



MICHIGAN COMMERCIAL AUTO FLEET INSURANCE APPLICATION

Entire application must be completed and signed.

GENERAL INFORMATION		<input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> LLC <input type="checkbox"/> Other _____			
Name		Yrs. in Trucking Industry _____ Yrs. Under Business Name _____			
Mailing Address		Federal ID # or SSN	U.S. DOT Number		
City	State	Zip	Date Coverage Desired: FROM _____ TO _____		
Garaging Location(s) if different:	City	State	ZIP		
Loss Control Services Contact Person Name		Phone ()			
Loss Control E-Mail Address		Contact's Phone ()			
OWNER / PRINCIPAL / PRESIDENT					
Name (First, Middle, Last)		Title			
SS #	Home Address		Apt. #		
City	State	Zip Code	Business Phone ()		
DESCRIPTION OF OPERATIONS		<input type="checkbox"/> For Hire <input type="checkbox"/> Private <input type="checkbox"/> Non-Trucking <input type="checkbox"/> Other (Explain) _____			
Range of Transport	Commodity				
<input type="checkbox"/> Interstate <input type="checkbox"/> Intrastate	<input type="checkbox"/> Property (nonhazardous) <input type="checkbox"/> Refuse/Waste/Garbage <input type="checkbox"/> Hazardous Materials requiring \$1,000,000 liability limits or less <input type="checkbox"/> Hazardous Materials requiring liability limits in excess of \$1,000,000 (if checked, attach explanation)				
OPERATIONS LESS THAN 300 MILE RADIUS - List City Destinations Below					
1	2	3	4		
OPERATIONS BEYOND 300 MILE RADIUS: Identify Metropolitan Areas Traveled Through Or Into					
<input type="checkbox"/> Atlanta	<input type="checkbox"/> Cleveland	<input type="checkbox"/> Jacksonville	<input type="checkbox"/> Milwaukee		
<input type="checkbox"/> Balt-Washington	<input type="checkbox"/> Dallas/Ft. Worth	<input type="checkbox"/> Kansas City	<input type="checkbox"/> Mpls./St. Paul		
<input type="checkbox"/> Boston	<input type="checkbox"/> Denver	<input type="checkbox"/> Little Rock	<input type="checkbox"/> Nashville		
<input type="checkbox"/> Buffalo	<input type="checkbox"/> Detroit	<input type="checkbox"/> Los Angeles	<input type="checkbox"/> New Orleans		
<input type="checkbox"/> Charlotte	<input type="checkbox"/> Hartford	<input type="checkbox"/> Louisville	<input type="checkbox"/> New York City		
<input type="checkbox"/> Chicago	<input type="checkbox"/> Houston	<input type="checkbox"/> Memphis	<input type="checkbox"/> Oklahoma City		
<input type="checkbox"/> Cincinnati	<input type="checkbox"/> Indianapolis	<input type="checkbox"/> Miami	<input type="checkbox"/> Omaha		
<input type="checkbox"/> Philadelphia	<input type="checkbox"/> San Diego	<input type="checkbox"/> Phoenix	<input type="checkbox"/> San Francisco		
<input type="checkbox"/> Pittsburgh	<input type="checkbox"/> Seattle	<input type="checkbox"/> Portland	<input type="checkbox"/> Tulsa		
<input type="checkbox"/> Richmond	<input type="checkbox"/> St. Louis	<input type="checkbox"/> Salt Lake City	<input type="checkbox"/> _____		
Cities other than above or regular routes _____					
COMMODITIES TRANSPORTED					
Commodity	Percent of Loads	Maximum Value	Commodity	Percent of Loads	Maximum Value
YES	NO	<input type="checkbox"/> <input type="checkbox"/> 1. Are filings required? If yes, complete form N-710, Filing Information. Docket #: _____ <input type="checkbox"/> <input type="checkbox"/> 2. Do you act as a freight-broker or freight-forwarder or arrange loads for others? If yes, provide Brokerage Name: _____ Docket #: _____ Annual Brokerage Revenue: \$ _____ <input type="checkbox"/> <input type="checkbox"/> 3. Is all equipment operated under the applicant's authority scheduled on the application? If no, attach explanation. <input type="checkbox"/> <input type="checkbox"/> 4. Is all owned equipment scheduled on this application? If no, attach explanation. <input type="checkbox"/> <input type="checkbox"/> 5. Is all of the scheduled equipment owned by you? If no, attach explanation. <input type="checkbox"/> <input type="checkbox"/> 6. Do you hire other companies or independent owner-operators to haul for you? If yes, answer questions a. and b. below. If no, skip to question 7.			

YES NO

a. Are hired vehicles permanently leased to your company? Yes No
 If yes, are these vehicles listed on the application? Yes No
 If yes, are these vehicles leased with drivers? Yes No
 If yes, do you require leased vehicle owners to have non-trucking liability coverage? Yes No

b. Are vehicles hired on an "as needed" basis? Yes No
 If yes, what is the estimated number of trips: per month _____ per year _____
 If yes, what is the estimated annual cost of hire: per month \$ _____ per year \$ _____

7. Do you lease to others? If yes, who must provide primary insurance? You Other
 If you provide insurance, is coverage desired for: Named Lessee(s) OR All Lessees (Blanket Basis)
 If Named Lessee(s), attach a list of Name and Address for each lessee.

8. Do you pull doubles? Yes No Triples? Yes No

9. Do you haul containers or containerized freight?

10. Do you allow passengers other than company employees? If yes, attach copy of passenger program or explain program (frequency, requirements), etc.

11. Do you operate more than one terminal? If yes, provide the following:

Location(s)	# Units	Address, City, State

12. Do you use any team, hot seat, slip seating or relay driver operations?

13. Do you sign contracts with shippers that give the shipper the right to determine cargo salvage values or declare cargos a total loss regardless of actual damage in the event of a loss? If so, attach a copy of the contract.

14. Do you operate mobile equipment subject to compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged? If yes, and need Liability Coverage, complete N-467.

LIENHOLDER INFORMATION Attach All Lienholder Information For Each Unit.

LEASED OR HIRED Attach Samples of Agreements.

Does Applicant/Insured do trip leasing to the extent that it comprises more than 5% of his gross receipts? Yes No
 If Yes, explain operation in detail: _____

Is equipment leased or hired? Yes No Attach explanation and examples of agreements.

	With Driver	Without Driver	Avg. Duration of a Trip Lease	Avg. # of Trip Lease Per Year	Est. Trip Lease Payments Per Year	Ins. Provided By		With Hold Harmless Naming Other Part As Additional Insured?
						Lessor	Lessee	
From Others								<input type="checkbox"/> Yes <input type="checkbox"/> No
To Others								<input type="checkbox"/> Yes <input type="checkbox"/> No

Under whose Bill of Lading is shipment moved when leased to others? _____
 From Others? _____
 What % of DEADHEADING? _____ Total miles deadheading _____
 Do they backhaul? Yes No What do they backhaul? _____
 What are restrictions on backhauling? _____

SCHEDULE OF EQUIPMENT OPERATED Provide a schedule of equipment to include "Make," Model, Year, Type, VIN Number, GVW, Stated Amount, and Radius of Operation.

Type	Owned	Leased w/o Drivers	Owner Operators	Local	Inter.	Long Haul	TOTAL UNITS
Light Trucks							
Medium Trucks							
Heavy Trucks							
Tractors							
Semi-Trailers							

UNITS REVENUE AND MILEAGE		Actual and Estimated.		
	Period	Units	Revenue	Mileage
Projected				
Current				
1 st Prior				
2 nd Prior				
3 rd Prior				

SUMMARY OF EQUIPMENT VALUES			
Total Fleet Value	No. of Units	Average Value	
Total Tractor Value	No. of Units	Average Value	
Total Trailer Value	No. of Units	Average Value	
Highest Tractor Value	Highest Trailer Value	Lowest Tractor Value	Lowest Trailer Value

INSURANCE HISTORY & LOSS EXPERIENCE Provide the following insurance and loss information for the past three years.

HAS ANY INSURANCE COMPANY CANCELED OR NONRENEWED YOUR POLICY IN THE LAST THREE YEARS?
 Yes No If Yes, explain. _____

Policy Term		Insurance Co.	Policy Number	Liability		Phys. Dam.		Cargo		Driver(s) Involved in Loss
FROM Mo/Yr	TO Mo/Yr			#	Loss Amt.	#	Loss Amt.	#	Loss Amt.	

EXPERIENCE INFORMATION: Furnish currently valued (must be value dated within the last 3 months) Insurance Company produced detailed loss and experience auto liability, physical damage and cargo loss runs for current year plus at least two (2) full policy years. Describe any claim with payment or reserves over \$25,000.

DRIVER, SAFETY AND MAINTENANCE Name, title, phone number of person responsible for safety (specify other duties): _____

A Are hazardous materials/wastes transported? Yes No *(If yes, attach explanation.)*

B Is this a seasonal operation? Yes No

C Truck Fleet – No. of drivers: Regularly Employed _____ Part Time _____ Owner/Operator _____
 Leased _____ Casual _____ TOTAL _____
 How are drivers paid? Hourly Trip Mileage Other

D Drivers Hired or Leased Last Year

	Company Drivers	Leased Owners/Operators
1. Number replaced	_____	_____
2. Number increased	_____	_____

E **Age of Drivers:** Min. _____ Max. _____ Min. _____ Max. _____
 1. Number under 25 _____
 2. Number over 65 _____

F Provide a list of drivers that includes the Driver's Name, DOB, License Number, Social Security Number, Date of Hire, and Years of Driving Experience.

G What is the longest trip? _____
 1. Time: _____ hours Distance: _____
 2. Is this one way or turnaround? _____

SAFETY MEASURES

	Yes	No
1. Are you operating your trucks with speed governors? If yes, what speed are they set at? _____	<input type="checkbox"/>	<input type="checkbox"/>
2. Are electronic log programs used to audit driver log books?	<input type="checkbox"/>	<input type="checkbox"/>
3. Are your trucks equipped with fender mirrors?	<input type="checkbox"/>	<input type="checkbox"/>
4. Does your safety program include safe driving incentive awards?	<input type="checkbox"/>	<input type="checkbox"/>

CURRENT CARRIER				
Current Carrier Name _____ Policy Number _____ Policy Dates: _____ To _____ Policy Limits _____ Gross Receipts Rate/Premium of Prior Carrier _____ Policy Deductibles: BI _____ PD _____ Renewal Rate Offered _____ Limits _____ Name of Carrier Offering _____				
FINANCED VALUE COVERAGE	The Stated Value of each auto must be equal to or greater than the outstanding financial obligation for that auto in order for the Financed Value Coverage to apply.			
COVERAGES				
<input type="checkbox"/> AUTO LIABILITY <input type="checkbox"/> EMPLOYERS NONOWNERSHIP LIABILITY (# of employees _____) <input type="checkbox"/> LIABILITY FOR NONTRUCKING USE Leased to: _____ LIMITS: <input type="checkbox"/> Combined Single Limit (BI/PD) \$ _____ CSL <input type="checkbox"/> Deductible \$ _____ <input type="checkbox"/> HIRED AUTO LIABILITY If Reporting Basis: <input type="checkbox"/> Revenue <input type="checkbox"/> Mileage <input type="checkbox"/> Units <input type="checkbox"/> Medical Payments Limits _____				
DEDUCTIBLE REIMBURSEMENT: Complete T-483			<input type="checkbox"/> TRAILER INTERCHANGE (provide a copy of agreement) # Power units under agreement _____ Maximum trailer value _____ # trailer days per power unit _____	
PHYSICAL DAMAGE Deductibles: <input type="checkbox"/> Comprehensive OR \$ _____ <input type="checkbox"/> Specified Causes of Loss \$ _____ <input type="checkbox"/> Collision \$ _____	<input type="checkbox"/> CARGO Limit \$ _____ Deductible \$ _____ <input type="checkbox"/> Decline Hired Auto Cargo	COMBINED DEDUCTIBLE Coverage included unless declined. <input type="checkbox"/> Decline	RENTAL REIMBURSEMENT <input type="checkbox"/> Selected Units <input type="checkbox"/> All Units Amt. Per Day \$ _____ Days of coverage: <input type="checkbox"/> 30 <input type="checkbox"/> 120	
UNINSURED/UNDERINSURED MOTORIST				
<input type="checkbox"/> Uninsured/Underinsured Motorist Limits: _____				
NO-FAULT PROPERTY DAMAGE LIABILITY COVERAGE				
This coverage is subject to a limit of \$500 per claim. The coverage will either pay for the damage payment legally required or will reimburse you for such payment made resulting from a small claims court judgment.				
<input type="checkbox"/> I want no-fault property damage liability coverage included in my policy.				
NORTHLAND'S FLEET SERVICES SUMMARY:				
<ul style="list-style-type: none"> ✓ Northland's Transportation Safety Library on the Internet at www.truckinsurance.com provides customers with a wide range of safety management, DOT compliance, and driver training tools and resources. ✓ Drive Times, Northland's quarterly truck safety newsletter, offers safety tips and transportation news for drivers and safety managers. ✓ Our Risk Control Specialists are available to assist you with safety program development, driver training, and DOT compliance. ✓ Each member of Northland's Claim staff is a specialist in the area of commercial auto. ✓ Our "800" number is attended by a specialist seven days a week, 24 hours a day, 365 days a year. ✓ Northland can also provide other product lines of coverage such as General Liability or higher limits if necessary. Please talk to your agent for additional coverage needs. 				

In order to furnish a quote, the following information is necessary:

- a. Complete driver list, both company and owner operator, showing full name, date of birth, drivers license number, social security number, date of hire and **most recent MVRs**.
- b. Complete list of all equipment including complete serial number and gross vehicle weight, including owned or leased and owner operated.
- c. Provide a description of all safety activities and incentives. Include Passenger Policy, if applicable.
- d. Pro-rata (Schedule B) Mileage Sheet.
- e. Current Annual Financial Statement including both profit and loss statements.

SIGNATURES

I authorize Northland Insurance Companies to obtain a copy of any Motor Vehicle Report for rating/underwriting the insurance for which I have applied. I also understand that a routine inquiry may be made providing information concerning my character, general reputation, personal characteristics and mode of living. Upon written request, information as to the nature and scope of the report will be provided to me.

Disclosure: In connection with this application for commercial automobile insurance, we may review a credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of the insurance score. Your credit report/credit-based insurance score will not be used for any purpose other than the underwriting of the commercial automobile insurance policy for which you have applied.

Under no circumstances can the credit-based insurance score, the lack thereof, or the refusal to authorize the obtaining of a credit report or a credit-based insurance score be a factor in determining your eligibility for commercial automobile insurance, including cancellation or nonrenewal, if a policy is ultimately issued.

I authorize Northland Insurance Companies to obtain a credit report, including but not limited to a credit-based insurance score based on personal information provided. This authorization is valid for future reports obtained for renewal policies with Northland Insurance Companies.

I hereby certify that the foregoing statements and answers are a just, full and true exposition of all the facts and circumstances with regard to the risk to be insured, insofar as same are known to me, and the same are hereby made as the basis and condition of the insurance. **Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.** By signing below, I affirm full knowledge of and adherence to current D.O.T. Safety Regulations, and hereby apply for insurance with respect to the coverages stated herein.

APPLICANT'S SIGNATURE

DATE

APPLICANT'S TITLE

APPLICANT'S PRINTED NAME

PRODUCER'S SIGNATURE

PHONE #

FAX #

IMPORTANT NOTICE REGARDING COMPENSATION DISCLOSURE

For information about how Northland compensates its agents, brokers and program managers, please visit this website:

http://www.northlandins.com/Producer_Compensation_Disclosure.asp

If you prefer, you can call the following toll-free number: 1-866-904-8348. Or you can write to us at Northland Insurance Companies, c/ o Law Department, 385 Washington St., St. Paul, MN 55102.