

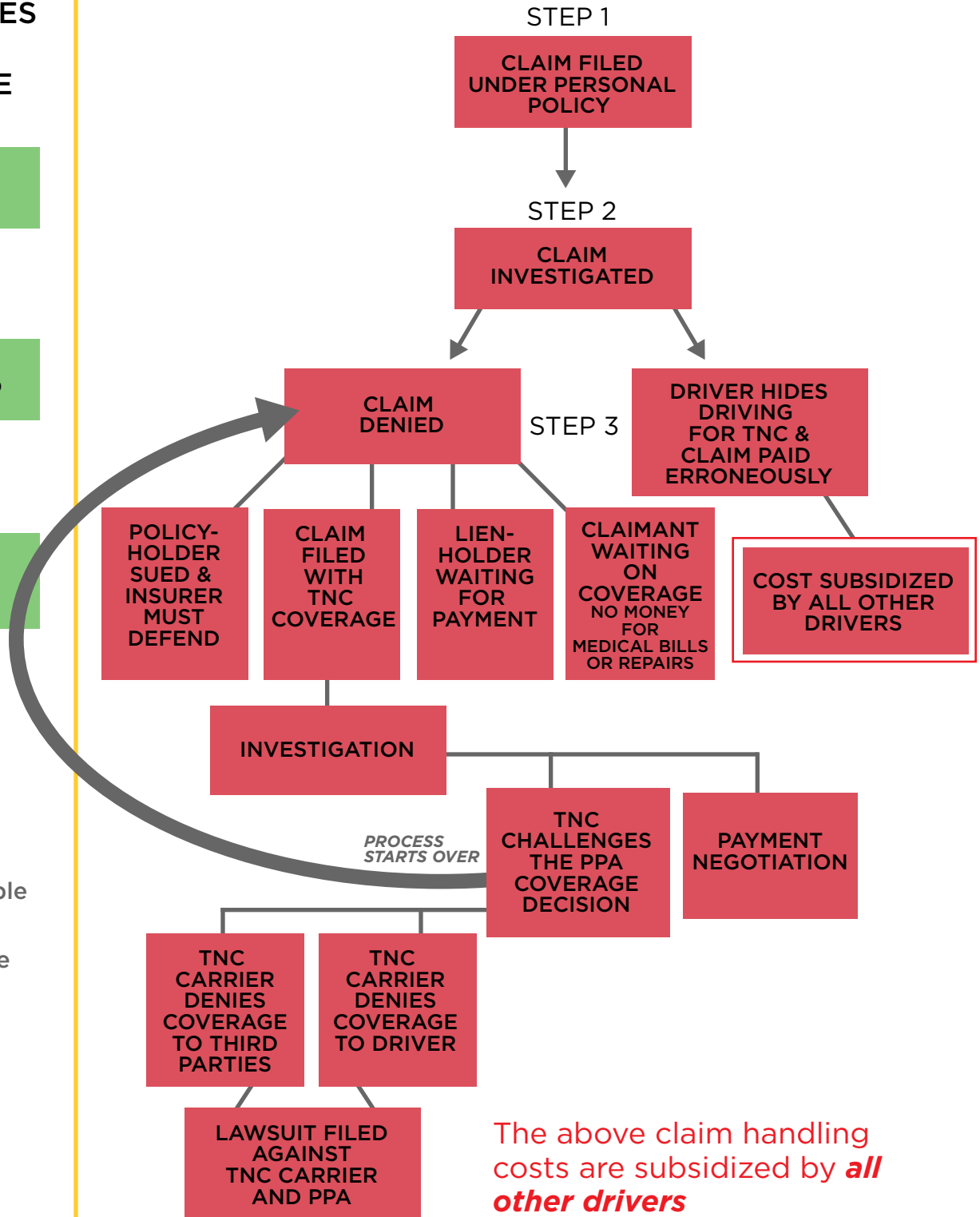
A Tale of Two Processes

Why TNCs Need to Provide Primary Insurance

WHEN THE TNC PROVIDES PRIMARY INSURANCE



WHEN THE TNC DOESN'T PROVIDE PRIMARY INSURANCE



Supporting responsible
innovation and
appropriate insurance
protection



Property Casualty Insurers
Association of America
Advocacy. Leadership. Results.

The above claim handling
costs are subsidized by **all
other drivers**