

Writing Trucking Doesn't Have to Be a Headache

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If you think writing a trucking account is difficult, you're not alone. Every trucking account presents unique, and sometimes complex challenges. However, whether you're just getting started or have years of experience in the business, writing trucking accounts doesn't have to be overwhelming.

CUSTOMIZED UNDERWRITING

Our dedicated transportation team takes a personalized approach to underwriting each risk, working closely with retailers to ensure we find the right home for the insured—not just any home. Our understanding of carrier partners' appetites and guidelines helps us improve retention, manage loss history and avoid midterm "surprises" after carrier reviews. We specialize in tailoring coverage to meet the unique needs of each account.

CREATIVE SOLUTIONS

As the cost of goods and repairs continues to rise, we've observed significant increases in the cargo and physical damage space. To address these challenges, we offer multiple monoline solutions for both coverages. We're happy to assist with any portion of a risk, helping insureds save on premiums while maintaining robust coverage.

Excess Cargo Coverage

Many carriers are capping their exposure for non-owned goods in the insured's care, custody, or control. For example, on the cargo side, carriers like Progressive are setting limits at \$250k. Machinery haulers and auto haulers, however, often require higher limits. We can quote excess cargo coverage to meet whatever limits are needed.

Excess Garage Keepers Coverage

Similarly, we're seeing caps on garage keepers liability (coverage for non-owned autos in the insured's care, custody, or control). Carriers like Cincinnati Insurance are capping limits at \$250k or \$500k. Larger repair operations or businesses servicing high-value equipment often need more than this. We can help secure excess garage keepers coverage to meet higher limit requirements.

FOCUSED & DEDICATED TRANSPORTATION TEAM

We have a small, but highly experienced team. Our retailers know who to contact at Arlington/Roe with their questions and/or submissions, as they regularly work with the same underwriters. This personalized approach, combined with our collective knowledge and teamwork, has earned the trust of our agent partners in handling their transportation risks.

SPEED TO MARKET & RESPONSIVENESS

In a market dominated by a handful of carriers—especially on the broker/wholesaler side—speed to market is essential for writing and retaining risks. We strive to process submissions efficiently and get them to viable markets as quickly as possible, ensuring the best outcomes for both agents and insureds.

No matter how complex the account is, we are here to provide guidance and give you useful knowledge so you can empower your insured to make the right decision. Give one of our transportation underwriters a call, and they can answer your questions and help you place your trucking accounts.