

Truckers Playbook



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I. Buyer Persona: "Trucking Tony"

Background:

Tony, 50 years old, owns a small to medium-sized trucking company. With over two decades of industry experience, Tony worked his way up from being a truck driver to owning a business with a fleet of 10 vehicles. His company primarily operates in the local and regional transportation markets.

Demographics:

High-income bracket, married with two children. Lives in a suburban area in close proximity to the interstate, giving him easy access to his business.

Identifiers:

Tony is hands-on, dedicated, and technologically proficient. He values clear, straightforward communication and quick decision-making.



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Goals:

His key goals are to ensure the safe operation of his fleet, maintain efficiency and profitability, and expand his business without excessive risk.

Challenges:

Balancing business growth with potential risks such as accidents, cargo loss, driver safety, and regulatory compliance presents significant challenges. Moreover, managing insurance costs while ensuring adequate coverage is a constant concern.

What can we do:

Our agency can offer Tony specialized commercial insurance solutions to protect his fleet, cover liabilities, and ensure business continuity. With our understanding of the unique needs of small to medium-sized trucking businesses, we can provide tailored solutions that meet his specific requirements.



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Objections:

Tony might be wary about switching insurance providers due to potential disruption and the time investment required. He might also be concerned about insurance costs and the reliability of a new provider.

Marketing Message:

"Secure your fleet and business operations with our industry-specific insurance solutions. We understand the unique challenges in the trucking industry and provide coverage that aligns with your business needs, so you can focus on what you do best."

Elevator Pitch:

"We specialize in providing tailored insurance solutions for small to medium-sized trucking business owners are usually frustrated at not being able to get Insurance Documents when they need them the most.

They are concerned that they may not be able to deliver goods on time due to slow responses from their current agent. And they are often upset at the inconsistency in their billing.

We understand the importance of risk management and minimizing downtime. Partner with us for comprehensive coverage that protects your business and helps you drive towards your goals."



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II. Initial Meeting Questions:

1. What is your current process for managing your fleet's safety and compliance with transportation regulations?

2. What factors led you to choose your current insurance provider?

3. What do you value most about your current agent or insurance provider?

4. In what areas do you feel your current provider could improve their service?

5. How often does your current agent reassess your risk profile and review your coverage needs?

6. Could you tell me about a time when you had to file a claim? What was the experience like?



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7. Are there any specific concerns you have about the risks inherent in your trucking business?

8. How do you see your business evolving over the next few years, and how does your current insurance policy fit into that vision?

9. Have there been any significant changes in your business recently (such as the addition or removal of vehicles or changes in the types of cargo you transport) that might affect your insurance needs?

10. What level of communication and support are you looking for from your insurance agent?



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III. Setting up your Pre-Close:

"Tony, based on our discussion, it seems you're looking for an insurance partner who understands the trucking industry's challenges, provides comprehensive risk assessments, ensures efficient claims processing, and aligns with your business growth plans. If we can show that we can address these effectively within your budget, would you be willing to consider our services?"

Identifying Decision-Maker and Budget:

1. Besides yourself, who else plays a key role in insurance-related decisions for your business?
2. Can you provide a ballpark figure for what you currently budget annually for insurance?

IV. Delivering the Rules of Engagement:

"Tony, to offer you the best possible solutions, we'll need to take a closer look at your risk profile. This will likely involve reviewing your current policy, obtaining loss runs, and potentially answering further questions from our underwriters. Sometimes, we may recommend staying with your current carrier but transitioning the policies to our management. This process ensures that we offer the most effective coverage for your unique needs. Can you guide me on who is best equipped to assist with this in-depth information on your team, or will you be the primary contact for this?"



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V. Risk Assessment

Company Profile:

1. Business Name:	
2. Location and Billing Address(es):	
3. Federal Employer Identification Number (FEIN):	
4. MC Number:	
5. DOT Number:	
6. Website:	
7. Key Decision Maker(s) and contact info:	
8. Budget for Insurance:	
9. Total Annual Sales:	
10. Total Annual Payroll:	
11. Value of Owned Vehicles and Equipment:	
12. Number of Vehicles in Fleet:	
13. Types of Vehicles in Fleet (e.g., semi-trucks, box trucks, flatbeds, etc.):	
14. Average Age and Condition of Vehicles:	
15. Information on any Owned Facilities (e.g., garages, offices):	
16. Names of Key Employees and their Roles:	
17. Details of any previous or existing insurance claims.	
18. Subcontractor Usage:	



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Fleet Safety and Compliance:

1. Do you have a written safety program in place for your drivers?
2. How frequently is driver safety training conducted?
3. Are regular vehicle maintenance and inspections performed? If yes, who is responsible for these tasks?
4. How do you handle violations of safety regulations or internal safety policies?
5. How do you manage driver logs and ensure compliance with Hours of Service regulations?

Liability Coverage:

1. Have you had any liability claims in the past? If yes, can you provide details?
2. How do you ensure that your cargo is secure during transport?
3. How do you vet drivers before hiring, particularly their driving records?
4. Are your drivers employees or independent contractors? If independent, how do you ensure they have adequate insurance coverage?
5. Do your trucks ever transport hazardous materials or high-value goods that could increase liability risk?



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Physical Damage Coverage:

1. What steps are taken to secure vehicles and prevent theft or vandalism when they are parked or stored?
2. Do your vehicles have any safety features or technology to mitigate the risk of collision or other damage?
3. Have there been any physical damage claims in the past? If so, what were the circumstances?
4. How are the values of your vehicles determined for insurance purposes?
5. Are any of your vehicles leased or financed, which may require specific coverage?

Workers' Compensation:

1. Have you had any Workers' Compensation claims in the past?
2. How do you manage the risk of driver fatigue, which can lead to accidents and injuries?
3. What measures are in place to handle injuries or accidents when drivers are on the road?
4. Are your drivers often required to load or unload cargo, and if so, what safety measures are in place for these tasks?
5. How do you support drivers in returning to work after an injury?



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Business Interruption Coverage:

1. What is your plan for business continuity in the event of a major incident, such as a significant accident or loss of multiple vehicles?
2. How reliant is your business on specific contracts or clients, and what would be the impact of a service disruption?
3. Do you have resources or contingency plans to subcontract or lease vehicles if necessary?
4. What would be the impact on your business if a key employee, such as a manager or lead driver, was unable to work?
5. How do you manage cash flow and financial obligations during periods of unexpected downtime or reduced operations?



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Cargo Risk Assessment:

1. What types of cargo does your business typically transport? Are there any specific types of cargo that are frequently carried (e.g., hazardous materials, perishable goods, high-value items)?
2. How are cargo values determined for each shipment? Is there a maximum value per shipment?
3. Are there any specific security measures in place to protect the cargo during transit (e.g., lock systems, security personnel, tracking devices)?
4. How are the conditions of the cargo monitored and controlled during transport, particularly for temperature-sensitive or fragile goods?
5. What procedures are followed for loading and unloading cargo? Are there specific safety or security protocols in place?



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VI. Transportation FYI

Trucking

Category: Trucking and Transit

SIC CODE: 4212 Local Trucking without Storage

4213 Trucking, Except Local

4214 Local Trucking with Storage

NAICS CODE: 484110 General Freight Trucking, Local

484121 General Freight Trucking, Long-Distance, Truckload

484122 General Freight Trucking, Long-Distance, Less than Truckload

484220 Specialized Freight (except Used Goods), Local

484230 Specialized Freight (except Used Goods), Long-Distance

Suggested ISO General Liability Code: 99793

Suggested Workers Compensation Code: 7228, 7229, 7230, 7231, 7232

Description of operations: Truckers transport cargo from its initial loading and pickup at the shipper's location to final delivery and unloading at the receiver's location. The cargo can include raw materials, work in process, and finished goods. The trucker may assist customers in the packing and unpacking of freight. Some sell boxes and packaging supplies. Many trucking companies have warehouse facilities for both temporary and long-term storage of customers' goods. While some truckers transport freight to the same destinations regularly, others transport single shipments to a specific destination. Trucking may be limited to a geographic area, to domestic destinations, or internationally to Canada and Mexico. The trucking industry is regulated by a number of federal agencies.

Property exposure may be limited to electrical, heating, and cooling systems for an office location. All wiring must be up to code and adequate for the operations performed. If the company repairs, refuels and maintains its own vehicles on premises, there will be flammable liquids, including gasoline and diesel fuel, and heat-producing activities such as welding. Flammable liquids and heat-producing activities must be separated from combustibles to prevent fire and explosion. All spray-painting should be conducted in a spray booth with explosion-proof fixtures. Poor housekeeping is a serious fire hazard. Unless stored and disposed of properly, oily rags can spontaneously combust and cause a fire. Fire hazards can arise from the combustibility of items stored for customers. When another party does the packing, the trucker will not know the type of property being stored or its potential fire hazards. There must be adequate aisle space for firefighters to carry out



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their duties. When another party does the packing, the warehouse will not know the type of property being stored or its potential fire hazards. If rack storage of crates and boxes is used, there should be sprinklers in the racks. The sprinkler heads must be located high enough to avoid accidental contact with forklifts but with enough clear space from the racks to allow unobstructed operation in the event of a fire. Firewalls and fire divisions should separate the storage areas to reduce catastrophic losses. Good housekeeping and fire controls are critical. Smoking should be prohibited. Forklifts should be refueled in a separate, ventilated area away from combustibles. The condition and controls of fuel tanks, whether above or below ground, are important for both property and environmental liability. As stored items are attractive targets for theft, there should be appropriate security, including physical barriers to prevent entrance to the premises after hours and an alarm system that reports directly to a central station or the police department.

Business income and extra expense exposures are high as replacement warehouse facilities may not be readily available.

Inland marine exposure is from accounts receivable for billings to customers, computers to track shipments, contractors' equipment, motor truck cargo for the goods carried for others, and valuable papers and records for licenses and other regulatory information. Contractors' equipment includes forklifts, cherry pickers, and hand trucks used for moving stored items. Customers' property may be damaged while being transported due to overturn, collision, or theft. Cargo containers should have locks and appropriate alarm systems. Most truckers are subject to minimum cargo legal liability requirements. The bill of lading should clearly spell out the terms of the agreement and the responsibility of the trucker to the customer. Insurance coverage will vary but may exceed these minimums if customer satisfaction is important to the trucker. Any items being transported or in storage must be marked to prevent incorrect release. Records should be duplicated and stored off site. If goods are stored for customers, warehouse operators' legal liability coverage is needed. Limits needed will depend on the contract between the facility and its customers, but should spell out who is responsible for damage to stored goods. Outdoor signs can be struck by lightning or vehicles, blown over in heavy wind, or collapse due to the weight of ice and snow.

Crime exposure is from employee dishonesty and money and securities. Background checks, including criminal history, should be performed on all employees handling money. Trucking operations involve a number of transactions and accounts that can be manipulated. There must be a separation of duties between persons handling deposits, billing, ordering, disbursements, and reconciling bank statements. Regular internal and external audits should be conducted. As drivers, loaders, and unloaders have access to



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customers' premises, the exposure to theft of customer property or customer identity theft is high.

Premises liability exposure is extremely low due to limited public access. Visitors should be limited to specific waiting areas, kept clean, dry, and free of obstacles. Steps and uneven floor surfaces should be prominently marked. Sufficient exits must be provided and well marked, with backup lighting systems in case of power failure. Proper attention to housekeeping is needed to prevent trips, slips, and falls. There should be a disaster plan in place for unexpected emergencies. Parking lots and sidewalks need to be in good repair with snow and ice removed and generally level and free of exposure to slips and falls. Cargo containers stored outside may present an attractive nuisance to minors. Fencing and lighting help reduce this exposure. Packing or unpacking at customers' premises could result in bodily injury should objects fall on customers, or cause damage to customers' property. Most off premises exposures relate directly to truck operations, such as loading and unloading, and are covered under the motor carriers' liability policy. Contracts may expose the operation to additional liability. The contract should spell out the responsibilities of each.

Personal and advertising injury exposures can arise from allegations of assault and battery, discrimination, false advertising, false arrest or detention, invasion of privacy, trademark infringement, unauthorized or intrusive searches, or wrongful ejection from the premises.

Environmental impairment exposure can be high due to the potential for air, land, or water pollution from the storage of fuel and the waste disposal of fluids used for servicing and repairing trucks. All tanks, underground or above, must meet state or federal regulations and be routinely tested for leakage. Spillage and leaking of pollutants into the air, ground, or water can result in high cleanup costs and fines. Spill procedures must be in place to prevent the accidental discharge of sludge from water reclamation systems used in washing trucks. Contracts should be in place to dispose of all environmentally dangerous chemicals. If there are underground storage tanks, a UST policy will be needed.

Automobile exposure is written on a motor carriers' policy. The exposure is very high because it includes loading, unloading, and transporting freight. Customers and others can be injured should the movers drop or overturn items being carried. Children may be present during loading or unloading operations at residences or schools, requiring additional caution. All drivers must be well trained and attend continuing education courses to maintain and improve skill levels. They must have training in lifting and handling items being carried and safely operate trucks under all kinds of conditions, including adverse weather, construction impediments, darkness, and heavy traffic. They must have a valid commercial driver's license (CDL) for the trucks being driven and the cargo being



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moved. MVRs must be acceptable and checked regularly. Manipulating a large semi-trailer rig in a residential or commercial area requires training and awareness of surroundings. Driving logs must be maintained, and drivers must not be permitted to exceed regulatory limits on their hours of service. Hands-free two-way communication and GPS systems should be installed on all trucks. Random drug and alcohol testing should be required. Vehicles must be maintained, and records should be kept in a central location. Accidents can result in the spillage of diesel fuel or other operating fluids from within the truck, requiring cleanup.

Workers compensation exposure is moderate from driving, loading and unloading customers' goods, and repair and maintenance activities. Drivers generally work alone, often after dark, and must operate in adverse traffic conditions such as inclement weather or road construction. Ergonomically designed seats can reduce back and leg injuries to drivers sitting in the same position for hours. They must be monitored to ensure that an appropriate amount of time is allocated for sleep. Loading and unloading can result in all forms of back injury, hernia, sprain, and strain losses. The training, material handling devices, and equipment are important to review. Drivers can be injured in collisions. Garage employees can be injured by vehicles falling from hoists, cuts, puncture wounds, hearing impairment from noise, strains, sprains and other lifting injuries. Shelving in storage areas must be stable to prevent stored items from falling onto workers. Good housekeeping is critical to reduce injury from slips, trips, and falls. Burns, eye injuries, and respiratory problems can occur with welding and painting. Dermatitis can result from employees coming into contact with harsh cleaning detergents. Repair areas should be properly ventilated. Proper safety equipment is required. If independent owner-operators are used, responsibility for workers compensation coverage must be specified by contract.

Minimum recommended coverage:

Building, Business Personal Property, Business Income and Extra Expense, Accounts Receivables, Computers, Contractors' Equipment, Motor Truck Cargo, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Umbrella, Motor Carriers Liability and Physical Damage, Hired and Nonownership Auto, Workers Compensation

Other coverages to consider:

Earthquake, Equipment Breakdown, Flood, Signs, Warehouse Operators' Legal Liability, Active Shooter, Cyberliability, Employment-related Practices, Environmental Impairment, Underground Storage Tank, Stop Gap Liability, International Coverages