



FLORIDA FLEET INSURANCE RESOURCE

Florida Commercial Auto and Fleet Renewal Checklist

Use this checklist before renewal to clean up driver lists, vehicle schedules, garaging, filings, hired/non-owned auto, claims, safety controls, and contract requirements.

Published May 2026

PDF checklist companion

Official sources linked



Written and reviewed by Joe Greene

Commercial Lines Manager • Florida 2-20 General Lines license #P005559 • 21 years in the insurance industry

Commercial Auto Fleet Renewal: the short version

Florida commercial auto and fleet renewal prep should include a current vehicle schedule, driver roster, MVR review, garaging/radius details, vehicle use, filings, hired and non-owned auto exposure, trailers, loss runs, contracts, safety controls, and any federal or state financial-responsibility requirements that apply to the operation.

Use this checklist to organize insurance documents and questions. It is not legal advice, claim-settlement advice, engineering advice, or a promise that any carrier will accept a specific risk or claim.

BEST FIT

Businesses with work trucks or vans

Update vehicle schedules, garaging, radius, driver lists, MVRs, trailers, equipment, and vehicle use before renewal.

Contractors with trailers and employee drivers

Use the checklist to prepare filings, cargo questions, contracts, loss runs, driver controls, and safety documentation.

Delivery, service, and route fleets

Organize work trucks, vans, trailers, hired/non-owned auto exposure, driver changes, and certificate requirements.

Trucking or transportation accounts with filings

Review driver records, operating radius, garaging, vehicle use, claims, and contract limits before terms are set.

RED FLAGS

! **Driver list is stale or missing terminated/new drivers.**

! **Vehicles are garaged or operating differently than the policy says.**

! **Contracts require higher limits or wording than the policy currently supports.**

! **Filings, cargo, hired/non-owned auto, or trailers are discovered after renewal terms are already set.**

CHECKLIST 1

Vehicle and garaging schedule

Underwriters need to know what is insured, where it is kept, and how it is used.

Current vehicle list

VIN, year, make, model, stated value if needed, ownership/lease status, plate, unit number, body type, and attached equipment.

Garaging and radius

Primary garaging location, operating radius, regular routes, out-of-state travel, jobsite parking, and overnight locations.

Vehicle use

Service, delivery, contractor jobsite, hauling, passenger transport, emergency response, snowbird/seasonal, or personal use exposures.

Trailers and special equipment

Trailers, lifts, cranes, refrigeration, tanks, permanently attached equipment, tools, cargo, and hired/rented vehicles.

CHECKLIST 2

Driver and safety packet

Driver quality often decides whether the renewal is marketable.

Driver roster

Full name, date of birth, license number/state, hire date, role, assigned vehicle, CDL status if applicable, and driver changes during the year.

MVR review

Order and review motor vehicle records before renewal when possible. Document violations, accidents, suspensions, and corrective action.

Driver policies

Hiring standards, cell-phone policy, seatbelt policy, personal-use rules, accident reporting, vehicle inspection logs, and disciplinary process.

Telematics and training

GPS/telematics, dash cameras, driver training, maintenance records, and safety meeting notes if available.

Coverage, filings, and contracts

The renewal should match how vehicles are used and what contracts require.

Coverage symbols and limits

Review liability symbols, comp/collision, UM, PIP/PD, hired/non-owned auto, rental reimbursement, towing, and deductibles.

Filings and financial responsibility

Identify whether FLHSMV, FMCSA, state, federal, cargo, or contract filings/limits apply to the operation.

Loss runs and claim notes

Pull current loss runs, open claims, driver involved, vehicle involved, payout/reserve, cause, and corrective action.

Contract requirements

Additional insured, waiver, primary/noncontributory, umbrella limits, hired/non-owned auto, and certificate wording.

Common questions about commercial auto fleet renewal

What should be in a commercial auto renewal packet?

Include vehicle schedule, driver roster, MVRs, garaging/radius, vehicle use, trailers, hired/non-owned auto exposure, loss runs, contracts, filings, and safety controls.

Why do MVRs matter for Florida commercial auto insurance?

Driver records help underwriters evaluate risk. Clean, current driver data can prevent last-minute surprises and support a stronger submission.

When does a fleet need special filings or higher limits?

It depends on vehicle type, weight, cargo, radius, passenger transport, interstate operations, contracts, and regulatory requirements. Review FLHSMV/FMCSA/state and contract obligations before renewal.

How early should a Florida business start commercial auto renewal prep?

Start early enough to update vehicles, drivers, MVRs, garaging, loss runs, contracts, and filings before underwriters set terms. Larger fleets need more runway.

What driver information is usually needed for fleet renewal?

A renewal packet commonly includes each driver's name, date of birth, license number/state, hire date, assigned vehicle, CDL status if applicable, and recent driver changes.

OFFICIAL SOURCES

1. **Florida Highway Safety and Motor Vehicles insurance requirements**
<https://www.flhsmv.gov/insurance/>
2. **FLHSMV RS-33 commercial motor vehicle insurance procedure**
<https://www.flhsmv.gov/pdf/proc/rs/rs-33.pdf>

3. **49 CFR Part 387 financial responsibility for motor carriers**
<https://www.ecfr.gov/current/title-49/subtitle-B/chapter-III/subchapter-B/part-387>

ONLINE PAGE AND RELATED RESOURCES

Use the live HTML page for links, updates, and citations

This PDF is a meeting-ready companion to the online checklist. The live page includes structured data, source links, related resources, and discovery metadata for search and AI systems.

<https://www.greeneinsurance.com/resources/florida-commercial-auto-fleet-renewal-checklist>

RELATED RESOURCES

1. Commercial Auto Insurance

<https://www.greeneinsurance.com/business-insurance/commercial-auto>

2. Fleet Transportation Insurance

<https://www.greeneinsurance.com/industries/fleet-transportation>

3. Florida Commercial Insurance Market Outlook 2026

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

Need us to review the file?

Send the policy, renewal, claim, audit, board packet, driver list, or certificate requirements before the deadline becomes urgent.

[Compare Commercial Auto Options](#)