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Contact Information

Address

Pilgrim Insurance Company
Plymouth Rock Commercial Auto
P.O. Box 120106
Boston, MA 02112

Toll-free phone number: 877-784-5099

Underwriting Contacts

Mary Fennessy, Sr. Underwriter
mfennessy@pilgrimins.com 617-956-6213

Michael Day, Underwriter
mday@pilgrimins.com 617-956-6236

Michael Evans, Product Director
mevans@pilgrimins.com 617-956-6240

Commissions Contacts

Kathy Wagner
kwagner@pilgrimins.com 617-956-6038

Fax Numbers

Quotes and Quote-Related Correspondence
617-956-6438

Endorsements and Cancellation Requests
617-956-6299

Policy Bill and All Other Correspondence
617-956-6266

E-Mail

Endorsements and Cancellation Requests
processing@pilgrimins.com

Claims

Address

Plymouth Rock Commercial Claims
P. O. Box 129130
Boston, MA 02112

Report Claims

Phone: 617-951-1500

Fax: 617-951-1503

Claims Contacts

Jodi Blumenthal, Sr. Claims Representative
jblumenthal@prac.com 617-951-1560

Carolyn Farrell, Sr. Claims Representative
cfarrell@prac.com 617-951-1069

Keith Powell Jr., Claims Service Representative
kpowell@prac.com 617-951-1541

John Hauser, Supervisor
jhauser@prac.com 617-951-1559

Commission

New business: 17%

Renewal business: 15%

How to Obtain a Quote

- Submit a quote through Agent Web at www.plymouthrock.com.
- E-mail a completed ACORD application to us at quotes@pilgrimins.com.
- Fax a completed ACORD application (ed. 12-98) to our quote fax at 617-956-6438.

Note: Fleet quotes (more than 9 powered vehicles) must include 4 years' prior carrier loss history with the faxed application. Please include the applicant name and the agency name on the faxed document.



Risk Criteria

We are a market for a wide variety of risks, and we will competitively price eligible accounts where the use of the vehicle is secondary to the insured's operations. We will consider the overall risk in our underwriting review and pricing. The experience period for review is the prior 36 months.

Requirement	Pilgrim	Plymouth Rock
Continuous Prior Insurance	Yes	Yes
Prior and Purchased Liability Limits	50/100 minimum	50/100 minimum (100 CSL) with Preferred or Superior score
CEO/Partner Involvement with Operations	N/A	Yes
Insurance Score	N/A	Above Average or better with 250/500 (500 CSL) or higher Limits
Business Experience	2 years	2 years
Minimum Driver Experience (at least one driver on risk must exceed minimum)	6 years	N/A
Maximum Cost New	\$90,000	N/A
Maximum Limit of Insurance (physical damage coverage)	N/A	\$90,000
Major Violations (any driver)	None	None
Prior At-Fault Accidents (any driver)	No more than 3 in three years	No more than 1 in three years

Vehicle Type

Private passenger vehicles and trucks up to 45,000 GVW are eligible, except risks with secondary classifications for trucking, moving, specialized delivery, food manufacturing, logging, petroleum, wholesale, waste disposal, towing or sand and gravel hauling. Vehicles over 26,000 GVW will be conventional trucks; truck-tractors are not eligible. Risks with more than 50% of the vehicles with GVW over 26,000 must qualify for our PRAC program.

The Limit of Insurance should not exceed \$100,000.

Drivers

The quality of the drivers is an important consideration in our pricing. Our best pricing will be offered for mature, experienced drivers with clean driving records. Eligible drivers must be at least 21 years old and have a valid United States license, preferably a Massachusetts license. Heavy Vehicles (GVW > 26,000) that are owner-operator risks are not eligible if the driver has a moving violation or at fault accident within the past three years and/or less than 13 years driving experience. We will consider other drivers and will price accordingly depending upon their driving record and experience.

Use of Vehicle

We prefer service and commercial use of the insured's vehicles. We desire vehicles driven 50 miles or less but will consider other operations and uses depending on the frequency of the trips and class of business.

Operations

We prefer risks where the owner or managing partner is involved with the day to day operations. We require an insurance score for the CEO/Partner and prior insurance for eligibility in the Plymouth Rock program.

Pricing Guidelines for Non-Fleet Business *(Pilgrim Only)*

Up to 40% Credit

- In business at least 3 years with no lapses or gaps in prior coverage; and
- Most drivers have at least 20 years' driving experience. No drivers with more than 45 or less than 15 years experience; and
- No driver has more than one minor (and no major) violation in past 3 years and no accidents of any type (excluding glass); and
- No vehicles over 26,000 lbs. GVW.
- Prior and purchased limits of 100/300/100 or 300 CSL or greater.

Up to 20% Credit

- In business fewer than 2 years; and
- Prior and purchased liability limits of at least 50/100 or 100 CSL; and
- Most drivers have at least 12 years' driving experience. No drivers with more than 45 or less than 8 years experience; and
- No driver has more than one minor (and no major) violation or at-fault accident in the past 3 years.

Up to 5% Credit

- In business fewer than 2 years and no lapses or gaps in prior coverage; and
- Prior and purchased liability limits of at least 20/40 or 50 CSL; and
- All drivers have at least 8 years' driving experience. No drivers with more than 45 years' experience; and
- No driver has more than two minor (and no major) violation or at-fault accident in past 3 years.

No Credit/ Eligible for a Debit

- No driver has of more than 2 minor violation or at-fault accidents in past 3 years (no majors).

Unacceptable for Voluntary Program

- Any driver has a major violation; or
- All drivers with less than 6 years' driving experience.

