



# E&S Auto and Trucking Program

The DUAL Commercial Auto division has recently introduced a new E&S Commercial Auto and Trucking program. This program targets business with distressed risk characteristics which has been rejected in the standard marketplace and is seeking a coverage solution.

Our specialized team of E&S Auto and Trucking specialists work with a select producer network with a focus on expertise, relationship, partnership value, and quality deal flow.



## Program Highlights

- A rated paper
- Business written on a non-admitted basis
- Focus on trucking and transportation risks for local, intermediate, and long-haul exposures
- Specializing in risks with distressed characteristics which standard markets are declining
- Ability to consider distressed risks and challenging trucking classes
- Fleet sizes ranging from single-unit, to 1-10 unit non-fleet business, and fleets up to 25-50 units
- In-House claims handling featuring a dedicated transportation claims team within DUAL North America
- Writing primary AL up to \$1M CSL, along with PD, MTC, and truckers GL coverages (\$1M/2M)

## Target Classes

- General commodity
- Dry van, reefer, flatbed, tankers
- Box trucks, sprinter vans
- UIIA risks
- Small and large fleets
- Moving companies, local and interstate
- Mixed fleet
- Auto haulers
- Hotshots – excluding hotshot auto haulers
- Owners goods and not-for-hire exposures
- Expeditor trucking risks
- Dump trucks and dump tractors – dirt, sand, gravel
- Agriculture – bulk commodities, livestock, hay, produce, etc.
- Monoline commercial auto
- Wholesale distributors
- Contractors

## Target States

- Currently writing business in California and Texas
- 30+ new states coming soon
- Will not entertain risks garaged in excluded states in the East and Northeast

## Distressed Risk Characteristics

- New ventures
- Younger/older drivers
- Challenging MVRs
- Newer CDLs
- Poor CAB scores
- Distressed loss history
- Midterm, cancellation, and lapse situations

## Excluded Risks

- Hazmat exposures
- Frac sand and other oilfield exposures
- Tow trucks
- Logging
- Garage exposures – dealers, service, auto and truck rental
- International CDLs and B-1 exposures
- International travel exposure
- Brokerage authority, freight forwarders, sub-hauling exposures
- Public livery
- Oversize/overweight and pilot car exposures

## Underwriting Contacts

For more information about our E&S Auto program, please contact:

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