

Insurance Company Evaluation Checklist

Insurance Company: _____

Does the insurance company offer the following:

- Claims**
- Direct 800 number 24 hours a day, 7 days a week to report claims.
 - Examiners specializing in commercial auto liability, physical damage and cargo coverage.
 - Assistance in collecting amounts others owe, including your deductible, when others are responsible for your loss.
- Coverages**
- Your auto liability, physical damage and cargo coverage all covered under one policy.
 - Physical damage coverage that includes towing coverage, in excess of total loss.
 - Physical damage coverage that will cover your vehicle up to the full amount you have financed, even if the actual cash value is now less than what is financed.
 - Cargo coverage that include costs of cleaning up pollutants and debris.
 - Combined deductible automatically included; in the event of a claim you only pay one deductible.
 - Other important coverage _____.
- FHWA and PUC Filings**
- Ability to file with FHWA electronically to save time and ensure accuracy.
 - Same day service on filings.
 - Emergency fax service to state commissions.
 - Federal filings fees paid by insurance company.
- Loss Control**
- Nationally based loss control staff with strong truck safety knowledge and expertise.
 - Assistance with DOT regs, HazMat and other safety management issues through regular communications, such as newsletters or web site access.
 - Free safety management and driver training materials such as videos, manuals and bulletins.
- Competitive Pricing**
- Flexible payment choices including installment payments and monthly reporting options.
 - Industry leading coverage and service at a fair market price.
- Trucking Industry**
- Experience**
- Insuring truckers coast to coast; not just a regional carrier.
- Agent Relationships**
- Representation across the country by professional agents who know the trucking industry.
- Financial Stability**
- A.M. Best rating of "A" or better.
 - Adequate assets to ensure ability to stay in business and cover losses.

Notes: _____
