



TAKING CARGO IN A NEW DIRECTION

National Indemnity Company has recently announced changes in their Motor Truck Cargo program. These new rates are currently in effect for Nebraska, Iowa, South Dakota, Missouri, Colorado, and Illinois:

Highlights

- Decreased rates for cargo limits higher than \$20,000.
- Loading & Unloading and Refrigeration Breakdown coverage endorsements are now included with all broad form policies at no additional charge.
- Expanded ability to quote limits at or above \$250,000.
- Rate Decreases as high as 25% in some classes!

Please remember that Ringwalt & Liesche can assist you in quoting cargo coverage on a monoline basis, or in conjunction with an auto policy. There is no minimum premium on cargo coverage written on an auto policy, but our minimum for cargo on a monoline basis is \$400.

We can quote cargo coverage for a wide variety of commodities. Agriculture Products, Livestock, Building Materials, Consumer Goods, and Machinery - just to name a few!

LOW PREMIUM, LOW HAZARD GENERAL LIABILITY

Submitting a commercial auto risk to us? Be sure to let us know if you need general liability coverage, as we may be able to provide it for risks such as the following:

- Truckers
- Taxi Cabs
- Tow Trucks
- Contractors
- Day Care Operations

We are now able to extend lower rates on Artisan Contractors! HVAC, Electrical, Plumbing, Drywall, and Masonry Contractors are some examples of this prime class. Submit that one on your desk to us today!

**COMING SOON
TO A
CONVENTION
NEAR YOU!**

IOWA
Des Moines - September 24 & 25

ILLINOIS
Springfield - October 2nd

NEBRASKA
Kearney - October 21st

CLASS OF GOLD - CHARTER OPERATIONS

Ringwalt & Liesche is able to quote a wide variety of public auto accounts, including charter operations.

Charter operations generally transport groups on a route for a fee, returning their passengers to their point of origin after the trip is complete. These risks generally have a number of large buses they use for transportation.

Due to state and federal regulatory requirements, many of these operations will need increased limits, some as high as \$5 million combined single limit of liability. In some states we are able to write a \$5 million primary policy, but in others we have to write a \$1 million primary policy with a \$4 million excess policy. State and/or federal filings may also be needed, depending upon the operation.

We require drivers of these vehicles to have active Class B Commercial Drivers Licenses and at least two years of driving experience operating a similar unit of this size.

To submit, fill out our Next Day Response application. The application is available on our website at www.ringwalt.com.





OCTOBER SUBMISSION- FEST!!



Ringwalt & Liesche is holding a submission contest in October. The agency with the most eligible* submissions sent into Ringwalt & Liesche during the month of October wins! We are awarding a prize to a wholesale agency and a retail agency with the highest number of eligible submissions. Send in your risks today!

PRIZES

YOUR CHOICE OF:

“LUNCH FOR THE OFFICE”
\$100 TO THE PIZZERIA OF YOUR CHOICE

“SNACKS FOR THE OFFICE”
\$100 GIFT CARD TO DALE AND THOMAS POPCORN
(WWW.DALEANDTHOMASPOPCORN.COM)

Rules*

Submissions for commercial auto, garage liability, cargo, and general liability qualify. Only eligible submissions for National Indemnity group of insurance companies qualify.

Submissions must be received from October 1st - October 31st.

Offices with multiple submitting agents will be tabulated as one agency.

We will tabulate the results and contact our winners the first week of November!

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THE FAST LANE NEWSLETTER

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