



# FLEET TRUCKING

## COMMERCIAL INSURANCE

CUSTOMIZED COVERAGE FOR COMMERCIAL FLEETS





As a steadfast member of the transportation community for almost 100 years, we share our experience to protect people and support safer roads.



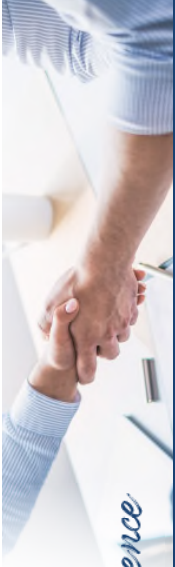
*A proven partner*  
**HERE FOR THE LONG HAUL**







## PROTECTIVE *Difference*



In working with Protective, you gain a proven partner here for the long haul. A partner with the experience and know-how to protect your assets, your employees and your company, saving you money and improving your bottom line.

### PROTECTIVE IS:

- A specialist in fleet trucking insurance and has been for almost 100 years
- Admitted in all 50 states, the District of Columbia, Puerto Rico and all Canadian provinces
- Backed by an A (Excellent) rating by AM Best

## CONSULTATIVE *Approach*

Protective Insurance believes that by knowing our customers and the way they do business, we can provide the right coverage to protect that business.

When you partner with Protective, your policy is designed to create long-term value for your company.

Fleet trucking coverage from Protective can be guaranteed cost, deductible or self-insured retention. The final product is tailored to meet your business' unique needs.

### YOUR TAILORED COVERAGE MAY INCLUDE:

- Auto Liability, Bodily Injury & Property Damage Combined Single Limit (CSL)
- Uninsured/Underinsured Motorist
- Personal Injury Protection/Medical Payments
- Physical Damage Comprehensive & Collision
- Motor Truck Cargo
- General Liability
- Trailer Interchange
- Other Ancillary Coverages

## CLAIMS *Advantage*



We hope you never have an accident, but we all know they happen. Our goal is to keep your fleet moving by getting you back on the road as quickly and painlessly as possible.

We may be able to improve your loss experience and reimburse your deductible as our subrogation team's recovery rate is consistently higher than industry average. In fact, our team has recovered recovered almost \$50 million in past the five years.

### YOU CAN COUNT ON OUR TEAM TO PROVIDE:

- Efficient and consistent administration of claims
- Knowledgeable evaluation and effective management of litigation
- Significant experience with the issues presented by medical financing
- Ability to defuse nuclear verdicts





## CULTURE OF Safety

An effective risk mitigation program is essential to your efforts to reduce losses and control costs. Protective's Safety Services Specialists carry certifications from NATMI, BCSP and more. They understand that no two companies are the same. Just like your policy, safety solutions must be tailored to your company's unique needs.

Reducing risks and accidents not only improves your bottom line, it helps employee retention and makes your company a better and safer place to work.

### SAFETY SERVICES:

- Uses a consultative approach to understand your unique safety challenges
- Will help you address your safety needs through a wide variety of resources including on-site safety reviews, our Vendor Referral Network (VRN) partnerships, 3rd party risk management resources through KPA Risk Management Center (KPA), safety training videos, toolbox safety talks, handouts, posters and presentations
- Provides first-hand knowledge of safety best practices from their many years of practical experience
- Helps you reduce cost, increase efficiency, and improve compliance and legal risk management through our network of safety and legal referrals



# LEARN More





Protective Insurance Corporation (the "Company"), based in Carmel, Indiana, is a property-casualty insurer specializing in marketing and underwriting property, liability and workers' compensation coverage for trucking and commercial automobile fleets, as well as coverage for trucking industry independent contractors. Some products or services may only be available in certain states and product features may vary by state. Some products may only be available from select agents or distribution partners. Protective Insurance reserves the right to change the terms of any program, product, or service offering at any time in accordance with applicable law.