

NAL Insurance

About Us



PRESENTED BY AARON LINDSAY,
VP OF MARKETING



Brief History

- **1955** – National Auto League incorporates
- **1993** – Becomes North America’s leader in Roadside Assistance
 - Over 1,000,000 North American’s covered through partnerships with Auto Manufactures and Financial Institutions
- **1995** – NAL works with Unity Life to develop a custom line of Disability Insurance Products.



Unity Life of Canada
Unité-Vie du Canada



Brief History

- **2005** - First Online Fleet Benefit Administration is implemented
- **2011** - NAL partners with Daimler Truck Financial to build custom Truck Protection Solutions

Daimler Truck Financial

- **2013** – NAL partners with TCA and ATA to launch Healthy Fleet Program - Driver and Office Staff Wellness Solution





Brief History

- **2018** - NAL launched Good Driver App – rewards for safe driving
- **2020** – NAL creates Thank A Trucker Program – providing Hot Meals and PPE to Drivers at Truck Stops





Brief History

NAL INSURANCE is the largest provider of WSIB/WCB Alternative and Deductible Buydown plans for the Canadian Fleets.

Over 320 Fleets and 15,000 Owner Operators/Drivers across Canada



Some of our clients





Our Strategy

- 1. Build better products**
- 2. Use technology to improve service**
- 3. Provide our own claims service**



Our Underwriter

- **Industrial Alliance**
- **\$181 Billion Assets under management**
- **A+ Rating (AM Best)**





Our Claims

- **All processes done in house**
 - **With the exception of Out of Country Medical claims and some AD&D claims**
- **Full control**
- **High level of service**

NAL Insurance

Our Products



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Truck Protection Products



ACCIDENTS CAN HAPPEN ANYTIME AND ANYWHERE!

Deductible Buydown



ACCIDENTS CAN HAPPEN ANYTIME AND ANYWHERE!



Buydown – The Need

- Deductibles are rising due to the hard insurance market
- We are seeing deductibles of \$10,000, \$20,000 and \$25,000
- Huge risk for independent Owner Operators and Small Fleets
- Separate and different deductibles are being applied to the tractor, trailer and cargo



Buydown – The Solution

Benefit: \$2,500 - \$40,000

Term: Lump Sum Payment

Elimination Period: N/A

Features: Infill Coverage, Reefer Coverage and Accident Benefits

Claims: Require Police Report, Repair Invoices, Appraisal Report and/or Primary Loss Report



Buydown – Policy Highlights

- Covers Accidents when truck is written off or being repaired
- Can cover Comprehensive Coverage (fire, theft, vandalism, etc.)
- Can customize coverage so any combo of Truck, Trailer, Cargo or Third Party Damage is covered or not
- Benefit is payable to whoever paid the deductible under the Primary Automobile Insurance Company

Other Products



COMPREHENSIVE HEALTH AND TRUCK INSURANCE COVERAGE!



Other Products

- Truck Products
 - Accident Downtime
 - Major Mechanical Downtime
 - Write Off Protection
- Health Products
 - Disability
 - Business Travel
 - Business Overhead

Thank you!



If you have any further questions, please feel free to contact us at sales@nalinsurance.com or call 1-800-265-1657