

OFFER EXTENDED THROUGH

12/31/2021

**Plus earn up to 6x Bonus
for new accounts
in preferred states**

(details inside)



2021 TRUCK INSURANCE MARKET GUIDE



CELEBRATING

43

YEARS



**NATIONAL TRUCK
UNDERWRITING
MANAGERS, INC.**

Member



An Amwins Company

Earn



on
Qualifying
Accounts



NATIONAL TRUCK
UNDERWRITING
MANAGERS, INC.

An Amwins Company

TRUCK
BUCKS!



**EXTENDED THROUGH
DECEMBER 31, 2021!**



Plus, enjoy **DOUBLE** reward amounts for **ALL** renewal and new business valued under **\$25,000**

EFFECTIVE SEPTEMBER 1, 2021				
Account Size	Renewal Business	New Business	4x BONUS! <i>For accounts* in preferred states: CO, IA, ID, IN, KY, KS, MI, MN, MO, MT, ND, NE, OH, PA, SD, UT, WI, WY</i>	6x BONUS! <i>For no/zero-alert accounts* in the preferred states: CO, IA, ID, IN, KY, KS, MI, MN, MO, MT, ND, NE, OH, PA, SD, UT, WI, WY</i>
			Valid on new business only	
Under \$25,000	\$10 \$20	\$20 \$40	\$20 \$80	\$20 \$120
\$25,001-\$100,000	\$25	\$50	\$100	\$150
\$100,001-\$500,000	\$50	\$100	\$200	\$300
\$500,001+	\$100	\$200	\$400	\$600
<small>*Insured must be domiciled in a listed preferred state. Accounts must be in business a minimum of 5 years under current name/operating authority to qualify for double and triple bucks rewards. New ventures don't qualify for any bucks. "No alert" status will be determined at account received date.</small>				

National Truck has built a reputation on providing you with excellent primary liability, physical damage and motor truck cargo package policies through long term Truck Specialty Carriers. **But we also write mono-line physical damage, cargo and excess coverage—**



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FOUR DECADES of experience **THREE GENERATIONS** of integrity

National Truck Underwriting Managers Inc. is a third generation family business writing truck insurance since 1978. Trucks are all we write, so you and your accounts will benefit from our unmatched expertise and service.



*Front: Jim Joyce, Sr.
Rear: Jim Joyce, Jr.*

*L-R: Jim Joyce III,
Justin Joyce*



Your preferred truck market for 1-250 power unit accounts

- We represent the premier truck specialty carriers in the business, including, but not limited to Canal Insurance Company, The IAT Insurance Group (Harco National Insurance Company and Occidental), Northland Insurance Company, Crum & Forster, and The Hartford.
- We have a staff of very experienced truck insurance specialty underwriters and a responsive support team.
- Our goal is to provide you with the best possible quote on qualified accounts. We pledge to deliver superior service, and proudly maintain the highest level of ethical standards.
- We have the resources and markets to accommodate larger fleets too. Ask us!

COVERAGES OFFERED:

- **Primary Auto Liability**
- **Non-Trucking Liability**
- **Physical Damage**
- **Motor Truck Cargo**
- **General Liability**
- **Excess Liability**
- **Occupational Accident Insurance**
- **Passenger Accident Insurance on single power unit accounts to large fleet accounts**



With very few exceptions, National Truck writes on a national basis, providing our retail producers with a single point of contact. One solution for your trucking clients, regardless of location. “Experience the National Truck difference.”



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Important Contact Numbers

MAIN OFFICE—MINNESOTA		
	NON-FLEET	FLEET
3600 American Blvd. West Suite 650 Bloomington, MN 55431 (800) 831-NTUM (6886) (952) 893-1234	New Business - Non-Fleet (1-10 PU) Rick Gunderson VP Underwriting rick.gunderson@ntuminc.com Direct (952) 229-3403	New Business - Fleet (11+ PU) Andy Larson Senior Underwriter andy.larson@ntuminc.com Direct (952) 229-3441
	Jim Reller jim.reller@ntuminc.com Direct (952) 229-3427	Jim Joyce III Vice President james.joyce@ntuminc.com Direct (952) 229-3497
	Dan Martinez dan.martinez@ntuminc.com Direct (952) 229-3401	Justin Joyce Vice President justin.joyce@ntuminc.com Direct (952) 229-3442
	Trisha Zwick Trisha.Zwick@ntuminc.com Direct (952) 229-3452	Renewal Business - Fleet (11+ PU) Rick Gunderson VP Underwriting rick.gunderson@ntuminc.com Direct (952) 229-3403
	Renewal Business - Non-Fleet (1-10 PU) Rick Gunderson VP Underwriting rick.gunderson@ntuminc.com Direct (952) 229-3403	Steve Eklund Senior Underwriter steve eklund@ntuminc.com Direct (952) 229-3434
	Marcia Fagerstrom Senior Underwriter marcia.fagerstrom@ntuminc.com Direct (952) 229-3410	
	Patrick Bietz Senior Underwriter patrick.bietz@ntuminc.com Direct (952) 229-3436	

REGIONAL OFFICES		
IDAHO	Fleet & Non-fleet (1+ PU) Darcy Johnson Senior Underwriter darcy.johnson@ntuminc.com Direct (208) 409-6813	
TENNESSEE	Underwriters Fleet & Non-fleet (1+ PU) Sherry Zacher Senior Underwriter sherry.zacher@ntuminc.com Direct (952) 463-7562	Tenna Callahan Senior Underwriter tenna.callahan@ntuminc.com Direct (952) 463-7757
WASHINGTON	Non-fleet (1-10 PU) Heidi Mattson Senior Underwriter heidi.mattson@ntuminc.com Direct (206) 437-4283	
WISCONSIN	Fleet & Non-fleet (1+ PU) Julie Olson Senior Underwriter julie.olson@ntuminc.com Direct (414) 507-4276	

WORKERS' COMP FOR TRUCKERS

For over 30 years, AMERISAFE has focused on one thing, and one thing only: workers' comp. AMERISAFE provides workers' comp policies for truckers across the country, relying on our industry expertise to assess risk and efficiently manage claims.

Target Operations: Dirt Hauling, Forest Product Transportation, Gravel Hauling, Long Hauling, Ready Mix, Short Hauling, Towing

Submission Requirements

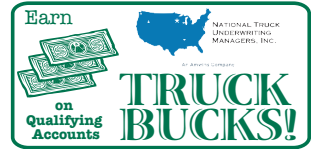
- ACORD 130
- Expiring and 3-year current value loss runs with detailed loss summary
- Current Experience Modifications
- Note: Our minimum premium is \$10,000 with some Trucking exposures as low as \$7,500.
- Note: AMERISAFE accepts submissions 120 days in advance of the current expiration date.



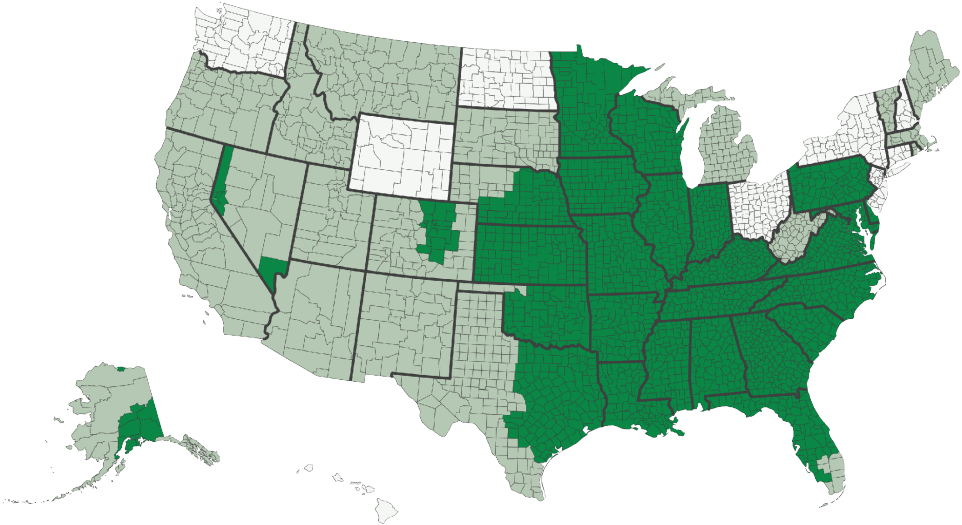
AMERISAFE®

Safe Above All

Rated A (Excellent)
by the A.M. Best Co.



AMERISAFE TERRITORY:



LEGEND



AMERISAFE is accepting submissions.



AMERISAFE allows up to a combined 25% exposure in these territories when the primary exposure is in an accepting submissions territory.



AMERISAFE offers no coverage.



AMERISAFE

Safe Above All



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TERRITORY:

Non-Fleet (1-10 power units) and Fleet (11+ power units)

AR, AZ, CA, CO, FL, GA, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV and WY

Fleet only (11+ power units)

CT, DE, MD, ME, NH, NJ, RI and VT



12% COMMISSION

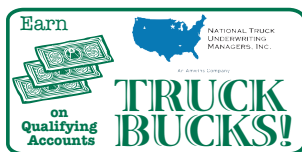
*on Northland non-fleet
(1-10 power units)
packaged business*

Coverages: *Auto Primary Liability, Physical Damage, Motor Truck Cargo and General Liability*

Northland has been in business since 1948, and is one of the oldest tenured transportation insurance carriers in the industry. They are one of the largest non-fleet insurance carriers (based on filings) and one of only a few A++ rated carriers.



Target Account Size: 1-200 power units (will consider larger accounts)



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Coverages: *Auto Primary Liability,
Physical Damage, Motor Truck Cargo
& General Liability*

Target Account Size: **1-200 power units**
(will consider larger accounts)

PROGRAM HIGHLIGHTS:

INTRODUCING CANAL TEST DRIVE!

Canal has innovative options for new ventures, both a scheduled unit policy and a pay as roll, paying only for the miles you drive. Contact us today to see which option is best for you and how we can help reduce the cost of your actual insurance cost.

Industry-Leading Auto Liability

- Offered with a primary limit of up to \$1,000,000.
- Canal makes requested auto liability filings for no additional fee.
- Wide variety of business classes to suit your customers, including:
 - Auto or Boat Hauling
 - Dry Van or Box (single or double trailers)
 - Container/Intermodal Hauling (not available in CA)
 - Drive-Aways
 - Dumping (not available in CA)
 - Flatbed
 - Mobile Home Hauling (not available in CA)
 - Refrigerated Goods
 - Fuel Tankers (not available in CA)
 - Tanker – Liquid or Compressed Gas (Not available in CA)
 - Livestock
 - Dry Bulk or Farm Products
 - Other Special Type Operations
- Auto Liability policies can be customized to meet the specific needs of Insureds. Examples include: Hired Car and non-owned coverage, UIIA Designated Insured coverage, Additional Insured endorsements, Monthly reporting forms for fleet policies.



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NATIONAL TRUCK
UNDERWRITING
MANAGERS, INC.

DBA in California:
NTUMI INSURANCE AGENCY
CA License #0669345



TERRITORY:

Express (1-10 power units)

AR, AZ, **CA**, CO, CT, DE, GA, IA, ID, IL, IN, KS, KY, ME, MI, MN, MO, MT, NC, ND, NE, NH, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI and WY.

Fleet (11+ power units)

AR, AZ, **CA**, CO, CT, DE, FL, GA, IA, ID, IL, IN, KS, KY, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WI and WY.

- **Online "Report a Loss" in Spanish or English**
- **Continuous Pay Plans**
- **Combined deductible for Physical Damage & Cargo**
- **Hired and Non-Owned Auto Coverage**

Truckers General Liability

- Offered on Combined Policy for Clients with Auto Liability coverage that are in 'for hire' trucking
- \$1,000,000 per occurrence and \$1,000,000 general aggregate; or
- \$1,000,000 per occurrence and \$2,000,000 general aggregate.

Physical Damage

- Comprehensive and Collision Coverage
- Variety of deductible options
- Non-Owned Trailer Coverage

Motor Truck Cargo

- One of the broadest policies offered
- Preferred Form
- No Coinsurance Clause
- No Commodity Theft Limitation

✓ EASY Payment Plan Options

- For Annual policies, Canal offers a 10 installment option in addition to the current 9 installment option.
- For Continuous Coverage policies, Canal offers an escrow deposit of 2/12th down and 12 equal installments as well as full pay.

Insurance provided by Canal Insurance Company, California Certificate of Authority #3979, or its subsidiary, Canal Indemnity Company, and is not available in all states. The above description is a summary only and does not include all terms and conditions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions.



INSURANCE GROUP

Transportation

Rated A- (Excellent) by the A.M. Best Co.

Coverages: *Auto Primary Liability, Physical Damage, Motor Truck Cargo, General Liability, Non-Trucking Liability*

As one of the largest insurers for the transportation industry, IAT Transportation offers a broad array of competitive products and loss control services to meet the unique needs of the industry.

- 24/7 Claims Reporting
- National Network of Heavy Equipment Appraisers
- Local Special Investigations Units
- Multi-Lingual Staff and Support
- Dedicated subrogation/salvage professionals specializing in heavy equipment

**OCCIDENTAL FIRE
& CASUALTY COMPANY
OF NORTH CAROLINA**

NON-FLEET TERRITORY

(1-10 power units):

AR, AZ, GA, IA, IL, IN, KY, MN, MO, MT, NC, NE, ND, OH, OK, OR, PA, SC, SD, TN, WA and WI



FLEET TERRITORY

(11-250 power units):

AR, AZ, CA, CO, GA, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, UT, WA, WI and WY



INSURANCE GROUP

Inland Marine



Rated A- (Excellent) by the A.M. Best Co.

Coverages: *Warehouse Legal Liability, Motor Truck Cargo, Combined Cargo/Auto Physical Damage, Third Party Logistics, Related Property for Transportation Accounts*

IAT Inland Marine focuses on providing insurance for all traditional lines of inland marine such as builders' risk, contractors' equipment, fine art, motor truck cargo and property. We apply our unique expertise to deliver flexible, innovative and high quality insurance solutions.

- Motor Truck Cargo: Up to \$500K
- Basic and Broad Forms:
- \$50K Basket coverage for: Pollution Cleanup, Earned Freight, Claims Mitigation and more
- Basic and Broad Forms: Reefer breakdown
- Diminishing Deductible: Begins to decrease by 25% after 2 loss free years



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**NATIONAL TRUCK
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MANAGERS, INC.**
NTUMINC.COM

CELEBRATING
43
YEARS

TERRITORY:
Available in most states





CRUM & FORSTER®

A FAIRFAX COMPANY

Rated A (Excellent)
by the A.M. Best Co.

Coverages: *Auto Primary Liability,
Physical Damage, Motor Truck Cargo
and General Liability*

Target Account Size: 1-35 Power Units

NEW
Primary Liability,
General Liability,
Physical Damage
and Motor Truck
Cargo Program

TERRITORY:

Available in most states

**Auto Primary Liability, General Liability,
Physical Damage and Motor Truck Cargo**

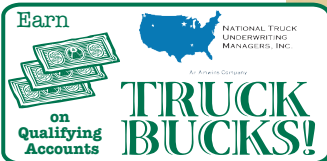
Target Account Size: 1-35 Power Units

SUBMISSION CHECKLIST REQUIRED:

- Complete Truck Application – ACORD APPLICATIONS ARE NOT ACCEPTABLE
- C&F will consider most truck specialty applications for quoting purposes, but will need a completed C&F Truck application to bind coverage.
- Non-Fleet Truck Application required for 1-9 Power units.
- Three years of currently valued loss runs <60 days old for non-fleet accounts for each line of coverage you want us to consider.

Fleet Truck Application (10+ Power units)

- Five years of currently valued loss runs <60 days old for fleet accounts for each line of coverage you want us to consider.
- Driver list that includes dates of hire, years of U.S. commercial driving experience
- MVR'S less than 90 days old
- Four recent quarters of IFTA reports or ELD download including mileage for owner-operators.





CRUM & FORSTER®

A FAIRFAX COMPANY

Excess Liability for Transportation

Target Account Size: NO RESTRICTIONS!

Small Fleet Excess: 1-50 Units

Large Fleet Excess: 50+ Units

Target Account Size:

No restrictions

Small Fleet Excess: 1-50 Units

Large Fleet Excess: 50+ Units

- For-Hire Motor Carriers
- Owner-Operators with Authority
- Beverage Distributors
- Will Consider Haz-Mat
- Lead Or Excess Placements
- \$3,000 Minimum Premium
- Up To \$5,000,000 Limits
- Follow Form Including AL, GL & EL
- MCS-90 Endorsement and Required Filings

TERRITORY:

Available in most states



About Crum & Forster

- Wholesale E&S division focused on wholesale brokers
- Specialized coverage enhancements for the unique needs of our classes
- Multiline coverage solutions
- Prompt new business quotes, renewal indications and policy issuance
- Customer service-based culture applied to everything we do
- Risk engineering and claims specialization consistent with our classes
- Emergency response teams available around the clock to respond to catastrophic/urgent claim events

This material is provided for information purposes only and is not intended to be a representation of coverage that may exist in any particular situation under a policy issued by one of the companies within Crum & Forster. All conditions of coverage, terms, and limitations are defined and provided for in the policy.

The C&F logo, C&F and Crum & Forster are registered trademarks of United States Fire Insurance Company.

Crum & Forster, which is part of Fairfax Financial Holdings Limited, comprises leading and well-established property and casualty business units. The insurance companies, rated A (Excellent) by A.M. Best Company, are: United States Fire Insurance Company, The North River Insurance Company, Crum and Forster Insurance Company, Crum & Forster Indemnity Company, Crum & Forster Specialty Insurance Company, Seneca Insurance Company, Inc., Seneca Specialty Insurance Company, First Mercury Insurance Company, and American Underwriters Insurance Company.

Submission Checklist For Expedited Response

- Completed Accord Application
- List & Percentage of Commodities Hauled
- Projected & Historical Mileage, Revenue, Number of Units
- Radius of Operations
- 5 Year Hard Copy Loss Runs
- Current Equipment and Driver List (Include Date of Birth, Date of Hire, and Years of Commercial Driving Experience)
- Brokerage Revenue & Sub-hauler Cost of Hire, if Any
- Primary Terms & Condition



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PHYSICAL DAMAGE & MOTOR TRUCK CARGO

LLOYD'S

LLOYD'S OF LONDON

Rated A (Excellent) by the A.M. Best Co.

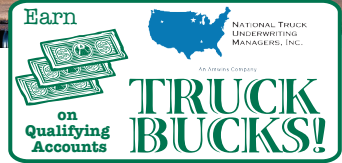
Coverages: *Monoline Physical Damage & Motor Truck Cargo*

Target Account Size: 1-500 power units

Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks.

Target Operations: Commercial Automobile Physical Damage Including Fleets, Motor Truck Cargo, Excess Motor Truck Cargo and Contingent Motor Truck Cargo.

We can consider preferred accounts and distressed accounts for physical damage and motor truck cargo.



TERRITORY:

Available in most states

EXCESS MARKETS FOR TRANSPORTATION



Target Account Size: 50+

Target Operations: Gemini Transportation can write up to \$5 million in excess liability for the following:

- General Trucking
- Contract Carriers
- Dedicated Fleets
- Dry Bulk
- Cement Haulers
- Heavy Equipment Haulers
- Truck Load Carriers
- Less-Than-Truck Load Carriers
- Municipal & Hazmat Waste
- Liquid Bulk Haulers
- Chemical Haulers
- Fuel Haulers
- Oilfield/Fracking Haulers
- Flat-Bed Haulers
- Household Goods Movers
- Private Fleets
- Commuter & Charter Bus
- School Buses
- Airport Shuttle Vans
- Para Transit

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by the A.M. Best Co.

TERRITORY:

Available in most states



EXCESS LIABILITY FOR TRANSPORTATION

A++ RATED CARRIER

Rated A++ (Superior) by the A.M. Best Co.

Coverages: *Excess Auto Liability,
Designated Truckload for Specified
Contracts*

Target Account Size: 1-200 power units

This company has a 35-year history of Excess Auto underwriting. They have a broad appetite and can accommodate any cargo.

- Limit available: \$5M per occurrence
- Maximum limit is \$10M



TERRITORY:

Available in most states



Excess Auto Underwriting Categories:

- Petroleum Product Haulers
- School Buses
- Ambulances / Ambulettes
- Para Transit
- Truckers
- Airport Shuttles
- Limos / Taxis (No Independent Owners)
- Certain Hired & Non-Owned (e.g., Pizza Delivery)
- Waste Haulers
- Contractor Fleets

Designated Truckload for Specified Contracts

Purchasing this customized coverage provides immediate cost savings to a trucking insured. This is accomplished by adding coverage only for the increase in limits required in a contract between a trucker and its customer—and limited to the operations described in the contract.



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NATIONAL TRUCK UNDERWRITING MANAGERS, INC.

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Contact Jim Joyce, Jr. at National
Truck Underwriting Managers for more
information: Jim.JoyceJr@tuminc.com

Coverages: *Motor Truck Cargo*

**Target Account Size: 5+ Power Units (Minimum
of \$500,000 gross receipts)**

The Hartford's Carrier Logistics Choice provides coverage for cargo within the entire spectrum of your logistics operations – including and beyond road events:

- Motor Carrier
- Freight Forwarder
- Warehouseman
- Incidental Transportation Broker
- Bailee

Broad coverage includes:

- Spoilage due to change in temperature
- Rust/corrosion
- Fictitious pick-up/Voluntary parting
- Employee dishonesty
- Trailer interchange
- Duty to defend
- Waiver of theft deductible for cargo equipped with location tracking device

Coverage Highlights:

Customized limits of insurance. Our coverage allows you to customize limits for cargo while in transit, while in storage at a warehouse or while at a scheduled or unscheduled terminal location.

Coverage for transportation brokers. Our policy offers optional coverage for exposure when you act as a transportation broker.

Coverage for storage. Our policy offers optional storage coverage for covered property not in "due course of transit."

Employee and subcontractor dishonesty. Coverage for dishonest acts by employees and subcontractors.

Right and duty to defend. We provide defense costs associated with a loss "outside" of limits.

Selling price option. At your request, we'll calculate the value of damaged property (which was sold prior to loss) on a selling price basis.



**Rated A+
(Superior) by
the A.M. Best Co**

TERRITORY:

Available in most states

Standard Coverage Highlights:

We automatically provide for the following coverages up to the Limit of Insurance shown in the policy.

Loss mitigation expenses. After you sustain a cargo loss, you may incur significant expenses to mitigate that loss such as offering a reward for lost or stolen property or expenses associated with recovering or protecting property.

Debris removal expenses. Costly expenses associated with the removal and disposal of property after a loss.

Pollutant cleanup and removal expenses. Court ordered expenses you incur for pollutant cleanup from land or water.

Earned freight charges. Earned freight charges that are uncollectible due to a covered loss to covered property.

Contract penalties. Liability for contract penalties for delivery delays related to covered loss to covered property.

Trailer interchange. Coverage for liability you assume for cargo and non-owned trailers that you use in the hauling of such cargo.

OPTIONAL COVERAGE

Separate limits for named shippers. This coverage is available by endorsement when a shipper requires you to provide separate limits of insurance under the terms of our policy.

Separate limits for specified trips. Similar to named shippers coverage, we have an endorsement available for when you need to increase or arrange for separate limits for specific hauls.



NATIONAL TRUCK
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3600 American Blvd. West Suite 650
Bloomington, MN 55431

Truck Bucks Extended Through 12/31/20

NEW Primary Liability, General Liability,
Physical Damage and Motor Truck Cargo
Program from Crum & Forster

New! Now writing Canal Insurance
in California—up to 200 power units

Just Added! The Hartford Cargo Program

(SEE INSIDE FOR DETAILS)