FOR RETAIL BROKERS

BUILD THE *Owner-Operator Practice.*

THE TRANSPORTATION IC OPPORTUNITY, REPACKAGED FOR YOUR BOOK.

INSIDE THIS DECK

Position the program · Bolt it into your book · Build a new IC revenue stream · Start writing in 30 days — backed by Matterhorn's curated markets, the OA / CL / WC stool, and a broker-grade tech stack.

matterhornprotects.com · support@matterhornprotects.com · 1-844-600-0611

WHY THE IC SPACE, WHY NOW

THE MOST UNDERSERVED *segment in transportation.*

350K+ owner-operators run as 1099 contractors across the U.S. — leased onto motor carriers, dispatched daily, and almost never inside a coordinated specialty program. The risk is real, the demand is rising, and most retail brokers don't have a turnkey way to write it.

Matterhorn closes that gap. The brokers who plug in are writing IC business inside their existing books — without building underwriting, without buying a TPA, without standing up a compliance team.

350K+	ACTIVE 1099 OWNER-OPERATORS
$1.4B	ANNUAL ADDRESSABLE PREMIUM
5	COVERAGES, ONE PROGRAM
1099	COMPLIANT BY DESIGN

HOW WE WORK WITH BROKERS

FROM DISCOVERY TO *first bound account.*

01
SECTOR DISCOVERY

30-min call. We map your motor carrier book, the IC fleets attached, and contract posture — then design a program that drops in without disrupting renewals.

02
SUBMISSION ENGINEERED

Matty AI scrapes ACORDs, MVRs, loss runs, and IC rosters into clean carrier-ready files — zero re-keying for you, faster indications from the market.

03
CURATED PLACEMENT

Submission goes to A-rated carriers with real appetite for the OA / CL / WC stool. Direct UW feedback in the dashboard. No blanket declines.

04
BIND, EMBED & SERVICE

Once bound, the program lives in our broker dashboard — endorsements, COIs, monthly bordereau, claims oversight. Dedicated specialist on every account.

DISCOVERY

FIRST BOUND ACCOUNT

WHAT YOU GET TO SELL

THE FULL IC *specialty stack.*

OA

OCCUPATIONAL ACCIDENT

Accident medical, AD&D, and weekly disability for the 1099 driver. The work-injury core.

CL

CONTINGENT LIABILITY

Defends the motor carrier from ICs seeking benefits as employees under WC. The misclassification backstop.

WC

WORKERS' COMPENSATION

W-2 employee coverage written by the same carrier — coordinated with OA and CL, less audit drag.

PD

PHYSICAL DAMAGE

Comprehensive & collision for owner-operator tractors and trailers, with downtime + loan/lease gap.

NTL

NON-TRUCKING LIABILITY

3rd-party liability when the IC isn't under dispatch. Standard, To/From, and Maintenance extensions.

INTEGRATE WITHOUT REBUILDING

DROP IN NEXT TO THE *renewals you already write.*

You don't need to retool your AMS, hire underwriters, or build a TPA. The program plugs into the way you already work — three integration paths, all live, all carrier-ready.

01

REFER & CO-BROKER

Send the IC piece to Matterhorn while you keep the corporate trucking lines. Shared commission, IC compliance protected, incumbent relationship preserved.

EASIEST ENTRY · NO INTEGRATION

02

EMBED IN YOUR AMS

Use our broker dashboard alongside your AMS for IC submissions, COIs, endorsements, renewals. OpenAPI spec, sample webhooks, sandbox provided.

API-FIRST · SELF-PACED ROLLOUT

03

WHITE-LABEL PORTAL

Stand up a branded enrollment + servicing portal under your agency name. We host, you sell. Roster reporting, branded COIs, branded emails.

YOUR BRAND · OUR INFRASTRUCTURE

MATTERHORN

THE BROKER P&L

NEW PREMIUM, *without new overhead.*

The IC vertical is greenfield for most retail brokers. Matterhorn supplies the underwriting, the markets, the tech, and the servicing — you supply the relationships and book the commission.

+1

NET NEW LINE PER CARRIER

Most motor carriers in your book have ICs leased on. The OA / CL / WC stool is a line you don't write today — pure expansion premium.

3-Yr

COMPOUNDING RENEWAL CURVE

OA + CL retention is among the stickiest in specialty. Once a fleet stabilizes its IC stack, it renews — with bordereau-driven growth as the roster expands.

$0

BUILD COST

No raters to license, no UW to hire, no TPA to source, no compliance counsel to retain. We've already built every layer of the program — you ride the rails.

1:1

SPECIALIST PER ACCOUNT

A dedicated Matterhorn IC specialist, not a 1-800 number. Fast indications, real underwriter feedback, coordinated claims path. You keep the relationship.

BUILT FOR THE BROKER, NOT THE CARRIER

A BROKER STACK *that does the work.*

01 DRIVER & EQUIPMENT REPORTING

Real-time roster management — drivers and units add/delete with audit-ready history. No more month-end spreadsheet fire drills.

02 DIGITAL COI DELIVERY

Self-serve certificate generation. Branded, auto-delivered to shippers, lessors, brokers — instant, not three days late.

03 MATTY AI SUBMISSIONS

Drop a stack of ACORDs, MVRs, and loss runs into the dashboard — Matty AI extracts and structures it into a clean carrier file.

04 API + WEBHOOKS

REST + webhook hooks for binding, endorsements, COI requests, and claims status. Connect TMS, AMS, or your white-label flow.

05 LIFECYCLE DASHBOARDS

Submission · Quote · Bind · FNOL · Claims in one view. Role-based visibility for the producer, the ops lead, and the principal.

06 MONTHLY BORDEREAU

Auto-generated carrier-grade reporting cadence. Premium reconciliation by stakeholder, audit-ready every month.

MATTERHORN SPECIALTY INSURANCE

THREE STEPS TO YOUR FIRST BOUND IC ACCOUNT

START WRITING IC BUSINESS *in the next 30 days.*

01

BOOK A 30-MIN DISCOVERY CALL

We map your existing motor carrier book and identify the 3–5 accounts where the IC layer is missing today. No obligation, no AMS access required.

support@matterhornprotects.com

02

GET APPOINTED

Same-day appointment paperwork, broker portal credentials, and assigned IC specialist. Live in your dashboard before the week is out.

matterhornprotects.com / get-appointed

03

SUBMIT YOUR FIRST ACCOUNT

Drag and drop ACORDs into Matty AI, review the generated submission, and we go to market. Most first quotes return inside 5 business days.

matterhornprotects.com / applications

LET'S BUILD YOUR IC PRACTICE.

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