

NORTHLAND INSURANCE COMPANY
385 WASHINGTON STREET
ST. PAUL MN 55102

NOTICE OF POLICY CONDITIONAL RENEWAL

Named Insured & Mailing Address:

Producer: 904128

TOOR TRUCKLINE LLC
2820 EUREKA DR
YUBA CITY CA 95991

AMWINS NATIONAL TRANSPORTATION
UNDERWRITERS
3600 W AMERICAN BLVD SUITE 650
BLOOMINGTON MN 55431

Policy No.: WN386496
Type of Policy: AUTO LIABILITY, PHYSICAL DAMAGE, AND CARGO
Date of Expiration: 11/04/2025; 12:01 A.M. Local Time at the mailing address of the Named Insured.

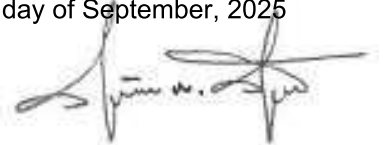
This notice is to advise that we are agreeable to renewing this policy subject to the following:

CALIFORNIA INSURANCE REGULATION REQUIRES US TO SEND YOU NOTICE OF INCREASE IN RENEWAL PREMIUM OVER 25%. WE DO NOT YET HAVE ALL THE INFORMATION NECESSARY TO UNDERWRITE AND PRICE YOUR RENEWAL, SO PLEASE ACCEPT THIS AS A PRECAUTIONARY NOTICE YOUR RENEWAL OFFER MAY CONTAIN A PREMIUM INCREASE.

Other Party of Interest

ESSESSAY INSURANCE SERVICE INC.
PO BOX 3279
DANVILLE CA 94526

Date Mailed:
3rd day of September, 2025



JUSTIN JOYCE

NORTHLAND UNDERWRITING SUMMARY - TOOR TRUCKLINE LLC

Date Generated: 7/17/2025 7:03 AM Eastern Time Zone

PROPRIETARY and CONFIDENTIAL: For use in connection with Northland business only. Do not share outside your organization without our advance written consent. Northland has shared this material with you solely for the purpose of helping you service our customers who are Northland current policyholders. The information that is provided is offered as a convenience to our customers, and Northland does not warrant the accuracy or completeness of the information contained in this database.

5 Year Summary

Total Loss and Expense Paid: \$ 18,518.15

Total Loss and Expense Incurred: \$ 35,800.73

Total Written Premium: \$ 114,274.00

Policy Information				Term					Accumulative			
Policy No.	Effective Date	P/U	Loss Count	Loss Freq Per Unit	Written Premium	Loss and Expense Paid	Loss and Expense Incurred	Loss Ratio	Total Written Premium	Total Loss and Expense Paid	Total Loss and Expense Incurred	Total Loss Ratio
	Expire Date	Deluxe Cov	X Reserve Count									
WN386496	11/4/2024	2	2	10.00	\$22,840	\$18,518.15	\$35,800.73	156.75%	\$218,341	\$18,518.15	\$35,800.73	16.40%
	11/4/2025	Y	0									
WN357072	11/4/2023	2	0	0.00	\$25,071	\$0.00	\$0.00	0.00%	\$195,501	\$0.00	\$0.00	0.00%
	11/4/2024	N	0									
WN336191	11/4/2022	2	0	0.00	\$21,385	\$0.00	\$0.00	0.00%	\$170,430	\$0.00	\$0.00	0.00%
	11/4/2023	N	0									
WN314760	11/4/2021	2	1	5.00	\$22,102	\$0.00	\$0.00	0.00%	\$149,045	\$0.00	\$0.00	0.00%
	11/4/2022	N	0									
WN295290	11/4/2020	2	0	0.00	\$22,876	\$0.00	\$0.00	0.00%	\$126,943	\$0.00	\$0.00	0.00%
	11/4/2021	N	0									
WN267021	11/4/2019	2	1	5.00	\$22,407	\$0.00	\$0.00	0.00%	\$104,067	\$0.00	\$0.00	0.00%
	11/4/2020	N	0									
WN243581	11/4/2018	2	0	0.00	\$22,025	\$0.00	\$0.00	0.00%	\$81,660	\$0.00	\$0.00	0.00%
	11/4/2019	N	0									
WN225457	11/4/2017	2	0	0.00	\$27,765	\$0.00	\$0.00	0.00%	\$59,635	\$0.00	\$0.00	0.00%
	11/4/2018	N	0									
WN198059	11/4/2016	1	1	10.00	\$19,973	\$0.00	\$0.00	0.00%	\$31,870	\$0.00	\$0.00	0.00%
	11/4/2017	N	0									
WN177261	11/4/2015	1	0	0.00	\$11,897	\$0.00	\$0.00	0.00%	\$11,897	\$0.00	\$0.00	0.00%
	11/4/2016	N	0									

LOSS RUN - BATCH

This Loss Run was generated: 7/17/2025 7:03 AM Eastern Time Zone

This report is intended for information purposes only and is subject to changes. Northland Insurance Company does not warrant the accuracy or completeness of the information contained in this loss report.

Policy No.	Policy Period	Cancel Date	Insured Name	Company
WN386496	11/4/2024 - 11/4/2025		TOOR TRUCKLINE LLC	Northland Insurance Company
WN357072	11/4/2023 - 11/4/2024		TOOR TRUCKLINE LLC	Northland Insurance Company
WN336191	11/4/2022 - 11/4/2023		TOOR TRUCKLINE LLC	Northland Insurance Company
WN314760	11/4/2021 - 11/4/2022		TOOR TRUCKLINE LLC	Northland Insurance Company
WN295290	11/4/2020 - 11/4/2021		TOOR TRUCKLINE LLC	Northland Insurance Company
WN267021	11/4/2019 - 11/4/2020		TOOR TRUCKLINE LLC	Northland Insurance Company
WN243581	11/4/2018 - 11/4/2019		TOOR TRUCKLINE LLC	Northland Insurance Company
WN225457	11/4/2017 - 11/4/2018		TOOR TRUCKLINE LLC	Northland Insurance Company
WN198059	11/4/2016 - 11/4/2017		TOOR TRUCKLINE LLC	Northland Insurance Company
WN177261	11/4/2015 - 11/4/2016		TOOR TRUCKLINE LLC	Northland Insurance Company
Total # of Losses for Run: 5				

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN386496	2	Northland Insurance Company	11/4/2024		TOOR TRUCKLINE LLC
Claim # F3J6506	Date of Loss 6/7/2025	Date Reported 6/9/2025	Cause of Loss Backing	Driver, Age KULJIT SINGH TOOR, 34	
Location UNKNOWN SACRAMENTO, CA LOS ANGELES		Details EMAIL W/ ATTACHMENT: THE IV TRACTOR HIT THE PARKED OV IN THE PARKING LOT. UNK NOWN IF IV HAD TRAILER/CARGO, PLEASE VERIFY. NO REPORTED INJURIES.			
Claimant Loss Transaction Summary					
001	TOOR TRUCKLINE LLC		No reserves established or No activity to date.		
002	MARTINEZ, MIGUEL		Loss Reserve: \$ 11,658.08	Loss Paid: \$ 17,944.53	
COMMERCIAL AUTO LIABILITY			Expense Reserve: \$ 5,624.50	Expense Paid: \$ 0.00	
C.S.L. LIABILITY (B.I. & P.D)			Total Reserve: \$ 17,282.58	Total Paid: \$ 17,944.53	
PROPERTY DAMAGE			Total Recovered: \$ 0.00	Total Incurred: \$ 35,227.11	
Examiner: Erika Reyes		913-402-3871			
Loss Summary 21 WN386496-0002 Occurrence is Open					
Loss Paid \$ 17,944.53		Expenses Paid \$ 0.00	Reserve \$ 17,282.58	Recovery \$ 0.00	Total Incurred \$ 35,227.11
Claim # F3J3131	Date of Loss 3/11/2025	Date Reported 3/11/2025	Cause of Loss Turning	Driver, Age KULJIT SINGH TOOR, 34	
Location 5405 N MARINE DR PORTLAND, OR 97203 Multnomah		Details EMAIL W/ATTACH: TOW ONLY.			
Claimant Loss Transaction Summary					
001	TOOR TRUCKLINE LLC		Loss Reserve: \$ 0.00	Loss Paid: \$ 573.62	
COMMERCIAL AUTO PHYSICAL DAMAGE			Expense Reserve: \$ 0.00	Expense Paid: \$ 0.00	
TOWING COVERAGE			Total Reserve: \$ 0.00	Total Paid: \$ 573.62	
TOWING COVERAGE			Total Recovered: \$ 0.00	Total Incurred: \$ 573.62	
Examiner: Robb Smith		314-579-8254			
Loss Summary 21 WN386496-0001 Occurrence is Closed					
Loss Paid \$ 573.62		Expenses Paid \$ 0.00	Reserve \$ 0.00	Recovery \$ 0.00	Total Incurred \$ 573.62
Policy Summary WN386496		# of Losses: 2 Policy Period: 11/4/2024-11/4/2025	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 18,518.15	Expenses Paid \$ 0.00	Reserves \$ 17,282.58	Recoveries \$ 0.00	Total Incurred \$ 35,800.73

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN357072	0	Northland Insurance Company	11/4/2023		TOOR TRUCKLINE LLC

Policy Summary WN357072		# of Losses: 0 Policy Period: 11/4/2023-11/4/2024	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN336191	0	Northland Insurance Company	11/4/2022		TOOR TRUCKLINE LLC
Policy Summary WN336191		# of Losses: 0 Policy Period: 11/4/2022-11/4/2023	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company		Effective	Cancel Date	Insured Name
WN314760	1	Northland Insurance Company		11/4/2021		TOOR TRUCKLINE LLC
Claim # F3D6566	Date of Loss 11/10/2021	Date Reported 11/12/2021	Cause of Loss STRUCK BY OTHER VEHICLE OR OTHER FA		Driver, Age KULJIT SINGH TOOR, 30	
Location I5 NEAR SUTTERVILLE ROAD SACRAMENTO, CA Sacramento			Details email w/attachment. iv driving n/b in slow traffic when ov from 3rd lane move d in front of iv hitting iv. no injuries.			
Claimant Loss Transaction Summary						
001	TOOR TRUCKLINE LLC		No reserves established or No activity to date.			
002	FELL, MARY H		Loss Reserve: \$ 0.00		Loss Paid: \$ 0.00	
COMMERCIAL AUTO LIABILITY		Expense Reserve: \$ 0.00		Expense Paid: \$ 0.00		
C.S.L. LIABILITY (B.I. & P.D)		Total Reserve: \$ 0.00		Total Paid: \$ 0.00		
PROPERTY DAMAGE		Total Recovered: \$ 0.00		Total Incurred: \$ 0.00		
Examiner: Jason Schultz		651-310-2096				
Loss Summary 21 WN314760-0001 Occurrence is Closed						
Loss Paid \$ 0.00		Expenses Paid \$ 0.00		Reserve \$ 0.00		Recovery \$ 0.00
Total Incurred \$ 0.00						
Policy Summary WN314760		# of Losses: 1 Policy Period: 11/4/2021-11/4/2022		Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00		Reserves \$ 0.00		Recoveries \$ 0.00
Total Incurred \$ 0.00						

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN295290	0	Northland Insurance Company	11/4/2020		TOOR TRUCKLINE LLC
Policy Summary WN295290		# of Losses: 0 Policy Period: 11/4/2020-11/4/2021	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN267021	1	Northland Insurance Company	11/4/2019		TOOR TRUCKLINE LLC
Claim # F3B2319	Date of Loss 3/13/2020	Date Reported 3/19/2020	Cause of Loss STRUCK BY OTHER VEHICLE OR OTHER FA	Driver, Age KULJIT SINGH TOOR, 29	
Location HWY 99 RED BLUFF, CA TEHAMA		Details IV R/E BY OV.NO INJS.			
Claimant Loss Transaction Summary					
001	TOOR TRUCKLINE LLC		No reserves established or No activity to date.		
002	HOFFMAN, ANGEL LYN		Loss Reserve: \$ 0.00	Loss Paid: \$ 0.00	
COMMERCIAL AUTO LIABILITY C.S.L. LIABILITY (B.I. & P.D) PROPERTY DAMAGE Examiner: Kayla Lach		651-310-6670	Expense Reserve: \$ 0.00	Expense Paid: \$ 0.00	
			Total Reserve: \$ 0.00	Total Paid: \$ 0.00	
			Total Recovered: \$ 0.00	Total Incurred: \$ 0.00	
003	HOFFMAN, ANGEL		Loss Reserve: \$ 0.00	Loss Paid: \$ 0.00	
COMMERCIAL AUTO LIABILITY C.S.L. LIABILITY (B.I. & P.D) BODILY INJURY Examiner: Kayla Lach		651-310-6670	Expense Reserve: \$ 0.00	Expense Paid: \$ 0.00	
			Total Reserve: \$ 0.00	Total Paid: \$ 0.00	
			Total Recovered: \$ 0.00	Total Incurred: \$ 0.00	
Loss Summary 21 WN267021-0001 Occurrence is Closed					
Loss Paid \$ 0.00		Expenses Paid \$ 0.00	Reserve \$ 0.00	Recovery \$ 0.00	Total Incurred \$ 0.00

Policy Summary WN267021		# of Losses: 1 Policy Period: 11/4/2019-11/4/2020	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN243581	0	Northland Insurance Company	11/4/2018		TOOR TRUCKLINE LLC
Policy Summary WN243581		# of Losses: 0 Policy Period: 11/4/2018-11/4/2019	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN225457	0	Northland Insurance Company	11/4/2017		TOOR TRUCKLINE LLC
Policy Summary WN225457		# of Losses: 0 Policy Period: 11/4/2017-11/4/2018	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company		Effective	Cancel Date	Insured Name
WN198059	1	Northland Insurance Company		11/4/2016		TOOR TRUCKLINE LLC
Claim # C5C7925	Date of Loss 2/20/2017	Date Reported 2/20/2017	Cause of Loss Backing		Driver, Age KULJIT SINGH TOOR, 25	
Location 5555 JURUPA ST ONTARIO, CA 91761 SAN BERNARDINO			Details IV was trying to make a u-turn, when the IV trailer hit a parked trailer. 2 vehicles involved, IV is a tractor and trailer w/no cargo. No injuries.			
Claimant Loss Transaction Summary						
001	TOOR TRUCKLINE LLC		No reserves established or No activity to date.			
002	RYDER TRUCK RENTAL		Loss Reserve: \$ 0.00		Loss Paid: \$ 0.00	
COMMERCIAL AUTO LIABILITY C.S.L. LIABILITY (B.I. & P.D) PROPERTY DAMAGE			Expense Reserve: \$ 0.00		Expense Paid: \$ 0.00	
			Total Reserve: \$ 0.00		Total Paid: \$ 0.00	
			Total Recovered: \$ 0.00		Total Incurred: \$ 0.00	
Examiner: Benjamin Tharaldson			800-328-5972			
Loss Summary 21 WN198059-0001 Occurrence is Closed						
Loss Paid \$ 0.00		Expenses Paid \$ 0.00		Reserve \$ 0.00	Recovery \$ 0.00	Total Incurred \$ 0.00
Policy Summary WN198059		# of Losses: 1 Policy Period: 11/4/2016-11/4/2017		Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00		Expenses Paid \$ 0.00		Reserves \$ 0.00	Total Incurred \$ 0.00

Loss Run	# Losses	Company	Effective	Cancel Date	Insured Name
WN177261	0	Northland Insurance Company	11/4/2015		TOOR TRUCKLINE LLC
Policy Summary WN177261		# of Losses: 0 Policy Period: 11/4/2015-11/4/2016	Insured Name TOOR TRUCKLINE LLC		Cancel Date
Policy Totals	Losses Paid \$ 0.00	Expenses Paid \$ 0.00	Reserves \$ 0.00	Recoveries \$ 0.00	Total Incurred \$ 0.00

Summary for All Policies	Losses Paid \$ 18,518.15	Expenses Paid \$ 0.00	Reserves \$ 17,282.58	Recoveries \$ 0.00	Total Incurred \$ 35,800.73
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