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Customer Testimonial

"National Risk Management really does have strong market relationships. We've experienced it firsthand."

Denver Beiknap,
D.L. Beiknap Trucking

More Testimonials



Welcome New Clients:

Bowling Green Freight,
Inc.

Concept Logistics Inc.

Silver Star Trucking LLC

Monthly Quote

"Teamwork is so important that it is virtually impossible for you to reach the heights of your capabilities or make the money that you want without becoming very good at it."

Brian Tracy

As we all know, trucking is a dangerous industry:

- Trucking accounts for more deaths, injuries and lost time than any other industry
- Trucking is responsible for 41% of all work related injuries. That's right, 41%.

Getting hurt on the job can impact anyone from an owner of a 100+ unit fleet to an owner operator, and the reality is that someone else can be injured as a result of you or your driver's negligence.

In this issue, we focus on claims that involve injuries. Having the proper insurance coverage helps to mitigate the loss and provide you peace of mind so you can focus on trucking.

If you have an insurance question or just want to talk to someone that cares about trucking as much as you do, call us at (800) 747-6247.



Scratches and dings - Mitigating claims from low speed collisions

Being in trucking means you likely have seen injuries claimed when there is nary a scratch on the other vehicle; car or truck. You may feel frustrated or even helpless when you learn that the treating doctor has opined that the Patient (your "claimant") has in fact sustained an injury as a result of the seemingly innocent collision. For the purposes of this article we will cover both 3rd Party Liability accidents as well as Workers' Compensation and we will describe how best to respond and even successfully challenge these claims.



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archives...

[April](#)
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Fast Facts...

Usage-based auto
insurance set to surge

In 2015 there were 12 million subscribers to usage-based auto insurance products globally. Over the next 7 years the number is expected to surge to 142 million.

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[Workers' Compensation Red Flags](#)

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Occupational Accident - Addressing a coverage gap when an owner operator gets hurt on the job

The trucking industry depends on over 350,000 owner operators to meet growth demands. Owner operators are not employees and are typically excluded from a workers' compensation policy. An owner operators on the job injury may leave both the injured driver and the trucking company without needed financial protection.

Click on the image below to watch a short video providing an overview of how Occupational Accident addresses this coverage gap.

CLICK ON THE PICTURE BELOW TO WATCH THE VIDEO



Ohio rolls out "Other States" workers' compensation coverage

Issue: Historically, the Ohio BWC only paid workers' comp. benefits payable for Ohio claims. If an employee files a workers' comp. claim in a state other than Ohio and the other state accepts jurisdiction, the employer could:

1. Be stuck paying benefits
2. Be in violation of the workers comp. laws of the state accepting jurisdiction and subject to fines.

In order to fill this potential coverage gap, employers secured "Other States" coverage through the insurance market, of which there are limited options.

Solution: As of Mar, 1, 2016, the Ohio BWC began providing Other States Coverage (OSC) policies for Ohio employers. Employers can apply directly to BWC for this coverage or have an agent such as National Risk Management help secure the coverage for your company. Call us if you would like our support.

[BWC's Other States Coverage Informational Webpage](#)

[Video: Other States Coverage Explained \(2:51\)](#)



OOIDA: Court decision on e-log mandate could come by end of 2016

OOIDA filed a lawsuit earlier this year with the U.S. Court of Appeals for the 7th Circuit asking the court to strike down the rule. OOIDA argued in its legal complaint that the mandate violates truckers' 4th Amendment rights and does not have a safety benefit.

[Read More](#)



Inspection blitz coming your way June 7-9

The Commercial Vehicle Safety Alliance has announced its annual International Roadcheck, which will take place June 7-9, will have a special emphasis on tire safety this year.

Inspectors will be measuring tire tread depth, checking tire pressure, checking to make sure no items are lodged between dual tires and examining the overall condition of the tires to ensure no deep cuts or bulges exist in the sidewalls.



[June Inspection Blitz Reminder Notice / Payroll Stuffer](#)

[Pre-Trip Inspection List](#)

[Brake Inspections](#)

Thanks for taking the time to read our newsletter.

Your insurance risk managers...

Lee Bolko
Mike Bush
Steve Libertore
Tom Lucci

Your safety specialist....

Pat Dull

In over 20 years as a trucking specific insurance agency, we have helped over 500 fleets and 10,000 owner operators drive down losses and find the best transportation coverage available!

This newsletter is sent to highlight potential issues and should not replace legal or agent advice.

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