



Insurance Buyers Guide

	<i>Important to Your Company</i>	<i>Available at Your Insurance Company</i>
BASIC		
■ Insure equipment and operations with proper coverage and appropriate limits	<input type="checkbox"/>	<input type="checkbox"/>
■ Place coverage with an insurance carrier with an appropriate A.M. Best rating	<input type="checkbox"/>	<input type="checkbox"/>
■ Policy issuance	<input type="checkbox"/>	<input type="checkbox"/>
■ Filings	<input type="checkbox"/>	<input type="checkbox"/>
■ Certificates	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver ID cards	<input type="checkbox"/>	<input type="checkbox"/>
■ Assistance with driver standards	<input type="checkbox"/>	<input type="checkbox"/>
■ Investigate accidents and defend if necessary	<input type="checkbox"/>	<input type="checkbox"/>
■ Repair/replace equipment	<input type="checkbox"/>	<input type="checkbox"/>
■ Pay claims	<input type="checkbox"/>	<input type="checkbox"/>
■ Maintain equipment/driver lists	<input type="checkbox"/>	<input type="checkbox"/>
 COMPLIANCE		
■ Assist with FMCSA training/knowledge	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver qualification files	<input type="checkbox"/>	<input type="checkbox"/>
■ OSHA	<input type="checkbox"/>	<input type="checkbox"/>
■ I-9, MVR, background, physical	<input type="checkbox"/>	<input type="checkbox"/>
■ Hours-of-service	<input type="checkbox"/>	<input type="checkbox"/>
■ HAZMAT training	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver hiring/training programs	<input type="checkbox"/>	<input type="checkbox"/>
■ Vehicle maintenance	<input type="checkbox"/>	<input type="checkbox"/>
■ Canadian/Mexican regulations and requirements	<input type="checkbox"/>	<input type="checkbox"/>
■ Intermodal and foreign commerce requirements	<input type="checkbox"/>	<input type="checkbox"/>
 RISK MANAGEMENT		
■ Managing carrier profiles	<input type="checkbox"/>	<input type="checkbox"/>
■ Claims review	<input type="checkbox"/>	<input type="checkbox"/>
■ Accident and loss analysis	<input type="checkbox"/>	<input type="checkbox"/>
■ Calculating actual cost of an accident	<input type="checkbox"/>	<input type="checkbox"/>
■ Shipper contract reviews	<input type="checkbox"/>	<input type="checkbox"/>
■ Managing additional insured endorsements	<input type="checkbox"/>	<input type="checkbox"/>
■ Establishing accident review boards	<input type="checkbox"/>	<input type="checkbox"/>
■ SIR layers	<input type="checkbox"/>	<input type="checkbox"/>
■ Establishing claims handling procedures	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver awards	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver recruitment and retention	<input type="checkbox"/>	<input type="checkbox"/>
■ National Safety Council – Defensive Driving Courses	<input type="checkbox"/>	<input type="checkbox"/>
■ Accident prevention programs	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver training	<input type="checkbox"/>	<input type="checkbox"/>
■ Training for safety, maintenance, and operations personnel	<input type="checkbox"/>	<input type="checkbox"/>
■ Driver safety meetings	<input type="checkbox"/>	<input type="checkbox"/>
■ Implementing safety and culture changes within the trucking company	<input type="checkbox"/>	<input type="checkbox"/>

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*Important to
Your Company*

*Available at Your
Insurance Company*

TRUCKING COMPANY OPERATIONAL ISSUES

- | | | |
|--|--------------------------|--------------------------|
| ■ Understanding and managing risk | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Setting up separate entities to protect organization | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Owner-operator and fleet programs | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Financial planning | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Risk financing strategy | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Physical and organizational growth | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Assistance with policies and procedures | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Employee benefits | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Self-insured status | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Assist with cultural changes | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Asset management | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Best practice benchmarking | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Sounding board (shoulder to cry on) | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Succession planning | <input type="checkbox"/> | <input type="checkbox"/> |

INSURANCE COMPANY OPERATIONAL ISSUES

- | | | |
|---|--------------------------|--------------------------|
| ■ Lobby efforts on legislative issues | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Support state/provincial trucking assoc. | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Support various national associations, such as ATA, TCA,
NATMI, CVSA, SCRA, ATRI, etc. | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Help improve image of trucking industry | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Sponsor/promote industry safety projects | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Work to improve environment in which trucking
companies operate | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Provide personnel/resources to educate
governmental agencies | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Underwrite/support industry research and
educational programs | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Base philosophy/support on needs of trucking
industry, not insurance | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Be aware of latest developments and issues facing
the trucking industry | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Engage/train the best experts and counsel | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Train all personnel to know and understand
the trucking industry | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Emphasize importance of timeliness of accident reporting | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Appoint those agents that have knowledge of and
commitment to the trucking industry | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Track trucking trends, problems, and needs | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Be accessible to insureds for insurance and
industry issues and concerns | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Knowledge of intricacies of contract law
unique to trucking industry | <input type="checkbox"/> | <input type="checkbox"/> |

Presented by: Dave Parker, Sr. Legal Counsel
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1100 W 29th St. • South Sioux City, NE 68776 • 800-228-8602 • www.gwccnet.com

