

## Insurance Broker Interview Checklist for NEMT Providers

This checklist helps NEMT providers evaluate whether an insurance agent or broker is qualified to place and manage NEMT commercial insurance. It is not an endorsement of any broker or carrier; it is a tool to help providers ask informed questions and identify red flags before purchasing coverage.

### 1. Experience With NEMT & Livery Risk

#### Questions to Ask

- What percentage of your book of business is livery, paratransit, or NEMT?
- Which states or regions do you write NEMT in?
- Are you familiar with Medicaid/MCO contract insurance requirements?

#### What You Want to Hear

- Clear experience in NEMT or similar risks
- Understanding of state-specific and contract-specific requirements

#### Red Flags

- “We can figure it out as we go.”
- No NEMT-specific references

### 2. Carrier Access & Market Knowledge

#### Questions to Ask

- Which carriers do you work with that currently write NEMT?
- Do those carriers write new ventures in my state?
- Are you familiar with which markets require prior experience, fleet size, or safety history?

#### What You Want to Hear

- Broker can explain why certain carriers will or won't quote
- Awareness of specialty vs. non-specialty markets

#### Red Flags

- Only offers personal auto or general commercial markets (Progressive, Allstate, etc.)
- Cannot explain carrier appetite or underwriting differences

### 3. Coverage Understanding

#### Questions to Ask

- Can you explain loading/unloading and care/custody/control coverage?
- How do you handle workers' comp for W-2 and 1099 drivers?
- What are the common exclusions that NEMT operators overlook?
- Does my policy include SAM (sexual abuse/molestation) coverage?

#### What You Want to Hear

- Broker can explain these terms clearly and accurately

#### Red Flags

- Broker has never heard of these exposures
- Says a COI (certificate of insurance) is sufficient proof of coverage

#### 4. Policy Structure & Documentation

##### Questions to Ask

- Will you walk me through my full policy forms, not just the COI?
- Do you review contracts (MCO, broker, VA, facility agreements) to ensure the policy meets requirements?
- How do you support clients during audits or renewal reviews?
- Do you assist clients in preparing an operational summary or underwriting narrative for carrier review?

##### What You Want to Hear

- Broker assists with matching insurance to contract requirements
- Broker understands the importance of presenting operational background and experience to underwriters.

##### Red Flags

- Refuses to explain policy language
- Cannot assist with contract-required limits or endorsements

#### 5. Claims Support & Communication

##### Questions to Ask

- How are claims handled? Through your office or directly through the carrier?
- Do you provide guidance on what to document after an incident?
- Will you assist with claims follow-up if needed?

##### What You Want to Hear

- Clear claims procedures
- Broker can guide basic documentation expectations

##### Red Flags

- “Just call the 1-800 number.”
- No involvement in claims monitoring

#### 6. Renewal Preparation & Ongoing Support

##### Questions to Ask

- How do you prepare clients for renewal?
- Do you provide loss-run reviews or help identify loss trends?
- Do you re-market accounts annually or only as needed?

##### What You Want to Hear

- Understanding of multi-year strategy, not just “quote and pray”

##### Red Flags

- No renewal process
- No discussion of safety or loss trends

## 7. References & Reputation

### Questions to Ask

- Can you provide references from other NEMT clients?
- Are you familiar with NEMTAC, CTAA, or transportation associations?

### What You Want to Hear

- Multiple references
- Active involvement in the NEMT ecosystem

### Red Flags

- No references
- No familiarity with NEMT industry standards

### Provider Decision Guide

After interviewing the broker, ask yourself:

- Did they understand NEMT-specific risks without being prompted?
- Could they explain coverage gaps clearly?
- Do they have access to the right carriers for your state and fleet size?
- Did they give you realistic expectations about cost and underwriting?
- Do you feel comfortable that they will advocate for you during claims or renewals?

If the answer is “no” to more than a couple of these questions, you may need to continue your search.

