BELLINGHAM UNDERWRITERS
A Division of Arrowhead General Insurance Agency, Inc.

RECENT SUCCESSES — MIDWEST | Q3 2026

The Market Is Tightening — But You Still Have a Path to Wins

Diesel costs are climbing, litigation severity is rising, and carriers are pulling out of entire territories or shutting down entire trucking segments. Placing business is harder, renewals are tougher, and the cheapest quote on the table today is often the first non-renewal tomorrow.

Carriers who truly understand this shift aren't retreating — they're maneuvering. We're still binding and still backed by an A+ (Superior) rated carrier built for day-truckers. In a tough market, agents need a carrier that can hold steady.

COMMERCIAL TRUCKING PROGRAM

For-hire and private motor carriers running local-to-regional routes and returning home nightly. We accept owner-operators and fleets of any size, with a mileage-based rating approach tailored to how the vehicle is actually used. Targeting under 20,000 to 80,000 annual miles. We are not a long-haul market.

Financial Strength: Admitted, Rated A+ (Superior) by A.M. Best, Financial Size Category XV

Class	Units	Yrs in Biz	County	State	Premium
Dirt, Rock, Sand, & Gravel	3 (Tractors)	2	Cook	IL	**$49,400**
Refuse, Recyclables, Scrap	2	2	Cook	IL	**$36,300**
Dirt, Rock, Sand, & Gravel	4 (Tractors)	5	Cook	IL	**$30,900**
Dirt, Rock, Sand, & Gravel	1 (Tractor)	1	Kane	IL	**$18,600**
Dirt, Rock, Sand, & Gravel	2 (Tractors)	3	Lake	IN	**$17,600**
Containers	1	10	Cook	IL	**$16,100**
Containers	1	4	Cook	IL	**$14,800**
Dirt, Rock, Sand, & Gravel	1 (Tractor)	7	Cook	IL	**$13,400**
Dirt, Rock, Sand, & Gravel	1 (Tractor)	2	Cook	IL	**$13,200**
Dirt, Rock, Sand, & Gravel	1 (Tractor)	4	McHenry	IL	**$11,100**

** Premium may include Auto Liability, Physical Damage, MTC, GL, and Excess coverage*

Have a similar trucking risk? Find our Commercial Trucking appetite guide and program reference guide at https://bell-uw.com/programs/commercial-trucking/

TERRITORIES AVAILABLE

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



TOP 10 COMMERCIAL TRUCKING CLASSES (PROGRAM-WIDE)

1. Dirt, Rock, Sand & Gravel
2. Grain & Produce in Hoppers
3. Dry Van – Short Haul
4. Refuse, Recyclables, Scrap
5. Containers
6. Logs & Poles Transport
7. Flatbed – Short Haul
8. Auto or Car Carrier
9. Refrigerated – Short Haul
10. Bulk Tanker – Non-Hazardous

Contact Us

We welcome all inquiries on prospective risks.

T: 360-671-0500 **E:** info@bell-uw.com

Questions regarding prospective risks will be routed to the appropriate Underwriter.

W: bell-uw.com/programs/commercial-trucking/