

Y-Risk Submission Guide

General Liability & Commercial Auto Coverage

General Information

- Company Overview - business plan including areas of operation, pitch deck, management bios, etc.
- Legal Agreements - Terms of Service, Privacy Policy, other service agreements
- Sample report of usage data collected
- Historical & projected financials
- Historical & projected usage data including breakout of tasks/services, miles, geo location, revenue, etc.
- Claim/accident reporting protocols
- Background & criminal check procedures
- Currently valued loss runs
- Expiring/requested insurance specs including limits, deductibles, any special coverages, etc.

Add'l Info for Auto Coverage

- Overview of telematics capabilities
- Driver acceptability standards
- Driver safety protocols, distracted driving, and other driver policies
- Vehicle requirements and inspection form
- Any special vehicle characteristics - high-end, wheelchair accessible, electric, etc.

*This checklist is intended as a guide. Underwriters may request additional information at their discretion. If you have a **TNC** (transportation network company), **micromobility** (e-bikes, scooters, etc.) risk, or **delivery** company please request the corresponding supplemental underwriting document.*

Questions? Reach out to a Y-Risk underwriter:

Melissa Brady
melissab@yrisk.com
860.547.3638

Kevin Cornell
kevinc@yrisk.com
860.547.5992

Sharmy Dhaliwal
sharmy@yrisk.com
646.331.8425

Frederick Owens
frederick@yrisk.com
860.547.7944

Y-Risk is an underwriting company of The Hartford that is focused on creating insurance solutions for the innovative technologies, unique business models, and emerging risks that are shaping Tomorrow's Economy.



The Hartford is a leader in property and casualty insurance, group benefits, and mutual funds. With more than 200 years of experience, The Hartford is widely recognized for its service excellence, sustainability practices, and trust & integrity. More information on the company and its financial performance is available at www.thehartford.com.

The writing companies used by Y-Risk are rated A+, XV by A.M. Best.



yrisk.com



860.255.7194



insureit@yrisk.com



Y-Risk, LLC
29 Mill St., #5
Unionville, CT 06085