Here’s What’s New at National Truck Underwriting Managers:

- **Important New Program Enhancements from Harco National Insurance Company**
  Harco has made several enhancements to their trucking program will enable you to **write larger fleets in a wider variety of categories—with larger deductible options!** You owe it to yourself to learn more about these **significant** changes. (See pages 4-7 for details)

Harco continues to offer convenient payment and reporting plans to its program, especially for larger accounts.

- ✓ No-cost Broadened Pollution Liability coverage on select accounts
- ✓ Combined Physical Damage deductibles on tractor/trailers
- ✓ Financed Value “gap” coverage
- ✓ Included satellite/tracking device coverage on qualifying equipment
- ✓ Expanded clean up and disposal coverage on motor truck cargo

(See page 6 for details)

- **Canal Eliminates Short Rate Cancellations and Offers Additional Payment Plan Options!**
  Canal will apply a 90% Pro-Rata (PR) to all policies that cancel for Insured’s Request. In addition, they are offering new payment plans, including a 10th installment option on annual policies. They are also revising endorsement deposits, offering zero down payments on some accounts, and more.

(See page 13 for details)
• **Northland Now Offers Two Great Cargo Form Options**
  Northland continues to offer its broadest and most comprehensive form, the Premier Cargo Coverage form—and now adds the new Custom Cargo Coverage form, which can be individually tailored to your customers’ needs.
  (See page 9 for details)

• **Northland’s Direct Bill Program is Now Available Nationwide!**
  Northland has expanded its Direct Bill program to all states (except NJ). They have also added a convenient e-Pay feature that enables your customers to set up automatic payments—and access their account from anywhere.
  (See page 10 for details)

• **Flexible Payment Options—for Fleet and Non-Fleet!**
  We offer a variety of payment options on non-fleet accounts, including very attractive premium finance plans, as well as several interest-free installment plans, for just a small monthly processing charge. We offer payment options on qualifying fleet accounts too, including monthly reporting based on power units, revenue and mileage. Our carriers will also consider an LOC for the deposit.
Rated A- (Excellent) by the A.M. Best Co.

**Coverages:** Liability, Physical Damage, Cargo and General Liability

**Target Account Size:** 1-500+ power units

**NEW!** Harco will now consider large fleet accounts (500+ power units) and will offer BI/PD Deductibles up to $100,000.

The potential deductible options will be based on the size and merits of the account. Harco will require a specified number of deductibles on deposit which will vary depending on the size of account.

**Territory:** AR, AZ, CA, CO, GA, ID, IL, IN, IA, KS, KY, MI, MN, MO, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, UT, WA, WI and WY

**Target Operations:** Harco continues to offer coverage for most dry van, reefer and flatbed operations, but they significantly expanded the types of accounts they will consider recently:

- **HAZ MAT Haulers**
  They will consider writing accounts requiring $5,000,000 limits but will only offer the first $1,000,000. The account must have substantial experience hauling hazardous materials and have an experienced hazardous management team in place. Account must have very low accident frequency and strong financials.

- **Auto Haulers**

- **Boat Haulers**

- **Agricultural Operations**

- **Intermodal Operations**

(Continued)
• **Oversize/Overweight Haulers**

• **Recyclables**
  They are not able to consider curbside collectors, but rather risks that transport from collection stations to processors, or processors to processors.

• **Oilfield Related Risks**
  They will consider providing coverage for risks hauling supplies into the oilfields using Tractor/Trailers, Heavy Truck or Dually/Gooseneck provided they have experience in this field. Harco will not be able to consider providing coverage for oilfield equipment/operations itself or vehicles that have permanently mounted equipment.

• **Seasonal Operations**
  Harco can address “lay ups” during the “OFF” season in several ways, which will require verification that the equipment is not being used in the insured’s operations.

• **Dry Goods/General Commodity Operations**

• **Flatbed Operations**

• **Refrigerated Operations**

• **Food Grade Tankers**

**Expanded Deductible* Choices**

**Larger Deductible Options**
In order to accommodate larger accounts, Harco will consider deductibles up to $100,000.

**Basket Deductible Options**
They will consider writing a basket deductible which will apply to liability, physical damage and cargo lines.

**Aggregate Deductible Options**
They will consider an aggregate deductible on qualifying accounts which will provide an insured with their maximum “out of pocket” expense.

*All Deductible options will require a separate security deposit (from the required premium deposit) which will be adjusted based on the characteristics of the account.
Flexible Payment Options from HARCO

New Installment Payment Plans
Harco has introduced several attractive installment plans† for accounts with 1-20 power units:

Option 1  20% down payment due at inception with 10 additional payments
Option 2  25% down payment due at inception with 10 additional payments
Option 3  40% down payment due at inception with 2 additional payments
Option 4  30% down payment due at inception with 3 additional payments
Option 5  20% down payment due at inception with 9 additional payments
Option 6  25% down payment due at inception with 9 additional payments

† There is an $8 handling fee billed per installment (not billed on down payment). Agent commission will be paid as installments are billed.

Fleet Business Premium Payment and Deposit Options
Harco offers a variety of options to enhance the flexibility of writing fleet business, including interest-free payment plans, monthly reporting of premiums and letters of credit (LOC) for premium deposits.

Interest-Free Payment Plan
Harco also offers an interest-free payment plan on larger accounts. Call for details.

Monthly Reporting Options
Harco will consider offering monthly reporting on qualifying accounts. Monthly reporting options that will be considered are based on: Power Units, Revenue and Mileage.

Letter of Credit
Harco will also consider accepting an LOC for the required deposit premium. This allows your customer additional flexibility with their operating capital.
Innovative Coverage Solutions

Liability Coverage
Broadened Pollution Coverage
The Broad Form Pollution Endorsement (CA 9948) will be offered at no additional charge for accounts that meet specific underwriting criteria. Call for details!

Physical Damage
Combined Deductible Included
There is no longer a charge for the combined deductible option for a tractor and trailer while attached. There will still be an incidental charge to extend the combined deductible feature to the cargo.

Financed Value “Gap” Coverage
This coverage eliminates the “gap” between the value of the vehicle and the outstanding financial obligation when a vehicle is deemed a total loss and the actual cash value of the vehicle is less than the outstanding financial obligation.

Satellite/Tracking Device Coverage
Expanded coverage for satellite communication or tracking devices will be included as long as they are permanently mounted on the vehicle and the value of the satellite communication or tracking devices is included in the Actual Cost Value of the equipment.

Motor Truck Cargo
Increased Clean Up and Disposal Limit
The limit allowed to pay clean up and disposal expenses arising from a covered loss has been increased from $5,000 to $10,000. The expanded coverage will also include extracting pollutants from land or water.
Coverages: Liability, Physical Damage, Cargo and General Liability

Northland prefers to write package coverage including liability, physical damage and cargo.

Target Account Size: 1-200 power units

Northland will consider larger accounts if they fit their desired profile and do not require an SIR or large deductible.

Northland will consider a liability deductible (PD ONLY) on larger fleet accounts. The minimum is a $2,500 deductible. Larger deductibles ($50,000 maximum) will be considered based on the size and merits of the account. Northland will require a specified number of deductibles on deposit based on the size and characteristics of the account.

Target Operations: They will consider most non-hazardous trucking operations including dry van, reefer and flatbed operations. They will also consider excellent dumping operations. Northland prefers accounts with good loss experience, a good SAFER report, low accident frequency and drivers with good MVRs. Financials, loss control programs and driver turnover will be additional factors taken into consideration on fleet accounts.

Territory: AR, AZ, CA, CO, FL, GA, IA, ID, IL, IN, KS, KY, MI, MN, MO, MT, NC, ND, NE, NJ†, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WI, WV and WY.

† Fleet only
Northland Now Offers Two Cargo Form Options!

Northland Premier Cargo Coverage Form
Northland Custom Cargo Coverage Form

Northland continues to offer its broadest and most comprehensive form, the Premier Cargo Coverage form—and now adds the new Custom Cargo Coverage form, which can be individually tailored to your customers’ needs.

Regardless of which cargo coverage form the insured chooses to buy, the insured gets the following coverages included, in varying limits, as specified in the Premier or Custom Cargo Coverage form selected:

- Defense and associated costs
- Earned freight
- Debris removal
- Pollution removal
- Claim mitigation
- Fire department service charge
- Reward coverage for stolen vehicles
- Towing*
- Reload Expenses
- Traffic & Security Charges

Remember: Northland cargo coverage forms have no coinsurance penalty and provide up to a $1 million catastrophe limit.

**PREMIER CARGO COVERAGE FORM**

The Premier Cargo Coverage form remains Northland’s broadest and most comprehensive form containing very few limitations. Northland’s Premier Cargo Coverage form provides coverage for:

- A named insured’s legal liability from point of pick-up to destination
- The named insured who hauls their own goods
- Hired car cargo coverage

Northland offers the Premier Cargo Coverage form to renewals and new business applicants with more than two years in business.

**CUSTOM CARGO COVERAGE FORM**

It’s all about options! The Custom Cargo Coverage form is primarily designed for new ventures, meeting the distinctive needs of trucking businesses that are just starting out in the industry.

Customers can choose to purchase only the coverages they want with the availability of buyback endorsements. Insureds need only match the coverage they need with the commodities they haul.

Buyback options include:

- Temperature control load coverage
- Electronics
- Copper/aluminum
- Hard liquor
- Pharmaceuticals
- Increased earned freight limit coverage

* Towing expense is offered in addition to the limit on Premier coverage and within the limit on Custom coverage.
Specialized Coverages for 1-10 Unit Truckers

Northland enhances its superior coverage with new benefits designed to meet the unique needs of 1-10 unit truckers, while providing real value for their insurance dollar:

**Family Emergency Travel Coverage — Free and Automatic for all Non-Fleet policies!**

- $2,500 limit per accident.
- Family members can travel to be with the insured when the trucker is injured and hospitalized away from home as a result of an accident to a covered auto.
- Allows reimbursement for travel to the location necessary to handle the immediate affairs of the insured trucker in case of death.
- This innovative, valuable coverage will be added to all Non-Fleet policies free of charge.

**Financed Value Coverage & Identity Theft Coverage — Included!**

**Deluxe Coverage Endorsement**

The Deluxe Coverage form introduces four new coverage extensions that can result in savings to you by minimizing deductibles or eliminating extra expenses resulting from the loss. There must be physical damage coverage on the power unit(s) for this coverage to apply.

- Diminishing Deductible for Physical Damage and Cargo
- Aggregate Deductible
- Personal Effects Coverage
- Downtime Loss and Rental Reimbursement Coverage

**Direct Bill and e-Pay Program for 1-2 power unit accounts**

Now available in all Northland states (except NJ)

- ** Convenient for your clients** — Customers can pay their premium in 1, 9 or 12 payments
- **NEW! e-Pay option** — Customers can make a one-time payment or create convenient automatic payments to help manage their business while on the road. Online tools enable easy account access from anywhere!
- **Early commission payment** — Paid to you as soon as 20% of the annual premium is collected
- **Reduced operating expense** — You are removed from the billing and collection process
Rated A- (Excellent) by the A.M. Best Co.

**Coverages:** Liability, Physical Damage, Cargo and General Liability

**Target Account Size:** 5-50 power units

**Target Operations:** Star will consider most dry van, reefer and flatbed operations hauling non-hazardous commodities.

They have a specific focus on local and intermediate radius accounts—*including Intermodal Operations*—and will consider accounts with some long haul exposure too.

**New! They will now consider sand and gravel operations too!**

Star prefers accounts with good loss experience, a good SAFER report, low accident frequency and drivers with good MVRs. Financials and loss control programs will be additional factors taken into consideration on fleet accounts.

**Territory:** AZ, CO, ID, KS, MT, ND, NE, NM, NV, OR, SD, UT, WA and WY
Coverages: Auto Liability, Motor Truck Cargo, Physical Damage and Truckers General Liability

Target Account Size: 1-100 power units
They will consider larger fleets.

Territory:
(Non-fleet - 1-10 power units)
GA, ID, IL, IN, MN, OH, PA, TN, UT, VA, WA and WI
(Fleet - 11+ power units)
AZ, AR, CO, CT, DE, FL, GA, ID, IL, IN, IA, KS, KY, ME, MD, MI, MN, MO, MT, NE, NV, NH, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX†, UT, VT, VA, WA, WV, WI and WY

Highlights of the Canal Policy
Canal Insurance Company is recognized in the industry as a stable, responsive and financially strong insurer of commercial trucking operations. Some important highlights of the Canal Policy include the following:

- Canal offers auto loan/lease gap coverage at no additional premium
- Canal offers Continuous Pay Plans
- Canal offers a combined deductible for Physical Damage and Cargo
- Canal offers Hired and Non-Owned Auto Coverage
- Canal offers increased towing limits
- Canal’s recently-updated Cargo form offers broader coverage

(Continued on next page)

† Non-admitted through Canal Indemnity
Short Rate Cancellation Eliminated

- 90% Pro-Rata (PR) will be applied for all policies that cancel for Insured’s Request, except where prohibited by state law.

- Pro-Rata will be applied for policies that cancel for any other reason including Non-Pay to the General Agent, Producing Agent or Finance Company.

- Cancellation of Until Cancelled Policies will continue to use the Pro-Rata Method and may be amended if any other cancellation method is presented in COPIS.

- The revised cancellation process will affect cancellation finals with an effective date of 2/1/12 or later.

New Payment Plan Options

Annual Policies

- Canal will now offer a 10 installment option in addition to the current 9 installment option.

- Change to endorsement deposits: At endorsement, the system will default to a zero down payment percentage, regardless of the down payment selected at issuance. If the endorsement is charging additional premium, the GA will have the option of adding a down payment % per endorsement. If the endorsement is returning premium, there will not be an option to return a portion of the down payment.

Until Cancelled Policies

- Canal will offer a new option of full pay for an Until Cancelled policy. This option will bill the entire year’s policy premium up front, and will not require a deposit.

- A new deposit option of “1/12th of Annual” will be available in addition to the existing “2/12th” option. The deposit selected at issuance will be used for the policy term until anniversary for any endorsements.

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COVERAGES

Auto Liability
Canal’s Auto Liability policy is a leader in the industry, offering Pollution Liability Broadened Coverage CA9948 standard on all policies. Because Canal is focused on commercial transportation insurance, we are equipped to make every effort to better service the specialty trucking market. In light of this, an added benefit of choosing Canal is that we will make all requested auto liability filings for no additional fee. Canal’s Auto Liability coverage is offered with a primary limit of up to $1,000,000.

Business Classes and Operations
As a leader in the trucking insurance industry, Canal provides Auto Liability coverage for the following business classes and operations:

- Auto or Boat Hauling
- Container/Intermodal Hauling
- Drive-Aways
- Dry Van or Box (single or double trailers)
- Dumping
- Flatbed
- Log or Pulp Hauling
- Mobile Home Hauling
- Refrigerated Goods
- Fuel Tankers
- Tanker – Liquid or Compressed Gases
- Livestock
- Dry Bulk or Farm Products
- Waste or Garbage Haulers
- Other Special Type Operations

Policy Options
In addition to the coverage outlined above, Canal’s Auto Liability policies can be customized to meet the specific needs of our Insureds. Examples include:

- Additional Insured endorsements
- Hired Car and Non-Owned coverage
- UIIA Blanket Additional Insured coverage
- Monthly reporting forms for fleet policies

Motor Truck Cargo
Broad Coverage
Cargo is at the center of every trucking operation. In the event that our Client’s cargo does not make it safely to its intended destination, they need the assurance of a broad policy that covers what lies ahead. Canal’s recently-updated Cargo policy was a direct response to the needs of the marketplace, and is one of the broadest policies offered.

(Continued on next page)
Preferred and Standard Forms
Canal’s Cargo forms include a Standard version and a Preferred version.

The **Preferred Form** has been approved by logistics companies and includes the following:
- No Coinsurance Clause
- No Commodity Theft Limitation
- Coverage for Unattached Trailers
- Coverage for Water Damage/Wetness
- Coverage for Collision of Load, as well as Loading and Unloading
- Multi-sectional Mobile Home Coverage
- Coverage for Reusable Packing Containers – $5,000 included
- Loss Mitigation – $7,500 included
- Debris Removal – $25,000 included with increased limits available
- Earned Freight – $1,000 included with increased limits up to $25,000 available

Broadening Endorsements are available for the **Standard Form** and include the following:
- Removal of the Coinsurance Clause
- Removal of Commodity Theft Limitation

Physical Damage
Canal’s Physical Damage policy is designed to provide the best possible coverage for our Clients. With this in mind, the following features are standard on all policies:
- Auto Loan Lease Gap Coverage
- Combined Deductible when written in conjunction with our Motor Truck Cargo policy

Physical Damage coverage is offered for a variety of business classes and operations. Coverage is offered as either:
- Collision, specified causes of loss and combined additional coverage
- Collision and comprehensive
Policy Customization
Canal’s Physical Damage policies can be customized to meet a Client’s specific needs, including:
- Variety of deductible options
- Increased towing limits ($2,500 is included on all policies)
- Non-Owned Trailer Coverage
- Trailer Interchange Coverage

Truckers General Liability
The Truckers General Liability program at Canal is offered on the Combined Policy for those Clients with Auto Liability coverage that are in the business of ‘for hire’ trucking. Truckers General Liability is written on an admitted basis in most states.

Limits
The following limits are offered for Truckers General Liability:
- $1,000,000 per occurrence and $1,000,000 general aggregate
- $1,000,000 per occurrence and $2,000,000 general aggregate

Optional Coverage
Canal offers the following optional coverage on an as-needed basis for Truckers General Liability:
- Misdelivery of Liquid Products Coverage
- Stop Gap Coverage (offered in ND, OH, WA and WY)
- Contractual Liability Coverage
- Waiver of Subrogation
- Designated Additional Insured Endorsements
- Vicarious liability coverage for Owners, Lessees or Contractors
- Designated person for organization
- Mortgagee, bank
- UIIA Blanket Additional Insured
- Managers or lessors of premises
- Owners, Contractors, Lessees
- Controlling interest
Coverages: Monoline Motor Truck Cargo

Target Account Size: They will entertain accounts of all sizes, although they do have a minimum premium of $2,500.

Target Operations: The Hartford seeks high quality accounts with favorable loss experience and low accident frequency over the past five years. They also look for good driver MVRs and at least a “Barely Fair” CAB rating on the financials. Drivers should have a minimum of 5 years experience.

They can write accounts operating on a local, intermediate, or long haul basis. They can entertain most non-hazardous commodities, and prefer the following categories: general dry freight, appliances, auto parts, tires, building materials, lumber, paper products, magazines, textiles, unfinished cloth goods, canned goods, frozen foods (no meat or fish), hand tools and hardware.

Non-preferred cargo includes: consumer electronics, liquor, wines, jewelry, furs, cigarettes, tobacco products, meat, fish (fresh or frozen), precious metals, household goods, and boat or auto haulers.

Territory: AR, AZ, CA, CO, FL, GA, ID, IL, IN, IA, KS, KY, MI, MN, MO, MT, NE, NV, NM, NC, ND, OH, OK, OR, PA, SC, SD, TN, UT, WA, WI and WY
The National Association of Independent Truckers, LLC (NAIT) members have enjoyed nationwide membership benefits meeting the unique business and personal needs of the Independent Contractor since 1981.

The NAIT Benefit Package includes an insurance program underwritten by carriers rated Excellent by A.M. Best Co. The NAIT Insurance Program is administered by TransGuard General Agency, Inc. with major coverages underwritten by TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. Coverages available under the program from TRANSGUARD include: Occupational Accident, Contract Liability, Workers’ Compensation, Physical Damage and Non-Trucking Liability, for general freight, moving & storage companies and target home delivery providers. To take advantage of the Insurance Program or other benefits, membership in NAIT is required. Underwriting Guidelines will vary based upon type of coverage selected.

To learn more about NAIT Member Benefits and Insurance Programs, please visit: http://www.transguard.com/programs/ntum-landingpage
WE TREAT YOU RIGHT...with experienced underwriters and a broad territory!

Our long-term, experienced truck underwriters are able to consider qualifying Non-Fleet accounts (1-10 power units) and Fleet accounts (11+ power units) in 43 states! Call us today for the hassle-free experience you deserve!

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National Truck Underwriting Managers:
Quality Truck Insurance Coverage Since 1978
Here is Your Updated Truck Coverage Market Overview!

A quick reference to all of our coverage programs, including:

- **New larger fleet sizes and deductibles from Harco**
- **12% commission on Northland non-fleet packaged business**
- **Elimination of short rate cancellation/new payment options from Canal**

(LEARN MORE INSIDE)