

## COMERCIAL AUTO AND TRUCKING APPETITE

- NICO: Business auto, Public auto & Trucking. Very wide appetite. Will not accept drivers licensed less than 1 year
- American Summit (CA & AZ).
  - New Venture guidelines: Max radius 500 miles. Dry van, reefer, container, dump (up to 150 mile radius for dump). No flatbed. No Auto hauling. Drivers/owners must be 30 years or older. Minimum 3 years class A experience with acceptable MVR
  - Risks in business 1+ years. Max radius 12 Western. Dry van, reefer, container, flatbed (no steel), dump (up to 150 mile radius for dump). No Auto hauling. No HazMat. Drivers must be over 25 years or with 3 years class A experience and acceptable MVR. No open BI losses.
- Summit Specialty (CA & TX)
  - o Market for Distressed risks, whether it be poor DOT / CAB results or loss history
  - o Drivers must be 21 or older with 1 year or more class A
  - o New ventures no double trailers allows, no hazmat, no garbage/dump/landfill exposure.
  - o No hot shot auto hauling
  - o No Internationally licensed driver
- Security National (CA, NV & AZ)
  - o Local to 48 states program
  - o No flatbed operations, no auto hauling, no Hazmat, no open BI losses
  - o Drivers 25 – 65 years of age
  - o Sand & gravel program
  - o Current moratorium in several LA area counties
- Clear Spring (CA & TX)
  - o New Venture 48 states program
  - o Owner must be driver
  - o Drivers must be 25-65 with 3 years verifiable class A
  - o No Flatbed, no auto hauling, no hazmat
- StarStone National (CA, AZ, NV, TX)
  - o Distressed fleet program
  - o Minimum premium \$50,000
  - o Trucking & business auto
  - o No significant sub-haul exposure
- Clear Blue Specialty Ins Co
  - o Fleet (5+ unit) business auto market.
  - o Minimum 3 years in business
  - o No lapses
- USLI – Truckers GL
  - o No Hazmat
  - o No appliance or furniture delivery/installation
- Great American
  - o Monoline cargo
  - o Drivers must be 25-65 with 2+ years verifiable class A
  - o No fresh seafood



- Reefer must be 10 years or newer
- Intact
  - Monoline cargo
  - Drivers 25-70 with 2+ years verifiable class A
- Lloyds Monoline APD
  - Great fleet market with 50/50/50 endorsement where premium is credited for good loss ratios
- Great Lakes – MTC & APD
- AON (NEMT Auto + PL/GL)
  - Non Emergency Medical Transportation program only
  - Minimum 3 years in business
- Golden Bear (XS Auto)
- Kinsale (XS Auto)