



# The Northland Advantage<sup>SM</sup>

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WE CAN MAKE IT AN ADVANTAGE FOR YOU

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Bringing the Northland Advantage<sup>SM</sup> to you.

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We know  
the ins  
and outs

We know  
the road

We know  
the nuts  
and bolts

We know  
what can  
go wrong

We know  
who did it

We know  
the bumps

We know  
how to keep  
you moving

We know  
the industry

We know  
what it takes



## We know truck

Northland has insured trucking businesses since 1948. In the nearly 70 years since then, we have learned a lot about what it takes to keep trucks on the road, safely and profitably.

The total of this knowledge and experience makes up the Northland Advantage<sup>SM</sup>.

We can make it an advantage for you.

## YOU CAN HAVE PEACE OF MIND WITH NORTHLAND



### We know the ins and outs

Volatile diesel prices, driver shortages and higher operations costs could be stalling transportation business growth and contributing to a perception of a riskier business environment. In fact, approximately **one half** of transportation companies believe the business environment is getting riskier.<sup>1</sup>

Northland can ease your mind. 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 transportation 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 70 years in the trucking 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 for the long haul.

- Northland is one of the only truck insurance carriers to be rated A++ by A.M. Best, an independent insurance rating company.\*
- Carrier ratings can affect trucking businesses' ability to meet shippers' requirements.

\*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](http://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](http://ambest.com).

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

## We know the nuts and bolts

A white semi-truck is driving on a road towards the viewer. The sky is a mix of orange, pink, and blue, indicating sunset or sunrise. The truck has a large chrome grille and multiple mirrors.

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

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

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. This includes one of the industry's broadest cargo forms.

Our offering includes:

- Liability
- Physical damage
- General liability for truckman class
- Cargo
- Inland marine
- Workers compensation
- Free regulatory filings with same-day service



## 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 transportation 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 catastrophic accident sites early to preserve evidence and build an early strategic defense foundation.
- Claim professionals have specialized, in-depth, hands-on training.



## NORTHLAND'S SPECIAL INVESTIGATIONS GROUP (SIG) IS UNIQUE TO THE TRUCK INSURANCE INDUSTRY



We know who did it

Cargo theft occurs every day, costing **\$15-30 billion** annually.<sup>2</sup>

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Northland's Special Investigations Group (SIG) is unique to the truck insurance industry and can help improve your cargo security.

Our special investigators also put their law enforcement background to work to help recover stolen goods for our customers. In fact:

- SIG recovers millions of dollars in cargo every year.
- SIG consults on cargo security.
- SIG has been recognized by law enforcement and federal agencies, and even provides law enforcement with cargo-theft investigation training.



## We know the bumps

More than 500,000 truck accidents occur every year, according to estimates by the United States Department of Transportation.

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 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.

# NORTHLAND BELIEVES GOOD RISK CONTROL IS GOOD BUSINESS

## We know how to keep you moving

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

Northland 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 risks with:

- Safety and risk analyses
- Best practices consultation
- Safety and training resources via our customer portal
- Safety and driver coaching through telematics

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



## We know the industry

**One in three** transportation companies worries about compliance issues.<sup>1</sup>

Northland carefully monitors 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 trucking industry, and consider it our legacy to be an active and positive influence on its future.

Our industry involvement includes:

- American Trucking Associations
- Defense Research Institute
- National Commercial Vehicle and Cargo Theft Task Force
- National Truck & Heavy Equipment Claims Council
- State trucking associations
- Trucking Industry Defense Association (TIDA)
- Transportation Lawyers Association (TLA)
- Truckload Carriers Association
- Virginia Tech Transportation Institute (VTTI)





## 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 2000

“When someone I know is seeking another broker, I tell them that if they can’t get Northland, don’t even bother. These people know trucking. Whether they’re helping you with annual paperwork or getting together to process claims, they make it easy. They know what they’re doing and are very proactive. It’s not just about price. I know that with Northland, they won’t bail on me if something happens. These people back you up.”

#### Northland customer since 2004

“Northland is a good company. I’ve only had two companies the whole time in business. I just don’t believe in jumping around for a couple thousand dollars. It’s better to have a long-term relationship with one company. Their risk control people are very helpful: they keep us abreast of regulation changes, point out what we need to be cautious about, and even what we need to talk to our drivers about. And if we had a catastrophe loss, they don’t kick us to the curb. They’ve been really good to us. We’ve stayed with them even when they weren’t the cheapest. Cheapest isn’t always better.”





This is the Northland Advantage<sup>SM</sup>.  
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](mailto:nccc@northlandins.com)

Website: [northlandins.com/report-a-claim/index.aspx](http://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 truck.

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385 Washington Street  
St. Paul, MN 55102  
800.237.9334

Northland Insurance  
One Tower Square  
Hartford, CT 06183  
800.842.9914

**northlandins.com**

<sup>1</sup>Source: Travelers 2016 Business Risk Index

<sup>2</sup>Source: Travelers Transportation Claim industry research

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.

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