



## Risk control services

**WE HELP INSUREDS: REDUCE RISK • PREVENT LOSS • SAVE LIVES**

Since Northland Insurance opened its doors in 1948, countless transportation businesses have turned to us for their insurance needs. Over the years, the company has gained a reputation for delivering reliable products and dependable service despite the economic ups and downs of an ever-changing marketplace. Northland Insurance has earned an A+ rating for financial strength and stability from A.M. Best Company, an independent insurance rating firm.\*

A Travelers company, Northland Insurance is part of one of the largest property casualty insurers in the United States, able to provide a broad range of property casualty products and services. That includes industry-leading risk control services through our Northland Risk Control group.

### Good risk control is good business

Northland Risk Control offers you consultation services, online resources and print materials to assist you in assessing your loss exposures and developing safety programs. Our goal is to help you with your efforts to 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 help you develop solutions that can reduce the severity and negative impact on your business should a loss occur. You can tap into Northland Risk Control for the following services:

### Reviews and analyses

Our specialists can assist with:

- Developing an effective fleet safety program
- Completing detailed and comprehensive loss analyses
- Providing DOT and HAZMAT regulatory guidance

### Vehicle safety program assessment

An effective fleet safety program requires careful analysis of the hazards and exposures unique to each operation. Our risk control specialists have decades of experience providing effective risk control solutions for a wide range of commercial auto fleets.

They can assist you in reviewing and assessing your current safety program and offering solutions geared to your unique safety needs. Establishing and maintaining a vehicle safety program sets the foundation for effectively controlling loss exposures in fleet operations of any size.

### Website and safety resources

Northland's industry-leading safety tools and resources are available to Northland agents and clients on our user-friendly websites. Whether you're looking for assistance regarding a regulatory issue, browsing for current safety-related news, or searching for a technical bulletin or a particular risk control topic, you can visit:

- [truckinsurance.com](http://truckinsurance.com)
- [northlandins.com](http://northlandins.com)

Our website offers access to important information on safety issues, "Topic of the Month" training assistance and safety newsletter archives. Business owners and safety directors value this resource to help them:

- Organize and plan driver safety meetings
- Prepare for DOT audits
- Keep up with the industry's best practices

## Target Accident Reduction Plans (TARPs)

Northland offers specialized training booklets that provide targeted prevention training for the more common loss types we've seen. All TARPs include several pages of driving techniques addressing a specific accident type and a quiz designed to test how well your drivers understand the information presented. Topics include rear-end collisions, backing up, passing/lane changes and turning.

## Safety training

Our risk control department has a variety of DVDs and computer-based CD-ROM training programs that provide basic, recurring and post-accident driver instructions. Topics include:

- Preventing vehicle rollovers
- Extreme weather driving
- Vehicle inspections
- Speed and space management
- Accident procedures
- Mirrors, and more

## Safety programs

Sample safety programs, also available on our websites, can help customers create clear and effective programs to help them minimize their risk exposures. Some sample programs include: Transportation Safety Best Practices, Guide to Improving Driver Retention, Risk Factors in Serious Truck Crashes, Hired and Leased Vehicle Exposures and Controls, Understanding the DOT Audit Process.

## Newsletters

Northland provides our customers with periodic newsletters that offer loss control tips and techniques, articles about current industry issues and trends and regulatory information relevant to the transportation industry.

## Contact risk control with questions

Northland Risk Control specialists are also available to answer your questions about safety, loss control and DOT regulations. Call us at 800.237.9334, ext. 10527



## Other Northland products and services

- Liability coverage
- General liability for truckman class
- Cargo coverage
- Physical damage coverage
- Workers compensation coverage
- Business auto coverage
- Direct bill option
- Local - intermediate coverage
- Intermodal coverage
- FHWA/PUC filings on your behalf

Reduce risk.

Prevent loss.

Save lives.

\* 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 as of June 2012, are used with permission and are subject to changes by the rating services. For the latest rating, access [ambest.com](http://ambest.com).

### northlandins.com

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