise control - When set on cruise control, speed is automatically adjusted based on speed of vehicles ahead.
- Forward collision mitigation - Active vehicle safety system that automatically stops vehicle when following too close.
- Forward collision warning - Warning (audible and/or visual) when following too close.
- Lane departure mitigation - Active vehicle safety system that automatically steers drifting vehicle back to center of lane.
- Lane departure warning - Warning (audible and/or visual) when vehicle drifts across lane.
- Side blind spot warning - Warning (audible and/or visual) if moving into lane that is occupied.
- Backing warning - Warning (audible and/or visual) if backing into occupied space.
- Right fender mirrors - Mounted on fender, assists in viewing blind spots.
- Left fender mirrors - Mounted on fender, assists in viewing blind spots.
- Deer guards - Guard placed across front of vehicle to limit damage due to deer hits.

Security/Cargo:

- Trailer tracking - Remote tracking of trailer locations.
- Cargo tracking (RF) - Any device placed secretly in cargo that can be remotely tracked.
- Reefer temperature Remote warning - Temperature monitoring device placed in refrigerated trucks/trailers to alert management if proper temperature not being maintained.