CALIFORNIA COMMERCIAL AUTO INSURANCE

Quote Readiness Checklist

For California contractors and small businesses with pickups, vans, SUVs, and service trucks

Underwriters decide how to quote California light commercial auto by looking at the business, the vehicles, the drivers, and your insurance history. Gather the items below before you apply. Missing information is the most common reason a quote takes longer than it should. This checklist does not guarantee a quote, coverage, or a price. This program is for California light vehicles only, not heavy trucks, trucking, livery, rideshare, or app-based delivery.

ORGANIZATION	PRIMARY CONTACT	DATE

1 Your business

Tells the carrier what the vehicles are used for.

- ☐ Legal name, DBA, entity type, garaging address, years in business, and a plain description of the work.
- ☐ Trade or class, and whether you work on residential jobsites, commercial jobsites, or both.
- ☐ Typical driving radius and whether any use is for hire, passenger, or app-based delivery.
- ☐ Whether employees or helpers drive, and whether anyone uses a personal vehicle for work.

2 Your vehicles

One line per vehicle keeps the quote moving.

- ☐ Year, make, model, VIN, and approximate value for each vehicle.
- ☐ Owned, leased, or financed, and the lienholder if any.
- ☐ Body type (pickup, van, utility truck, box truck under 26,000 lbs.), trailers, and attached equipment such as racks or toolboxes.

3 Your drivers

Every regular driver should be listed.

- ☐ Name, date of birth, license number and state, and years licensed for each driver.
- ☐ Accidents, tickets, or license suspensions in the last three years, with dates.
- ☐ Which drivers are owners, employees, or occasional.

4 Insurance history

Shows continuous coverage and loss history.

- ☐ Current carrier, policy expiration date, and current premium if you have it.
- ☐ Loss runs or a declarations page, if available.
- ☐ Any cancellation or non-renewal in the last three years.

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5 Coverage and contracts

Sets the limits and endorsements to quote.

- ☐ Liability limit you want and whether collision, comprehensive, uninsured motorist, medical payments, or hired and non-owned auto are needed.
- ☐ Any contract requirement for limits, additional insured status, or waiver of subrogation (send the page that states it).
- ☐ Tools and equipment carried in the vehicles, with values, if you also want to discuss inland marine coverage.

What happens next

1 Submit
Complete the online request and upload your vehicle list and loss runs.

2 Review
Stella reviews your request and approaches the markets we work with.

3 Options
You receive quote options and terms to review, subject to underwriting.



YOUR WHINS ADVISOR

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