



**NAVAJO EXPRESS
DECISIVE GROUP**

2017

AMERICAN TRUCKING AND TRANSPORTATION INSURANCE COMPANY, A RISK RETENTION GROUP



ATTIC, RRG – WHO ARE WE?



- Founded in 2002
- Nine Member Organizations
- Over 7,200 Trucks Insured



Program offers up to \$10m in primary coverage.

ATTIC has full settlement authority within the members selected limits. This eliminates the ever present conflict between the primary and excess carriers wanting claims settled on terms favorable to them, not the motor carrier.



The capital investment is a growing asset on the member's books.

ATTIC considers the investment the collateral for the member's policy. Historically, this investment has grown at a rate substantially higher than the market.



Premium amount is “all in” pricing.

There are no additional fees, or defense costs that must be paid out of pocket. The member is responsible for their premium and deductible payments. So when comparing our premium cost to a traditional carrier, even if the numbers are exactly the same, ATTIC will save its member a minimum of 10% in ALE related fees and expense.



Brokered Load coverage.

Brokered load coverage is provided at no additional cost to our members. ATTIC takes a secondary position behind the contracted motor carrier's primary coverage, and offers protection up to the member's selected liability limit. Most motor carriers have to purchase a separate policy to cover this liability.



ATTIC is an extension of our member's risk and safety staff.

The members of ATTIC are the owners of ATTIC. We don't answer to Wall Street for our performance, we answer to our members. We have a claims management history that is hard to debate. In 15 years and billions of miles driven, we have only had two claims exceed \$3.0m. We seek to be good stewards of our member's investment and to drive claim costs down.



It's your company.

Participation in the governance of ATTIC is a requirement of participation. The member's designated board representative will have two board meetings a year to participate in. We also have an annual safety conference for our member's safety leadership.



THANK YOU

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