



NATIONAL TRANSPORTATION  
UNDERWRITERS

# 2025 Transportation Insurance Market Guide

Expansive solutions for the road ahead



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.

## Combining broad market access with niche transportation expertise

Amwins National Transportation Underwriters believes the road to success is built on delivering market solutions and outstanding service. As long-standing experts in the transportation space, our knowledge and relationships drive all that we do. From the mountains to the coast and all the miles in between, we are proud to be your go-to resource for expansive insurance coverage that fuels your business.

In other words, we're revved up to help you win!



8

locations



12

markets



78

employees

### Your preferred wholesaler for non-fleet and fleet accounts

#### Our capabilities

- 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



**Also... we're proud to say that, with few exceptions, we write on a national basis, providing our retail producers with a single point of contact, no matter the location.**

#### Committed to advancing the industry

At Amwins National Transportation Underwriters, we believe the industry is fueled by collaboration. As active members of associations like WSIA and MCIEF, we deepen relationships, enhance our knowledge, and advocate for causes that are key to the long-term success of transportation professionals across the country.



Motor Carrier Insurance  
Education Foundation



**Berkley**  
**SMALL BUSINESS SOLUTIONS**  
 | a Berkley Company

**Rated:** A+ (Superior) by AM Best

**Coverages:** Auto primary liability, physical damage, motor truck cargo, general liability

**Target Account Size:** 1 – 14 power units; up to 40 trailers

Berkley Small business solutions provides primary, admitted guaranteed-cost only auto liability, auto physical damage, general liability and motor truck cargo for a wide variety of small, for-hire trucking operations. They offer products to standard and preferred customers that have been in business for 3+ years.



## Now considering for-hire dump operations

### New Business Requirements

- DOT# and MC#
- Single-state garaging only
- No HOS or no unsafe driver alerts
- Fewer than two CAB alerts in any other violation categories combined
- Minimum driver age of 23; two years CDL experience preferred
- Vehicle types:
  - Flatbed
  - Dry van
  - Reefer trailers

### Excluded Operations

- Oilfield operations
- Hotshots
- Hazmat trailers
- Drive-away operations
- Couriers
- Auto haulers
- Tow trucks/wreckers
- Residential deliveries
- Explosive haulers
- Crane/boom trucks
- Passenger transportation
- Household goods movers
- Car/truck and rental/leasing operations
- Fuel or propane haulers

## Territory

Currently available in all states **EXCEPT:** AK, CA, CT, DC, HI, MA, MT, NJ, NY, PA, VA, VT, WA, WY

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

**Please refer to the back cover for submission guidelines.**





**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 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.

### 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.

## Territory

**Non-fleet (1-10 power units):** Currently available in all states **EXCEPT:** LA, MA, NJ, NV, NY, and WV.

**Fleet (11+ power units):** Currently available in all states **EXCEPT:** LA, MA, NV, NY, and WV.

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

**Please refer to the back cover for submission guidelines.**

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.



**CRUM & FORSTER®**

A FAIRFAX COMPANY

**Rated:** A (Excellent) by AM Best

**Coverages:** Auto primary liability, general liability, physical damage, motor truck cargo and excess auto

**Target Account Size:** 1-50 power units

With a wholesale E&S division and specialized coverages focused on the unique needs of transportation classes, Crum's customer service-based culture is applied to everything they do.

**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

**Excess Auto**

- No restrictions!
- Target Account Size:
  - Small Fleet Excess: 1-50 Units
  - Large Fleet Excess: 50+ Units
- For-hire motor carriers
- Owner-operators with authority
- 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

***\*Please contact your underwriter for specific submission requirements for excess coverage.***

## Territory

Currently available in all states **EXCEPT:** MA & NY.

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

**Please refer to the back cover for submission guidelines.**





# 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.

## Territory

**Non-fleet (1-10 power units):** Currently available in all states **EXCEPT:** AL, CA, CO, CT, DE, DC, FL, ME, MD, MA, MS, NH, NJ, NM, NV, NY, RI, UT, VT, WV, and WY.

**Fleet (11+ power units):** Currently available in all states **EXCEPT:** AL, CT, DE, DC, ME, MD, MA, MS, NH, NJ, NY, RI, VA, VT, and WV.

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

**Please refer to the back cover for submission guidelines.**





# 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.

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

- **Business Auto**  
Delivery vehicles, security vehicles, construction vehicles, contractor vehicles, food trucks, mobile businesses, driver training schools
- **Construction Vehicles**  
Boom trucks, mobile truck cranes, cement pumpers, dump trucks, service trucks, fuel trucks, water trucks
- **Contractors Vehicles**  
Vehicles used by plumbers, roofers, electricians, landscapers, locksmiths, painters
- **Drive-away Contractor Vehicles**  
Registration plates, transporter tags, named operators
- **Dump Trucks**  
Dump trucks used by contractors and aggregate haulers
- **Passenger Transport**  
Charter buses, funeral home vehicles, religious organizations vehicles, taxis
- **Tankers**  
Water trucks, fuel trucks, trucks hauling liquid asphalt and other chemicals (some exclusions exist)
- **Truckers**  
Car carriers, mobile home toters, other long-haul trucks hauling goods for hire

## Introducing JustDrive

JustDrive offers qualifying customers a premium discount. Contact your ANTU underwriter to learn more!



## Territory

**Non-fleet (1-10 power units):** Currently available in all states **EXCEPT:** FL, LA, MA, MI, NJ, and NY.

**Fleet (11+ power units):** Currently available in all states **EXCEPT:** MA

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

**Please refer to the back cover for submission guidelines.**



**Rated:** A++ (Superior) by AM Best

**Coverages:** Auto primary liability, physical damage, motor truck cargo and general liability

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

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.



**Expanded discount opportunities for fleets using telematics and broadened coverage for Roadside Assistance & Towing**

- Expanded coverage options, including
  - Roadside Assistance and Towing
  - Diminishing Deductible
  - Aggregate Deductible
  - Personal Effects Coverage
  - Financed Value
  - Multiple cargo form options
  - Much more!
- 24/7 claims reporting

## Territory

**Non-fleet (1-10 power units):** Currently available in all states **EXCEPT:** AL, CT, DE, DC, LA, ME, MD, MA, MS, NH, NJ, NY, and RI.

**Fleet (11+ power units):** Currently available in all states **EXCEPT:** AL, DC, LA, MA, and NY.

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

**Please refer to the back cover for submission guidelines.**





# Non-Admitted Carrier

**Rated:** A (Excellent) by AM Best  
**Coverages:** Monoline physical damage and motor truck cargo

Offered by 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
- Contingent motor truck cargo



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

## Territory

Currently available in all states **EXCEPT:** AK and HI

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

**Please refer to the back cover for submission guidelines.**



## Submission Requirements

We are committed to being a trusted partner that helps you meet the demands of the market. To make the review process as efficient as possible, please provide the following information with your submission. Additional details may be requested depending on account and coverage.

- Completed transportation application
- Driver list to include date of hire and years of experience for all drivers. Excel format preferred.
- Equipment list to include VINs for all owned and operated equipment. Excel format preferred.
- Currently valued loss runs. 3-5 years. Account and market dependent.
- Most recent four quarters of IFTAs, if applicable.
- MVRs – market dependent
- Target pricing

## One team, multiple solutions

### **Boise, ID**

Darcy Johnson  
208.406.6813  
darcy.johnson@amwins.com

### **Dallas, TX**

Tanya Holman, TRS  
214.561.6864  
tanya.holman@amwins.com

### **Memphis, TN**

Sherry Zacher  
952.463.7562  
sherry.zacher@amwins.com

Tenna Callahan

662.469.1947  
tenna.callahan@amwins.com

### **San Diego, CA**

Mark Iverson  
858.527.3009  
mark.iverson@amwins.com

### **Charlotte, NC**

Kayley Hartley  
980.987.7541  
kayley.hartley@amwins.com

### **Indianapolis, IN**

Evan Taylor, TRS, AINS  
317.806.8315  
evan.taylor@amwins.com

### **Minneapolis, MN**

Justin Joyce  
952.229.3442  
justin.joyce@amwins.com



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.