

Commercial Auto: Your Trucks Are Your Biggest Lawsuit Magnet

Why a Roofing Crew on the Highway Is a Bigger Risk Than a Roofing Crew on the Roof

September means back-to-school traffic and shorter daylight — and your trucks loaded with ladders, shingles, and trailers sharing the road with all of it. Ask any claims adjuster: the catastrophic contractor losses aren't falls, they're auto accidents.

This month: what a roofer's auto program needs, and the coverage most roofing companies quietly lack.

Liability Limits That Match Reality

A state-minimum or \$500K auto policy is a rounding error against a serious injury verdict. A dump truck or a crew cab pulling a loaded trailer can produce a multi-million-dollar claim in one bad moment on I-435. Roofers should carry \$1M combined single limit as a floor, with a commercial umbrella stacking above it. Higher limits often cost less than owners fear — the jump from \$500K to \$1M is rarely the number people expect.

Hired and Non-Owned Auto: The Invisible Exposure

When your foreman runs to the supply house in his personal pickup and rear-ends someone, the injured party sues him AND your company. Hired & Non-Owned Auto (HNOA) coverage protects the business when employees drive personal vehicles for work — and almost every roofing company has this exposure whether they admit it or not. It's inexpensive and usually endorsed onto your auto or GL policy. If you don't know whether you have it, that's your homework this month.

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WHY WORK WITH JAY

- 46+ years serving Kansas City contractors
- Licensed in Missouri & Kansas
- Access to 50+ admitted & E&S markets that actually write roofers
- Same-day certificates of insurance
- Risk management guidance, not just a policy

DID YOU KNOW?

- Commercial auto has been the least profitable line for insurers for a decade — rates keep rising even for clean fleets.
- One driver with a bad MVR can raise the rate on the whole schedule.
- Unsecured-load claims are among the most common roofer auto losses.

FREE COVERAGE GAP ANALYSIS

Most roofers I review have at least one serious gap — an open-roof exclusion, a missing completed ops extension, or a subcontractor condition they can't meet. Send me your dec pages and I'll give you a straight, no-obligation second opinion.

PRO TIP

PRO TIP FROM JAY:

Run MVRs on every driver every year — not just at hire. Carriers do it at renewal, and a surprise DUI on a foreman's record is much better discovered by you in September than by your underwriter in June.

Ladders, Trailers, and What Falls Off the Truck

Equipment falling from vehicles is a signature roofer claim — a ladder off a rack at 60 mph is a deadly projectile and a liability claim. Auto liability responds to the damage, but your loss history responds too: repeat incidents make you unquotable. Rack inspections, strap checklists before leaving every job, and driver MVR checks at hire keep your auto schedule insurable. Carriers pull MVRs at renewal; you should pull them first.

CLIENT WIN SPOTLIGHT

A roofing company came to me after a \$9,000 auto renewal increase. Their incumbent had them on personal-lines policies for three work trucks. Moving them to a proper commercial auto schedule with \$1M CSL and HNOA cost less than what they'd been paying — with roughly triple the protection.

RECIPE OF THE MONTH: TAILGATE CHILI

Brown 2 lbs ground beef with onion and garlic. Add chili powder, cumin, crushed tomatoes, kidney beans, and a splash of dark beer. Simmer 2 hours. Top with cheddar and green onion — Chiefs season fuel.

FREE ROOFING SAFETY MANUAL

Ask about my complimentary Roofing Safety & Risk Management Manual — fall protection, ladder safety, heat illness prevention, jobsite documentation, and OSHA-ready toolbox talks. A ready-to-use safety program can lower your mod and your premium. Free to clients and prospects — just call or email.

ROOFERS ARE MY SPECIALTY — NOT MY EXPERIMENT

Send me your vehicle list and current dec page. I'll tell you in plain English whether your trucks are protected like a business or insured like a hobby.

Call or text Jay today: 816-384-7738 | jay@insure247.com | insure247.com