



E&S Auto



Expert solutions for distressed risks

When you have unique commercial auto risks that the standard marketplace won't cover, you can trust our adept team will work with you to find a bespoke solution.

Our new E&S Commercial Auto and Trucking program targets businesses with distressed risk characteristics. Our team of specialists works with a limited producer network with a focus on expertise, relationship, partnership value and quality deal flow.

Target states

- Currently writing business in California and Texas
- Launching 36 states by year-end 2025
- Will not entertain risks garaged in excluded states in the east and northeast

Key features

- 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
- Featuring A-rated paper, with business written on a non-admitted basis
- In-house claims handling featuring a dedicated transportation claims team within DUAL
- Writing primary AL up to \$1m CSL, along with PD, MTC, and truckers GL coverages (\$1m/2m)

Our appetite

- General commodity
- Dry van
- Reefer
- Flatbed
- Box trucks, sprinter vans
- UIIA risks
- Small and large fleets
- Moving companies – local and interstate
- Auto haulers
- Hotshots – excluding hotshot auto haulers
- Expeditor trucking risks
- Dump trucks and dump tractors – dirt, sand, gravel
- Agriculture – bulk commodities, livestock, hay, produce, etc.
- Monoline commercial auto

Distressed risk characteristics

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

Excluded risks

- Hazmat exposures
- Frac sand and other oilfield exposures
- Tow trucks
- Logging
- Auto and truck rental, dealers, service and any other garage operations
- International CDLs and B-1 exposures
- Brokerage authority, freight forwarders, sub-hauling exposures
- Public livery

Get in touch

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

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