

## Transportation

### About Us

**Bell & Clements is a leading expert in understanding and connecting US coverholders and brokers to flexible and innovative insurance solutions. We have the unique ability to combine both inhouse and third-party capacity to provide surplus lines solutions.**

We are a team-orientated employer, a value adding partner and an innovative name in the insurance market. Building on a proven industry background – dating back over 35 years, we have developed and grown a unique and market-leading brand, with the significant resources and support of our parent company Munich Re.

Our team of experts enable us to respond to the individual needs of our customers and to drive forward the very best solutions that match their needs. This flexibility, supported by great innovation, unique capacity offerings and a dedicated team, allows us to work with our partners to quickly provide them with the best solution.



### Auto Physical Damage & Motor Truck Cargo

#### What We Do

Our specialist team has access to a wide range of Munich Re capacity via Great Lakes Insurance SE. We have expertise to underwrite all types of commercial business including livery, and have the full ability to rate, quote and bind through our superior service offering.

#### Appetite

We can consider a wide range of APD and MTC risks (stand-alone or combined) including:

- Short and Long Haul
- Single Units to large fleets
- Drive-a-way operations
- Agricultural
- Petroleum
- Liquids
- Reefer
- Produce
- New ventures
- Sand, Gravel, Aggregates
- Flatbed
- Garbage Haulers

- Oil and Gas
- Emergency Vehicles (Non-Blue Light)
- Loggers
- Busses (including tour and airport shuttle service)

#### Product Features

The breadth of cover and services we can provide includes the ability to tailor coverage specifically for each risk. We can consider:

- Adjustable/Reporting basis (depending on fleet size and receipts)
- Named Driver or Approved Driver Policies
- Owner Operators
- Lease Gap
- Trailer Interchange
- Downtime Rental
- Replacement Vehicle Coverage
- Terminal Coverage
- Towing and Storage Limits in addition to Sum Insured (up to \$25,000)
- Debris Removal
- Earned Freight
- Primary & Excess of Loss
- Refrigeration Breakdown

#### Territories

We provide coverage across all US states

#### Capacity

- No limitation on Fleet Total Insured to Value (ACV basis)
- \$1.5m any one loss
- No limitation on Premium Income

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Underwriting transportation risks is an inherent part of the Bell & Clements heritage, having been a prominent part of the business since its earliest days. As such, we have a long-term commitment to this market regardless of market cycles

## Rating and Security

The promises our policies bear are only as strong as our financial stability. We are proud to work with Great Lakes Insurance SE (a wholly owned subsidiary of Munich Re) which has an A.M. Best 'A+' Superior XV rating, a level of security we are able to bring to clients in all US states.

## To Quote

We will need the following to provide the best terms quickly:

- London application form
- Schedule of units including values (ACV)
- Three-year loss record
- Historical total insured value (at least three years)

## New Business Partners

We are always looking for new partners to work with. If you would like to talk to us about forming a new business relationship, or moving an existing portfolio to us, please contact a member of the team today.

## Automation

We are happy to transact business via email, however our online platform for risk placement provides an efficient and high level of service that will enhance your Bell & Clements experience.

Our minimum premium is \$2,500.



## Claims

Ensuring that policies pay out in the event of a claim is why insurance exists, so we are here to support all of our clients throughout the policy term from accepting the risk to providing the right support in a claim.

- Our experienced international teams will oversee and facilitate your claims requirements
- We will consider delegating claims settlement authority to your team or Third Party Administrator assistance
- We will provide you with a proactive claims management service
- We will provide advice and arrange Third Party Administrator plans for Catastrophic exposures
- We will provide advice and assistance on claims data standards and reporting requirements

We have expertise to underwrite all types of commercial business, including livery.

## Key Contacts



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