

## APPETITE AND ELIGIBILITY

We've refined our transportation program over 28 years and can support a wide range of risks — from owner-operators to fleets, and from light vans to box trucks and semi-tractors. \*

## OUR WHEELHOUSE

\*See our class specific appetite guides for target markets

- **Day Truckers** – local to intermediate, targeting **20-80k annual miles**
- **Interstate:** eligible when limited to **3-4 adjoining states** (<50% outside territory acceptable; see map)
- **Territory:** Accounts must be **domiciled in available territories** (see map)
- **Operations: Fleets & Owner operators** acceptable

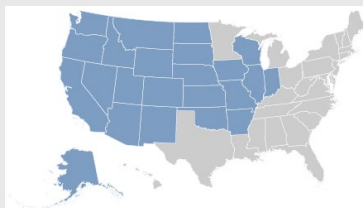
## DRIVER GUIDELINES

- Drivers must be **at least 25 years old** for established operations\*
- At least **2 years of experience** with the equipment, commodity and region
- **Seasoned drivers** with clean records are favorable

\*see new venture appetite for driver guidelines:

<https://bell-uw.com/new-ventures/>

## TERRITORIES AVAILABLE



AK, AR, AZ, CA, CO, ID, IA, IL, IN, KS, MO, MT, NE, ND, NM, NV, OK, OR, SD, UT, WA, WI, WY

## READY TO SUBMIT A RISK?

Visit [bell-uw.com/programs/commercial-trucking/](https://bell-uw.com/programs/commercial-trucking/) for a full list of other target classes, class specific guides and submission requirements

## PROGRAM REFERENCE GUIDE

COMMERCIAL TRANSPORTATION PROGRAM

(Use in conjunction with class specific appetite guides)



## Program Structure & Underwriting Approach

### MILEAGE BASED RATING

Many programs price using ISO tables, which don't always reflect how a trucking operation truly runs. Our **mileage-based approach** ties premium to actual usage, giving agents and insureds **pricing that matches their actual exposure** — especially for accounts with **dedicated routes**.

### UNDERWRITING REVIEW

- **Every submission is reviewed by an Underwriter**  
No automated processing – a human evaluates each risk sent to our info box
- **Fewer bind-and-cancel surprises**  
Early human review helps catch issues before a policy is issued
- **Direct access to our team**  
Agents can reach out to an underwriter with questions at any point in the process
- **A highly experienced group**  
Our team has worked together for more than ten years and brings over 200 years of combined industry experience.

### INELIGIBLE CLASSES

- Tow Trucks
- Passenger transportation (e.g. NEMT, Taxis, Limos, Ride-Share, Buses)
- Business Auto risks composed of light trucks and private passenger vehicles
- 11 Western, 48 state, unlimited radius
- Last mile (warehouse to residential)
- Risks based in Las Vegas
- Log Haulers domiciled in AR