



The Northland AdvantageSM

WE CAN MAKE IT AN ADVANTAGE FOR YOU



Bringing the Northland AdvantageSM to you.

We know
the ins
and outs

We know
the road

We know
the nuts
and bolts

We know
what can
go wrong

We know
public auto

We know
the bumps

We know
how to keep
you moving

We know
the industry

We know
what it takes



We know public auto

Northland has insured transportation companies since 1948, and public auto businesses since 1988. During this time, we have learned a lot about what it takes to keep public autos on the road, safely and profitably. As one of the longest-tenured carriers in the public auto market, our knowledge and steadiness provides you peace of mind.

The total of this knowledge and experience makes up the Northland AdvantageSM.

We can make it an advantage for you.

YOU CAN EASE YOUR MIND WITH NORTHLAND



We know the ins and outs

Transportation regulations, volatile fuel prices, rates and pricing pressures could be stalling business growth and contributing to a perception of a riskier business environment. In fact, **60%** of transportation companies believe the business environment is getting riskier.¹

You can ease your mind with Northland. We can help protect your business with our dedicated account team of underwriting professionals and claim, risk control and legal services, and the expertise that comes from our collaboration with our general agents and their retail producers.

Together, we have a deep knowledge of:

- The public auto industry
- The local market
- Your business





We know the road

As one of the longest-tenured transportation insurance carriers, Northland understands the needs of the industry. With nearly 30 years in the public auto industry, we have a local presence and continue to serve thousands of repeat customers.

Plus, we're backed by the financial strength of one of the largest commercial insurance carriers in the U.S. That means we will be there for you now, and long down the road.

We're one of the only public auto insurance carriers to be rated A++ by A.M. Best, an independent insurance rating company.*

*A.M. Best's rating of A++ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services, visit travelers.com. Ratings listed herein are current, are used with permission and are subject to changes by the rating services. For the latest rating, access ambest.com.

WITH NORTHLAND, YOU CAN TRUST YOU'LL HAVE THE COVERAGE YOU NEED

We know the nuts and bolts

Only **one-third** of transportation business decision makers are very confident their business is properly insured.¹

With Northland, you can trust you'll have the coverage you need. We know the transportation industry and have designed our coverages to provide the best protection possible for you.

Our offering includes:

- Liability
- Collision
- Comprehensive or specified perils
- Cargo
- Medical payments
- Personal injury protection (PIP)
- Additional insured capability
- Hired auto liability and physical damage
- General liability coverage for limousine service, airport limousine, airport bus and luxury sedan/SUV/van service classes (based on state availability)
- Diminishing and aggregate deductibles (based on state availability)
- Free regulatory filings

Only **one-third** of transportation business decision makers are very confident their business is properly insured.¹



Claim handling

We know what can go wrong

If one of your vehicles is involved in an accident, it can impact your ability to serve your customers.

Our specialty claim professionals know how to manage public auto claims, and they work hard to minimize your claim costs and get you back on the road again quickly.

- Claim reporting is available 24/7/365
- Rapid response teams can deploy to accident sites early to preserve evidence and build an early strategic defense foundation
- Claim professionals have specialized, in-depth, hands-on training for real-world experience at Travelers' industry-leading Claim University



Claim U

WHEN OUR CUSTOMERS HAVE A CLAIM RESULTING IN LITIGATION, WE CAN HELP

We know the bumps

With the high number of miles traveled every year by public autos, thousands of accidents result.

When our customers have a claim resulting in litigation, we can help. We have one of the largest transportation-dedicated legal teams in the U.S., ready to stand by our customers through the often long and stressful legal process with:

90+ in-house dedicated litigation attorneys covering 35 states who handle accident investigations and transportation litigation, and designated outside panel counsel with transportation expertise in 15 remaining states.

- Early deployment of rapid response teams to accident sites
- Early identification and retention of appropriate expert witnesses to fortify defense strategies
- Venue-specific assessment of liability exposure and potential defenses
- Supported by 18 dedicated investigators within our law offices across the country
- Partnership and collaboration with risk control's forensic lab, which adds value to the claim investigation process and helps leverage the best experts and resources for completing field inspections, securing and preserving evidence, reconstructing accidents, and doing forensic investigations

With the high number of miles traveled every year by public autos, **thousands of accidents result.**



We know how to keep you moving

Having a dedicated risk control consultant can help you proactively manage your risks and improve safety.

Our risk control consultants will give you access to industry-leading tools, resources and services we have invested in on your behalf. Risk Control consultants can help you understand and manage your risks with:

- Safety and risk analyses
- Best practices consultation
- Safety and training resources via our customer portal

In addition, our risk control forensic lab adds value to the claim investigation process. We believe good risk control is good business.



WE CARE ABOUT THE HEALTH OF THE TRANSPORTATION INDUSTRY

We know the industry

One in three transportation companies worries about compliance issues.¹

We carefully monitor legislation to measure its impact on the industry and our customers; advocate for a fair and stable industry; and work to shape transportation statutes, regulations and judicial precedent. We care about the health of the transportation industry, and consider it our legacy to be an active and positive influence on its future.

Our industry involvement includes:

- National Limousine Association
- National Commercial Vehicle and Cargo Theft Task Force
- Transportation Lawyers Association (TLA)
- Virginia Tech Transportation Institute (VTTI)

While other carriers have come and gone, Northland has remained committed to the public auto industry, as a leader.

**One in three
transportation companies**
worries about compliance issues.¹



We know what it takes

Northland customer since 2000

“Having been in the transportation industry since 1974 and buying commercial insurance for over 40 years, I’ve had good luck and bad luck. I’ve had the best luck with Northland. More than 10 years ago, we started out as a smaller fleet and have grown more than six times, and Northland has been right there to guide and coach us in our growth. They truly understand all facets of our business. Through great, always accessible customer service, we have been handled flawlessly, and I would not even consider another insurance carrier. When I need help or advice, it’s always there, with immediate response and suggestions so I can move on. The last thing I need to worry about is having the right coverage, and I’ve never had to worry about that with Northland.”



YOU WANT AN INSURANCE CARRIER YOU CAN TRUST –
ONE THAT YOU KNOW WILL BE THERE WHEN YOU NEED THEM

We know what it takes

Northland customer since 2002

“With more than a dozen vehicles out on the road, something is bound to happen. Northland really took care of me when an accident occurred that was not our fault, but we were blamed for it. They did a great job of investigating the accident, and got my deductible back. Everything was done in a very timely manner. My agent, working with Northland, goes above and beyond the call of duty. As a long-term customer, I can always count on them to take care of me if there is a problem.”

This is the Northland AdvantageSM.

We can make it an advantage for you.

ALWAYS REPORT CLAIMS FROM THE SCENE OF THE ACCIDENT OR THEFT.

Important numbers

Claim reporting 24/7/365

Phone: 800.328.5972

Fax: 866.248.4608

Email: nccc@northlandins.com

Website: northlandins.com/report-a-claim/index.aspx

FMCSA/PUC filings questions

Phone: 800.237.9334, ext. 04728

Risk control questions

Phone: 800.237.9334, option 1, ext. 10527



We know public auto.

Northland Insurance
385 Washington Street
St. Paul, MN 55102
800.237.9334

Northland Insurance
One Tower Square
Hartford, CT 06183
800.842.9914

northlandins.com

¹Travelers 2014 Business Risk Index

This material does not affect the provisions or coverages of any insurance policy issued by Northland, nor does it imply that coverage does or does not exist for any particular claim or loss under any such policy. Coverages depend on the facts and circumstances involved in the claim or loss, all applicable policy provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations. Texas customers: insurance provided by Southern County Mutual Insurance Company, administered by Northland Insurance Company.

© 2016 The Travelers Indemnity Company. All rights reserved. 56269 Rev. 9-16