

Crestline Coverage Group

Workers' comp, commercial auto, and fleet coverage for operations-heavy firms

Commercial Insurance Proposal • Prepared for: Prospective Insured • Reference: VND-1005 • Valid 60 days from issue

1. About the Carrier

Crestline Coverage Group, founded in 1999, specializes in the operational exposures of construction, logistics, and transportation businesses — organizations with field crews, vehicle fleets, and high payroll. Its core lines are workers' compensation and commercial auto, supported by property coverage for yards and facilities.

Crestline's distinguishing feature is pay-as-you-go workers' compensation, which ties premium to actual reported payroll rather than an annual estimate, easing cash flow for businesses with seasonal or variable headcount. Telematics-based fleet safety programs earn a 10% credit.

2. Vendor & Account Snapshot

Vendor ID	VND-1005
Headquarters	Denver, CO
Founded	1999 (27 years)
AM Best Rating	A (Excellent), stable
NAIC Number	36-5512 (illustrative)
Employees	Approx. 950
Gross Written Premium	\$1.3B (illustrative)
States Licensed	All 50 states + DC
Target Industries	Construction, Logistics, Transportation
Quote Turnaround	6 business days

3. Coverage Lines & Limits

Coverage Line	Limit	Deductible / Retention	Basis
Workers' Compensation	Statutory + \$1M EL	Per state	Statutory
Commercial Auto / Fleet	\$1M CSL	\$7,500	Occurrence
Commercial Property	\$8M building & contents	\$7,500	Replacement cost
Inland Marine (equipment)	\$3M	\$5,000	Scheduled

Workers' Compensation provides statutory benefits in every state of operation plus \$1M of employers liability. Commercial Auto covers owned, hired, and non-owned vehicles at a \$1M combined single limit, suitable for fleets.

Inland Marine schedules mobile equipment and tools — relevant to contractors and logistics firms — at up to \$3M. There is no standalone general liability form; Crestline pairs naturally with a CGL carrier such as Sentinel or Apex.

4. Sublimits & Optional Endorsements

Endorsement / Sublimit	Amount	Notes
Hired & Non-Owned Auto	Included	Part of the fleet form
Motor Truck Cargo	\$250,000 sublimit	For carriers hauling third-party goods
Waiver of Subrogation	By endorsement	Often required by GCs / shippers
Owner-Controlled (OCIP)	Project-specific	For large construction projects

5. Premium & Pricing Structure

Crestline's indicative \$54,000 premium covers workers' comp, fleet auto, and property. Because the workers' comp line is pay-as-you-go, the actual annual cost follows reported payroll, so a firm that downsizes mid-year pays less without a separate endorsement.

Indicative Annual Premium	\$54,000 / year
Minimum Premium	\$20,000
Premium Basis	Auditable; WC tied to actual payroll
Rate Guarantee	Rate per \$100 payroll locked 12 months
Audit Provision	Pay-as-you-go reconciles monthly; annual true-up

6. Available Discounts & Credits

Discount / Credit	Value	Qualifying Condition
Fleet Safety Program	10%	Telematics + documented driver-training enrolled
Experience Mod Credit	6%	Experience modifier below 0.90

Crestline's credits stack for up to 16% off. The fleet-safety credit requires active telematics enrollment, and the experience-mod credit applies automatically when the insured's mod factor is favorable.

7. Billing & Accounts Payable Terms

Payment Terms	Net 30 from invoice date
Installment Options	Annual, quarterly, or pay-as-you-go (WC)
Accepted Payment Methods	ACH and check
E-Invoicing / ERP Support	Payroll-linked billing integrates with Workday and ADP; Coupa for non-WC lines
Purchase Order Requirement	Purchase order required for property and auto premiums
Remittance Address	Crestline CG, PO Box 5512, Denver, CO 80201
Tax / W-9 Status	W-9 provided with binder
Late Payment / Grace	1.5% monthly charge; pay-as-you-go draft must clear monthly

Crestline's pay-as-you-go workers' comp links to payroll systems such as Workday and ADP, so premium is drafted monthly against actual wages — useful for AP teams that want spend to track activity rather than a fixed estimate. Property and auto follow standard Net 30 invoicing.

8. Claims Handling & Service Levels

Crestline acknowledges workers' comp claims within 3 business days and assigns a regional claims unit supported by nurse case managers who coordinate injured-worker care and return-to-work plans. This hands-on model is geared toward controlling indemnity and medical costs on operational claims.

First-Response SLA	3 business days (workers' comp)
Adjuster Model	Regional claims unit + nurse case management
Defense Costs	Outside the limit
24/7 Reporting	24/7 injury reporting line
Avg. Resolution Time	Lost-time WC varies; auto approx. 60 days

9. Underwriting Requirements

- Payroll by class code and 5-year loss runs.
- Vehicle schedule with VINs, values, and driver list / MVRs.
- Experience modification worksheet (NCCI or state bureau).
- Telematics enrollment confirmation for the fleet-safety credit.

10. Key Exclusions & Conditions

- No standalone general liability — must be paired with a CGL carrier.
- Professional liability and cyber not offered.
- Drivers with serious MVR violations may be excluded or surcharged.
- Motor truck cargo is a sublimit, not full property coverage.

11. Sample Coverage Scenario

A logistics client's driver is injured loading freight. Crestline opens the claim within 3 days, a nurse case manager coordinates treatment and a return-to-work plan, and pay-as-you-go billing means the firm's premium already reflected the current payroll — no surprise audit bill at year end.

12. Track Record & References

Crestline insures more than 3,200 fleet and construction accounts, reports an average experience-mod improvement of 8% within two years of enrollment in its safety program, and holds an A (stable) rating (illustrative figures).

"Pay-as-you-go workers' comp smoothed our cash flow through a seasonal slowdown — we weren't carrying premium on payroll we didn't have."

— CFO, regional logistics company (illustrative reference)

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