

## National Interstate Insurance

### Is Ready If Financial Responsibility Limits Increase: Are You?

ADVERTORIAL

Whether you're reading a periodical, attending a conference, or talking with a fellow operator, the transportation industry is abuzz these days with concerns over the potential increase of financial responsibility limits pending before the Federal Motor Carrier Safety Administration (FMCSA).

National Interstate Insurance does not support raising the limits, and we do not have a crystal ball to predict the actions of the FMCSA. However, if your motivation is to meet required limits should they change, protect your assets from the exposure of liability that can jeopardize a family business, or respond to the demands of the marketplace, National Interstate currently has the solutions to meet your higher limit insurance needs.

#### Your One-Stop-Shopping Experience

Understanding that every customer is unique, National Interstate has an extensive product portfolio that can be tailored to fit the needs of your organization.

"With our 25-plus years of expertise serving the passenger transportation industry, we offer every insurance option available in the market today," said Matt Grimm, vice president of passenger transportation at National Interstate. "Our programs include first-dollar, gross receipts/ mileage, liability and deductible options, and alternative risk transfer programs, or captives.

"As our passenger transportation customers already know," continued Grimm, "limits in excess of FMCSA requirements have always been part of our portfolio. This expertise differentiates us from other insurers, allowing us to anticipate and respond quickly to changes in the marketplace, and we are doing so now. In response to the potential action by the FMCSA, and other market forces facing operators, National Interstate will now offer limits in excess of \$5 million over other select carriers in addition to offering them above our own primary policies. So no matter what happens with the FMCSA, you can count on National Interstate to provide innovative product solutions, even if we do not currently write your \$5 million primary policy. You can also enjoy our proactive risk management services and superior claims handling. Whatever the future may bring, we have insurance coverages to help protect your company's future."

#### Your Personal Risk Management Consultant

Our services go well beyond providing primary and excess insurance. No operator wants to think about needing excess limits, so the obvious solution is to have a solid risk management program in place to increase your safety odds. However, it takes substantial time and effort to develop and maintain an effective safety program. That's where National Interstate can step in and help you run the safest operation possible.

"Over the past several years we have substantially invested in both technology and staff to provide our customers a consultative approach to risk management," said Terry Phillips, senior vice president at National

Interstate. "Our regional field staff of industry experts currently includes two former DOT compliance agents, two OSHA 500 certified representatives, and more than 100 years of combined experience. We are committed to helping our customers analyze where their losses are coming from, and then putting the appropriate programs in place to help minimize their exposure. These programs include everything from on-site and phone consultations, to developing a comprehensive safety plan, to establishing a hiring process that helps distinguish safe drivers from risky drivers. Our automated event recorder program, started in 2006, is another key initiative designed to monitor driver behaviors and identify unsafe driving habits, so coaching can be provided before those behaviors turn into serious accidents."

Recognizing that effective training is also paramount to fostering a culture of safety, National Interstate offers a dynamic website, [www.slconline.com](http://www.slconline.com), which brings access to cutting-edge tools via a portal designed specifically for passenger transportation operations. This robust resource includes online streaming videos with over 300 titles, a safety library, discounted web-based DOT and OSHA training, plus preferred pricing on compliance materials.

#### Your Claims Advocate

Whether excess or otherwise, dealing with a claim is never easy; however, National Interstate customers have peace of mind in knowing that there is always an advocate in their corner.

"On every claim for every customer, we strive to provide the highest level of customer service while keeping costs as low as possible," said Brad Scofield, vice president of claims at National Interstate. "It does not matter if it is a routine fender bender or a million dollar catastrophic claim; we want to give you the same dis-

ciplined and responsive level of service. When you call National Interstate you will speak directly with professionals who are specially trained in handling transportation insurance claims. Highly effective communication and accessibility to the individuals handling your claims are truly the foundation of National Interstate's superior claims handling. Our claims team is committed to the goal of responsively and appropriately adjusting claims and, at the same time, focusing on providing solutions to meet every customer's needs based on their individual situation."

As a passenger transportation professional there is a lot to consider in today's challenging environment. Concerned about the potential for increased liability limits and increased insurance costs? Looking for a carrier who helps improve your safety culture while reducing potential exposure? Want the peace of mind that you have a claims advocate with the expertise required to settle all types of claims, especially those high exposure claims, should the need arise? If so, then give us a call, or have your broker contact us, so that we can create an innovative insurance experience built around you.

For additional information on our products and services, contact Tod Carney, marketing manager, at 800-929-1500 x5690 or [tod.carney@natl.com](mailto:tod.carney@natl.com).

### National Interstate Is Ready To Help

- 25-plus years of transportation industry underwriting expertise;
- Passenger transportation excess limits underwriting experience;
- Consultative risk management services; and,
- Superior claims handling.

# COVERAGE THAT'S JUST GOOD ENOUGH SOMETIMES ISN'T GOOD ENOUGH.



With all the talk about the possible increase in financial responsibility limits, it's no wonder companies are concerned about their insurance coverage. Especially if it's less than adequate to protect your business from catastrophic loss or the newly proposed limits.

Rest assured, National Interstate has navigated these uncertain waters and we're well-positioned to help you through them. With excess liability coverage like \$5 million x \$5 million and beyond, we can provide the right level of protection for your company. We've been a leading provider of transportation insurance since 1989, rated "A" (Excellent) IX, with positive outlook by A.M. Best Company, and named by Forbes as one of America's Most Trustworthy Companies.

Take a look at your needs, your current coverage, and then take a look at us. And ask yourself if you're really protected.



See for yourself how positive relationships help improve customer operations.



**NATIONAL INTERSTATE**  
INSURANCE

To learn more, contact Tod Carney at 800-929-1500, x5690, or visit [natl.com/relationships](http://natl.com/relationships)

**AN INSURANCE EXPERIENCE BUILT AROUND YOU.**