# WEL Canal Market Summary Edition 072018

## WEL States:
- Alabama
- Arizona
- Arkansas
- Colorado
- Delaware
- Georgia
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Maine
- Maryland
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington
- West Virginia
- Wisconsin
- Wyoming

## Coverages Details, Limits and Deductibles:
- **Auto Liability** to 1,000,000 – Deductibles for larger accounts
- **General Liability** to 1,000,000/2,000,000
- **Physical Damage ACV** subject to Stated Amount - Deductibles to 10,000
- **Cargo to 500,000** - combined PD and CG deductible

## Account Sizes:
Canal writes from 1 unit to fleets of more than 300 units with occurrence deductibles and sophisticated Risk Management Services provided for all accounts. Within Canal underwriting divisions handle 1-10, 11-50 units.

## Targeted and Prohibited Risk Characteristics:
- Most risks and hauling classes considered.
- Frack, logging, waste, scrap metal classes are prohibited.
- Canal evaluates SMS data with a proprietary model.

## 1 to 10 Units Days to Reserve:
- **45**
  - From Effective Date.
  - Requirements for reservation:
    1. DOT Number
    2. Proper App
  - Additional requirements for quotation:
    3. Drivers with YOE & DOH
    4. Loss Runs
    5. IFTAs 4Q
  - App must give historic unit count

## 11+ Units Days to Reserve:
- **90**
  - From Effective Date.
  - Requirements for Reservation:
    1. Proper App
    2. Drivers with YOE & DOH
    3. Loss Runs
    4. IFTAs 4Q
    5. Equipment
  - Additional requirements for quotation:
    6. MVR's for 50% of drivers
    7. Financials 25+ units
  - Exposure history is a must

## BOR’s are accepted with guidelines:
- **5**
  - Days to overturn.
  - No multiple quotes.

## Pay Plans:
- Until Cancelled
- Installments
- Annual Pay
- Revenue Reporting
- Mileage Reporting
- Unit Reporting
- Monthly Values

LOC’s allowed with strict guidelines.

## WHY WEL for CANAL?
We have represented Canal since 1957.
Our WELSafe report is available to you and all Canal insureds.
We meet very regularly with our Canal partners both in Burlington and Greenville.
We Appreciate Canal. The folks there are great!

Call us to learn more: 800 334 9123

Email your submissions to quotes@welove.com

Always, you will receive a confirmation response from us no more than 119 minutes after your submission is received. If you do not receive a notification, call 800 334 9123 to inquire.