

**IN THE  
news****Lexington Insurance Company Joins Forces with National Equipment Register to Fight Equipment Theft**

In December, 2010, Lexington Insurance Company, a Chartis company, announced its collaboration with National Equipment Register (NER), which will help Lexington's contractor equipment policyholders protect their construction equipment from theft by registering their machines on NER's HELPtech® database and providing them with HELPtech theft deterrence decals.

Through this business relationship, NER will provide a 20 percent discount to Lexington's insureds when they register their equipment on NER's HELPtech database. Additionally, for policyholders who elect the Waiver of Theft Deductible and Theft Reward endorsement, Lexington will waive its theft deductibles up to \$10,000 per occurrence if an insured's equipment is registered prior to a theft and not recovered within 30 days of it being reported.

Edward Fox, Inland Marine Product Line Manager at Lexington, said, "Lexington continually strives to provide policyholders with innovative solutions to their coverage and risk management needs. We very much look forward to our relationship with NER. By registering their equipment with HELPtech, our insureds are assisting with the protection of their own investments."

"We are happy to work with Lexington's insureds to help protect their valuable assets," said Stacy Kaufman, marketing and sales director at National Equipment Register. "NER's HELPtech registration is an inexpensive — but very important — layer of equipment protection."

For more information regarding Lexington's business agreement with NER or the Waiver of Theft Deductible and Theft Reward endorsement, please contact Edward Fox at 617-235-8970 or [edward.fox@chartisinsurance.com](mailto:edward.fox@chartisinsurance.com), or visit [www.lexingtoninsurance.com](http://www.lexingtoninsurance.com).

**CHARTIS**  continued on page 2

**New Year's Resolution: Perform a Security Audit**

As we celebrate the start of a new year, we often make a host of resolutions for self improvement. NER would like to suggest a different kind of New Year's resolution — performing a security audit. The slow winter months are the perfect time for equipment owners to insure that the security steps that they either overlooked or neglected during the busy season are now addressed. By performing these important steps now, you'll be better prepared when the weather warms and your equipment is in full use again.

**Your equipment security audit should include the following steps:**

- Inventory your fleet to insure that new acquisitions are recorded accurately. Confirm that the make, model, and serial number/product identification numbers that are currently in your records reflect what actually appears on the machines and correlate correctly with asset control numbers or unit numbers.
- Inspect all equipment for missing or stolen Serial Number/PIN plates. Report missing/stolen plates to NER, and contact the manufacturer for replacements.
- Inspect all equipment to insure your company name and phone number are visible. Replace worn, illegible decals and order replacement NER HELPtech warning decals.
- Conduct a walk around of idle sites and company buildings and grounds, looking for lapses and weak points in lighting, fencing, gates and doors.
- Review your equipment, site and employee security plans, or work towards developing one now so that it is in place before the busy season starts. This is also a good reminder to review your company emergency and disaster response plans.
- Update your fleet registration on NER's HELPtech so that police have access to your most current machine records.
- Be sure that your company's emergency contact information is up to date (both phone and email) in NER's HELPtech database.
- Did you suffer a theft during 2010? Contact NER to be sure the incident and machine details are recorded accurately in the NER database.



**For more detailed information on equipment and facility security, see [www.ner.net/theft-prevention.html](http://www.ner.net/theft-prevention.html).**

## IN THE news

continued from page 1

### About Chartis

Chartis is a world leading property-casualty and general insurance organization serving more than 45 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise, and excellent financial strength, Chartis enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.

Chartis is the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit our website at [www.chartisinsurance.com](http://www.chartisinsurance.com).

*All products are written by insurance company subsidiaries or affiliates of Chartis Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*



### NER Welcomes Doug Mingst as Director of Business Development

NER's newest staff member, Doug Mingst, will develop strategic alliances with manufacturers, industry associations, and service providers and assess customers' needs to explore opportunities for new products and services. Doug brings close to 20 years of experience from the heavy equipment industry, the majority of that time in the aerial lift industry, where he worked for manufacturers such as JLG, Upright, and Snorkel International. He has traveled extensively and has experience with the equipment industry both in the U.S. and abroad.

## Eye on Compliance

**R**eduction of diesel exhaust pollution remains a hot topic in the heavy equipment industry, and fleet owners need to keep current with new developments in this area. In California, non-road emissions compliance has been put on hold, but labeling and reporting requirements still remain in effect.

Outside of California, emissions compliance regulations are not being put into place as quickly. However, thanks to the DERA (Diesel Emissions Reduction Act), the EPA now has the funding to explore new avenues for emissions reduction. The good news for fleet owners is that there is an influx of grant money available to assist with repowers and replacement of older diesel engines. For example, through the EPA Smartway™ Transport Partnership [www.epa.gov/smartway/index.htm](http://www.epa.gov/smartway/index.htm), you can obtain low cost financing to replace, repower, or retrofit older diesel equipment to maximize diesel emission reductions and reduce hazardous air pollutants. In addition, Texas offers equipment owners substantial incentives to reduce their equipment's emissions through the TERP (Texas Emissions Reduction Plan) [www.tceq.state.tx.us/implementation/air/terp](http://www.tceq.state.tx.us/implementation/air/terp).

Other states and counties are beginning to follow suit, and there will most likely be additional grant allowances in 2011. To find out what grants are available in your area, check with the EPA, your local Air/Environmental Resources Board or a Regional Diesel Collaborative. If nothing is currently available, you ask them to make it available and they just might. If these bodies don't have an official program available, try speaking to a representative: they may make a grant available to you. If you have trouble locating the right parties, call NER and we can assist.

With more jobs pushing for greener practices, it's better to convert to cleaner-burning equipment while grants are available and programs are voluntary. You can't go wrong with a cleaner, newer fleet, especially when it complies with regulations and doesn't cost you full price.



“... there is an influx of grant money available to assist with repowers and replacement of older diesel engines.”



## Huckleberry, Sibley & Harvey Announce Alliance with NER

**H**uckleberry, Sibley & Harvey announced its strategic alliance with the National Equipment Register (NER) in September, 2010. The alliance will help Huckleberry, Sibley & Harvey's construction clients combat the problem of equipment theft and help reduce its costly strain on the industry.

Huckleberry, Sibley & Harvey clients will be able to register their construction and farm equipment on NER's secure HELPtech database. Clients will benefit from a 20 percent discount on registration fees, as well as theft prevention, risk mitigation, and recovery services. Once registered, Huckleberry, Sibley & Harvey clients will qualify for insurance incentives offered by many leading construction equipment insurers. The most common insurance incentive is a \$10,000 deductible waiver.

Brad Dempton, president of Huckleberry, Sibley & Harvey of Sarasota, says, "NER's program plays an essential role in managing our construction clients' inland marine risk."

Michael St. Hill, director of insurance services for NER, adds, "Bringing the NER program to Huckleberry, Sibley & Harvey adds to the arsenal of value-added services the company provides to its clients. NER's equipment registration and theft prevention program provides solutions that affect a company's bottom line. Aligning with NER, Huckleberry, Sibley & Harvey is demonstrating that they understand and care — and are willing to take steps to address those issues."

NER's secure and confidential online registration of contractors' equipment — including descriptions of construction equipment

and serial numbers — is stored in a national database to support police seeking to identify the true owner of a machine. In addition, registrants are given warning decals to display on each piece of equipment to deter thieves.



**HUCKLEBERRY, SIBLEY & HARVEY**  
INSURANCE & BONDS, INC.

### About Huckleberry, Sibley & Harvey

John D. Huckleberry and Benjamin P. Sibley founded Huckleberry, Sibley & Harvey Insurance and Bonds, Inc., in 1977. Two years later, Harold Harvey, an administrative and accounting consultant, joined the firm, resulting in its present identity. Over the years, the agency has grown to more than \$100 million in annual sales.

Huckleberry, Sibley & Harvey Insurance and Bonds offers a wide range of insurance and bond products supported by a staff of licensed commercial account managers in their Commercial, Surety, and Personal Lines Departments. The company can assist clients with coverage in all these areas, as well as in life and health insurance.

*The company's dynamic structure, with specialists in many categories of insurance, enables Huckleberry, Sibley & Harvey to offer a broad spectrum of insurance products provided to its clients through computerized automation with speed and efficiency. Successfully servicing the state of Florida with offices located in southeast Florida, southwest Florida, and central Florida, Huckleberry, Sibley & Harvey represents more than 100 A.M. Best "A Rated" insurance companies. Our team of experienced insurance professionals ensures that HSH clients benefit from the flexibility normally associated with a large national firm while maintaining the personal service of a locally owned and managed agency.*

## Look for NER at the following events:

January 26 – 28 **AED** Orlando, Florida

February 27 – March 2 **ARA – The Rental Show** Las Vegas, Nevada

March 22 – March 26 **CONEXPO-CON/AGG** Las Vegas, Nevada



# Fourth Quarter Update—Statistics for Fall 2010

## Top Theft States

1.	TX
2.	FL
3.	CA
4.	IL
5.	SC
6.	WA
7.	TN
8.	GA
9.	VA
10.	MD

## Top Theft Types

1.	Skid Steer Loader/Compact Tracked Loader
2.	Tractor (Compact, Utility and Row Crop/4WD)
3.	Backhoe Loader
4.	Generator
5.	Utility Cart/ Utility Vehicle
6.	Commercial Mower
7.	Excavator (Mini, medium and heavy)
8.	Air Compressor
9.	Forklift
10.	Welder (Engine Driven)

## Top Theft Makes

1.	Caterpillar
2.	Kubota
3.	John Deere
4.	Bobcat
5.	Wacker
6.	Multiquip
7.	Case
8.	Ingersoll Rand/Doosan
9.	New Holland
10.	JCB

**Compared with 2009 theft numbers, fall 2010 shows a significant increase in theft activity.**

### 2009 Thefts:

- October, November, and December were the worst months for theft in 2009.
- Nearly two thirds more machines were stolen in November, 2009 than May, July, or August, 2009 (the months with holiday weekends)
- November, 2009 was the worst single month for theft since January, 2009

### 2010 Thefts:

September, 2010 theft reports are not complete yet, but already we have tallied nearly 40 percent more thefts than September, 2009. Reports for October, 2010 are not complete yet, but

already we have more thefts in October, 2010 than any of the 2010 summer months.

Reports thus far show a nearly 25 percent increase in October, 2010 thefts over October, 2009. There were a large number of dealership and rental store burglaries in October, November, and December, 2009. We already have received several similar theft reports for October and November, 2010.

This being a La Nina year, heavy snowfall is expected in the Northwest which may bring flooding in the spring; warmer winter temps with above average rain in the Ohio and Tennessee valleys could bring flooding there also. A dry Southwest means heightened fire threats.

All of this will contribute to a combination of higher theft activity and a higher demand for equipment nationwide; owners need to be implementing efforts now to protect equipment through the winter and spring from this increased threat.

## Contact NER

### Equipment owners:

1-866-346-3746 x212  
skaufman@nerusa.com

### Insurance professionals:

1-866-346-3746 x205  
msthill@nerusa.com

### Law enforcement:

1-866-346-3746 Option 1  
info@nerusa.com



HELPtech®  
[www.StopEquipmentTheft.com](http://www.StopEquipmentTheft.com)



IRONCheck®  
[www.IRONcheck.com](http://www.IRONcheck.com)

Report a theft: [www.nerusa.com](http://www.nerusa.com)  
or fax to 201-469-2027

Sign up for theft alerts:  
[drossman@nerusa.com](mailto:drossman@nerusa.com)

All other inquires:  
**National Equipment Register**  
545 Washington Blvd., 22-19  
Jersey City, NJ 07310-1686  
Phone: 1-866-6-NER-USA  
Fax: 201-469-2027  
E-mail: [info@nerusa.com](mailto:info@nerusa.com)  
Web: [www.nerusa.com](http://www.nerusa.com)



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