

Smart Trucking: Relation Transportation Insurance Group

The world of trucking is tough. You're busy managing a lot of moving pieces, with an ever-present potential for complex claims. It's no wonder insurance is one of your largest fixed expenses.

We get it. Really, we do. Because we're transportation industry specialists—not insurance generalists.

A poorly structured insurance program can stop you in your tracks. A good one brings everything together to help you navigate blind spots, mitigate and transfer risk, drive down your costs, and optimize your operations.



Keep Your Business Moving with Our Risk Advisory and Insurance Placement Services

We provide a broad spectrum of transportation industry insurance coverage solutions for long-haul carriers, regional less-than-load (LTL) carriers, courier services, and moving and storage companies, including the following:

- ► Auto liability
- ▶ Physical damage
- ▶ Cargo
- ► Contingent cargo
- ► General liability
- ► Captive programs (rent-a-captives, member owned)

- ► Non-trucking (aka bobtail)
- ► Workers' compensation
- ► Occupational accident
- ► Excess/umbrella liability
- Excess liability with specified shipper or specified units
- ► Employee benefit and retirement programs

Turn the page to find out how we use our consultative approach to understand your unique risk-management challenges and then engineer customized insurance plans and smart pre-loss and post-loss risk-management strategies to minimize them.

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Our Comprehensive Placement Process

The transportation insurance market is dynamic with conventional insurance or alternative risk financing methods. Regardless of the type of insurance we place for you, our systematic approach is the sameconsultative, not transactional.

Risk Analysis: Never Wonder if You're Missing Something

We'll work with you to identify and evaluate your risks then make individualized recommendations to eliminate, reduce, or transfer these risks.

Insurance Company Selection: Built Around Your Needs

We've built long-term relationships with insurance companies that understand the exposures unique to you and your industry. Our premium volume gives us leverage when we match you with them.

Coverage Negotiation That Centers Around You

We'll push for the broadest coverage and most cost-effective options in addition to a broad range of policy enhancements specifically tailored to vour needs.

Renewals Made Easy

Using as little insurance jargon as possible, we'll prepare and present coverage terms and conditions and review the advantages and disadvantages of each option.

Placement and Ongoing Monitoring

Once we've bound the selected insurance programs we'll continue to monitor performance throughout the year and make modification recommendations as necessary.

Post-Placement

What Can You Expect?

Your business doesn't stop moving, so we don't wrap up the insurance transaction and disappear until the next renewal. We'll stay on top of your programs to ensure they run smoothly all 365 days of the year. We're available when you need us for:

- ▶ Policy and accounting issues
- ▶ Database maintenance and the creation of insurance schedules
- ▶ Fielding any questions that come up day to day
- ▶ Review of insurance-related provisions of contracts and agreements

Making the Process Smoother

Did you know: As our client, you'll have 24/7/365 ability to generate and distribute certificates of insurance? This not only helps you save time, it also protects your business.

Loss Control: Limit or Avoid Claims Before They Happen

We'd like to help you limit or avoid claims before they happen. Our bilingual loss control consultants have extensive trucking backgrounds and average more than 15 years of insurance industry experience. They can design and implement an extensive portfolio of pre-loss programs and services, including:

▶ Driver selection

procedures

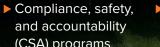
► Regulatory services

Accident investigation

- Driver retention
- ▶ Driver training
- ▶ Vehicle inspection protocols
- and accountability (CSA) programs

Claims Consulting:

If you've ever had to make an insurance claim, you know it can be confusing and complicated. That's why we've made a significant investment in claims advocates who know how to guide clients like you through the claims process. Our claims team quickly handles each loss, whether we do the adjustment or whether it is sent to the insurance company. We make claims simpler.







Benefits Insurance

Programs for Happier and Healthier Employees

A comprehensive employee-benefits program is frequently the key variable in your ability to attract and retain quality team members. Developing, implementing, and managing these programs is a complex undertaking as you balance financial considerations, an ever-shifting landscape of insurers and vendors, governmental oversight, day-to-day administration, and your interest in fostering a healthy workforce. That's where we come in.

We take a systematic approach to design and placement with heavy utilization of analytics, careful review and selection of a renewal strategy, and aggressive negotiation.

Once a program is selected, we can be there for implementation and ongoing administration: open-enrollment support, communications expertise, compliance guidance, and employeewellness initiatives.

Retirement and 401(k) Plan Services

Securing Your Future

Planning for and managing the retirement needs of you and your employees is a delicate balancing act. We believe financial literacy is the foundation for creating a secure future. Although each organization and each participant is unique, our approach is consistent:

- ► We can start with a discovery session to learn about your current retirement plan, your issues, and your goals.
- ➤ Our team can sort through an array of qualified and non-qualified plan options with you to tailor the best path forward and then can enter the marketplace to negotiate.
- ➤ Once the plan is in place, we can provide ongoing administrative, educational, investment advisory, compliance, and regulatory support.

There are no "do overs" with retirement. We are committed to helping you get it right.

Personal Insurance

Protecting What Matters Most

You've worked hard to get where you are and we want your personal assets to receive the same level of attention and protection as do your commercial interests. Each year, before we undertake any insurance-placement efforts, we can conduct a Personal Risk Review to determine if there have been any changes in your risk exposures, risk appetite, and/or financial situation. Armed with this information, we are better positioned to tailor individualized marketing strategies, identify appropriate carriers, and set renewal objectives that best respond to your needs. We're your advocate and your personal insurance partner.

About Relation Insurance Services

We're a premier insurance broker offering superior risk-management and benefits-consulting services through its family of brands across the U.S.

Relation's Transportation Practice Group is a close partnership between Relation companies Transure Services and Pan American Insurance Services. With locations in North Carolina and California, our reach is nationwide with an emphasis on collaboration.

Our team members have decades—not just years—of experience in handling the insurance and risk-management needs of transportation clients. We combine industry knowledge, outstanding insurance company relationships, as well as specialized expertise in insurance placement, client management, claims advocacy, and loss prevention to strive to deliver an unparalleled level of service and client satisfaction.



About Transure

Based in North Carolina, Transure has specialized exclusively on the unique insurance needs of the trucking industry for more than 50 years. Bringing this single industry concentration to the table enables the Relation transportation practice group to remain consistently informed about cycles and changes in both the insurance and transportation industries and helps us connect our clients with the most effective, tailored programs offered by our insurance carrier partners.

relationinsurance.com/transure



About Pan American

Pan American knows what it takes to do business in the west—it's been a leading insurance broker in California since 1946—and brings in-house loss-control and claims-management, employee benefits, and workers' compensation capabilities to the practice group.

relationinsurance.com/panamerican

Ready to Get Going?

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