



# E&S Auto



## Expert solutions for distressed risks

When you have unique commercial auto risks that the standard marketplace won't cover, you can trust our team to work with you to find a tailored solution.

Our new E&S Commercial Auto and Trucking program targets businesses with distressed risk characteristics. Our team of specialists works with a limited producer network with a focus on expertise, relationship, partnership value and quality deal flow.

## Target states

- Currently writing business in California and Texas
- Expanding to 30+ new states
- Eastern and Northeastern states excluded (NY, NJ, PA, MA, DC, MD, VT, NH, ME)

## Key features

- Focus on trucking and transportation risks for local, intermediate and long-haul exposures
- Specializing in risks with distressed characteristics which standard markets are declining
- Ability to consider distressed risks and challenging trucking classes
- Fleet sizes ranging from single-unit, to 1-10 unit non-fleet risks, and fleets up to 25 power units
- Featuring "A-" rated paper, with business written on a non-admitted basis
- In-house claims handling featuring a dedicated transportation claims team within DUAL
- Writing primary AL up to \$1m CSL, along with PD, MTC, and truckers GL coverages (\$1m/2m)

## Our appetite

- Local, intermediate, long-haul trucking
- General commodity
- Dry van
- Reefer
- Flatbed
- Box trucks, sprinter vans
- UIIA risks
- Small to mid-size fleets
- Moving companies – local and interstate
- Auto haulers
- Hotshots – excluding hotshot auto haulers
- Expedito trucking risks
- Dump trucks and dump tractors – dirt, sand, gravel
- Agriculture – bulk commodities, livestock, hay, produce, etc.

## Distressed risk characteristics

- Younger/older drivers
- Challenging MVRs
- Newer CDLs
- Poor CAB scores
- Distressed loss history
- New ventures
- Midterm, cancellation and lapse situations

## Excluded risks

- Hazmat exposures
- Frac sand and other oilfield exposures
- Tow trucks
- Logging
- Garage exposures - including dealers, service, rental exposures
- International CDLs and B-1 exposures
- Brokerage authority, freight forwarders, sub-hauling exposures
- Public livery

## Get in touch

---

For more information about our E&S Auto program, please contact:

### Jeff Hankins

Executive Vice President, E&S Auto  
jhankins@dualinsurance.com



## Helping you do more

marketing@dualinsurance.com

**dualinsurance.com**

This product is underwritten by Align General Insurance Agency, LLC (California License Number 0E24669), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of August 2026. U0054.