

Fleet insurance is going in a different direction, and INSGROUP is leading the way!

Companies with fleets of all types and across the U.S. are leaving the traditional insurance market for Alternative Risk Transfer (ART) Programs in record numbers, as insurance premiums have increased by 50 percent over the past decade.

INSGROUP specializes in alternative risk programs, finally giving fleet owners control over their insurance programs.



Startup & Established Companies

INSGROUP is a leader in traditional fleet insurance. We excel in guiding companies to be more attractive to insurers and qualifying for alternate risk programs that lower, stabilize, and control premiums.

Best-in-Class Fleets

Many well-established companies with a proven safety record have outgrown the abilities of traditional insurance programs and are looking for alternative methods that allow them to actively participate in the decisions and controls of their insurance spend. Alternative Risk Programs are the insurance solution that puts owners in the driver's seat - and also financially rewards them for effectively managing safety and claims.

What Is the Alternative Risk Difference?

- **Ownership** – Our program is owned and controlled by YOU (Policyholder) with a 98.5% client retention rate.
- **Underwriting** – Premium is based on YOUR COMPANY'S claims experience; not the "Trucking Industry's." Standard underwriting charges you with high increases due to industry claims, despite your company having little or no losses.
- **Interest** – You and fellow policyholders earn interest on invested premiums.
- **Claims** – Policyholders choose legal counsel and more importantly, have a say in which claims to dispute.
- **Premiums** – Premiums are stable and predictable; with complete transparency and access to the numbers, renewals are easily calculated, so you will no longer deal with last minute rushed proposals.
- **Dividends** – Un-used premiums are returned in the form of dividends to policyholders.

Insurance Offered

Fleet, Auto & Trucker Liability
Workers' Compensation
Occupational Accident
General Liability
Cargo Liability
UIIA Trailer Interchange
Pollution Liability/Hazmat
Umbrella/Excess
Professional Liability
Tarpaulin
Employee Benefits

Services Offered

DOT Compliance
In-House Incident & Claims Management
Worksite Safety/OSHA
DOT Audit Assistance
CAB Score Assistance
Policy Coverage & Exposure Review
Online Training & Tracking
Contract Review & Compliance
Brokerage Bond & Insurance
24/7 Certificate of Insurance (COI) Access
Online Enrollments for Employee Benefits

Types of Carriers Served

- Tractor Trailer
- Dry Van
- Fuel Haulers
- Reefers
- Flat Beds
- Last Mile
- Box Vans
- Cement Trucks
- Pickup Fleets
- School Busses
- Roll-Offs
- Hazmat Haulers
- Cargo Van Fleets
- Pumper Trucks
- Belly Dumps
- Cranes
- Vac Trucks
- Agg & Livestock
- Dump Trucks
- Heavy Haul
- Sand & Gravel
- Wrecker/Towing
- Trash Haulers
- Car Haulers

Contact Us

Whether you are ready for an alternative program today or just getting started in the process, together, we can change the direction of your insurance program and put you in control.

Scheduling an appointment together is the first step in that direction.

INSGROUP
A BALDWIN RISK PARTNER

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