



TRANSPORTATION INSURANCE EXPERTS

MARKET GUIDELINES



KNIGHT INSURANCE GROUP – Auto Liability (A RATED PAPER)

- TERRITORY: CONTINENTAL US (EXCLUDED STATES: CT, DC, DE, IN, LA, MA, MD, ME, MI, NC, NH, NJ, NV, NY, RI, VT, WA, WV)
- NON-ADMITTED MARKET (ALL TERRITORIES EXCEPT IL, KY, WHICH ARE ADMITTED)
- NEW VENTURE TO FLEET (TARGET 1 - 50, BUT LARGER FLEETS CAN BE SUBMITTED)
- LONG HAUL (DRY VAN, REEFER, FLATBED, INCIDENTAL INTERMODAL)
- E&S RISKS, NEW/YOUNG VENTURES, RAPID GROWTH, DISTRESSED, OWNER NOT DRIVER
- UNDERWRITTEN AND MANAGED IN-HOUSE BY TIE
- *ONLINE RATER AVAILABLE

FUNDAMENTAL UNDERWRITERS FLEET SOLUTIONS – AUTO LIABILITY, CARGO, PHYSICAL DAMAGE (A RATED PAPER)

- TERRITORY: IN, OH & TN
- FLEET SIZE: 25 to 49 REVENUE UNITS (LARGER FLEET SIZES MAY FIT IN OUR LARGE FLEET SOLUTION PROGRAM
- EXCLUDED OPERATIONS: ROLL UPS, POLLUTION, DRIVE AWAY, HEAVY HAUL, LAST MILE, SIGNIFICANT BROKERAGE AND LOGGING
- MINIMUM 3 YEARS IN BUSINESS

CANAL – AUTO LIABILITY, CARGO, PHYSICAL DAMAGE, GL (A RATED PAPER)

- TERRITORIES: AL, AR, CO, CT, GA, ID, IL, IN, KS, KY, MD, MI, MN, MS, MO, NE, NM, NC, OH, OK, OR, PA, SC, TN, TX, UT, VA, VT, WA, WI, WY
- ADMITTED PAPER / 2 YR CDL REQUIRED (UNLESS BOX TRUCK)
- NEW VENTURES: OWNER MUST BE DRIVER / TRACTORS ONLY / NO HOTSHOT / NO AUTO HAULERS
- 1-10 POWER UNITS BINDING AUTHORITY
- FLEETS BY BROKERAGE FOR 11-50 AND 50+
- ISS SCORE SHOULD BE LESS THAN 85

INCLINE CASUALTY COMPANY – AUTO LIABILITY

- TERRITORY: NORTH CAROLINA ONLY
- 1+ POWER UNITS / 3 YEAR CDL REQUIREMENT ON NEW VENTURES/ 1 YEAR ON EXPERIENCED VENTURES
- NEW VENTURE & FLEET RISK ACCEPTABLE
- INCLUDE TARGET RATING
- RADIUS: LONG HAUL

FREEBURG (ARCH PAPER) – AUTO LIABILITY, PHYSICAL DAMAGE, CARGO AND GL (A+ RATED PAPER)

- HAZMAT MARKET ONLY >10% OF HAULS MUST BE HAZMAT
- TERRITORY: ALL STATES EXCEPT FOR: AK, MA, NJ
- NEW VENTURES TO FLEET / ANY RISK SIZE
- INCLUDES: PETROL, ENVIRONMENTAL, WASTE OIL, SALT, MILK, OILFIELD, WASTEWATER, & FUEL DELIVERY
- PREFERS CLEANER BUSINESS
- UP TO \$5,000,000 IN LIMITS

PRIME – AUTO LIABILITY, CARGO, PHYSICAL DAMAGE (A+ RATED PAPER)

- TERRITORY: ALL STATES
- DISTRESSED RISKS ADMITTED AND E&S PAPER
- 1+ POWER UNITS – NEARLY ALL CONSIDERED
- MIN PREMIUM \$20,000 PER UNIT / COLLATERAL DEPOSIT

PROFESSIONAL TRANSPORTATION RRG -Auto Liability and General Liability (A+ RATED ENDORSED)

- TERRITORY: AR, CA, MS, NC, OH, PA, SC, KY, NJ, AZ, WI, MN
- LOCAL, INTERMEDIATE AND LONG HAUL
- 2 YEARS DRIVING EXPERIENCE WITH LIKE VEHICLE
- 1-10 POWER UNITS ACCEPTABLE
- LIGHT TO EXTRA HEAVY TRUCKS
- UNIT AGE UP TO 35 YEARS OLD



INCLINE





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CANOPIUS US INSURANCE, INC – PHYSICAL DAMAGE & MOTOR TRUCK CARGO (A RATED PAPER)

- TERRITORY: ALL STATES
- FLEET SIZE: 1+
- PHYSICAL DAMAGE, MOTORTRUCK CARGO & GL
- RISK APPETITE: LOW-MED (WILL CONSIDER TARGET ITEMS)
- *ONLINE RATER AVAILABLE



EXCLUSIVE UNDERWRITER MANGERS – PHYSICAL DAMAGE & MOTOR TRUCK CARGO (A RATED Paper)

- TERRITORY: ALL STATES EXCEPT DC, IA, KS, KY, LA, MA, MI, MO, NY, WA, WI
- FLEET SIZE: 1-75
- 2 YEARS DRIVING EXPERIENCE REQUIRED
- NO TANKERS, AUTO HALERS, LIVE STOCK AND UNITS OVER 15 YEARS OLD

GREAT AMERICAN INSURANCE GROUP – MOTOR TRUCK CARGO (A RATED Paper)

- TERRITORY: ALL LICENSED STATES
- LIMITS UP TO \$250,000 PER POWER UNIT/\$500,000 PER OCCURRENCE
- FLEETS UP TO 10 POWER UNITS
- TARGET OPERATION TYPES: DRY VAN BOX, REFRIGERATED FREIGHT, FLAT BED, CONTAINERIZED FREIGHT
- OPTIONAL SPOILAGE/FREEZING COVERAGE
- \$1,000 MINIMUM PREMIUM, \$1,000 MINIMUM DEDUCTIBLE

LEXINGTON INSURANCE CO – CARGO AND PHYSICAL DAMAGE (A+ RATED Paper)

- TERRITORY: ALL STATES
- ADMITTED MARKET
- 3 YRS IN BUSINESS - CLEAN TO OK PERFORMING BUSINESS
- MTC LIMITS UP TO \$500,000

UNIQUE INSURANCE COMPANY – PHYSICAL DAMAGE

- TERRITORY: IL, GA, TN, IN, MS, FL, LA, NM (ADMITTED)
- AL, KY, SC (NON-ADMITTED)
- >1MILLION TIV AND ABOVE

STONEGATE INSURANCE COMPANY – PHYSICAL DAMAGE

- TERRITORY: AL, AZ (ADMITTED)
- AR, CO, IA, KS, NC, ND, OH, PA, SC, NE, NH, OR, WA, WV, WI, WY, DE ME, MD, MT, NV, VT, VA, GA, FL, MO, TX (NON-ADMITTED)
- >1MILLION TIV AND ABOVE

BESSO INSURANCE GROUP – PHYSICAL DAMAGE, MOTOR TRUCK CARGO (Primary or Excess) & NTL

- TERRITORY: ALL STATES
- NON-ADMITTED MARKET (LLOYDS)
- ACCESS TO GREAT LAKES, CHUBB, AND LLOYDS
- MID - LARGER FLEETS

VINDATI -PHYSICAL DAMAGE & MOTOR TRUCK CARGO (A + Rated Paper)

- TERRITORY: ALL STATES
- WRITTEN ON ZURICH PAPER
- LIMITS UP TO \$250,000 PER POWER UNIT
- 1-20 POWER UNITS ACCEPTABLE

ADRIATIC -Physical Damage & Motor Truck Cargo (A Rated Paper)

- TERRITORY: ALL STATES EXCLUDING: AK, CT, HI, MA, ME, NH, RI, VT
- LIMITS UP TO \$100,000 PER POWER UNIT
- 1 YEAR CLASS A CDL EXPERIENCE
- 1-50 POWER UNITS ACCEPTABLE

BERKSHIRE HATHAWAY – MOTOR TRUCK CARGO (A+ RATED Paper)

- TERRITORY: ALL STATES (ADMITTED MARKET)
- 3 YRS IN BUSINESS - CLEAN TO OK PERFORMING BUSINESS
- PREFERRED CLASSES: SHORT / INTERMEDIATE HAUL; COURIERS / PACKAGE DELIVERY; SPECIALTY CARRIERS INCLUDING AUTO HAULERS; NEARLY ALL BUT HOUSEHOLD GOODS
- MIN PREMIUM: \$10,000

CIMARRON INSURANCE COMPANY – WORKERS COMPENSATION

- TERRITORY: AL, AZ, AR, CO, DC, FL, GA, IN, IA, KS, KY, LA, MD, MS, MO, MT, NE, NV, NM, NC, OK, SC, SD, TN, TX, UT, and VA
- WILL ENTERTAIN ALL CLASS CODES
- EXCLUDED EXPOSURES: HEALTHCARE, AIRCRAFT, AMUSEMENT PARKS, ASBESTOS, EXPLOSIVES, OIL AND GAS, RAILROAD, HEAVY CONSTRUCTION, OFFSHORE, AND UNDERGROUND MINING



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FAIRMATIC - Transportation Network Companies (TNC)

- TERRITORY: ALL STATES
- TARGET MARKET - TRANSPORTATION NETWORK COMPANIES (TNC) THAT PROVIDE SOFTWARE APPLICATIONS TO CONNECT DRIVERS WITH PASSENGERS
- VEHICLE TYPE - PRIVATE PASSENGER TYPES AND PICK-UP TRUCKS (WITH GVW <15K LBS)
- LIABILITY LIMITS - UP TO \$1 MILLION
- MINIMUM PREMIUM - \$150,000
- COVERAGE - PERIODS WHILE PARTNER APPLICATION IS ON. REQUIRES SDK INTEGRATION.
- TYPE OF EXPOSURE - NON-OWNED AUTOS (VEHICLES OWNED BY DRIVERS)

FAIRMATIC - On-demand Delivery Network Companies (ODNC)

- TERRITORY: ALL STATES
- TARGET MARKET - ON-DEMAND DELIVERY NETWORK COMPANIES (ODNC) THAT PROVIDE A SOFTWARE APPLICATION TO CONNECT DRIVERS & CONSUMERS
- VEHICLE TYPE - PRIVATE PASSENGER TYPES AND PICK-UP TRUCKS (WITH GVW <15K LBS)
- LIABILITY LIMITS - UP TO \$1 MILLION
- MINIMUM PREMIUM - \$150,000
- COVERAGE - PERIOD WHILE PARTNER APPLICATION IS ON. IS EXCESS OVER DRIVERS' PRIMARY AUTO INSURANCE. REQUIRES SDK INTEGRATION.
- TYPE OF EXPOSURE - NON-OWNED AUTOS (VEHICLES OWNED BY DRIVERS)

FAIRMATIC - Mobile-enabled Non-Emergency Medical Transportation (NEMT)

- TERRITORY: ARIZONA, GEORGIA, IOWA, INDIANA, NEBRASKA, NEW JERSEY, NEW HAMPSHIRE, OKLAHOMA, OREGON
- TARGET MARKET - MOBILE-ENABLED NON-EMERGENCY MEDICAL TRANSPORTATION(NEMT) FLEETS WITH FIXED BUSINESS HOURS
- VEHICLE TYPE - VEHICLES WITH 8 PEOPLE CAPACITY MAXIMUM (WITH GVW <15K LBS); VEHICLES WITH WHEELCHAIRS ACCEPTED
- LIABILITY LIMITS - UP TO \$1 MILLION
- MINIMUM PREMIUM - \$150,000
- INELIGIBLE RISKS - AMBULANCES/PARAMEDICS/911; VEHICLES WITH LIGHTS AND SIRENS; HIGH ACUTITY OPERATIONS

FAIRMATIC - Light Business Auto (LBA)

- TERRITORY: FLORIDA, COLORADO, GEORGIA, OKLAHOMA, OREGON
- TARGET MARKET - LIGHT BUSINESS AUTO(LBA) MOBILE ENABLED SERVICE INDUSTRY FLEETS (ARTISAN CONTRACTORS) SUCH AS PLUMBING/HVAC; PEST CONTROL; ELECTRICIANS; ALARM INSTALLERS; DELIVERY; POOL SERVICE
- VEHICLE TYPE - PRIVATE PASSENGER TYPES AND PICK-UP TRUCKS (WITH GVW <15K LBS)
- LIABILITY LIMITS - UP TO \$1 MILLION
- MINIMUM PREMIUM - \$150,000
- TYPE OF EXPOSURE - SYMBOL 1, 7, 8, AND 9

FAIRMATIC - Cannabis Delivery

- TERRITORY: IN STATES WHERE MEDICINAL/RECREATIONAL DELIVERY IS LEGALIZED
- TARGET MARKET - MOBILE-ENABLED FLEETS DELIVERING CANNABIS FROM DISPENSARIES/DEPOTS TO INDIVIDUAL CONSUMERS(B2C DELIVERY)
- VEHICLE TYPE - PRIVATE PASSENGER TYPES AND PICK-UP TRUCKS (WITH GVW <15K LBS)
- LIABILITY LIMITS - UP TO \$1 MILLION
- MINIMUM PREMIUM - \$50,000
- INELIGIBLE RISKS - DELIVERIES FROM MANUFACTURERS/DISTRIBUTORS TO DISPENSARIES/DEPOTS; 24 HOUR OPERATIONS, VEHICLES WITH MARKED WRAPS.

SUBMISSION PROCESS/CLEARANCE:

- PREFER SUBMISSIONS TO USE OUR **TIE APPLICATION**
- EMAIL QUICK QUOTE WITH DOT OR ANY PREPARED APPLICATION
- MVR'S
- LOSS RUNS
- NEW VENTURE FORM FOR ANY RISK UNDER 3 YEARS IN BUSINESS
- **ADDITIONAL DOCS REQUIRED POST CLEARANCE (IF APPLICABLE)**

IFTA'S - LOSS SUMMARY - HISTORIC UNIT COUNT / TIV

CONTACT US:

TRANSPORTATION INSURANCE EXPERTS

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