

**LuxTrans RPG Risks**



 <p><b>GREEN</b> Let's Go!</p>	 <p><b>YELLOW</b> Caution light</p>	 <p><b>RED</b> Sorry, not our cup of tea</p>
<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Airport limousine</li> <li>- Black car / executive car service</li> <li>- Car service</li> <li>- Classic cars</li> <li>- Courtesy bus</li> <li>- Drum and bugle corp and amateur sports players bus</li> <li>- Funeral home</li> <li>- Hotel and motel courtesy bus</li> <li>- Limousine bus</li> <li>- Limousine service</li> <li>- Luxury sedan, SUV and van service</li> <li>- Sightseeing bus</li> </ul>	<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Airport bus</li> <li>- Athletes &amp; entertainers (amateur only)</li> <li>- Casino and gambling bus</li> <li>- Charter bus (as part of a mixed-use account)</li> <li>- Charter bus with casino transport</li> <li>- Employee transportation</li> <li>- Employment service</li> <li>- Non-luxury sedan</li> <li>- Public autos not otherwise classified (NOC)</li> <li>- Seasonal recreation transport</li> <li>- Ski bus</li> </ul>	<p><b>Risk type</b></p> <ul style="list-style-type: none"> <li>- Airport taxi</li> <li>- Ambulance</li> <li>- Athletes and entertainers</li> <li>- Bus (standalone charter, church, inter-city, party, school, scout, trolley, urban)</li> <li>- Day care</li> <li>- Kiddie cab</li> <li>- Medical vans and NEMT</li> <li>- Prisoner transportation</li> <li>- Social service</li> <li>- Taxicabs</li> <li>- Trams</li> <li>- Transportation of railroad employees</li> <li>- Transportation of the elderly</li> <li>- Van pools</li> </ul>
<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- High-quality accounts using smaller seating capacity vehicles</li> <li>- New ventures (owner must have a minimum of 5 years' driving experience)</li> <li>- Accounts with eight or less power units</li> <li>- Transportation network company revenue 10% or less</li> <li>- Drivers at least 25 years old</li> <li>- Auto liability limits: Maximum CSL \$1M (\$1.5M if required by law)</li> <li>- Physical damage limits: -Maximum limit per vehicle \$150,000 -Single location limit \$1,500,000</li> <li>- General liability limits: \$1M per occurrence/\$2M aggregate</li> </ul>	<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Accounts with 9–25 power units</li> <li>- Transportation network company revenue &gt; 10%</li> <li>- Non-ownership liability coverage</li> <li>- Primary and noncontributory coverage</li> <li>- Waiver of subrogation</li> <li>- Drivers between the ages of 22–24 years with absolutely clean MVR</li> <li>- New and renewal business loss history with frequency or severity as follows:             <ul style="list-style-type: none"> <li>- Any risk with a loss in excess of \$25,000 in the last three years</li> <li>- More than one loss per three power units per year (at-fault/chargeable)</li> </ul> </li> <li>- Named insured or principal needs to be excluded as a driver</li> </ul>	<p><b>Risk characteristics</b></p> <ul style="list-style-type: none"> <li>- Accounts with &gt; 25 power units</li> <li>- Transportation network company revenue &gt; 30%</li> <li>- Limousines stretched &gt; 200"</li> <li>- Three axle/double rearaxle limousines</li> <li>- Stand-alone hired auto liability coverage</li> <li>- Stand-alone nonownership liability coverage</li> <li>- Monoline physical damage</li> <li>- Hired auto physical damage</li> <li>- Any driver with a major violation within the last three years</li> <li>- Any driver with more than two minor violations in the past 12 months</li> <li>- Any driver with more than one at-fault accident/loss in the past 12 months or more than two at-fault accidents/losses in the past three years</li> <li>- Driverless cars</li> <li>- Risks with any wheelchair exposure</li> </ul>