

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 uncertainties 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

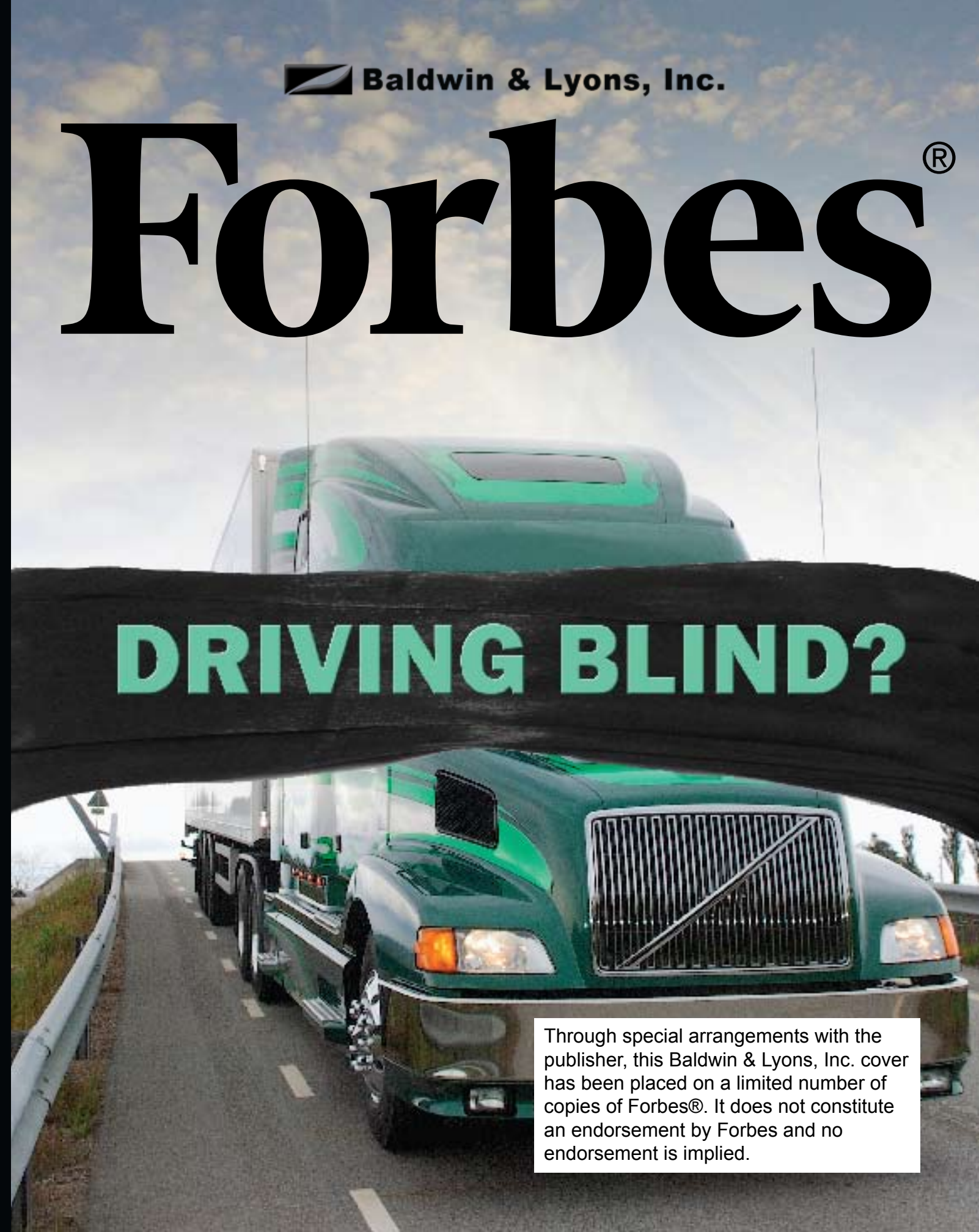
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 **Baldwin & Lyons, Inc.**

Forbes®

DRIVING BLIND?



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If your company isn't investing in safety, you're driving blind.

Looking to improve safety and risk management practices?

Let Baldwin & Lyons help you

see the light.



COMMITTED TO THE TRUCKING INDUSTRY



Baldwin & Lyons, Inc.
The Pledge of Excellence

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Indianapolis, IN 46204
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EXPERTISE Our staff are trucking specialists with the experience and knowledge to provide results. As a business partner, we put this expertise to work for you by helping to control and prevent losses, providing broad coverage and settling claims for less.

HIGH STANDARDS All prospects are evaluated by their financial condition, safety practices, claims handling abilities, operations and loss experience before they are offered a quote. You will be insured with the best motor carriers.

INNOVATIVE Our insurance contract was written for the trucking industry and has been studied and evaluated by legal departments, risk managers and insurance consultants from companies throughout the country.



EXPERIENCE
COUNTS

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.