

TRU Transportation Risk Underwriters Ltd.



TRU Transportation Risk Underwriters Ltd. ("TRU") is an independently owned wholesale underwriting agency with capacity for trucking and taxi fleet business. TRU is licensed in Canada in the following provinces: Ontario, Alberta, Nova Scotia, Prince Edward Island and New Brunswick.

TRUCKING FLEET Eligibility Criteria is as follows:

- Applicant must have been operating, as a fleet (5 or more power units), for more than three years,
- The operation must have an active Loss prevention program with written rules for hiring, training, disciplining and supervising drivers; vehicle maintenance and safety practices; manage administrative and compliance requirements,
- There must be a fleet safety manager. Sometimes, in the smallest of operations this will be the owner or one of the drivers, but there has to be someone to control and manage the drivers,
- All drivers must be covered by WSIB or equivalent coverage
- All drivers must have a minimum of three years trucking experience,
- Dangerous goods no higher than 10% of loads hauled,
- Liability limits available - \$1 million to \$5 million,
- Cargo limits up to \$1 million
- Auto, cargo and CGL coverage available.

Required information includes a completed risk survey, TRU's or another insurance company's trucking application, provided all information is included.

Attaching documentation must include: Claims experience reports from insurance company(s) for the last three full terms PLUS the current term; IFTA reports for the 4 most current quarters; Equipment List; current Driver List; current MVRs and CVDRs for all drivers; coverage list; list of commodities, by percentage of load; radius of operation broken down separately for Canada and US miles.

If there Dangerous goods are carried, a complete description is required – UN number, Class, Packaging Group, average value and tonnage per shipment; how it is packaged; whether or not it is placardable; whether or not shipped to the US, furthest destination.

Excluded classes include: Logging operations (including wood chips); waste and garbage haulers, and moving & storage carriers, unless they represent less than 10% of loads hauled.

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****In both classes of business, all drivers must meet minimum eligibility requirements.**

TAXI FLEET Eligibility Criteria is as follows:

- Minimum of three years operating experience as a fleet (5 or more power units),
- Acceptable claims experience,
- Active risk management process, including written Loss Prevention/Safety practices,
- Drivers must meet eligibility requirements.
- All vehicles must be registered/plated to the taxi company, name insured
- Maximum capacity - 12 passengers
- **US exposure is not available in this class of business,**
- Up to 10% in incidental exposure is available upon request – i.e. courier services, delivery or other
- The maximum liability limit available in Ontario is \$2 million and \$5 million in Alberta.

Required information includes a completed risk survey- TRU's or another insurance company application, provided all information is included.

Submissions must include a vehicle list; radius of operation – average and maximum mileage; current drivers list, including - current MVRs for all operators; current AUTOPLUS for each driver; current claims experience reports (from insurance company(s) for last three full terms PLUS the current term).

TRU is not writing taxi fleet business in the GTA (areas from Stoney Creek to Oshawa north to New Market inclusive of Brampton, Vaughan, Markham, Durham region).