



# ANNOUNCING FOR OUR BROKERS!

-  **Physical Damage\*** Carrier Strength  
(AVI) & (A++XV)
-  **Non-Trucking Liability** (A++XV)
-  **Primary Liability** (A++XV) & (A-VIII)
-  **Cargo** (A++XV)
-  **Occupational Accident** (A++XV)
-  **Mini-Medical** (AV)
-  **Workers' Compensation** (A-XIII)

**\* AVAILABLE IN ALL 48 STATES**

<u><b>PHYSICAL DAMAGE</b></u>	<u><b>PRIMARY LIABILITY</b></u>
<ul style="list-style-type: none"> <li>• Master Program for 1 - 50 Units Over 50 Units will have their own policy</li> <li>• <b>FAST</b> turn around time on certificates of coverage</li> <li>• "<b>GAP</b>" protection option available</li> </ul>	<ul style="list-style-type: none"> <li>• Program for 1 - 25 units</li> <li>• Simplified rating for 1 - 4 units</li> <li>• Internet based interactive rating system available 24/7</li> <li>• No financials for 1 - 9 units</li> <li>• *Keep 100% of your commission upfront*</li> </ul>
<u><b>NON - TRUCKING LIABILITY</b></u>	
National program with no size limitations! \$ 1,000,000 - \$45.00 per month	
Large Group Pricing Available ! - Can be sold "Stand - Alone"	

## Associated Underwriters, Inc. Advantages

- Available for both Independent Contractors and W-2 Drivers
- **Fast** turn-around time on quotes
- Easy rating sheet for Physical Damage
- Same top-quality customer service and administration as AUI's other products
- Commissions paid like clockwork



# CALL NOW FOR YOUR BROKER KIT!!!

## 888-882-2939

\*Restrictions apply in some states  
\*\*See Broker Manual For Details



# **ASSOCIATED UNDERWRITERS, INC.**

**OCCUPATIONAL ACCIDENT AND TRUCK INSURANCE PROGRAMS**

309 N. Stuart Place Road

Harlingen, TX 78552

TOLL FREE 800-716-2559 FAX 956-425-9350

[marketing@autruckers.com](mailto:marketing@autruckers.com)

## **ATTENTION ALL AGENTS & BROKERS** **Important Announcement Concerning** **Primary / Auto Liability** **Needed Before Binding Coverage**

**A copy of the check representing the 25% down payment. THIS CHECK MUST BE IN OUR OFFICE WITHIN 5 DAYS OF EFFECTIVE DATE.**

### **OR YOU CAN**

- 1. EasyPay Check By Fax of 25% down payment: Instead of putting the check in the mail, fax it to our office. On the check Memo line write “Insured Name”. Your down payment will be processed on the 6<sup>th</sup> business day after effective date using this fax check copy. *Do not mail us your original check.* **ATTENTION !!!!!!!!!!!!! THIS DOES NOT GIVE US ANY ACCESS TO YOUR ACCOUNT, BUT ALLOWS US TO DEPOSIT THE SAME CHECK YOU FAXED US!!!!!!!!!!!!!!!!!!!!****
- 2. Copy of premium finance agreement. ASSOCIATED UNDERWRITERS, INC. (AUI) MUST BE THE “PAYEE” ON THE FINANCE AGREEMENT.**

### **THEN, AND ONLY THEN**

- 3. We will issue a binding coverage number.**
- 4. Balance of premium due in our office by the 25<sup>th</sup> day after effective date. Insurance Carrier requires Associated Underwriters, Inc. to pay full premium within 30 days.**



## **EasyPay**

***No checks lost in the mail. No Postage needed. No Hassles.***

Pay your bill by phone or by fax. Simply provide us with your banking information and we will do the rest. Choose one of the following:

- ❖ **EasyPay Check By Phone:** Call us with your banking information.
- ❖ **EasyPay Check By Fax:** Instead of putting the check in the mail, fax it to our office. On the check Memo line write "Check by fax". Your payment will be processed using this fax check copy. Do not mail us your original check.
- ❖ **EasyPay By Fax:** Fill out the form below and fax to our office.

Name on checking account: \_\_\_\_\_

Phone number/contact person: \_\_\_\_\_

Address of account owner: \_\_\_\_\_

City and State: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank City and State: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_ (9 digit number on bottom of check)

Checking account number: \_\_\_\_\_ Check number \_\_\_\_\_

Amount: \$ \_\_\_\_\_

**This is a "one-time" only authorization.**

*Or*

**Please charge my checking account every month on the 5<sup>th</sup> of the month or the next business day.**

***It's Fast! It's Easy! And It's Free!***

***For office use only: Billing Code*** \_\_\_\_\_

# ASSOCIATED UNDERWRITERS, INC.

## OCCUPATIONAL ACCIDENT AND TRUCK INSURANCE PROGRAM



309 N. STUART PLACE ROAD  
HARLINGEN, TX 78552  
TOLL FREE 800-716-2559, FAX 956-425-9350  
marketing@aitruckers.com

April 7, 2005

Dear Broker,

Associated Underwriters, Inc. is pleased to announce the “new” Guaranteed to Issue Mini-Medical programs in addition to our already well-known Programs. The following programs are with “A” rated companies:

- **Primary Liability**
- **Physical Damage (optional Gap Insurance coverage)**
- **Non-Trucking Liability**
- ***Cargo is here!***
- ***Plus..... A Guaranteed Issue Hospital Indemnity Plan with optional PRESCRIPTION DRUG CARD, DENTAL, and VISION***

The Associated Underwriters, Inc. has been marketing Occupational Accident and various other products to the trucking industry since 1995. Our expert marketing staff looks forward to assisting you in the marketing of our program.

One of our biggest advantages that we offer our brokers is our fast, efficient, and technologically advanced billing system that enables us to provide all the monthly billing for a broker’s clients.

This billing system allows us to tailor make each broker’s bills to show their name, agency name, and any other contact information right on every bill. This still leaves your direct presence to the client for all their “contact” needs, and at the same time, frees you and your office staff from all the expenses and costs associated with the billing process.

This leaves you more time to do what you do best ...

**SELL INSURANCE**

Our customer service department has a proven track record for fast turnaround time for all your marketing requests and polite communication with you and your clients.

**CALL US AND TRY US OUT!** We anxiously wait to assist you!

Sincerely,

The Entire Staff of Associated Underwriters, Inc.

Coverage may not be available in all states.





## Associated Underwriters, Inc.

# The Truck Insurance Group - PRIMARY LIABILITY

## The Small Fleet Transportation Specialists

Insurance Provided by Member Companies of American International Group, Inc.

### Overview

The Truck Insurance Group is exclusively committed to the transportation industry. We specialize in insuring **for-hire** transportation risks, fleet and non-fleet truck operations. The Truck Insurance Group provides complete insurance programs for the trucking market. Area of focus: **Small Fleet (1 to 25 power units)** trucking operations; intermediate to long-haul.

### Customer Profile for Small Fleet

Acceptable types of truck operations:

- Truckload
- Less-than-Truckload (LTL)
- Long Haul to Intermediate Operations
- Owner/Operators
- Dry Van
- Flatbed
- Intermodal
- Refrigerated

### Coverages

- Auto Liability - Primary  
Excess/Umbrella  
Non-Trucking Use (Bob-Tail)
- Physical Damage
- General Liability
- Garage Liability

### Claims Handling Services

- Customer Service 800-426-3168
- 24 hour service
- Claimant and client contact within 24 hours
- Catastrophic response team
- Adjusters are transportation specialists
- Nationwide network of experts
- Litigation management - with client participation
- Consistent reserving
- Aggressive cost containment

### Key Underwriting Information

- Completed Application
- Financial Statements
- Driver information
- Verifiable Exposures: Revenue  
Mileage (Schedule B)
- Loss Histories for the last 4 years
- Commodities hauled
- Complete description of operations

### Unacceptable commodities or risk types:

- Hazardous waste
- Sand and gravel
- Fuel products – must be reviewed by underwriting
- Catering trucks
- Logging or pulpwood
- Livery
- House movers/mobile home movers
- Emergency vehicles
- Carnival or circus operations
- Star route mail carriers
- Time sensitive local delivery business
- Armored trucks
- Residential or commercial waste/trash/garbage haulers
- Steel haulers (acceptable for 25 or more units)
- Haulers of swinging or hanging meat
- Unacceptable financial condition:  
Negative net worth or operating ratios over 100  
Pattern of net loss over a period of time

05/03/04  
AUI



Associated Underwriters, Inc.



The Truck Insurance Group - PRIMARY LIABILITY

## Benefits to the Broker

- Receive an electronic **quote within minutes** if the submission does not need to be referred to an underwriter or within twenty-four hours when it does. Time is money and the system is built to be **quick with designs to eliminate multiple handling tasks**. Handle it once and handle it right the first time !
- **Broad range of acceptability** for trucking operations (size and classes) eliminates the need for the broker to have access to several trucking markets to handle small fleet accounts.
- **Broker controls** the timing of the quote process.
- **Minimum follow-up**, with UM/UIM, Terrorism forms and applications printing automatically off the summary page the broker only has to send the client , one time , all of forms that need to be signed to bind.
- Policies produced within 30 days; with processes in place to reduce it to **three days (3)** from the effective date.
- Ability to provide **alternate quotes** to the client is a **simple process**, eliminating the need to constantly go back to the underwriter for approval on changes. Improves efficiency significantly.
- Detailed and easy to read quote summary page printed with each quote that can be used in the presentation to the client, **eliminates duplicated effort**.
- **Security** – AIG offers incomparable financial strength and claims-paying abilities.
- **Territory is countrywide** (except Louisiana, Maine, Massachusetts, Montana and Texas), broker **is not** limited to accounts garaged in their home state.
- **No Financials for 1-9 Units**
- **AIG eTruck has their own in-house claims personnel**



## Associated Underwriters, Inc.

### PRIMARY LIABILITY

- Internet based interactive rating system for small fleets.
- Access from AIG's The Truck Insurance Group's **web page**.
- Available **24/7**
- Password protected.
- **Access** by licensed brokers of AUI.
- Built to rate **1 to 25** power units.
- **Simplified rating** for 1 to 4 power units.
- Brokers receive an **electronic approval** to release a quote and permission to bind coverage **within minutes**.
- Referrals generate an **automatic e-mail** to an assigned underwriter.
- If the quote is a referral, an underwriter **will respond within twenty-four hours of initial e-mail**.
- Goal is to have over **80%** of quotes referral free.
- Easy to read comprehensive Quote Summary page.
- Easy to edit existing quotes.
- Automatic **UM** and **UIM** forms generated. (state specific)
- **Terrorism accept/reject** forms automatically produced.