



2026 FLORIDA COMMERCIAL AUTO AND FLEET REPORT

Florida Commercial Auto & Fleet Insurance Market Outlook 2026

A practical report for Florida businesses reviewing company vehicles, service fleets, delivery routes, driver lists, MVRs, garaging, filings, contracts, and renewal documents.

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WRITTEN & REVIEWED BY FL 2-20 AGENT

OFFICIAL SOURCES LINKED

No blanket limit

Florida business vehicle requirements depend on vehicle type, use, weight, cargo, passengers, filings, leases, and contracts

60–90 days

Recommended runway for larger fleet renewals, driver issues, contracts, filings, or loss activity

One packet

Vehicles, drivers, MVRs, garaging, loss runs, contracts, HNOA, filings, and umbrella reviewed together



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Florida Commercial Auto & Fleet Insurance Market Outlook 2026: the short version

- ✓ Commercial auto and fleet renewals are account-specific. Drivers, MVRs, garaging, radius, vehicle use, claims, contracts, filings, and covered auto symbols matter more than generic rate headlines.
- ✓ Florida registration requirements are only the baseline. Certain commercial motor vehicles, for-hire operations, passenger exposures, cargo, contracts, leases, or federal authority can create higher or separate requirements.
- ✓ Most renewal problems are document problems first: thin driver lists, stale vehicle schedules, missing loss runs, unclear garaging, no claims story, and contracts nobody checked until the certificate was due.
- ✓ Ask before assuming DOT/FMCSA filings apply. Local service fleets and regulated motor carriers should not be treated as the same account.

Plain-English takeaway

This PDF is a companion to the full online report. Use it as a renewal conversation starter, then review actual policy forms, endorsements, contracts, and underwriting documents before making coverage decisions.

What to do next

If one of these issues affects your business, send the current policy, renewal offer, vehicle schedule, driver list, loss runs, contracts, and any filing questions early. A cleaner fleet file gives our office more time to compare the right markets and avoid last-minute certificate problems.

Four commercial auto and fleet renewal pressures to watch

Driver quality is still the first underwriting conversation

Commercial auto and fleet accounts get judged quickly on driver lists, MVRs, accident frequency, take-home rules, excluded-driver questions, and whether the business can explain who is allowed behind the wheel.

Vehicle schedules need more than VINs

A useful vehicle schedule explains garaging, radius, use by unit, trailers, values, lienholders, special equipment, and whether the vehicle is local service, delivery, sales, towing, or for-hire transportation.

Requirements depend on the operation

Florida registration rules, Florida commercial motor vehicle liability law, federal financial responsibility, DOT/MC filings, MCS-90, IRP, contracts, and leases can all be relevant — but not for every business vehicle.

Repair cost and claim severity belong in the renewal story

Vehicle technology, parts, labor, physical-damage values, and traffic-severity context all affect how carriers think about loss costs and driver controls.

Need a second set of eyes?

Send the current policy, renewal offer, or requirements sheet before timing gets tight.

[Compare Commercial Auto Options](#)

Commercial auto and fleet citation routing map

Requirements	PIP/PDL baseline, weight-based commercial motor vehicle liability, contracts, federal rules, and when to ask before assuming.
Renewal documents	Vehicle schedules, driver lists, MVRs, garaging, radius, loss runs, claims explanations, contracts, filings, and safety controls.
Filings	DOT/MC authority, FMCSA insurance filings, BMC forms, MCS-90, IRP/HVUT overlap, passenger or hazmat questions, and why filings are not universal.
General commercial auto	Company cars, contractor trucks, vans, trailers, hired/non-owned auto, covered auto symbols, and certificate requirements.
Fleet transportation	10+ vehicles, mixed-use schedules, delivery or service fleets, larger driver rosters, cargo, umbrella, filings, and renewal strategy.

CHECKLIST

Commercial auto and fleet renewal packet checklist

- ✓ Current policy declarations, renewal offer, limits, deductibles, covered auto symbols, endorsements, and exclusions
- ✓ Vehicle schedule with VINs, garaging, radius, stated values, lienholders, trailers, and use by unit
- ✓ Driver roster with license state, date of birth, CDL status when relevant, job role, MVR concerns, and excluded-driver questions
- ✓ Five-year loss runs when available, open-claim notes, accident narratives, repairs, and corrective-action steps
- ✓ Contracts, leases, vendor portals, certificate requirements, additional insured requests, waiver language, and umbrella limits
- ✓ Hired and non-owned auto exposure: employee personal vehicles, rentals, borrowed vehicles, reimbursed mileage, errands, and sales calls
- ✓ Cargo, tools, customer property, towing, trailer interchange, refrigerated goods, passenger exposure, or special load details
- ✓ DOT/MC, BMC filings, MCS-90, IRP, HVUT, hazmat, passenger, or other regulatory details where applicable

COMMON QUESTIONS

Does every Florida fleet need DOT or FMCSA filings?

No. Many local business fleets do not need motor-carrier filings. For-hire, interstate, passenger, hazmat, household goods, broker, and freight-forwarder operations need a separate review.

What should a business gather before a commercial auto renewal?

Start with the current policy, vehicle schedule, driver list, MVR notes, garaging, radius, loss runs, contracts, certificate requirements, HNOA exposure, and any filing details if they apply.

Sources used for this report

This report uses official public sources where factual/regulatory claims are made. The full HTML version includes additional context, internal links, and report navigation.

- 1. FLHSMV insurance requirements**
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Read the full online report

<https://www.greeneinsurance.com/reports/florida-commercial-auto-fleet-insurance-market-outlook-2026>
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