



COMMERCIAL AUTO

FLEET TRUCKING

Hudson's Commercial Auto unit is a leading provider of fleet trucking insurance. Based out of Indianapolis, our underwriting team specializes in offering products that serve transportation clients who want to actively manage their total cost of risk. To meet this need, Hudson offers an Excess Indemnity Contract (EIC) that sits above a Self-Insured Retention (SIR), which is determined by the size and criteria of each client, with the goal of customizing coverage and risk-sharing that fit specific needs. Our products are offered through brokers across the U.S. We offer coverage solutions to large motor carriers with more than 200 power units qualified to participate in a risk sharing program with retention levels of \$50K+ hauling open-deck, dry van, temperature-controlled, liquid/dry bulk, intermodal and specialized freight.

Coverage options available are the following:

- Truckers Auto Liability
- Truckers General Liability
- Motor Truck Cargo
- Physical Damage
- Pollution

Hudson also offers a MCS-82 Surety Bond, which is independent of the EIC, and satisfies the motor carrier's financial responsibility requirement with the Federal Motor Carrier Safety Administration. For those carriers utilizing Independent Contractors, Hudson can also provide Non-Trucking Liability, Physical Damage, Occupational Accident, Contingent Liability and other ancillary products.

The Hudson Difference

- **Financial Strength and Stability:** Rated A (Excellent) by A.M. Best, Financial Size Category XV
- **Personalized Solutions for Truckers:** Our seasoned underwriting professionals work incessantly to develop new products and services best suited to meet the demands of our clients, as well as the trucking industry as a whole. Our personalized approach allows us to customize risk management solutions, ultimately minimizing the cost of risk.

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- **More than 20 Years of Experience:** Our insurance specialists have been serving the trucking industry since 1995
- **A Fair and Balanced Approach to Collateral:** We take a balanced approach to the collateral process. When calculating the amount, we take every measure to come up with totals that make sense for all parties. Additionally, our team consistently reviews the collateral throughout the policy and will make adjustments as needed.

Unique Risk Management and Superior Claims Handling

As a complement to Hudson's underwriting product, claims handling and risk management services are offered by our third-party administrator, Napa River Insurance Services, Inc., which represents the client and is focused on providing services to the insured:

- **Claims:** Some clients manage the claims within their SIR themselves. For clients that wish to outsource the handling of these claims, a licensed third-party administrator is the only solution. Napa River's claims specialists average more than 20 years' experience handling trucking losses. Clients are assigned an experienced claims specialist who then becomes your single point of contact on all matters. Your contact will work with you directly to ensure a clear understanding of your claims goals and will outline a specific course of action to help you achieve them.
- **Risk management:** Effective risk management begins at the ground level of a policy, not from the top down. Since the first dollar of loss is within a clients' SIR, we provide risk management services through our third-party administrator, enabling us to help you protect your capital at the earliest opportunity.



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