

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Insurance Company Name]
[Underwriter Name or Department]
[Address]
[City, State, Zip Code]

RE: Risk Assessment for Commercial Delivery Fleet Expansion - Policy #[Policy Number]

Dear [Name of Underwriter],

This letter serves as a formal risk assessment regarding our upcoming fleet expansion. [Your Company Name] intends to add [Number] new vehicles to our existing delivery operations effective [Date].

Fleet Composition:

The expansion includes [Year, Make, and Model of Vehicles]. All new units are equipped with advanced safety features including [e.g., Automatic Emergency Braking, Lane Departure Warning, and Telematics].

Driver Qualification and Training:

To mitigate operational risk, we have implemented the following protocols:

- Stringent MVR (Motor Vehicle Record) background checks for all new hires.
- Mandatory 20-hour defensive driving certification course.
- In-cab camera monitoring to track and correct distracted driving behaviors.

Maintenance and Safety Protocols:

All new vehicles will be integrated into our preventive maintenance schedule, which includes inspections every [Number] miles. Our safety supervisor will conduct weekly audits of vehicle logs and telematics data to ensure compliance with speed limits and route safety.

Operational Routes:

The expanded fleet will primarily operate within [Specific Geographic Area]. We have optimized routes to minimize high-traffic congestion and left-turn maneuvers, which historically reduces accident frequency.

We are confident that these measures maintain our commitment to low-risk operations. Please review the attached vehicle schedules and driver lists for your final premium adjustment.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Job Title]