

# Trucking Risk Appetite Guide

Canada | Casualty

## General Guidelines



### Canadian Trucking Casualty program is designed for trucking operations with 30+ power units (for hire and private fleets)

- Fleets must demonstrate acceptable scores in regulatory compliance (Canadian and U.S.), crash frequency within industry benchmarks and operational risk management acceptable to AIG Canada Client Risk Solutions (CRS)
- Standard AL, physical damage, and Casualty coverage with deductibles up to \$50K
- Standard limits are \$2M CAD CSL for AL and \$2M CAD per occurrence/\$3M CAD annual aggregate for Casualty
- All fleets must be evaluated and recommended by CRS before being quoted (new and renewal)

## Undesirable Industries



### Avoiding risks with large exposures in the following areas:

- Livestock, bloodstock haulers
- Vehicle rental/leasing
- Couriers, expedited or "hot shot" delivery
- Sand and gravel operations exposed to urban construction projects
- Household moving and storage
- Transportation of passengers (i.e., buses, taxis, school buses)
- Municipal garbage/recycling/sanitation
- Waste management, recyclers as the primary business focus
- Load brokerage exceeding 25% of revenue
- Towing exposure, automobile haulers

## AIG Market Differentiators



### Client Risk Solutions

- RiskTool Advantage® (RTA) web-based e-learning platform enables smart action when it comes to managing training programs efficiently. Easy to use and available to AIG clients.
- Pollution Incident & Environmental Response (PIER)® Program: 24/7 emergency hotline that provides access to our network of environmental and emergency response contractors and specialists trained to manage every stage of a pollution event. PIER Services are available in the U.S., Canada, Europe, Australia and New Zealand.
- Risk Consulting and Loss Control Services specially dedicated to challenges in the trucking industry with a focus on best practices, procedures, compliance, hiring practices, and driver training.

## Contact:



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