

# Trucking Appetite Guide

## Offering

- AIG’s Truck Insurance Group offers admitted auto liability, physical damage, and general liability products for businesses that have a transportation focus and a heavy (26,000 lbs. +) auto exposure
- Coverage is available for fleets consisting of 5 to 250 power units; two years of operating experience required for 5–10 power units and three years required for fleets of 11+ power units
- No radius of operation restrictions and coverage is available for most classes of business (dry van, refrigerated, flatbed, tanker, etc.) within the trucking industry
- Auto Liability deductibles available at up to \$50,000 per occurrence

## Industry Focus

Broad industry appetite for the following areas:

- “For Hire” trucking companies whose primary operations are focused on the transportation of goods and commodities
- Companies with fleets that predominantly consist of heavy trucks (26,000 lbs. +) and that predominantly employ professional CDL class A or B drivers
- Preference towards companies that own their equipment and that utilize company-employed drivers; coverage available for owner/operator fleets that have proper controls in place
- Preference towards companies that have strong DOT compliance initiatives and strong SAFER/CAB reports that reflect the results of such

## AIG Market Differentiators



### Client Risk Solutions (CRS)

- Services dedicated to the unique challenges of the trucking industry with a focus on safety procedures, DOT compliance, hiring practices, employee training, and fraud prevention; consultants average of more than 15 years of trucking industry experience
- Customized analytic reports benchmark performance against peers and allow our consultants to pinpoint loss drivers, help improve safety, and ultimately help reduce the total cost of risk



### Claims

- Dedicated claims unit specializing in trucking claims and loss mitigation; specialists available 24/7 to provide crisis management and investigate severe incidents
- Broad network of accident reconstruction experts and investigators work to ensure the best defense possible



### Underwriting

- Focused, experienced, and knowledgeable underwriters have extensive knowledge of the trucking industry and the ability to coordinate a wide variety of products and services that are available across AIG

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Last Updated October 2018