



BusTrusted
DRIVER'S LIBRARY

VOLUME 08

COMMERCIAL INSURANCE DIRECTORY

*The specialist insurers who actually write buses —
verified contacts and the smart paths to reach them.*

Every bus. Vetted. Trusted.

bustrusted.com/operators

Educational guide — not legal advice. Verify current federal, state, county, and local regulations before relying on any content.



VOLUME 08 · BUSINESS SERIES

Commercial Insurance Directory

Who actually writes bus insurance? Fewer companies than you'd think — passenger carriage is a specialty market. These are the named, verified players and the smart paths to reach them. Contacts verified July 2026 — always confirm current details before you buy.

Specialist insurers — passenger transportation programs

Company	Base	Known for / reach them
Lancer Insurance Co.	370 West Park Ave, Long Beach, NY 11561	#1 motorcoach/charter/school-transit bus insurer in the nation; 40+ years passenger-carrier focus · lancerinsurance.com (quote forms + contact lines on site)
National Interstate	Richfield, OH	Passenger transportation specialist since 1989 — motorcoach, transit, school bus; from first-dollar policies to captive programs · natl.com
Progressive Commercial	Nationwide (48 states)	Fast digital quotes for charter/shuttle/motorcoach; frequently the price-check baseline · progressivecommercial.com
Philadelphia Insurance (PHLY)	Bala Cynwyd, PA	Chauffeured transportation & paratransit programs with strong safety/risk-management services · phly.com
Prime Insurance Co.	Excess & surplus lines	The 'hard-to-place' specialist — new authorities, prior cancellations, tough claims history · primeis.com
The Hartford	Hartford, CT	A++ AM Best rated; strong service for established passenger carriers · thehartford.com
XINSURANCE	Specialty/excess	Custom liability solutions when standard markets say no · xinsurance.com

The broker & association routes (often the smartest first call)

- United Motorcoach Association (UMA) — uma.org · member insurance programs and vetted broker referrals.
- American Bus Association (ABA) — buses.org · industry programs; their councils include an Entertainer Motorcoach Council.
- Your state bus association — often the best local market knowledge for small fleets.
- Transportation-specialty retail brokers (e.g., Research Underwriters' charter bus programs; large transport practices like Acrisure/HUB) — they shop multiple markets for you at no direct cost.

Before you dial — the 5-item folder that gets better quotes

- Driver list with license numbers + MVR copies.
- Loss runs (3–5 years) from every prior insurer.
- Vehicle schedule: year/make/VIN/value/seating for each coach.



- Your USDOT number, years in business, radius and trip profile.
- One page describing your safety program: cameras, training, maintenance.

MARKET REALITY CHECK

Published market data puts small-fleet charter liability commonly in the \$10,000-\$20,000+ per-coach-per-year range depending on record, radius, and limits – which is exactly why the shopping discipline in Volume 03 pays for itself.

VERIFY BEFORE YOU BUY

Companies move, programs close, phone trees change. Confirm every contact on the insurer's own website and confirm the insurer is admitted (or properly surplus-lines) in your state. Your state insurance department website lists licensed carriers.

Sources & further reading: Company websites verified July 2026: lancerinsurance.com · natl.com · progressivecommercial.com · phly.com · primeis.com · thehartford.com · xinsurance.com; uma.org; buses.org; market-rate context: moneygeek.com commercial bus insurance analysis. Disclaimer: This volume is a free educational training aid for BusTrusted members, written in plain English from the sources above. It is NOT law, NOT legal advice, NOT a regulatory document, and NOT a substitute for the FMCSRs, your state CDL manual, your state/county/city regulations, your carrier's policies, or your coach manufacturer's procedures – where they differ, they govern. Laws and regulations vary by jurisdiction and change over time: always research and verify the current rules that apply to YOUR operation with the FMCSA (fmcsa.dot.gov), your state DOT, and local authorities – or a qualified attorney – before acting. BusTrusted and its authors accept no liability for actions taken in reliance on this guide.