



TRANSPORTATION INSURANCE EXPERTS MARKET GUIDELINES



KNIGHT INSURANCE GROUP – Auto Liability (A RATED PAPER)

- TERRITORY: TX, CA, WA, OR, FL, GA, TN, PA, OH, WI, SC, IL, AL, CO, KY, MS, MN, MO
- R97 9B HSH5 H9 ELD5 B G C B (AR, AZ, IA, ID, KS, MT, ND, NE, NM, NV, OK, SD, UT, VA, WY)
- 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



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

- TERRITORIES: ALL STATES EXCEPT: CA, FL, IL, LA, MS, NJ, NY
- ADMITTED PAPER / 2 YR CDL REQUIRED
- 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



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



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



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

- **HAZMAT MARKET ONLY** >30% 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



AIG – AUTO LIABILITY, PHYSICAL DAMAGE, MOTOR TRUCK CARGO AND GL (A+ RATED PAPER)

- TERRITORY: ALL STATES EXCEPT FL, NY & LA
- ADMITTED PAPER
- 11+ POWER UNITS REQUIRED
- RISK MUST BE 3+ YEARS IN BUSINESS
- QUICK QUOTE OK FOR CLEARANCE



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

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:

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WWW.TIEXPERTS.COM

[800-232-4308](tel:800-232-4308)

Submissions@tiexperts.com



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



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
- PREFERS PACKAGE RISKS, NO MONOLINE PHYSICAL DAMAGE



UNIQUE INSURANCE COMPANY – PHYSICAL DAMAGE

- TERRITORY: IL, GA, TN, IN, MS, FL, LA, NM (ADMITTED)
- AL, KY, SC (NON-ADMITTED)
- >1MILLION TIV AND ABOVE
- RATES HAVE BEEN SEEN AS LOW AS 2% AND LOOKING FOR PREFERRED BUSINESS



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
- RATES HAVE BEEN SEEN AS LOW AS 2% AND LOOKING FOR PREFERRED BUSINESS



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



CANOPIUS US INSURANCE, INC – Physical Damage & Motor Truck Cargo (A RATED PAPER)

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

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
- GENERAL FREIGHT AND REEFER ACCEPTABLE
- RECENTLY EXPANDED PHYSICAL DAMAGE OFFERING

SUBMISSION PROCESS/CLEARANCE:

- PREFER SUBMISSIONS TO USE OUR **TIE APPLICATION**
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- MVR'S
- LOSS RUNS
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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 ACUITY 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, BEHICLES WITH MARKED WRAPS.



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