



NIRVANA

Fleet Program Underwriting Appetite Guide

As of May 9, 2024*

*If date is more than 3 months old, reach out for updated guide



Upfront savings
of up to 20%



Automatic mileage
reporting & no minimums



Fastest quotes
in the market



Free safety
tools & services

30+ Telematics/ELD integrations

[View all supported vendors](#)

motive
Formerly KeepTruckin



samsara

verizon
connect

GEOTAB®

BigRoad | FleetComplete | GPSTab | MasterELD | RoadStar | Zonar | TFM ELD | Right Trucking | Mountain ELD |
TT ELD | Transflo | GoFleet | GoGPS | ERoad

Target criteria

TECH ENABLED FLEETS

Telematics/ELD required

FLEET SIZE

10+ power unit focus (min. 10 active drivers)

CLASS

Dry van, flatbed, heavy haul, intermodal, non-hazmat tanker, reefer

RADIUS

Local to long haul

EXPERIENCE

2+ years under DOT authority

Ineligible risks*

- ▶ Auto haul
- ▶ Driveaway
- ▶ Dump
- ▶ Expedited
- ▶ Hazmat
- ▶ Last mile
- ▶ Livestock
- ▶ Logging
- ▶ Residential delivery
- ▶ Waste

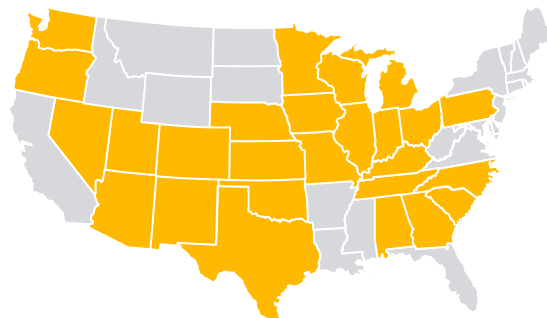
*Over 5%

Active states

[View all active states map](#)

AL, AZ, CO, GA, IA, IL, IN, KS, KY, MI, MN, MO, NC, NE, NM, NV, OH, OK, OR, PA, SC, TN, TX, UT, WA, WI

More states coming soon!



Coverages / Limits / Deductibles

Backed by A-rated carrier

	LIMITS	DEDUCTIBLES
AUTO LIABILITY (required)	\$1M	\$0, \$2.5K, \$5K, \$10K (Up to \$100k upon request. Collateral may be required)
AUTO PHYSICAL DAMAGE	\$1M occ	\$2.5K, \$5K, \$10K (Up to \$25k upon request. Combinable with MTC)
GENERAL LIABILITY	\$1M occ / \$2M agg	\$0, \$2.5K, \$5K, \$10K (Up to \$25K upon request)
MOTOR TRUCK CARGO	\$100K, \$150K, \$200K, \$250K	\$0, \$2.5K, \$5K, \$10K (Up to \$25k upon request)

ADDITIONAL COVERAGES AVAILABLE:

B1 driver (10% - Texas only), blanket additional insured, blanket waiver of subrogation, broadened pollution, trailer interchange

nirvanatech.com

sales@nirvanatech.com

Understanding our Appetite

Our unique mix of telematics and traditional underwriting factors can be complex to digest at first. The following factors are easily spotted to help you understand if a fleet is a good fit for Nirvana.

When in doubt- please reach out or simply submit the application. We're happy to take a look.

RULE	MOST COMPETITIVE RATES!		
	OUTSIDE OF APPETITE	LIKE IT	LOVE IT!
Years in business (DOT Authority)	Less than 2 years in business	2-5 years in business with continuous insurance coverage	5+ years in business with continuous insurance coverage
Changes in Power units	Significant changes within the last year (more than 75% unit changes)	Moderate changes within the last year (<50% unit changes +/-)	Stable operations within the last year (<25% unit changes +/-)
Miles per unit	Averaging over 140k miles/unit	Averaging less than 125k miles/unit	Averaging Less than 100k miles/unit
Driver turnover (in less than a year)	80%+ drivers hired within the last year	<50% drivers hired within the last year	<30% drivers hired within the last year
DOT rating	Conditional DOT rated within last 2 years	Not Rated or Conditional DOT rating older than 2 years	Satisfactory DOT rating
Alcohol & drug violations	Repeated instances of violations	Minimal history of violations, clear evidence of corrective measures	No history of violations, clear evidence of strong culture
Loss history (per unit, per year)	Consistent history of both frequent & severe loss activity	Instances of loss frequency and/or severity limited to short periods in history	Consistent history of contained loss frequency, minimal severity