



**NATIONAL TRUCK
UNDERWRITING
MANAGERS, LLC.**

An Amwins Company



2023 TRUCK INSURANCE MARKET GUIDE

**DETAILS
INSIDE!**

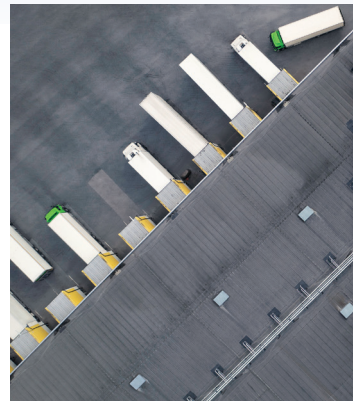
EXPANDED MARKET AVAILABILITY!

BROAD TERRITORY

ONE WHOLESALER - MULTIPLE NATIONWIDE SOLUTIONS

BROAD Territory + SERVICE-ORIENTED Staff = A WINNING COMBINATION For You & Your Trucking Clients

As a proud member of Amwins (***rated PA-1 Exceptional by AM Best**), National Truck Underwriting Managers, LLC, an Amwins Company, has decades of truck underwriting experience and a team focused on servicing your prospects and clients. Put our experience and specialization to work today!



Your preferred truck wholesaler for 1-250 power unit accounts



**NATIONAL TRUCK
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- We represent the premier truck specialty carriers in the business, including but not limited to, Canal Insurance Company, Crum & Forster, IAT Insurance Group (Harco National Insurance Company and Occidental) and Northland Insurance Company.
- We maintain an experienced staff of 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!



NATIONAL TRUCK
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MEMBER



- **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 few exceptions, National Truck Underwriting Managers, LLC, an Amwins Company, 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.

*Amwins is proud to be **AM Best's first delegated underwriting authority enterprise (DUAE) to receive a PA-1 score**, reflecting the highest standards for underwriting excellence.

For the latest Performance Assessment, access www.ambest.com.



NATIONAL TRUCK
UNDERWRITING
MANAGERS, LLC.
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ONE TEAM. MULTIPLE SOLUTIONS.

MAIN OFFICE—MINNESOTA		
<p>3600 American Blvd. West Suite 650 Bloomington, MN 55431</p> <p>(800) 831-NTUM (6886) (952) 893-1234</p>	NON-FLEET	FLEET
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REGIONAL OFFICES		
IDAHO	<p><u>Fleet & Non-fleet (1+ PU)</u></p> <p>Darcy Johnson Senior Underwriter darcy.johnson@ntuminc.com Direct (208) 409-6813</p>	
TENNESSEE	<p><u>Underwriters Fleet & Non-fleet (1+ PU)</u></p> <p>Tenna Callahan Senior Underwriter tenna.callahan@ntuminc.com Direct (662) 469-1947</p>	<p>Sherry Zacher Senior Underwriter sherry.zacher@ntuminc.com Direct (952) 463-7562</p>



Rated A- (Excellent) by AM Best

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

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

PROGRAM HIGHLIGHTS:

**EXPERIENCE
CANAL TEST
DRIVE!**

Canal *TEST
DRIVE*

Canal has innovative options for new ventures, both a scheduled unit policy and a pay as you roll, paying only for the miles you drive. Contact us today to see which option is best for you.

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
 - Drive-Aways
 - Dumping
 - Flatbed
 - Mobile Home Hauling
 - Refrigerated Goods
 - Fuel Tankers
 - Tanker – Liquid or Compressed Gas
 - 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, LLC.**

DBA in California:
NTUMI INSURANCE AGENCY
CA License #0669345



TERRITORY:

Non-Fleet (1-10 power units)

AR, AZ, CA, CO, CT, DE, FL, 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, 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, VA, VT, WA, WI, 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

✓ EASY Payment Plan Options

- Direct Bill option via CanalPay
- 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.

Coverage not available in all states. Please contact your NTUM underwriter to learn more.



CRUM & FORSTER®

A FAIRFAX COMPANY

Rated A (Excellent) by AM Best

TERRITORY:

Available in most states

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

Target Account Size: 1-50 Power Units

Now featuring expanded coverage offerings, including:

- Towing/Mechanical Breakdown
- Downtime
- Physical Damage Extension of Coverage
- Crum's broad Motor Truck Cargo Coverage Form
- Multiple payment options, to include both agency and direct bill

Contact your NTUM underwriter for more information

SUBMISSION REQUIREMENTS:

- *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 <90 days old for each applicable line of coverage.*

Fleet Truck Application (10+ Power units)

- *Five years of currently valued loss runs <90 days old for each applicable line of coverage.*
- *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.*



Coverage not available in all states. Please contact your NTUM underwriter to learn more.



INSURANCE GROUP

Transportation

Rated A- (Excellent) by AM Best

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
- Enhanced coverage offerings:

Extended Towing, Auto Loan/Lease Gap Coverage, Personal Property Coverage, Tarps, Chains, Binders, Diminishing Deductible, and more. Contact your NTUM underwriter for more information!

OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA

NON-FLEET TERRITORY (1-10 power units):

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



FLEET TERRITORY

(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, UT, WA, WI, WY



Coverage not available in all states. Please contact your NTUM underwriter to learn more.



National Indemnity Company

Strength, Stability and Integrity

Rated A++ (Superior) by AM Best

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

National Indemnity Company (NICO) is one of the leading property/casualty members of the Berkshire Hathaway group of insurance companies, with the highest possible financial strength rating by AM Best – an A++XV rating.



**NON-FLEET TERRITORY
(1-10 power units):**

ALL STATES except
FL, HI, LA, MA, MI, NJ, NY

- 24/7 online/toll-free Claim reporting options
- Introducing Just Drive with NICO, offering qualifying NICO customers a premium discount. Contact your NTUM underwriter to learn more!

JustDrive
-----with NICO-----

National Indemnity Company offers coverage for a broad range of operations, to include:

Truckers

Examples: Car carriers, mobile home toters, other long haul trucks hauling goods for hire

Tankers

Examples: Water trucks, fuel trucks, trucks hauling liquid asphalt and other chemicals (some exclusions exist)

Drive-away Contractor Vehicles

Examples: Registration plates, transporter tags, named operators



Driver Training Vehicles

Examples: Sedans, trucks, tractor/trailers

Dump Trucks

Examples: Dump trucks used by contractors and aggregate haulers

Construction Vehicles

Examples: Boom trucks, mobile truck cranes, cement pumpers, dump trucks, service trucks, fuel trucks, water trucks

Business Auto

Examples: Delivery vehicles, security vehicles, construction vehicles, contractor vehicles

Passenger Transport

Examples: Charter buses, funeral home vehicles, religious organization vehicles, taxis



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Coverage not available in all states. Please contact your NTUM underwriter to learn more.



Rated A++ (Superior) by AM Best

TERRITORY:

Non-Fleet (1-10 power units)

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

Fleet (11+ power units)

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



12% COMMISSION^{*†}

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

^{*}Excludes new ventures

[†]Packaged business only

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)

- Claim support team available 24/7

Expanded coverage options, including

- Roadside Assistance and Towing
- Diminishing Deductible
- Aggregate Deductible
- Personal Effects Coverage
- Financed Value
- Multiple cargo form options
- Much more!

Contact your NTUM underwriter
for more information!



Coverage not available in all states. Please contact your NTUM underwriter to learn more.

PHYSICAL DAMAGE & MOTOR TRUCK CARGO

LLOYD'S
LLOYD'S OF LONDON

Rated A (Excellent) by AM Best

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



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CELEBRATING
45
YEARS

Coverage not available in all states. Please contact your NTUM underwriter to learn more.

EXCESS LIABILITY FOR TRANSPORTATION



CRUM & FORSTER®

A FAIRFAX COMPANY

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

Submission Checklist

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 AM Best Company, are: United States Fire Insurance Company, The North River Insurance Company, Crum & 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.

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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CELEBRATING
45
YEARS

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EXCESS LIABILITY FOR TRANSPORTATION

A++ RATED CARRIER

Rated A++ (Superior) by AM Best

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

Target Account Size: 1-200 power units

This company has a 40-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 often provides 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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