

# Public Transportation Insurance Program (PTIP)



INSURICA<sup>®</sup>  
TRANSPORTATION

INSURICA is built upon a tradition of integrity, industry leadership and excellence. As a full-service insurance agency, we are committed to delivering tailored solutions with thoughtful strategic planning, valuable professional services and technology-based solutions that result in sustained client satisfaction.

# INSURICA SPECIALIZES IN TRANSPORTATION

## Public Transportation Insurance Program (PTIP)



INSURICA's **Public Transportation Insurance Program (PTIP)** is a comprehensive approach that provides transit systems the protection they need to perform the demanding task of safely moving our friends and neighbors throughout our communities.

We recognized the need to develop a program that could meet the needs of today's ever evolving transit systems with an insurance program that is specifically designed to support the daily risk exposures experienced in transit systems today.

Often times insurance renewals go unchecked, the PTIP will bring true competition and transparency that allows for checks and balances within your insurance premium budget.

At INSURICA, our dedicated Transportation Risk Experts become an extension of your transit system by fully understanding and analyzing your operations, processes/procedures, and regulatory compliance requirements associated with your safety program.

### Insurance Carriers | Insurance Coverage | Programs | Resources for Members

Through INSURICA, you'll have access to almost every major carrier, providing a wide variety of transportation-specific coverages and services, such as:

- Auto Liability (up to \$5M)
- General Liability
- Physical Damage
- Excess Liability (\$5M+)
- Workers' Compensation
- Captive Programs
- Self-Insurance Retention
- Loss Control/Safety Programs
- Claims Advocacy Services
- Driver Training Programs
- Driver Risk Management
- MVR Monitoring Programs

### Guidelines to Participate in the Public Transportation Insurance Program (PTIP)

The underwriting information needed to participate in the PTIP is the same that you go through annually with your current agent or risk pool.

To participate in the PTIP submit the information below to [Transit@INSURICA.com](mailto:Transit@INSURICA.com).

- Complete the PTIP Application
- Provide 5 Years of Loss Runs
- Provide schedule of vehicles/equipment (excel)
- Provide schedule of drivers (excel)
- Premium history over the last 5 years
- Current policy declaration pages

All underwriting information must be sent to [Transit@INSURICA.com](mailto:Transit@INSURICA.com).

Once all underwriting information is received and reviewed, our team will submit the documentation to our insurance carriers to begin underwriting the account.

Our goal is to begin the underwriting process 120 days prior to your insurance renewal date.

Our team will work with applicant(s) to improve their risk profile, if needed, to influence the outcome of renewal quotes at no additional cost.

# RM4U: OUR PROVEN PROCESS

Our process begins with a strategic risk assessment to identify how new clients are currently managing their risk, their comfort level with assuming/retaining risk, and where additional support is required for improvement. With this information, the INSURICA and client teams collaborate to produce a detailed strategic plan designed to drive continuous improvement. The resulting plan will not only act as a roadmap for results but will also identify

specific resources to be utilized within both INSURICA and the client's operations. When resources are needed on an outsourced basis, INSURICA and the client discuss the options and mutually agree upon engaging an approved third-party. Through this proven process of digging deeper and collaborating, we help our clients minimize their total cost of risk.

*Our assessment focuses on risk reduction, cost containment and risk financing to optimize your total cost of risk.*



## RISK REDUCTION

Analyzes exposures to company assets, quantifies the likelihood of events occurring, determines financial and organizational consequences, and develops risk control and mitigation strategies



## COST CONTAINMENT

Process of partnering with an organization to identify, measure and act upon the financial impact of risk and establish best practices in the area of cost containment and reduction strategies



## RISK FINANCING

Examination and development of different financing strategies using state-of-the-art marketplace tactics and capital market techniques to finance the transfer/hedging of risk



## OPTIMIZING THE TOTAL COST OF RISK

# THE RM4U CYCLE

INSURICA's proven risk management process, RM4U, can be broken down into four categories. These categories form a risk management cycle that allows our clients to improve over time, ultimately helping them take advantage of best-in-class pricing while avoiding costly unseen catastrophes.

## DISCOVERY AND IDENTIFICATION

Identifying and examining our client's exposures through the Risk Management Assessment



## RISK ANALYSIS

Assessing the potential impact of those exposures and using the results to identify areas of risk reduction



## PLAN DEVELOPMENT AND IMPLEMENTATION

Utilizing the results of the analysis to form a strategic risk reduction plan, as well as a service calendar for plan implementation



## MONITORING AND MAINTAINING

Providing accountability through stewardship and continual risk management assessment, advice and analysis





# ABOUT INSURICA

## OUR MISSION, VISION AND CULTURE

To manage risk for our Clients. To build a rewarding environment for our Colleagues. To produce an acceptable return for our Shareholders.

Integrity | Innovation | Purpose

INSURICA is proud to be among the Cameron Group of companies. The Cameron Group of companies provides health, HR, and financial security to support our customers' goals. We put the customer first, with insurance, HR and financial solutions that bring value to you, from people who bring knowledge and expertise to your needs. It's an experience that's connected across the Cameron Group of companies – because the foundation matters.

## KEY DIFFERENTIATORS OF INSURICA

### INDEPENDENCE

We answer only to clients. No shareholders. No Wall Street analysts. No compromise. Our only purpose is to meet our clients' needs.

### CLIENT SERVICE MODEL

There are no "set up" staff at INSURICA. We are all "doers" with proven experience, responsibility and motivation. The same people who earn your business are the people who handle your business – always.

### DEDICATED IN-HOUSE CLAIMS TEAM

The professionals on our claims team act as advocates for our clients on claims matters. In the event of a claim, our clients are not alone in dealing with the insurance companies.

### EFFECTIVE RISK MANAGEMENT

We have on-staff risk managers to help our clients identify and mitigate risks that answer to our clients' needs.

### COMMUNITY FOCUSED

INSURICA encourages our colleagues to give back to their local communities. We do this by allowing every colleague to take time off with pay each year to volunteer with a non-profit organization of their choice.

### IN-HOUSE LOSS CONTROL

Our boots-on-the-ground loss control department works with our clients to perform on-site inspections, host training and be an extension of your team.



## SPECIALIZING IN YOU

*We specialize in you, so you can specialize in what you do best. INSURICA has the expertise in identifying and understanding specific risks within the Public Transportation industry.*

[go.INSURICA.com/public-transportation](https://go.INSURICA.com/public-transportation)

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