

# PACIFIC INTERNATIONAL UNDERWRITERS



General Agents  
Surplus Lines Brokers  
Lloyd's, London Correspondents

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## PIU NEWS

Staff

### PIU's Markets:

American Modern Home  
Group A+

American Modern Home  
Insurance -Rated A+

The Burlington Insurance  
Company-Rated A

Capitol Indemnity Corpora-  
tion - Rated A

Capitol Specialty Insurance  
Corporation-Rated A

Columbia Insurance Com-  
pany-Rated A++

First Financial Insurance  
Rated A

Lloyds, London Rated A

Markel American Insurance  
Companies - Rated A

Maxum Indemnity Company  
- Rated A-

National Fire and Marine  
Insurance-Rated A++

National Indemnity Com-  
pany - Rated A++

National Liability and Fire  
Rated A++

Northfield Insurance Com-  
pany - A+

Northland Casualty - Rated A+

Northland Insurance Com-  
pany - A+

Scottsdale Insurance Com-  
pany - A+

Sutter Insurance Company-A



## Northland Truck Program Updates!

What a way to start the New Year! **Oregon & Idaho:** we can now provide you with more Northland quality products at competitive prices and work with you to write even more business. **(Washington: coming soon!)**

### Broadened driver criteria

- Lower minimum experience requirements
- Greater flexibility with the number and kinds of violations
- Increased allowance in number of chargeable accidents

### Broadened reporting policy program

Fleet - a no minimum premium option is available  
Reporting policies - avail-

able for all sized accounts

### Broadened classes

- Hazardous materials - commodities requiring \$5 million limit are acceptable
- General liability - trucking with farm operations
- Transit mixers - special consideration for agents with truck authority
- Race car haulers - acceptable if for-hire CDL drivers (liability and physical damage)

### Update on coverage expansion

Contingent cargo is now offered for truck companies that have brokerage in a separate name

### Expanded pricing tiers

To be even more competitive, Northland has expanded its pricing tiers.



## Payment Options for Your Commercial Auto Risk

By Amy Ladiser

PIU's commercial auto department has different payment options to help your applicant pay for their insurance policy.

One popular payment option is the continuous program, or the "Set It and Forget It," program. In essence it is "direct collection" program

(technically ACH) that takes the bill collection out of the retail agent's hands. The program is offered for our Maxum Casualty Truck policies or Northland Public Auto, Business Auto, and Truck. The continuous program is for risks with 1-3 power units (or up to 4 with public/business auto) that

typically experience little to no changes over its policy term. To set this up, we must receive an "agency check" at binding consisting of an escrow deposit (12% of the premium), and the first month's premium

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