



# Welcome to Northland

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DEDICATED TRANSPORTATION SPECIALISTS FOR MORE THAN 60 YEARS

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## Strength and stability

Northland is a division of Travelers, one of the largest property casualty companies in the United States. While Travelers can provide the financial strength and resources of a global Dow 30 company, Northland offers customers the trusted local presence and transportation expertise we've developed in our more than 60 years of operation. We're rated "A+" for financial strength and stability by A.M. Best Company, an independent insurance-rating firm. An insurer's financial resources are an important consideration when selecting insurance. In the event that an insured has a claim, you'll want to be sure the insurance company has the financial strength to protect them. Stability, strength and integrity are cornerstones of Northland.

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# Why choose Northland?

## Able to serve a broad range of customers

Northland Insurance provides property casualty coverages and leading-edge risk control and claim services for three market segments:

- **Truck.** Northland's largest customer segment, providing coverage for big rigs that haul a wide variety of goods
- **Public auto.** Insurance for companies that transport passengers, including limousine and shuttle services
- **Business auto.** Coverage for business owners – contractors, landscapers, retail delivery and the like – who operate commercial vehicles to get from one job site to another

Customers range from independent owner/operators to companies that have large fleets of vehicles and more complex requirements.

## Versatile product portfolio

So no matter if one customer has several 18-wheelers that carry freight across country, or another operates a single limousine to transport wedding parties, Northland has the appetite, broad coverages and skilled underwriting to tailor an insurance solution to protect the interests of each. Our portfolio offers coverages for:

- Liability
- Physical damage
- General liability
- Cargo
- Inland marine
- Workers compensation






## The experience you need, the services you deserve

Over the years, we've not only gained a reputation for providing reliable products, but for dependable, responsive services that stand out in the industry.

**Underwriting specialists.** Our underwriters – many of whom come to Northland with backgrounds in transportation, claims and product – are considered exceptional in their understanding and technical knowledge of the industry. They have an in-depth knowledge of our products and are trained to underwrite risks in all three business classes, enabling them to handle any account from a single one-unit independent owner/operator to a complex fleet requiring multiple policies.

**Leading-edge risk control.** At Northland, we believe good risk control is good business. We offer customers free consultation services, online resources and print materials to assist them in assessing their loss exposures and developing safety programs. Our goal is to help them reduce loss costs, including down time, incidents, fines, lawsuits and insurance costs. We're known for our ability to work with unique and difficult loss exposures to develop solutions that can reduce the severity and negative impact on business should a loss occur. Services include:

- Operations review and risk improvement assistance
- Loss analyses to determine trends and problem areas
- Target Accident Reduction Plans (TARPs)
- Policy and procedure development
- DOT compliance issue assistance
- Customer safety training and meeting participation

1948	MID-1950s	1959	1964	1972
Northland Insurance Company formed by the Hamm Brewing family to provide insurance for vehicles financed by another Hamm family holding.	Started nationwide expansion, following movements of the interstate highway system.	Purchased Coastal Casualty Company from Transamerica Insurance Company, eventually renamed it Northland Casualty Company.	Began writing liability and cargo coverages.	Northfield Insurance Company acquired to write surplus lines insurance.
				

- Accident review committee development
- Website safety resources at northlandins.com and truckinsurance.com
- Newsletters

**Responsive claims handling.** Our claims people are strategically located across the country so they can respond to customer claims with speed and convenience 24/7. They specialize in the transportation industry and are trained to handle all aspects of the claim. Their focus is on protecting the interests of transportation customers.

**Free regulatory filings.** With the transportation industry being heavily regulated by the state and federal governments, Northland can step in to ease customers' worries. They stay abreast of state and federal insurance requirements, assist customers on industry compliance issues and manage regulatory FHWA and PUC filings on their behalf, free of charge.

**Prompt, local service**

Northland markets its products primarily through a network of wholesale general agents throughout the United States. They're knowledgeable about the transportation industry, and have underwriting authority to quote quickly. They work with local independent producers who understand the regional needs to work directly with customers. This distribution system provides knowledgeable and experienced underwriting and processing facilities closer to the actual risk.

Likewise, Northland claim and risk control specialists are located at various points nationwide to provide prompt, local service.

We checked around; looked at different insurance companies. Northland offered us the best coverage at the best price. Northland has always backed us up. We've had only a few claims, and each time Northland has been amazing.







– Cheryl M., Illinois

Great experience working with Northland risk control. He (our risk control rep) keeps us up to date with federal regulations and helps us stay in compliance. He's not afraid to tell us what we need to do.

– Ray D., California







We've had several others (insurance companies) try to write our business, but Northland's been good to us, so we're good to them. I don't believe in jumping ship. Even if moving our business can save a buck here or there, down the line I know it will cost me. When you're working with good people, you stay with good people.

– Eddie B., Oklahoma

	MID-1980s	1997	1998	2000	2004
<p>Company surplus</p>	<p>Written premium grows threefold.</p>	<p>Written premium grows threefold again.</p>	<p>Northland and affiliates sold to Associates First Capital Corporation. Northland owned by a publicly-held parent for the first time.</p>	<p>Associates First Capital Corporation acquired by Citigroup, Inc., resulting in all subsidiaries of AFCC becoming subsidiaries of Citigroup, Inc.</p>	<p>The Travelers Casualty Corp merged with Companies, Inc. The St. Paul Companies, Inc.</p>
     					





	2007	2011	TODAY	
<p>Property Corporation The St. Paul Inc., forming Travelers Inc.</p>	<p>The St. Paul Travelers Companies changed its name to The Travelers Companies, Inc.</p>	<p>Northland introduces IntelliDrive® fleet safety solutions.</p>	<p>Northland continues to operate as a division of The Travelers Indemnity Company, specializing in the insurance needs of the transportation industry.</p>	
				

Insurance is all about providing the protection that gives people peace of mind. Northland Insurance, and the agents who distribute our products, have done that for countless transportation businesses since we opened our doors in 1948.

Today, we're one of the top transportation insurance providers in the nation, known for working closely with agents and customers to assess risk, improve safety and deliver affordable insurance products tailored to each customer's unique needs.

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**travelers.com**

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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