

[Date]

[Insurance Agent/Broker Name]

[Insurance Agency Name]

[Address]

[City, State, Zip Code]

**Subject: Commercial Fleet Expansion - Auto Coverage Needs Assessment**

Dear [Agent Name],

This letter is to formally notify you that [Company Name] is currently undergoing a commercial fleet expansion. We are requesting a comprehensive assessment of our current commercial auto insurance policy to ensure that our coverage remains adequate as we scale our operations.

The following changes are planned or have recently occurred:

- **Vehicle Acquisitions:** We are adding [Number] of new vehicles, including [Types of vehicles, e.g., light trucks, vans, trailers].
- **Operational Radius:** Our delivery/service area is expanding to include [New Geographic Areas/States].
- **New Drivers:** We have hired [Number] additional drivers and have attached their MVRs for your review.
- **Usage Changes:** The primary use of these vehicles will be for [e.g., long-haul transport, local delivery, equipment hauling].

Based on this expansion, please provide an updated quote and professional recommendations regarding:

- Adjustments to Liability and Physical Damage limits.
- Hired and Non-Owned Auto coverage.
- Cargo Insurance requirements for new goods being transported.
- Any available fleet safety discounts or telematics programs.

Please review our current policy and provide the updated assessment by [Date]. We would like to schedule a brief call to discuss the premium impact and any gaps in coverage you identify.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]

[Your Title]

[Company Name]

[Phone Number]