Car Hauler Insurance: Insurance Broker connects drivers with Custom Policies, Matching Cargo Limits and Deductibles

AURORA, IL, UNITED STATES, August 6, 2026 /EINPresswire.com/ -- Car hauler drivers represent one of the most underserved segments in commercial transportation coverage. Car haulers keep the U.S. auto market moving, delivering vehicles from manufacturers to dealerships, auction houses, and private buyers.With high-value cargo stacked on a trailer, even a single incident can escalate into six- or seven-figure losses. Insurance Navy, an independent insurance broker, now connects car hauler operators with custom commercial policies that match cargo limits and deductibles to their actual loads, available at https://www.insurancenavy.com/insurance-coverage/commercial-auto-insurance/car-hauler/ .

Car hauler insurance is the commercial trucking coverage package built for auto transport, and operators typically pay about $700 to $1,500 per month per truck in 2026, depending on liability limits, vehicle-in-transit exposure, radius, equipment value, and loss history. The right setup generally includes auto liability coverage plus FMCSA filings, combined with vehicle-in-transit cargo limits that match the maximum total value carried on one trip.

Getting those limits right is where most operators face difficulty, and where a broker relationship makes a measurable difference. FMCSA liability minimums may keep a carrier compliant, but freight brokers and shippers often expect stronger limits and cargo coverage. Primary liability and cargo coverage serve different functions: liability covers damage caused to others, while cargo covers the vehicles being hauled. Small coverage gaps can create large losses, and non-owned trailer liability, low cargo limits, and policy exclusions are easy to miss until a claim exposes them.

The pressure to get coverage right has intensified across the broader commercial auto market. Social inflation and nuclear verdicts have contributed to a $30 billion surge in commercial auto claim costs since 2012.In 2024, commercial auto premiums experienced some of the highest increases, with rates rising between 9% and 9.8% in the first two quarters. Insurers have reported combined loss ratios above 100% for 12 of the past 13 years, paying more in claims and expenses than earned in premiums.In that environment, operators who carry mismatched limits face compounding financial exposure.

Insurance Navy operates strictly as a broker, not an insurer, and does not handle claims. The company shops multiple carriers on behalf of each client, identifying policies where cargo limits, deductibles, and FMCSA filing requirements align with the driver's specific load profile and operating radius.

Car hauler insurance pricing varies considerably, and two carriers with similar trucks can receive very different quotes based on driving history, years in business, the value of the vehicles they move, where they operate, and how much coverage they purchase.

Insurance Navy's brokerage model gives operators access to a competitive range of quotes rather than a single-carrier offer.

Agents and brokers held 58.6% of the commercial auto insurance market share in 2025, reflecting the continued preference for intermediary expertise when commercial buyers are navigating complex coverage decisions. Car haulers serve auto wholesalers, dealerships, and large-scale automotive companies, sometimes transporting expensive or customized vehicles over long distances. Each of those use cases carries a different risk profile, reinforcing the need for a custom policy rather than a standardized one.

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