

Quick Reference Guide

Brian M. Vaivio, MSBA
Territory Marketing Manager
Email: bvaivio@bhhomestate.com | Mobile: 858-405-7886

**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 Nevada this Quarter:

Contractors
Trucks Not Otherwise Classified (Auto Repair, Various Installers, Party Rental, Retail, etc)
Dumping Operations
Salesperson's Autos
Traveling Medical Professionals
Sightseeing Buses
Daycare Center Autos
Mobile Concessions
Security Patrols
Tilt-bed Auto Haulers

- **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 Auto Risks:**
 - 1-10 power units must be rated online at www.bhhc.com
 - 11+ power units are emailed to 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 \$5M, 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 - NV Risk State

Class Name	Unit Count	Years in Business	Liabi. Occ.	DRF	Garage Territory	Liability/Total Premium/Liability Limits
Buses - Sightseeing	1	0	0	0.9047	Las Vegas	\$14,943/\$18,482/\$1.5M
Contractors	7	4	1	0.9439	Las Vegas	\$54,467/\$65,145/\$1M
Contractors	1	0	0	0.8227	Las Vegas	\$2,467/\$2,712/\$100K
Contractors	2	3	0	1.1095	Las Vegas	\$11,417/\$1M
Contractors	10	2	1	0.8665	Las Vegas	\$60,125/\$80,842/\$1M
Contractors	1	0	0	1.6085	Reno	\$6,580/\$7,450/\$1M
Contractors	1	0	0	1.4481	Reno	\$4,059/\$1M
Contractors	1	0	0	0.8158	Minden	\$2,151/\$3,051/\$1M
Contractors	1	0	0	0.9142	Jiggs	\$1,319/\$2,609/\$1M
Contractors-Welding & Metalworking	1	1	0	1.0105	Las Vegas	\$3,201/\$3,959/\$300K
Day Care Center Autos	1	0	0	1	Battle Mountain	\$710/\$893/\$25K/50K/25K
Dump Trucks - Not For Hire	1	0	0	1.1067	Fernley	\$1,093/\$1,812/\$100K
Dump Trucks - Not For Hire	1	0	0	1.5922	Eureka	\$3,130/\$3,390/\$1M
Mobile Concession	1	4	0	1.0105	Las Vegas	\$3,051/\$4,063/\$500K
Non-Emergency Medical Transport	1	0	0	0.8562	Las Vegas	\$28,171/\$29,903/\$500K
Pizza and Fast Food Delivery	1	0	0	1.1067	Carson City	\$2,534/\$3,584/\$100K
Rental Operations	1	0	0	1	Spanish Springs	\$744/\$100K
Salesperson's Auto	1	0	0	1.0105	Reno	\$14,025/\$15,399/\$500K
Salesperson's Auto	1	3	0	1.1356	Henderson	\$3,729/\$5,487/\$100K
Security Patrols	8	4	12	1.3272	Reno	\$29,971/\$60,427/\$1M
Tiltbed Auto Haulers	1	0	0	1.1067	Las Vegas	\$11,394/\$14,650/\$25K/50K/25K
Traveling Medical Professionals	1	0	0	0.8227	Las Vegas	\$4,774/\$6,789/\$1M
Traveling Medical Professionals	1	0	0	0.8461	Halleck	\$2,524/\$4,050/\$1M
Truckers	2	4	0	0.856	Fallon	\$20,555/\$24,464/\$1M
Trucks NOC - Mobile DJ	1	0	0	0.8203	Las Vegas	\$4,449/\$5,787/\$100K/300K
Trucks NOC - Roadside Service	1	0	0	1.3248	Las Vegas	\$12,454/\$14,456/\$1M
Trucks NOC - Furniture Repair Service	4	4	0	0.9414	Reno	\$6,961/\$8,065/\$1M
Trucks NOC - Property Maintenance	2	1	0	0.8699	Dayton	\$5,173/\$8,714/\$1M
Wholesalers and Manufacturers	4	4	0	0.937	Las Vegas	\$14,436/\$20,401/\$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: 800.488.2930

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