



Risk Solutions

We don't just address risk. We manage it.

The NBIS approach to risk management is proactive, practical, and proven to reduce risk.

BENEFITS

- Reduce risk
- Increase profitability
- Modify behavior
- Improve CSA scores
- Remain compliant
- Continuously train and document

EXCLUSIVE NBIS RISK SOLUTIONS

- Online Driver Training
- Telematics (Driver Insight)
- Online Safety & Health
- CSA Toolbox
- Contract Management
- Digital Learning
- Risk Management Support System
- FalconEye

SPECIALIZED TRANSPORTATION COVERAGES

- General Liability
- Property/Inland Marine
- Commercial Auto
- Excess/Umbrella
- Workers' Compensation
- Motor Truck Cargo
- Warehouse
- Additional Coverages
 & Endorsements

COVERAGE HIGHLIGHTS

- Cargo limits up to \$5M available
- Filings electronically processed within 24 hours of request
- No minimum premium requirements
- High-value equipment can be insured competitively under IM coverage form
- Hired and non-owned liability and hired car physical damage coverages available
- Installation floaters, 3rd party loss of use, and motor truck cargo coverage



NBIS FalconEye Camera Discount Program

Exclusive access to FalconEye cameras at a significant discount.



WHY DASH CAMS?

The use of dash cams is continuously increasing, especially among fleets—and for good reason. Not only can dash cams give insight into what actually occurred during a critical safety event, but they can also enhance driver-coaching programs and improve fleet safety.

Installing dash cams in your fleet is a clear sign that you're serious about fleet safety. Dash cams also provide five specific benefits:

- 1. Help reduce false claims
- 4. Speed up insurance claims
- 2. Incentivize safe drivers
- 5. Protect drivers
- 3. Improve driver training

Discounts available for one-to-four camera DASH CAMS:

- 1080P DVR DASH CAM
- ORB WIFI GPS DVR DASH CAM
- PINNACLE 4K WIFI DASH CAM w/ GPS
- 3rd GEN Dual DVR DASH CAM
- 2 CAM PRIME 1080P DVR DASH CAM
- PINNACLE 4K DUAL WIFI DASH CAM w/ GPS
- TRIPLE (3) CAM 1080P DASH CAM
- QUAD (4) 1080P DASH CAM SYSTEM
- 4 CAM PRIME 1080P DASH CAM SYSTEM
- PINNACLE 4K QUAD WIFIDASH CAM w/ GPS

Discounts also available for two-to-eight camera DVR systems:

- 2-4 CAM WIRED DVR SYSTEM WITH 9" LCD
- DIGITAL WIRELESS 2-4 CAM DVR SYSTEM w/ 9" LCD
- MOBILE DVR (MDVR) SYSTEM w/ 3-4 CAMS & 7" LCD
- MOBILE DVR (MDVR) 1080P SYSTEM w/ 4-8CAMS





Driver Insights

A Proven Telematics Solution for NBIS Policyholders



TELEMATICS - TRIED AND TRUE

Maximize efficiency, reduce costs, and increase profits with telematics

NBIS Driver Insights, powered by Octo, is one of the most dominant telematics solutions on the market today. It's now available to NBIS policyholders at a discounted cost.

- Know where your vehicles are at all times, from anywhere
- Serve customers better with accurate and intelligent logistics
- Improve driver safety and prevent accidents using contextual driving behavior data

A powerful, intuitive fleet-management dashboard

NBIS Driver Insights' interactive fleet-management console provides vehicle and driver behavior data at the individual, fleet segment, or entire fleet level. The console helps locate vehicles, monitor performance, and support drivers using real-time location, usage, and vehicle health data. The fleet management console also helps:

- Manage vehicles, costs, and maintenance
- Improve driver behavior
- Provide roadside, emergency, and crash support to drivers



Online Driver Training

We don't just believe in training. We invest in it.



Using proprietary claims data, we developed one of the most comprehensive online driver training programs available today.

Designed by some of country's foremost transportation experts, the NBIS Online Driver Training Module is specifically formulated for drivers operating mobile cranes, heavy haul tractors, and concrete pump trucks. This comprehensive program targets the most common high-risk driving situations and behaviors and gives practical ways to deal with and avoid them.

BENEFITS

- Available 24/7
- Courses take 15 minutes to complete
- System provides full tracking and reporting which will allow you to protect your company and show that you have continued to train your employees.
- Trains your employees to be aware of the hazards associated with their vehicle
- Customized to the type of vehicle your employees will drive

COURSES

- Stopping Distance
- Changing Lanes
- Backing

- Distracted Driving
- Introduction to CSA



Get Ready for CSA Reform with NBIS

A Proactive Partnership

NBIS has partnered with SambaSafety, a leading provider of driver risk-management software, so NBIS policyholders can understand and view their new Safety Culture Score. Policyholders will even be able to compare their CSA and IRT scores to understand how they differ—and what can be done to improve.

The new Item Response Theory (IRT) methodology changes almost everything you know about CSA. NBIS policyholders can prepare with their **COMPLIMENTARY** IRT Scorecard Preview.

Benefits

- True Transparency: Since the balancing of scores is very different, it is critical to know how your company scores in the new system so as to not risk being given a Conditional Rating, or worse – Out of Service.
- Comprehensive Understanding: Almost everything you know about CSA—severity weights, time weights, BASIC Measures and Safety Event Groups—are out the window. NBIS and SambaSafety can help you understand what's important.
- Complimentary Access: We give you complimentary access to your Safety Culture Score under the IRT Model.
- **Recommendations:** We help you understand the improvements your company needs to make and implement.
- Preferred Pricing: Preferred pricing on SambaSafety's robust suite of monitoring solutions.



Preferred Pricing on SambaSafety Driver Risk Management

The Challenge

DRIVER COSTS ARE ON THE RISE

Employees who drive are costing organizations resources, time and money. Traditionally organizations have manually tracked driver behavior with infrequent use of static driving records. Too often, this left organizations without adequate visibility into which drivers were at risk resulting in escalating costs and liability concerns.

The Solution

360 DEGREE VIEW OF THE DRIVER TO REDUCE RISK

SambaSafety aggregates driver data into a single platform and provides a propriety driver scoring system to help protect the organization's reputation, lower risk and improve the bottom line. Driver Risk Management continuously monitors for negative changes, alerts an organization of negative activity, automates risk analysis and presents a proprietary Driver Risk Score in an easy to use Driver Dashboard. Now in real-time, an organization will know who the high, medium, and low-risk drivers are with a single platform.

IMPROVE DRIVER BEHAVIOR

Continuous Driver Risk Management changes the behavior of an organization's drivers. This leads to a lowered number of citations and incidents, all leading indicators of risky driving behavior. Protect your organization's assets, brand and reputation by knowing who's really behind the wheel.



