



We know truck

THE NORTHLAND ADVANTAGE

About Northland

- Northland has nearly 70 years' experience insuring trucking businesses
- They are one of the only truck insurance carriers to be rated A++ by A.M. Best* for financial strength and stability
- They collaborate with us and our retail producers to combine three levels of expertise, and together:
 - We know the industry
 - We know the local market
 - We know our customers' business
- Northland has the industry's broadest cargo form
- They have one of the industry's only cargo-security/cargo-theft consulting groups

They are active participants in state and national industry associations, task forces and councils

About Northland's claim services

Northland's claim professionals work hard to minimize claim costs, and to get your customers back on the road as soon as possible.

- Northland claim professionals have specialized, in-depth, hands-on training with real-world experience at Travelers' industry-leading Claim University
- They have a combined 700+ years of experience managing only transportation claims
- Their rapid response team is deployed to catastrophic accident sites early to preserve favorable evidence and build an early strategic defense foundation
- They have access to the risk control forensic lab to assist in claim investigation

About Northland's Special Investigations Group (SIG)

Northland's SIG unit is unique to the truck insurance industry.

- They recover millions of dollars in cargo every year
- Their sting trailer has contributed to breaking up multiple organized cargo-theft rings, resulting in numerous arrests
- They consult on cargo security
- They have been recognized by law enforcement and federal agencies, and even provides law enforcement with cargo-theft investigation training



About Northland's legal services

Northland has one of the largest transportation-dedicated legal teams in the U.S.

- Northland's legal team consists of 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 the 15 remaining states
- The rapid response team is deployed to catastrophic accident sites early to preserve favorable evidence and build an early strategic defense foundation
- The team engages in early identification and retention of appropriate expert witnesses to fortify defense strategies
- The team conducts venue-specific assessments of liability exposure and potential defenses
- The team's partnership and collaboration with the risk control forensic lab adds value to the claim investigation process, and helps leverage the best resources and experts for field inspections, securing and preserving evidence, and accident reconstruction and forensic investigations

About Northland's risk control services

Northland's risk control consultants become an extension of your customer's business.

- Northland invests in innovative truck insurance products and services on your customer's behalf (so they don't have to)
 - Safety and risk analyses
 - Best practices consultation
 - Safety and training resources via Northland's customer portal
 - Safety and driver coaching through telematics



You deserve the Northland Advantage.

northlandins.com

*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. 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.

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