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### **Why Choose American Southern Insurance Company through WEL**

WEL represents American Southern Insurance Company <http://www.amsou.com/> exclusively in 30 states for a wonderful Motor Truck Cargo Program. Our goal is to write over the road non hazardous cargo for good truck load carriers. **We offer fair pricing and broad coverage.** We have many competitors, but none who understand the inland marine needs of trucking insureds better than us. If we make a mistake, we will accept responsibility and correct it right away. We plan on being here for your insureds always.

### **Claims Service – The only Reason Insurance Exists**

Our claims for American Southern are assigned to Truck Claims, our excellent TPA. Given the nature of Cargo loss, ultra-quick response is required. We use one toll free 24 reporting number which always reaches our staff, not some after hours group. In 2007, 135 separate retail agents surveyed ranked Truck Claims **overall claims service as outstanding at industry best standards.** It is more important to relay your opinions about our claims service than to boast how well we handle claims. Fact is our staff is much more experienced than the industry average, our claims examiners handle many fewer open features per person than average and we have much better closure ratios than normal. Our claims software and clerical organization structure is outstanding. In our opinion, only a handful of insurers really understand how to handle truck insurance losses – we are one of them.

### **Policy Coverages – Nothing to Hide**

We have no driver exclusions, no hidden deductibles, **there is nothing for us to hide.** We do not manuscript restrictive endorsements for any specific policy. Our Coverage Form is a very broad and fair policy form. As a matter of openness, An American Southern sample policy is posted on our website for your ease of comparison.

### **Service After The Sale**

Our policies and endorsements are produced instantly and posted to exclusive extranet sites for each retail broker. In a July 2008 survey **our overall service was ranked as best of all general agents** by 87% of respondents and better than most by the remaining 13%.

### **Stability**

American Southern is rated A **Excellent Stable Outlook by A.M. Best.** We know their staff well. These people are professionals, who are ethical, extremely dedicated and very bright. That alone separates American Southern well from our industry standard.