

### Quick Reference Guide

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**DIFFERENT, DISTRESSED, AND DIFFICULT TO PLACE MONOLINE COMMERCIAL AUTO  
BEST PRICES: 1-5 POWER UNITS; TOP CLASS LISTED BELOW; CLEAN ACCOUNTS;  
RURAL AREAS; OLDER DRIVERS; OLDER VEHICLES; GOOD CREDIT SCORES**

#### Top Auto Classes for California this Quarter:

Truckers (General Freight, Intermodal, Car Carriers, Fuel Haulers, etc)  
Contractors  
Trucks Not Otherwise Classified (Auto Repair, Various Installers, Party Rental, Retail, etc)  
Salesperson's Auto  
Mobile Concessions  
Tilt-bed Auto Haulers / Tow Trucks  
Dump Trucks / Dump Operations  
Non-Emergency Medical Transport  
Driver/Trucker Training Autos  
Single Unit Taxis

- **Recent Updates:**
  - We're Now Writing California-Garaged For-Hire Trucking Risks Directly!
  - Auto risks with 1-10 power units now must be rated online at bhhc.com or will be declined.
- **HOW TO SUBMIT:**
  - 1-10 units use the online rating system at [www.bhhc.com](http://www.bhhc.com)
  - 11+ units email submissions to [auto@bhhomestate.com](mailto:auto@bhhomestate.com)
- **Manage Your Policy**
  - Agents are able to request changes to the policy online including:
    - Add/Delete vehicles or drivers
    - Add Additional Insureds, Loss Payees, or Waivers of Subrogation
- **ONLINE RATER TIPS:**
  - Use the comments section in the rater to provide more detail or request additional coverages (Auto liability up to \$5MM, cargo up to \$500K, etc.)
  - Many auto risks can now be bound immediately online through Breeze
    - \$75,000 or less in premium
    - No Underwriting referral triggers
- **Things to Remember:**
  - We cannot quote risks that are currently written with NICO (National Indemnity)
  - 1-5 power units are our most competitive area (Approximately 95% of our accounts are within this range)
  - 12.5% commission on commercial auto policies up to \$100K in premium
  - We are great for auto carve-outs on package policies
  - We can write new ventures, DUIs, young drivers, accounts with claims issues, etc

### Q3 2023 Auto Success List - CA Risk State

Class Name	Unit Count	Years in Business	Liabi. Occ.	DRF	Garage Territory	Liability/Total Premium/CSL
Buses - Sightseeing	1	0	0	0.867	Napa	\$3,751/\$5,048/\$750K
Car Carriers - Not For Hire	1	0	0	1.1605	Madera	\$1,869/\$2,462/\$35K
Caterers	1	0	0	0.8178	S. Bernardino	\$722/\$816/\$20K/40K
Church Buses	1	0	0	1	Vista	\$694/\$821/\$15K/30K
Contractors	1	0	0	1.3847	Los Osos	\$997/\$1,114/\$15K/30K
Courier Service	1	3	0	0.8529	Corona	\$5,036/\$15K/30K
Courtesy Autos	1	0	0	0.8227	Campbell	\$2,179/\$3,650/\$1M
Day Care Center Autos	1	2	0	1	Paso Robles	\$1,800/\$2,839/\$1M
Driver Training Autos	1	0	0	1	Berenda	\$1,835/\$2,844/\$1M
Dump Trucks - Not For Hire	1	0	0	0.8699	Hidden Valley Lake	\$717/\$50K/100K
Escort Vehicles	1	3	1	0.8562	Ripon	\$2,404/\$4,600/\$1M
Farmers	1	0	0	1.0105	Dinuba	\$661/\$739/\$50K/100K/50K
Food Delivery	1	0	0	0.8158	Irvine	\$2,458/\$2,671/\$15K/30K
Funeral Escorts	1	0	0	0.9714	Temple City	\$2,549/\$3,534/\$1M
Group Home Autos	1	0	0	0.9931	Woodland Hills	\$3,363/\$3,931/\$100K/300K/50K
Kiddie Transportation	1	0	0	0.9558	S. Barbara	\$2,601/\$4,141/\$1M
Lawn and Tree Service	1	0	0	0.8227	Glendale	\$887/\$969/\$15K/30K
Limousines - Stretched	1	0	0	1.271	Palm Desert	\$3,046/\$4,283/\$1.5M
Luxury Non-Stretched Sedan	1	0	0	1.2091	Merced	\$3,673/\$750K
Mobile Concession	1	4	0	0.8158	San Jose	\$980/\$25K/50K
NEMT - For Profit	1	0	0	0.8158	S. Barbara	\$3,148/\$5,083/\$25K/50K
Party Buses - Intrastate	1	0	0	1.0507	Amer Canyon	\$5,224/\$6,225/\$300K
Real Estate Agency PPT	1	0	0	0.8835	Riverside	\$1,544/\$2,213/\$100K/300K
Salesperson's Auto	1	0	0	0.836	Corona	\$792/\$1,013/\$25K/50K
School Buses	1	0	0	0.9714	La Mirada	\$1,780/\$2,141/\$100K
Security Patrols	1	4	0	0.9421	Kelseyville	\$1,628/\$2,737/\$1M
Specialized Delivery	1	0	0	1.3077	Montrose	\$3,913/\$4,013/\$15K/30K
Tow Trucks	2	4	0	0.9089	Orland	\$3,560/\$5,964/\$750K
Traveling Medical Professionals	1	0	0	0.9614	Simi Valley	\$1,727/\$3,391/\$100K
Truckers	1	0	0	0.8575	Fremont	\$3,827/\$4,119/\$25K/50K
Trucks NOC - Roadside Assistance	1	0	0	0.8227	Galt	\$753/\$832/\$15K/30K
Wholesalers and Manufacturers	1	4	0	0.836	Pasadena	\$2,053/\$3,173/\$1M

**Underwriting:** auto@bhhomestate.com | phone: 800.488.2930

**Technical Support:** pcclientservices@bhhomestate.com | phone: 800.488.2930

**Endorsements (All Lines):** bhservices@bhhomestate.com | phone: 800.488.2930

**Billing:** billing@bhhomestate.com | phone: 877.680.2442

**Claims:** clientservicesclaims@bhhomestate.com | phone: 800.356.5750 | fax: 415.675.4260