



## GREENWICH TRANSPORTATION UNDERWRITERS

*Reliable, Responsive, and Resourceful*

In a growing logistics market, Greenwich Transportation Underwriters, Inc. (GTU) is positioned to help its customers keep up with rapid changes and emerging issues. Since 1981, GTU, a Certified Managing General Agency in Brentwood, Tennessee, has been focused on the transportation and logistics market—a focus that has made the company a leading voice in the industry. Depending upon the program, GTU operates as a program manager with broad authority, managing general agent with binding authority, and wholesale broker.

Owned and managed by managing partners Ward Stein and Ben Armistead, GTU's tag line was, quite literally, written by its producers, who responded in a survey, labeling the company "reliable, responsive, and resourceful." Customers consider GTU subject matter experts who help producers navigate complex issues and deliver workable coverage solutions. "We take the time with our producers to show them the ropes and walk them through risk management best practices and new coverage forms to help them be more valuable to their clients," says Stein, president and transportation practice leader.

That includes understanding emerging trends and educating the market on what to expect. Since expanding into the emerging logistics market, GTU is committed to increasing awareness and dialogue around such issues as telematics and autonomous vehicles. Stein says technological advances in telematics allows motor carriers to "vastly increase their awareness and management of the critical operating indices of their drivers and equipment on a real-time basis" while driverless vehicle technology is poised to create "a shift in liability from drivers to manufacturers."

However, he cautions that autonomous vehicles in the transportation industry are all in the experimental stages and not immediately ready to enter the market. Such changes, in his view, will mirror trends coming out of the personal auto market. Those trends, he says, are an indicator of how the commercial auto side will be impacted.

GTU specializes in underwriting two distinct classes of commercial auto:

- **Specialized Logistics Coverage** countrywide for truck brokers, freight forwarders, and third-party logistics providers (3PLs) who efficiently arrange freight movements for shippers with qualified motor carriers. Coverages include truck broker liability, contingent auto liability, contingent cargo, excess cargo, general liability, excess/umbrella, professional liability, and broker bonds.
- **Trucking and Business Auto** operations primarily domiciled in the Southeast and Midwest. Coverages include auto liability, general liability, non-trucking auto liability, motor truck cargo, physical damage, excess/umbrella, and inland marine.

"Our program takes the historically challenging segment of commercial auto, utilizes a disciplined approach to underwriting, pricing, and expense management in order to deliver above average results, and pairs it with a program for an emerging logistics market that is achieving exceptional underwriting profitability," Stein says.

A member of the Target Markets Meeting Committee, Stein has participated in a Town Hall Panel—Lessons Learned. "Target Markets is the leading advocacy group for Program Administrators and MGAs in creating an environment to meet and interact with insurers interested in expanding their writings," he adds.

It's all part of GTU's commitment to becoming the go-to resource for all things transportation. "Invest the time to become a student of the industry," Stein suggests. By understanding each insurer's underwriting process, agents and brokers can help clients select the best coverage and terms.

In other words, follow GTU's example.

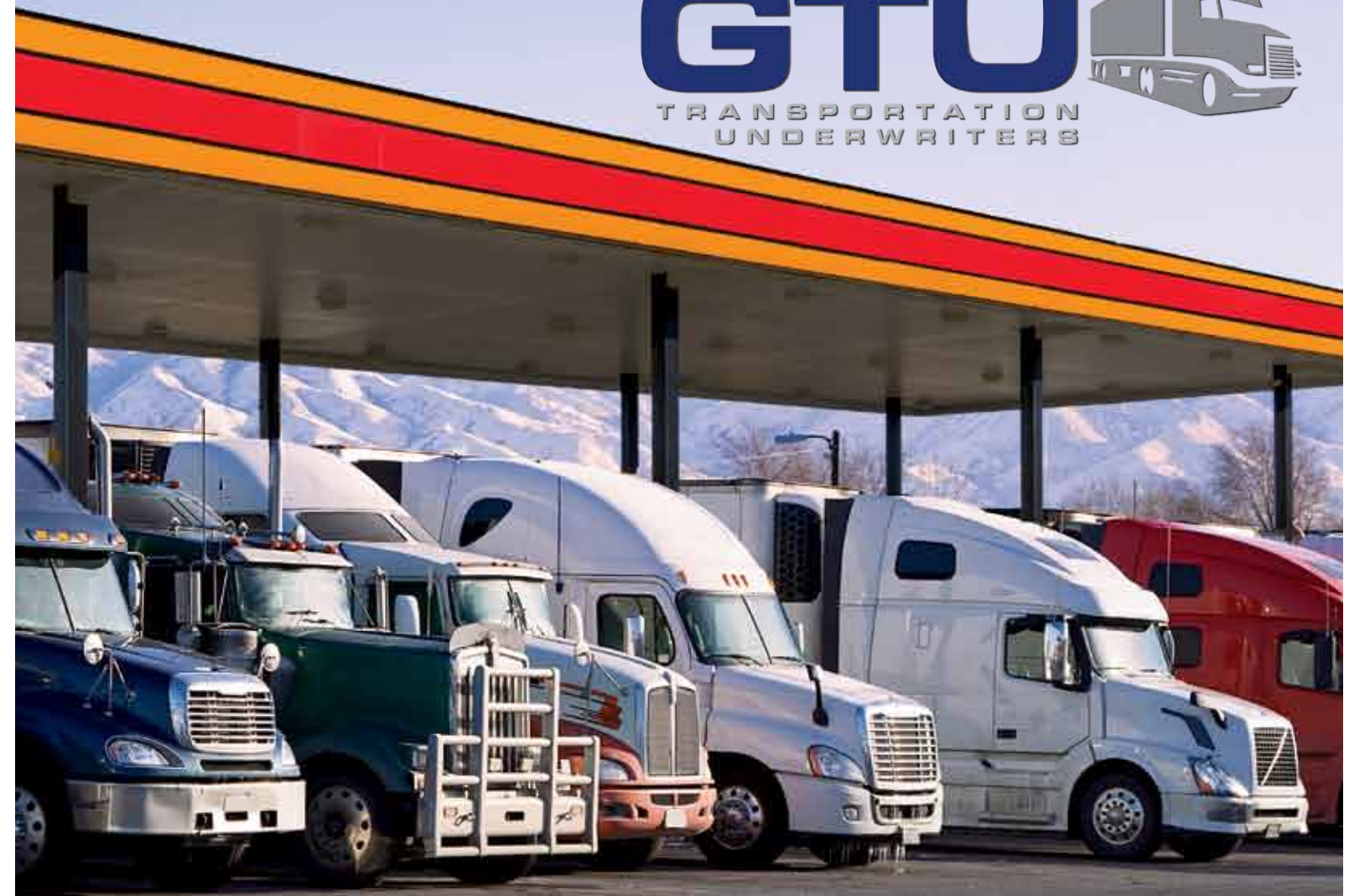
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# THE TRUCK STOPS HERE

## GTU Delivers

### Trucking & Logistics Insurance Underwriting & Risk Management Expertise



**Resourceful    Responsive    Reliable**

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