



2015 PLAYBOOK

Trinity Underwriting Managers, Inc. (TUMI) is a program administrator and general agent that manages niche transportation products on a nationwide basis. We maintain underwriting authority and brokerage contracts with over twenty "A" rated carriers which enables us to service a wide array of business auto risks. TUMI can quote on admitted or surplus-lines paper and can offer both primary and excess limits. Our programs are distributed through appointed retail agents throughout the United States.



EXPERIENCE YOU CAN TRUST



TUMI has developed industry specific programs that are specially tailored to meet the needs of towing and recovery firms, auto repossession firms and intermodal trucking operations. We underwrite these programs on behalf of an A.M. Best A+ carrier. Our broad business auto program is underwritten on behalf of an A.M. Best A rated carrier. We also have an inland marine program in which we underwrite cargo, contingent cargo, excess cargo and physical damage on behalf of an A.M. Best A+ rated carrier.

Towing

The Tow Program is designed for professional towing operations that also engage in approved ancillary operations such as auto repair, body shop, salvage yards, storage, gas sales and more. Our program is among the broadest and most flexible product in the market and our underwriting is very responsive.



Auto Hauler



The Auto Hauler Program is designed for automobile haulers engaged in the transport of new or used automobiles for auctions, auto leasing concerns and auto dealerships. The primary target of the program is the owner/operator and small fleets of vehicles designed to move multiple automobiles and trucks.

Business Auto



The Business Auto Program is designed for small to mid-size businesses. It's a broad product that can cover an extensive range of classes. Business Auto coverage can be tailored to fit individual needs.

Intermodal



The Intermodal program is designed for trucking professionals engaged in intermodal modes of transportation. From owner operators to 1,000 truck national accounts, Trinity understands the local and intermediate nature of intermodal operations. TUMI's unique and proprietary rating methodology can deliver the most competitive value program available.

Cargo & Physical Damage

The Cargo/Physical Damage Program is designed for all types of trucking companies needing a cargo and physical damage policy. Many coverage and deductible options are available. This program is designed for fleets of 50 or smaller. We offer non trucking liability up to a \$1,000,000 CSL limit.



Repossession



The Repossession Program is designed to cover the operations of professional repossession contractors. TUMI seeks accounts with contracts with banks, credit unions and other reputable lending institutions. TUMI is a market leader in this class and uses an A rated admitted insurance company for this program.

TUMI offers a full-service, wholesale brokerage division. We maintain over one dozen contracts with 'A' rated carriers that can assist in placing risks that fall outside the parameters of our in-house underwriting guidelines.

TUMI Quick Market Guide

submissions@tumi-ins.com

Market	Product Line	Commission	Notes/Guidelines/Appetite
State National BINDING	Towing & Recovery	10%	Nationwide package program for towing and recovery operators with or without ancillary garage or storage operations.
State National BINDING	Intermodal Trucking	10%	Nationwide package program designed for intermodal accounts. Offering Monthly Reporting Forms and UIIA endorsement.
State National BINDING	Auto Repossession	10%	Nationwide package program for professional repo firms that are associated with banks and credit unions. Offering wrongful repo language and GKDP.
State National BINDING	Auto Transport	10%	Nationwide package program for firms that transport vehicles for dealers, auctions and snowbirds. No dually operators
Allianz BINDING	MTC, APD, Contingent Cargo, Excess Cargo	10%	Very competitive cargo market. Great for writing MTC & APD in tandem. Focus is 1 - 25 power units
Lloyds BINDING	MTC, APD Contingent Cargo, NTL, GL	10%	Very competitive, 1-25 units, 1MM/2MM. Also NTL and owner operators physical damage.
Allianz Brokerage	MTC, APD, WLL, IM, Property	10%	Very competitive. Targeting risks with 25+ power units.
Lloyds Brokerage	MTC, APD, WLL, GKLL	10%	Targeting larger, E&S type exposures with 25+ power units
Fireman's Fund Brokerage	Business Auto	10%	Nationwide product for risks that travel up to 300 miles. Broad appetite of classes. No trucking. 50 unit max. \$20,000 MP
Markel Brokerage	MTC, Contingent Cargo, Excess Cargo, WLL, IM, Dealers Open Lot	10%	Likes the tougher cargo accounts (auto haulers, boat haulers, etc.). Prefers fleets under 25 units. Excellent service, quick turn on quotes. Minimum premium \$2,500
Scottsdale Brokerage	AL, GL, MTC, APD	10%	Competitive on sand and gravel, fuel haulers, taxis, ambulances, delivery, cement mixers, garbage haulers. Minimum premium \$250,000 all states.
National Indemnity Brokerage	AL, GL, MTC, APD, Garage	10%	Mainly for tougher to place trucking risks. Minimum 10 units. Garage minimum premium \$7,500.
New Hampshire Brokerage	MTC, WLL, Builders Risk, Mobile Equipment	10%	Shippers interest, MTC, WLL, builders risk (non-cat), installation including rigging, contractor equipment, mobile equipment. MP is \$10,000 per risk, forms are AAIS
Travelers Brokerage	MTC & APD	10%	Very competitive on smaller to medium size risks. Great physical damage rates when written in tandem with cargo.
Ace Environmental Brokerage	AL, APD, Pollution	10%	HAZMAT programs including fuel haulers, Broad coverage and can do \$5,000,000 limits, Minimum 10 units.
Arch Brokerage	HazMat Program Package	10%	Max radius 300 miles; Appetite includes propane dealers/distributors, petroleum distributors, fuel oil dealers/distributorships.
Hartford Brokerage	Specialized Truck Equipment and Trailers	10%	Manufacturers, distributors, installers of truck/trailer equipment. Fire trucks, tow trucks, garbage trucks, fuel and LPG-LNG. GL, AL, auto, worker's compensation, umbrella and more. Not in HI, AK, LA.
Seneca Brokerage	MTC, APD Contingent Cargo, GKLL	10%	Very good physical damage program. Gap coverage can be included.
Lexington Brokerage	Excess Liability, MTC, APD	10%	Good on tougher risks.
Gemini Brokerage	Excess Liability	10%	Very competitive, \$50,000 minimum premium.
AIG - The Truck Group Brokerage	AL, GL, APD	10%	All states except LA, MA, NH, ME; 1+ power units, 5+ in TX; Most classes including S&G.

888-554-8864
WWW.TUMI-INS.COM

CONTRACTING WITH US

Trinity Underwriting is selective in appointing agents, looking closely at the history of the agency, the quality of the ownership and management, but mostly at the integrity of the agents who represent our products. If you desire to partner with the premier specialty underwriting management firm in the business, please contact our office to begin the process.



BENEFITS OF WORKING WITH TUMI

- Most accounts will be quoted the same day.
- A designated underwriter will be assigned to your account.
- Policies will be issued within five business days, sooner when possible.
- Endorsements will be processed within 5 business days, sooner when possible.
- Exemplary customer service.
- Excellent commissions.
- Competitive pricing and rates.
- Broad coverages.
- Highly rated carrier partners.
- Many financing options.
- A solid, experienced and committed management team.



Please "follow" the Trinity Underwriting Managers, Inc. company page to receive new program and product announcements.

Please contact Stephen Standing with any questions related to TUMI's portfolio of insurance products. Stephen can be reached by phone at 912-450-7500 or via e-mail at stephen@tumi-ins.com.