



Producer Bulletin

Keeping you "in the know"

Date: February 8, 2012
To: All Republic Commercial Lines Agents
Subject: National Equipment Register (NER), HELPtech

At Republic we are always looking for innovative and cost-effective ways to help our policyholders manage risk. For owners of contractors' equipment, the risk of theft is great; industry statistics suggest that theft is the most frequent cause of loss. We understand the challenges insured's face in making their equipment and worksites as secure as possible, and, the challenges law enforcement faces in trying to recover and identify ownership of off-road equipment upon recovery.

The insurance industry is meeting this challenge by helping to develop a national database of equipment theft and ownership, the National Equipment Register (NER) to help law enforcement identify equipment – particularly on weekends when most thefts occur. NER now holds millions of ownership records, is used by thousands of police agencies across the US and has helped recover over \$20 million of stolen equipment. More about this program is available at www.ner.net.

NER's HELPtech® (Heavy Equipment Loss Prevention Technology) service allows equipment owners to register machine Product Identification Numbers (PINs) and other unique serialized identifiers on NER's database. The service enables NER to identify the machine's owner at any time, to prevent thefts, capture units returned to the used-equipment market, or return those found in questionable locations. Machines with the HELPtech® warning decals alert potential thieves to the increased risk of discovery and arrest if they attempt to steal and subsequently sell the machine. See a sample of the warning decal attached.

Participation is easy. Insured's simply send NER a spreadsheet of their inventory, with serial numbers, and NER will upload this information into its database. NER then sends the policyholder warning decals to let thieves know that their equipment just got riskier to steal. The cost of registration varies with volume but comes to a few dollars per unit per year for medium to large fleets – further details are available at their website and on the attached fact sheet.

Republic will then **waive up to \$10,000** of an insured's theft deductible for equipment that is registered with NER prior to a theft where the equipment is stolen and not recovered.

Stacy Kaufman, NER's director of sales and marketing, is available to answer any questions regarding this innovative program and assist you in registration. Contact Stacy at SKaufman@NERusa.com or 866.663.7872 or 561.843.3753.

Or you can always feel free to contact your commercial lines underwriter or marketing representative for additional information.

Sincerely,

Rob Howey
Chief Marketing Officer

Rich Mayer
Vice President, Commercial Lines

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