



BU Lloyds APD/Cargo Program

Overview

Our objective with this program is to write the same classes of business we already write with our Hudson Program but targeting coverages that are outside the authority and/or comfort level of the BU Hudson Program. Utilizing this program will help us provide a one stop shop for coverages.

Additionally, our Lloyds APD/Cargo Program may be able to provide coverage for accounts where another carrier has only written the auto liability, but the APD and Cargo still needs a home. These types of risk will still typically be within the Hudson wheelhouse.

Submission Examples

- Risk with MTC limits above \$100K (\$300K limit any one vehicle).
- APD on a single unit valued over \$200K or a train limit over \$250K (limit \$300K any one unit/\$500K any one combined unit/\$2m any one event, catastrophe, or terminal loss)
- Monoline APD or MTC policies where AL is placed with another carrier.
- APD/MTC for Bi-national drivers running the I-5/I-10 corridor.
- New ventures where insureds have a higher valued truck.
- Accounts where we have non-renewed the policy in Hudson due to AL losses but where the APD/Cargo performed well can be considered for a monoline Lloyds APD/Cargo policy.
- If we provide a packaged quote through Hudson and only the APD/Cargo numbers are on target we can always quote these rates in Lloyds with a monoline policy.

Example Commodities

- Auto
- Building Materials
- Containers/Intermodal
- Flatbed
- Grain/Produce
- Hazardous materials
- Livestock
- Logs
- Mail
- Mixed Commodities
- Recycled/Refuse/Scrap
- Refrigerated & Dry Van Good
- Sand & Gravel
- Water in Bulk
- Wood Chips

Territories

- Arizona
- Arkansas
- California
- Colorado
- Idaho
- Illinois
- Montana
- Nevada
- Oregon
- Texas
- Utah
- Washington