

With headlines like these,
you need someone loyal.



Baldwin & Lyons won't rollover and play dead.

Having an insurance carrier with the financial stability to withstand today's market conditions is critical. Baldwin & Lyons, Inc. and its subsidiaries consistently receive the highest financial strength ratings in the industry.

If you want a carrier who will be there for the long haul, contact us.



Baldwin & Lyons, Inc.
Protective Insurance Company

Matt Thompson | (800) 644-5501 ext.2684
mthompson@baldwinandlyons.com



 **Baldwin & Lyons, Inc.**

Forbes®

Ignoring
Hours of Service?



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Don't hide from HOS regulations.

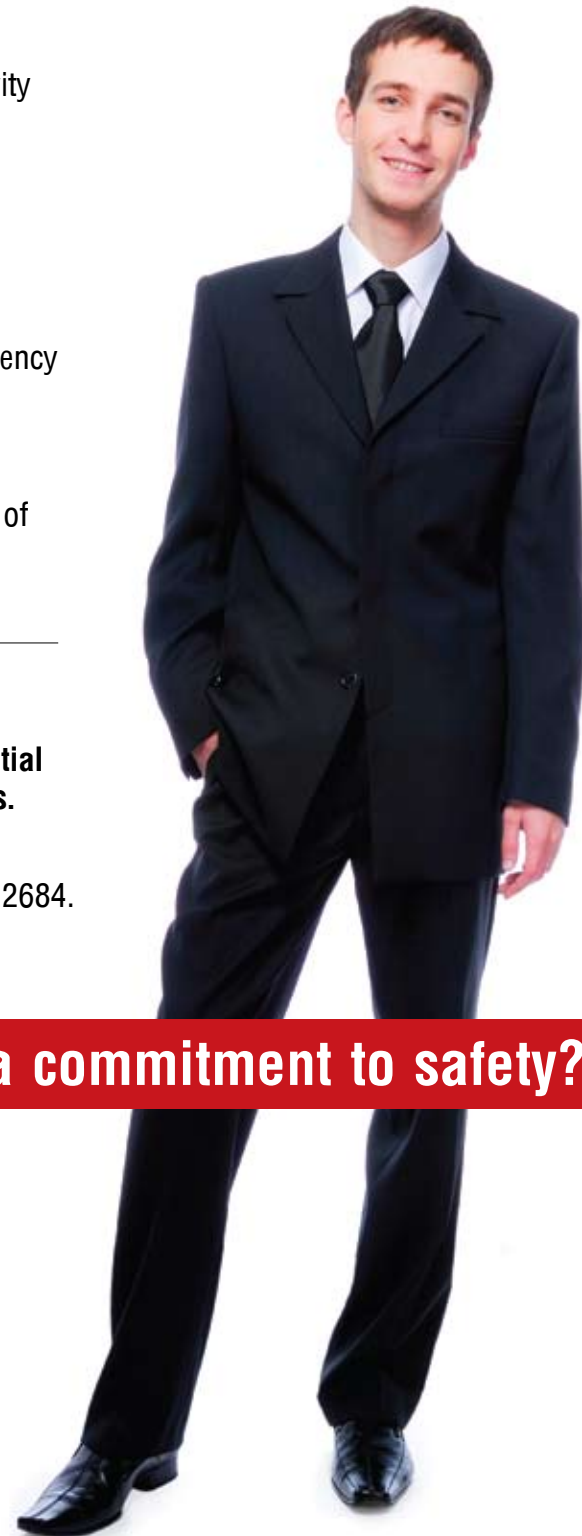
If you're not emphasizing HOS, you could be exposing your company to:

Decreased productivity

Driver fatigue

Greater claims frequency and severity

Increased likelihood of punitive damages



With over 75 years experience in the industry, we are experts in identifying & correcting potential Hours-of-Service problems facing motor carriers.

Call Matt Thompson today at (800) 644-5501 ext.2684.

Does your company have a commitment to safety?



Baldwin & Lyons, Inc.
The Pledge of Excellence

1099 N. Meridian St.
Indianapolis, IN 46204
baldwinandlyons.com



43
years of service

Gary Miller, Chairman and Chief Executive Officer has been with the company since 1966.

27
years of service

Joseph DeVito, President, Chief Operating Officer & Director of the Corporation has been with the company since 1981.

143
years of service

Our executive team is comprised of six vice presidents with 143 years combined experience.

19
years of service

Our account executives have an average of 19 years experience in the insurance industry.

Baldwin & Lyons, Inc., founded in 1930, specializes in marketing and underwriting casualty insurance. Its principal subsidiary, Protective Insurance Company, provides coverage for large trucking fleets which retain substantial amounts of self-insurance, and for medium-sized trucking companies on a guaranteed cost basis. B&L Insurance, Ltd. is also maintained in Bermuda to provide captive insurance company benefits to trucking customers.

FLEET INSURANCE COVERAGE

We offer products for fleets (beginning at 50 power units) ranging from first dollar coverage for smaller carriers to self-insured programs for larger ones. Coverages include liability, cargo, physical damage and workers' compensation.

INDEPENDENT CONTRACTOR PROGRAMS

We offer products for companies that utilize the services of Independent Contractors. They are designed to ensure the proper coverage is given to protect both you and the contractor. Coverages include physical damage, non-trucking liability and occupational accident.

For more information about your specific insurance needs, call Matt Thompson at (800) 644-5501 ext.2684.