



Fundamental Underwriters

YOUR PARTNER FOR MID-MARKET TRUCKING RISKS

Fundamental Underwriters writes primary commercial auto liability and physical damage coverage on Third Coast Insurance Company non-admitted paper. As part of AF Group, we are an enterprise that is committed to innovation and excellence with an "A" (Excellent) XII positive financial outlook from A.M. Best.

COVERAGE AND POLICY FEATURES

- Primary auto liability
- Physical damage (per unit and per location coverage available – stated amount basis)
- Guaranteed cost structure (deductibles for physical damage)
- Motor carrier coverage form and standard ISO forms
- Symbol 61 (used for most accounts)
- Targeted fleet sizes: 50 to 300 Power Units (larger fleets will be considered)

DESIGNED SPECIFICALLY FOR OUR INSURED

- Composite rated on mileage or power units (other exposure bases will be considered)
- Premium adjustments for exposure changes during policy terms are available on an exception basis
- Direct bill pay plan options are available
- Mock – DOT audits can be performed in lieu of underwriting MVR approvals throughout the year for qualified accounts.

CLAIMS

- Dedicated and experienced claim adjuster for each account
- 24/7 claim reporting and investigative services
- Fair and responsive service
- Use of data and technology advances to improve investigations
- Reserving customized on an individual claim basis
- Powerful claim system with real time adjuster notes and customized reports

LOSS CONTROL

- Dedicated loss control professional partnering directly with customers to determine needs
- On-site consultative and telephonic analysis of current safety controls
- Access to technology and data resources to help improve performance and CAB scores
- Partnership and related materials from JJ Keller, Carriers Edge, Transport Topics and more