

1-800-GOT-JUNK?[®]
THE WORLD'S LARGEST JUNK REMOVAL SERVICE

HOW TO QUALIFY FOR THE BEST RATES POSSIBLE
BY BECOMING BEST IN CLASS IN THE EYES OF UNDERWRITERS



PRESENTED BY:
LIBERTY INSURANCE AGENCY

Jason Rigby & Steve Pcsolar

YOUR LIBERTY TEAM



Kevin Heher
CPCU, ARM,
AFSB, AAI
PRESIDENT

Kevin is President of Liberty Insurance Agency, a family owned business established in 1950. We work for our clients and strive to be their go-to trusted advisor for insurance & risk management strategies and solutions.



Jason Rigby, CRM
**SENIOR VICE
PRESIDENT, PROPERTY
& CASUALTY**

Jason joined Liberty Insurance Agency as a Broker/Producer in 2013. Jason's focus has been to bring his knowledge and understanding of enterprise risk management to employers who wish to better understand and more aggressively manage the quality and cost of their risk management program. As Senior Vice President of the Commercial Property & Casualty Department, Jason has worked to deliver a higher level of value to Liberty's clients through innovative strategies aimed at expanded support to Human Resource Directors.

YOUR LIBERTY TEAM



Steve Pcsolar, CISR
ACCOUNT MANAGER

Steve's primary role is to assist with day-to-day account service activities and requests, including correspondences, account file maintenance, certificate requests, MVR reports, etc. Steve has over 8 years of property-casualty experience and completed the Certified Insurance Service Representative (CISR) designation in 2015. To further expand his service capabilities he is working towards his Certified Risk Manager designation.



Anthony Viola
CLAIM MANAGER

Anthony is responsible for coordinating the claims handling process. Anthony has over 20 years of property & casualty experience working as a multi-line claims adjuster with Travelers Insurance. Anthony serves as an advocate to the client to achieve the best optimal outcome. He monitors the performance of the carriers to ensure the highest level of customer service and participates in claim review meetings.

Agenda for today's presentation:



Overview of best-in-class operations

- Management
- Driver selection
- Training & continuing education
- Fleet management & CAB/Safer reports
- Company policies & procedures
- Adopting current technologies
- Advantages of using carrier offered risk management services
- Overall focus on safety & risk management
- Detailed post-accident investigation reports
- Key loss ratio targets



WHAT IS A BEST-IN-CLASS BUSINESS FROM AN INSURANCE STANDPOINT?

Every underwriter has their own specific expectations for the policies, procedures, training and involved management that will create a best-in-class impression of operations. The following information will provide the template for how you can maintain **Best-In-Class Insurance Status**



MANAGEMENT – IT STARTS FROM THE TOP

From an underwriting standpoint, a business owner's active involvement is a key factor in the performance of any successful operation. The ability to provide detailed responses during a loss control inspection or survey process increases an underwriter's confidence in developing pricing for your account.



- While having a clean MVR is important, the **age** and **experience** of your drivers has a significant impact on your overall “Risk Score.”
- The higher overall average age of drivers who possess good MVRs increases the rating.
- Younger drivers typically don't possess extensive experience driving a larger truck and are considered a higher risk. The lower the overall age of drivers, the lower the rating.



TRAINING AND CONTINUING EDUCATION

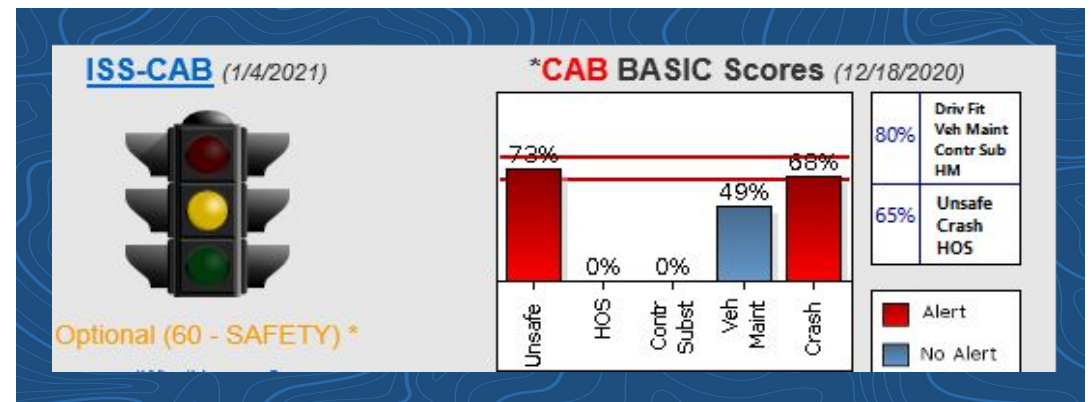
Provided driver training not only improves the performance on the road, but also demonstrates to the under-writer your commitment to safe driving. A detailed and well written driver training plan provides us with the supporting documentation to request premium credits on your auto policy.



FLEET MANAGEMENT AND CAB/SAFER REPORTS

- Fleet management is an important factor to every underwriter that works on commercial trucking accounts. Daily pre-trip and post-trip inspections are expected to be performed and are well-documented. These inspections address:
 - Regular maintenance schedules
 - All mechanical repairs, including out-of-service dates
 - The process for putting repaired vehicles back in the field

- Even if your state does not require you to file for a DOT#, your trucks are still frequently pulled over for DOT inspections. The result of DOT inspections is generated in both CAB REPORTS (Central Analysis Bureau), and your development of a SAFER Score. Underwriters are utilizing this information now more than ever to determine whether or not they will provide a quote for your business.





POLICIES & PROCEDURES PERTAINING TO EMPLOYEE BEHAVIOR SET THE STANDARD FOR PERFORMANCE AND SAFETY CULTURE:

- Hands free device policy
- Zero tolerance texting and driving
- Zero tolerance drug and alcohol policy
- Two people in a truck at all times (except for managers or supervisors)
- Driving under suspended license
- Failure to report an accident
- Failure to drive at or under the speed limit
- Failure to complete accident reports
- Failure to comply with DOT checks

All of the above elements should be incorporated into your driving policy



TO BETTER MANAGE FLEET SAFETY AND TRACK MAINTENANCE AND REPAIRS, THE TECHNOLOGY YOU USE CAN HAVE A SIGNIFICANT IMPACT ON YOUR RISK PROFILE

- For any fleet, having GPS tracking and the ability to monitor your driver's behaviors are now EXPECTATIONS.
- Cameras: In-dash outward facing, back-up, and in-dash inward facing cameras help to provide clear details of an accident, and identify driver behaviors that may have contributed. Employees tend to perform at a consistently higher level when they know their actions are being monitored.
- Applications such as the WhipAround app, provide you with the tools to effectively manage pre/post-trip inspections, maintenance and repairs of your fleet.

The use of these tools within your business demonstrates your investment in safety, and commitment to operating safely

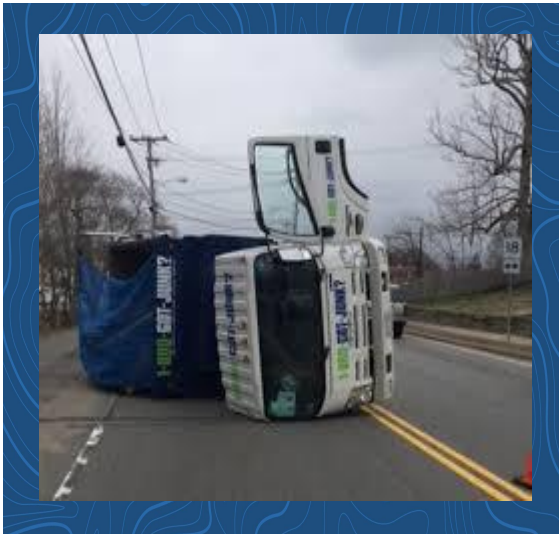


MOST CARRIERS OFFER LOSS CONTROL AND RISK MANAGEMENT TRAINING AND SERVICES. TAKING ADVANTAGE OF THOSE SERVICES IS INDICATED ON YOUR ACCOUNT AND CAN CONTRIBUTE TO PRICING DISCOUNTS

- Most carriers are now offering discounts on GPS and telematic services.
- W.R.Berkley, one of our new insurance partners, offers a fully online training library that allows you to assign training videos and tests, complete with result reports.
- In-person training can also be coordinated with your regional loss control specialist. Simply reach out to your team at Liberty Insurance and we can work with you to identify the options that would be most beneficial for your team, and help to schedule in-person training.
- As a Certified Risk Managers, your team at Liberty also provides a variety of training that is developed specific to your operations and areas of concern.

A mission statement for any transportation or trucking-related business should address your company's commitment to safety on the road. As a commercial trucking operation, you owe the general public the due diligence of operating safe vehicles, with competent drivers.





Accidents happen, that's why you have insurance!

- **Detailed Claim Reports** provide the insurance adjusters with the information needed to properly defend your position. Training your truck teams on how to complete a detailed accident report is vital in protecting your rights.
- **Post-Accident Analysis** should be performed on all claims to determine the root cause, and allow for the proper corrective measures to be implemented to reduce the opportunity of future occurrence.



FOR A \$100,000 PREMIUM ACCOUNT, TO HELP PREVENT PREMIUM INCREASES:

- 40% or better loss ratios will keep your account profitable to the carrier.
- Remember, just like you, the carriers are also looking to make a profit.
- The break even point for most insurance carriers is a 65% loss ratio.
- Self-insure the small claims: carry higher comp and collision deductibles

Thank you!

Liberty Insurance Agency is your trusted advisor and here to service your account! Please do not hesitate to contact Jason or Steve directly with any questions or concerns.

We will be breaking down the topics in this training to focus specifically on the areas where you can make improvements if needed. While every 1-800-GOT-JUNK? operation should be considered Best-In-Class, we take great pride in making sure this message is sent loud and clear to the carriers writing your policies.