

Motor Carrier Solutions

"We take care of the Owner-Operator better than anyone."



Trucking



When it comes to your business, you've got a lot on the line. With employees, drivers and customers counting on you, you need a company that understands the ins and outs of your business and can help protect what's important to you.

The bottom line is...

MILE
1

We simplify your life by providing easy administration of your program and eliminating hassles.

MILE
2

We protect your trucks and drivers with quality products and services designed with Owner-Operators in mind.

MILE
3

We are dedicated to your Owner-Operators and provide the best driver experience.

strong
specialized
responsive
industry leader



We simplify your life by providing easy administration of your program and eliminating hassles.

As a service to our Motor Carrier customers, we are proud to offer you access to the Contractors' Benefits Administrations (CBA) System through Focus Solutions, Inc. CBA is an easy-to-use online compliant solution that automates the process of managing Owner-Operator benefits, settlement deductions, insurance and policy issuance.*

Why CBA with Great American?

- There's no additional cost to our Motor Carriers
- Easy administration of PIP, UM/UIM, and Occupational Accident enrollment forms
- The entire GAIG policy output is available immediately
- Immediate coverage verification****
- Data centralization results in efficiencies with billing and reconciliations**

Standard CBA	
Policy	<ul style="list-style-type: none"> • Policy certificate immediately available for print or email
System	<ul style="list-style-type: none"> • Motor Carrier Contractor tracking and billing system • Basic system reports

GAIG Sponsored Benefits	
Cost	<ul style="list-style-type: none"> • No fee for Great American Insurance Group's motor carriers • All lines accessible, even if not insured by Great American Insurance Group
Policy	<ul style="list-style-type: none"> • Entire GAIG policy output available; not just certificate of insurance • New Contractor policy available immediately after entry • Easy Administration of PIP, UM/UIM, and Occupational Accident forms
System***	<ul style="list-style-type: none"> • Motor Carrier, Agent, and Great American working from centralized data
Billing	<ul style="list-style-type: none"> • No reconciliation for billing process • Synchronized paperwork and billing
Claims	<ul style="list-style-type: none"> • Immediate coverage verification**** • Speeds up the claim process • Customer Satisfaction increased

* Focus Solutions Inc. is not associated with any agency or motor carrier.

** Motor carrier retains ownership of data.

*** By accessing the online system, you agree to abide by any terms, conditions, or usage guidelines provided. The online system may not be available at all times.

**** When a claim is reported during normal business hours.





We protect your trucks and drivers with quality products and services designed with your Owner-Operators in mind.

Physical Damage

Great American's Physical Damage coverage offers **24-hour protection** from damages to a tractor or trailer. This coverage is offered nationwide so rigs are protected coast-to-coast.

Coverage includes:

- Collision
- Comprehensive or specified perils (fire or explosion, theft, windstorm, hail, earthquake, flood, vandalism, and more)
- Deductible options
- Towing and storage
- Loan GAP coverage
- Federal Excise Tax on new vehicles

Rig Ready® Repair Service



Our signature Rig Ready program gets drivers in and out of the repair shop and back on the road an **average of five days faster than a typical claims process.**¹ Your drivers will experience a streamlined process where we quickly approve necessary repairs and shops and get them out the door without waiting for payment once the repair is complete. We deal direct with a nationwide network of about 300 shops and have pre-negotiated rates so your drivers get quality work at a fair price.

24/7 National Towing Services

As a Great American policyholder, your drivers receive access to superior nationwide towing solutions and management at no additional cost – helping them get back on the road as quickly as possible.

Benefits include:

- Real Time Online Towing Management
- Streamlined Billing and Payment Processes
- Solutions for A-B tows, jump/pull starts, winch outs, transload/loadshifts, and incident recoveries

Rig Ready is
included with your
Physical Damage
policy!

TruXpro® Policy Enhancements



This flexible endorsement is attached to your Physical Damage policy for an additional premium and provides **customized coverages** to address the extra needs of an Owner-Operator. It allows you to build a policy that covers exactly what you need.

Coverage includes:

- Downtime/Rental Reimbursement
- Diminishing Deductible
- Personal Effects
- Electronic Equipment
- Single Deductible
- Tarps, Chains and Binders

Deductible Buyback Endorsement

This endorsement helps protect Owner-Operators from paying multiple deductibles after an accident. Low monthly fees offset a potentially expensive settlement, and payment of policy deductibles for a covered loss is guaranteed.

Non-Trucking Liability

Non-Trucking Liability offers liability coverage for property damage or bodily injury to a third party while a driver is using a truck for non-business purposes. Our in-house niche expertise allows us to keep expenses down, which **drives down loss costs**.

Coverage includes:

- Bodily Injury and Property Damage Liability on a Combined Single Limit Basis
- Medical Payments/Personal Injury Protection (where required by state law)
- Uninsured/Underinsured Motorist coverage (where required by state law)





Occupational Accident

Occupational Accident covers the Owner-Operator for injuries that occur on the job. It includes accidental medical, accidental disability, accidental death and dismemberment benefits. Our policies offer a wide range of limits. We also offer Passenger Accident and Non-Occupational coverages on select plans.

This coverage may be bundled with other coverages and is available for accounts of all sizes, ranging from an individual driver to a large Owner-Operator program.

Our Occupational Accident services go the extra mile and provide drivers with top-of-the-line care:

- **Nurse Case Management Program** – Our dedicated team helps drivers navigate their way through the healthcare system to decrease the disability timeline.
- **Physician Referral Service** – We are here to help your drivers locate and secure adequate medical services at a location convenient to them.
- **First Script membership card** – For covered losses, this program removes the hassle of waiting for reimbursement of prescriptions and can be used at more than 61,000 participating retail pharmacies nationwide.
- **Rx SavingsPlus Plan** – This prescription discount program reduces the cost of prescription and non-prescription expenses with an average savings of 22% on commonly prescribed medications at participating pharmacies. Participants can also save 10% off a MinuteClinic® health service or screening.

Rx SavingsPlus is a prescription discount card that reduces the cost of prescriptions for the whole family.

Contingent Liability

This coverage provides a layer of protection by providing defense to the Motor Carrier when a qualified Owner-Operator attempts to collect Workers' Compensation benefits as an employee. If the Owner-Operator is deemed an employee, we will pay benefits equivalent to those payable under the Workers' Compensation statutes and Employer's Liability law that apply.

Workers' Compensation

We provide a **one-stop shop** for Workers' Compensation coverage by protecting the following:

- **Fleet Owners** – Fleet Owners who lease on to Motor Carriers often need to provide Workers' Compensation coverage for their drivers. When a Motor Carrier sponsors a Great American Occupational Accident program for its leased Fleet Owners, Workers' Compensation for the Fleet Owners' employee drivers may be available, subject to underwriting eligibility.
- **Motor Carriers** – Motor Carriers sponsoring a Great American Occupational Accident with Contingent Liability program can purchase Workers' Compensation coverage for drivers and clerical employees of the Motor Carrier.
- **Owner-Operators** – Great American offers Workers' Compensation for Owner-Operators in states that require all truckers (regardless of Owner-Operator status) to be covered by Workers' Compensation.

Ohio Customers – We know that Ohio law limits your ability to have a Workers' Compensation claim covered outside of Ohio, and we are here to help. Great American's Other States Coverage will protect Ohio trucking companies who also operate in other states.

Our goal is to minimize downtime and get you back on the road as fast as possible.





We are dedicated to your Owner-Operators and provide the best driver experience.

Best-in-Class Claims Service

Anyone can say they provide great service, but only when you experience a loss does the rubber meet the road. **That's why we're proud that 98.7% of insureds who have experienced a claim with us would recommend us to another trucker.²**

We know that every day a driver sits idle after an accident costs a lot. It's not just about the money either, downtime can affect your company's reputation if your customers don't receive their deliveries on time.

Our specialized Claims team is focused on getting drivers back on the road faster with trucking experts who know exactly what questions to ask. We get the process started immediately. In fact, **more than 95% of contacts are made within 24 hours** of first receiving a claim.³ Drivers are able to submit claims 24 hours a day, seven days a week by phone, email or through our mobile app.

"We take care of the Owner-Operator better than anyone."







With our dedicated Trucking Recovery unit, you'll receive best-in-class salvage and subrogation services that ensure the highest possible returns to **drive down loss costs**. Each group specializes by product line to maximize the expertise on our team. We also have a process in place for monthly, independent reviews of every closed claim to look for missed recovery opportunities. We work to recover the driver's deductible and any out-of-pocket costs.

Drivers Stay Connected With The GAIG Trucking App

- View ID Card
- 24/7 claims submission
- Fast and easy bill payments
- Policy details and documents
- Locate the closest Rig Ready® Shop
- Find the nearest medical service provider



Download the GAIG Trucking app today!

You can count on us, mile after mile. We've proven it for more than a century.



A Tradition of Excellence

We have a division dedicated entirely to trucking. That means whomever you work with is only talking trucks. All day. Every day. That depth of expertise is seen across all areas of our group, from our claims representatives to our underwriters.

Our focus on the trucking industry started in the early 1990s with the development of a trucking physical damage policy. Backed by the financial strength of the company, but solely built and focused on the trucking industry, our Trucking Division has grown to be a leader in providing best-in-class insurance products to Owner-Operators. The best companies and Owner-Operators trust Great American. That's why we write more than 20% of the Transport Topics Top 100 For-Hire Motor Carriers and why we're the **number one writer for class 8 Owner-Operators** on the road today.⁴

There are more than **3,000** property and casualty insurers in the United States.

Only **50** are listed on the Ward's 50 list for safety, consistency and performance.

Only **five** have been rated A or better by A.M. Best for over 100 years.

Only **two** are on both lists. **Great American is one of the two.**

(Great American Insurance Company is rated "A+" Superior by A.M. Best as of August 11, 2017, and is on the 2017 Ward's 50 List.)





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**Specialty Property & Casualty
U.S. Operations**

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Trucking

Unemployment Risk Solutions

**Annuity Operations -
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Life Insurance Company®

**Specialty Property & Casualty
International Operations**

Canadian Branch
El Aguila
Great American International
Great American P&C
Mexico Division
Neon
Singapore Branch

¹ Based on a 2013 internal study comparing Rig Ready turnaround times to non-program claims.

² As of Q2-2017. Based on a study of our insureds with closed claims.

³ As of September 2017.

⁴ As of December 2012.