



The Carolina Casualty Difference



Underwriting

- Flexible insurance programs to meet your needs: deductibles, basket deductibles, self-insured retention, first-dollar and loss sensitive programs to manage claims and claims expenses
- Limits up to \$10M on admitted paper
- Risk sharing, superior claims management, open communication and responsible pricing
- Veteran Hiring Program to assist in increasing carriers' recruitment of qualified drivers



Risk Management

Risk management services to help you stay safer and become more profitable: customized service plans, DOT compliance consulting, identifying and analyzing risk exposure, loss run and driver accident reviews.



Financial Ratings

A+ (Superior) by A.M. Best Financial Size Category XV
A+ (Strong) by Standard & Poor's



Products

Auto Liability | Physical Damage | Motor Truck Cargo | Truckers' General Liability | Non-Trucking Liability | Trailer Interchange | Contingent Brokerage | Owner/Operator Non-Trucking and Physical Damage



Geography

Nationwide coverage with the exception of Alaska, Hawaii and Massachusetts



Claims

- Fast and efficient claims handling with a 24/7 in-house Claims team
- Experienced adjusters and in-house trucking attorneys with jurisdictional expertise and strong negotiation and communication skills; adept at determining when to go to court and selecting the right attorneys for the best possible outcome
- Dedicated Special Investigation Unit to combat fraudulent claims against your company
- Focused Subrogation Unit that recovers funds to offset losses to ultimately help your bottom line
- Additional claim services: third-party administrator claims services, assessments of panel counsel, review audits for reserve adequacy and statistical analysis of closing rates and average paid/expense costs by claim severity



Distribution Channel

Agents who specialize in transportation insurance



Affiliations & Memberships

American Trucking Association
Truckload Carriers Association