



# TRANSPORTATION PRACTICE

From driver safety and regulatory compliance to cost management, transportation businesses face many challenges. Whether you have 10 drivers or 10,000, Risk Strategies partners with you to identify risks and mitigation strategies. Leverage our exclusive carrier relationships and the deep expertise of our Transportation Practice to protect all areas of your business.

## INDUSTRY INSIGHT

Today's transportation and logistics industry is experiencing disruption on multiple fronts. Customer expectations are changing, as well as laws and regulations. Emerging technologies present new opportunities and risks.

You want a team who can keep up with your evolving needs. We specialize in these areas and more:

- Auto liability (including liability for injury and/or property damage caused by drivers using their personal vehicles for your deliveries)
- Cargo loss, such as damage, loss, or theft of freight or goods in your care, custody, or control
- Work-related injuries to drivers or warehouse personnel (W-2 employees or 1099 contractors)
- Catastrophic liability, including potentially crippling losses from rising jury verdicts and large claims settlements
- Labor misclassification (navigating federal and state laws that govern whether drivers/personnel are categorized as W-2 employees or independent contractors)

## SOLUTIONS & CAPABILITIES

We offer exclusive programs through A-rated carriers nationwide, tailored to the needs of the same-day delivery sector. This includes necessities like auto, cargo, crime, general and excess liability coverage, and more:

- Non-owned/hired liability coverage for exposures associated with independent contractors, short-term vehicle rentals/leases, and freight forwarding/brokering of shipments
- Custom cargo forms written by our principals to handle the specific needs of the same-day/small-parcel industry
- Catastrophic coverage through an exclusive carrier relationship that also provides excess/umbrella coverage up to certain limits of capacity



## WHY RISK STRATEGIES?

When facing important business challenges, maximizing success starts with the right partner. At Risk Strategies, we see risk through your lens. In over 30 specialty practices, our experts bring in-depth industry knowledge and a business-first approach to deliver the clarity and strategies you need to navigate the future with confidence.

We don't just sell insurance. Risk Strategies is an invaluable resource and teammate to have on your side. With over 30 years of experience in transportation risk management, our dedicated specialists understand the challenges you face.

There are thousands of "truck insurance brokers" in the country but only a few that truly specialize in last-mile delivery – with resources tailored to your unique requirements. With us, you get:

- A full-service, dedicated staff and claims team who can handle the fast and complex nature of transportation risks
- Exclusive insurance programs to fit any coverage need; no other agent in the country has access to the type of programs we can offer
- Roster of trusted carrier and vendor relationships from DOT compliance to attorneys and misclassification experts
- Big agency capabilities with a boutique feel – personal, one-on-one service

Let's Talk.

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