



Commercial Auto Insurance

Keep your fleet moving safely across the Northwest. Our commercial auto insurance solutions provide the specialized protection and regional support your business needs to stay on the road and on schedule.

Protection Driven by Local Insight

In the Northwest, your vehicles are the lifeline of your operations. Our commercial auto insurance solutions protect your business from the financial impact of accidents, providing robust coverage for bodily injury and property damage liability.

What sets our coverage apart is the accessibility of our team. Instead of navigating a distant call center, you benefit from local decision-makers and claims adjusters who understand regional driving conditions and the unique needs of our local industries.

Commercial Auto Coverage Highlights

Our commercial auto policies are built with specialized enhancements to meet the demands of modern business fleets. These coverage options are examples. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.

Bodily Injury



Costs associated with an accident such as medical payments, long-term care, legal defense, and other expenses related to a loss in which others are harmed.

Physical Damage



Damage to physical property associated with an accident. Items may include automobiles and property owned by others.

Collision



Protects vehicles that suffer from a loss associated with a collision.

Comprehensive



Covers costs related to damage incurred by activities associated with events other than collision. (i.e. Fire, Theft, Vandalism, etc.)

Specific Cause of Loss



Provides protection for losses incurred that are not related to a collision. Typically, this includes coverage for events such as fire, hail, flood, and theft.

Uninsured/Underinsured Motorists



Coverage for accident costs involving an at-fault motorist that may not carry adequate insurance to cover a suffered loss.

Medical Payments



Coverage for the cost of medical payments for your organization's driver and passengers.

Personal Injury Protection



Coverage for the cost of medical payments of your organization's driver and passengers, regardless of who is at fault for the accident (Disability Benefits and Death Benefits may be included).

Additional Coverage



- Additional Insured by Contract or Agreement
 - Broadened Named Insured
 - Extended Coverage — Electronic Equipment
 - Extended Coverage — Personal Effects
 - Fleet and non-fleet vehicles
 - Garage keepers insurance
 - Glass Breakage
 - Hired Autos
 - Non-owned auto
 - Trailers/Mobile Equipment
 - Temporary Transportation Expense
 - Towing
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Who We Serve

We specialize in providing comprehensive insurance solutions for mid-sized operations across a variety of essential Northwest industries.



Construction

From specialized trade contractors to general builders, we help the Northwest build with confidence.



Farm and Agriculture

Protecting the property and livelihoods of our regional producers with tailored agribusiness solutions.



Manufacturing

Comprehensive coverage for the innovators and makers driving our local economy.



Commercial Real Estate

Reliable protection for property owners and managers across ID, MT, OR, UT, and WA.



Wholesale Distribution

Keeping supply chains moving with coverage that understands the risks of moving goods.



Professional Services

Specialized protection for accountants, dentists, veterinarians, and other service-based professionals.



Services

Tailored protection for specialized cleaning services and technical repair operations.



The BNP Advantage

We understand that you have choices when it comes to insurance. Experience the Berkley North Pacific (BNP) advantage to provide your clients with top-of-the-line service. The BNP advantage lies in our commitment to underwriting expertise, responsiveness, flexibility, and exceptional claims services. With local leadership, conversational underwriting, and responsive claims services, we truly are relationship driven.

Outstanding Responsiveness



Our flat operating structure strategically places our decision makers within our territory to make quick and efficient decisions. Our underwriting teams are known for responding quickly, with most new business email inquiries and voicemails receiving a response within 8 business hours. This responsiveness continues throughout the relationship, with most policyholders and claimants being contacted within just 4 business hours of a claim being set up.

Conversational Underwriting



Our underwriting philosophy encourages direct dialog, allowing us to get a better understanding of every account and improved quote and bind ratios. You are assigned a single, dedicated underwriter for both new and renewal business to provide consistency and a personal touch. We collaborate strategically with agents to deliver tailored solutions, even for risks that other insurance providers might dismiss.

Claims Resolution Focus



We contact most of our policyholders and claimants within just 4 business hours of a claim being set up. Our customers speak directly with representatives via direct phone numbers, avoiding complicated phone trees.

Unmatched Customer Experience



Our focus on service shows. Over the past four years, 97% of BNP policyholder survey respondents who had a claim ranked their experience as exceeding expectations. Since 2019, more than 90% of policyholder survey respondents who had a claim said they would recommend BNP to a friend or colleague. And, if a claim does occur, our claims team provides direct phone numbers, allowing you to speak with your representative immediately without navigating a phone tree.

Learn More About Us >

How can we help you?



Pay Bill

We offer multiple billing options — from our online payment system, to pay by phone, to EFT. Find the payment option that fits your business.



Report Claim

When the unexpected happens, we're here. Report your claim quickly through our portal to connect with a local claims professional who will guide you every step of the way.



Find An Agent

Connect with a local independent agent who understands the nuances of the Northwest and can help to tailor a BNP solution specifically for you.

