Insurance for Wholesale Distribution

In the high-speed world of distribution, a single supply chain disruption or inventory loss can impact your entire operation. We provide the regional expertise and tailored coverage needed to keep Northwest wholesalers moving forward with confidence.

Protection for Modern Distribution Hubs

Wholesale distribution in the Northwest requires a provider who understands the logistics of moving goods across diverse territories. We offer customized insurance programs that help protect your warehouses, your fleets, and your bottom line from the unexpected.

Target Classes

- Automobile Parts & Supplies Distributors
- Beverage Distributors
- Building Materials Distributors
- Durable Goods
- Electrical Equipment Distributors
- Food Distributors

Coverages

Our distribution policies are built with the specific exposures of the wholesale industry in mind, offering a full range of essential protections. 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.

Property

Coverage for your warehouses and the equipment inside, including specialized valuation options beyond standard ACV.

Learn more >

General Liability

Protection against third-party claims of bodily injury or property damage arising from your operations or products.

Learn more >

Commercial Auto

Comprehensive protection for your distribution fleets, including liability, collision, and physical damage.

Learn more >

Inland Marine

Vital protection for your inventory and cargo while in transit or stored off-site.

Learn more >

Umbrella

High-limit security that extends your protection beyond the limits of your primary policies.

Learn more >

Business Income and Extra Expense

Coverage for lost income one otherwise would have received had a loss not occurred and additional expenditures that are associated with that loss.

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.