



After forging a trusted relationship with your insured, the first step in successfully writing a policy for your client comes with the submission itself – whether it is brand new or a renewal. We want to provide you with the right coverage, each and every time. In order to do that, we have some guidelines to remember below. The goal is for us to write more business for you, so you can get your clients focused on the road ahead.

What Makes a Good Commercial Trucking Submission

In every submission we look at, we do require the same standard information to be provided. This framework allows us to get to work right away in unpacking your risk:

- Equipment list including make, 17-digit VIN, and stated value, ideally in an excel document
- Driver list including name, date of birth, state, license number, date of hire, and years of experience, again in excel format
- 5 years of loss runs
- The 4 most recent quarters of IFTA reports

Beyond that, the more detailed narrative you can provide that we should know, the better! Any special circumstances, important points in the insured's history, possible discrepancies or anything out of the ordinary – Let us know! This helps us to expedite the process and prevent any unnecessary digging. We can often let you know right away if this is something within our markets' appetite.

For a complete list of our submission requirements for both fleet and non-fleet risks, you can reference these checklists. Again, the more detail that is provided, the better!

[Fleet Submission Requirements](#)

[Non-Fleet Submission Requirements](#)

Let us be your Truck Guy – A Leader in Commercial Truck Insurance!

By submitting your risk to *only* Truckers Insurance Associates and no other MGA, it will actually *benefit* you in the long run, and here's why!

- Submitting to multiple MGAs will often create needless redundancy and bottlenecks, especially if they are ultimately being looked at by the same markets. Having one, clear avenue will more often than not get your submissions reviewed faster. We've worked with many of our markets for a long time, in which time we've fostered some incredible relationships! This results in the best coverage each time. Your clients will appreciate the fast turnaround times as well!
- Many MGAs focus on much more than Commercial Truck – which takes away from their communication and service to you. "We're constantly staying on top of the truck insurance industry, arming ourselves with the most current knowledge and keeping on

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top of current trends.” Commercial Truck Insurance is our focus, mission and passion. By having Truckers Insurance Associates be “Your Truck Guy” you’ll have an established team of professionals dedicated to this specific line of insurance. It’s in our name, and we’ve been doing this for over 82 years. Trust us to do the heavy lifting for you!

Save Yourself Time – What Types of Truck we Can Write

Send submissions our way for the following risks, for 1-100 power units:

Flat Bed	Tanker	Dry Van	Auto and Boat Haulers
Intermodal	Heavy Hauler	Specialty Hauling	Hot Shot
Grain/Hopper	Livestock	Dump	Reefer
Driveaways	Box Trucks (no last mile delivery, must have CDL)	Non-Trucking (bobtail)	

We are able to write the following coverages for you:

Auto Liability	General Liability	Physical Damage
Cargo	Excess Liability/Umbrella	Workers’ Comp/Occ Acc

The following truck options are not able to be written by Truckers Insurance Associates:

Tow Trucks	Residential Moving Vans
Slide-Off/Roll-off Haulers	

Our Assistant Vice President of Underwriting, Jeff Wilson further highlights this importance:

“A complete submission upfront is the biggest factor in getting a fast, competitive quote. When we address key underwriting questions and concerns right away, markets feel more comfortable releasing terms at their most competitive pricing. When information is missing or questions are left unanswered, it creates uncertainty and a much higher likelihood of a declination or conservative pricing.”

A deeper understanding of each client will benefit your insureds in the long run and make for long term, solid relationships. They’ll keep coming back to you to get the job done for them! Again, Truckers Insurance Associates wants to write as much as we can for you. If you have a submission you would like us to take a look at, you can submit that to the link below or at the email address

newsubmissions@truckers-insurance.com

Or, if you’re still not sure if the account is a good fit and don’t want to go through the full submission process, call us today at 515-276-7704 to discuss with us directly first!

[Submit a Trucking Risk](#)

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