

TRUCK INSURANCE MADE SIMPLE.



We know trucking - how important it is to the economy, how important your vehicle is to your business.

Let us show you the value of an agent experienced in the trucking industry.

Contact Mike DeStasio for more information and to get started on a comprehensive quoting package to fit your trucking business needs!

☎ 855.INS.CTRS TOLL-FREE, ext. 614
855.467.2877
732.574.8000

✉ mds@insctrs.com

Visit Us Online! www.insctrs.com



As one of the top truck insurers in New Jersey, The Insurance Centers has more than 25 years of experience providing commercial insurance for the trucking industry. We know trucking – how important it is to the economy, how important your vehicle is to your business. So why not go with an agency you can trust?

Let us help you save on your bottom line!



Insuring the Best... FOR LESS

COMPANIES WE REPRESENT

A.M. Best Rating

Ace	A+
Andover Group	A+
ARI Insurance Companies	B++
Canal Insurance Co.	A-
Carolina Casualty	A+
Chartis Insurance Group	A
Chubb Group	A++
CNA Insurance	A
Crum & Forster	A
Cumberland Mutual	A-
Encompass (AllState)	A+
Franklin Mutual	A+
Great American	A
Greater NY Mutual	A+
Guard Insurance	A-
Hanover Insurance	A
Hartford	A
Hartford Steam Boiler	A+
Imperium Insurance Company	A-
Lancer Ins. Co.	A-
Magna Carta	B++
Mercer Insurance Group	A
National Interstate	A
Norfolk & Dedham Group	A
Northland Insurance	A+
Occidental Insurance	A-
Peerless	A
Philadelphia Ins. Co.	A+
Progressive	A+
RLI	A+
Scottsdale Insurance Co.	A+
State National Group	A
Tower Insurance Companies	A-
Transguard	A-
Travelers Insurance	A
United States Liability Ins. Co.	A++
Wilshire Insurance	A-
XL	A
Zurich Insurance	A-

Services Offered

Risk Management Services:

- Insurance review of current operations and lease contracts
- Review of current insurance programs
- Analyze exposure to loss and determine how to eliminate, insure, avoid or reduce the exposures
- Institute Certificate of Insurance programs

Management Services:

- Establish Insurance Review meetings
- Prepare Insurance Summaries

Workers Compensation Services:

- Review of rating and classifications
- Review of previous losses
- Check experience modification formula
- Review of insurer audits and clients records

Property Insurance Services:

- Facilitate completion of Business Income worksheets, limits, and proper coverage forms
- Review current values and property valuations for consistency and accuracy
- Establish loss control service needs and inspection frequency

Liability Insurance Services:

- Verify classifications as correct
- Verify exposure base utilized by insurer as being accurate
- Review lease agreements and written contracts for insurance purposes

Financial Products Services

- **Group Benefits include:** Health, Life, Dental, Disability, Long Term Care, Buy/Sell Agreements
- **Individual Benefits include:** Life, Long Term Care, Annuities, Disability

Personal Lines

- Comprehensive account review with coverage recommendations
- **Coverages available include:** Auto, Homeowners, Umbrella, Flood, Motorcycle, Recreational Vehicles, Watercraft, Fine Arts, Jewelry

A Program That Fits Your Needs

Whether your business has 1 or 500 trucks, we will customize a special program for your trucking company with one of our 15 insurers.

Our clients benefit from the following in-house capabilities:

- Risk Management Services
- 24-Hour Claim Service
- Claims Consulting and Advocacy
- Automated Auto ID Cards and Insurance Certificates
- Loss Control Consulting and Analysis
- Assistance in Pre-Accident Contracting with Hazmat Cleanup Services
- Employee Post Injury Management Consulting
- Workers Compensation Experience Modification Audits
- Manage Federal/State/Local Filings

Doesn't your business deserve the best even when it comes to insurance? To learn more about commercial truck insurance products and features designed especially for your business, call us today!

COMPANY HISTORY

The Insurance Centers, a division of **Donald F. LaPenna Associates, Inc.**, is a full service agency providing business and personal insurance, as well as benefits, estate planning and financial services.

Established in 1980 by **Donald F. LaPenna, Sr.**, The Insurance Centers has a firm foundation, which was built on Mr. LaPenna's 30 plus years of experience in the insurance industry. **In 2013** The Insurance Centers became part of AssuredPartners, Inc., a national Insurance Broker with many partner agencies throughout the country. This makes The Insurance centers part of a group now ranked as one of the top 15 agencies in the country.

The keys to the agency's success were then, and continue to be now, the ability to provide a specially tailored insurance program to meet our clients' needs while providing superior customer service.

This continued philosophy has resulted in insuring over 9,000 clients with all of the top insurers in the industry. This along with the use of the most sophisticated level of technology, allows our dedicated insurance professionals to provide innovative solutions for our client's needs.

We believe you will find The Insurance Centers to be an organization capable of meeting and exceeding all of our clients' expectations.



CORPORATE HEADQUARTERS



Save Time and Money
with
The Insurance Centers!



Get the coverage you need at the price you deserve.



Corporate Headquarters

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100 Walnut Avenue
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855.467.2877
F: 732.574.8001

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