Today’s transportation and logistics industry is being disrupted on all fronts by changing customer expectations, emerging technologies and new laws and regulations. You need a team that can keep up with these ever-changing needs. Some of the top risks we work with clients on include:

- **Auto liability**, including being held liable for injury and/or property damage caused by your drivers in the use of their own personal vehicles
- **Cargo loss**, such as the damage, loss or theft of freight or goods in your care, custody or control
- **Work-related injuries** to drivers or warehouse personnel, whether they’re classified as a W2 employee or independent contractor (IC)
- **Catastrophic liability**, including potentially crippling litigation losses in the midst of rising jury verdicts and higher claim settlements
- **Labor misclassification**, including navigating the evolving federal and state laws that dictate if your drivers/personnel are labeled as W2 employees or ICs
When you’re facing the most pressing business challenges, maximizing your success starts with the right partner. At Risk Strategies, you get a dedicated risk management consultant and partner with in-depth industry knowledge and 25 specialty practices. We don’t just sell insurance, we are an invaluable resource and teammate to have on your side. With over 30 years of experience, our group of dedicated professionals know the transportation industry from top to bottom giving our clients:

- **Transportation Industry Specialization.** There are thousands of “truck insurance brokers” in the country but only a few that truly specialize and have resources available within this niche.
- **Full-service, dedicated staff and claims team who can handle the fast, furious and complex nature of transportation risks.**
- **Exclusive insurance programs tailored to fit any coverage need.** No other agent in the country has access to the type of programs we can offer!
- **Roster of teammates and trusted carrier and vendor relationships from DOT compliance to attorneys and misclassification experts.**
- **Big agency capabilities partner with a boutique feel with personal, one-on-one service.**

Our offerings within Risk Strategies’ Transportation practice are tailored to meet each clients’ specific needs. With solutions that cover nearly every risk, we can create a plan that protects you from the many exposures inherent to the industry.

- **Exclusive programs through A-rated carriers nationwide tailored to the needs of the same-day delivery sector, including necessities like auto, cargo, crime, general and excess liability coverage and more**
- **Non-owned/hired liability coverage for exposures associated with ICs, short-term vehicle rentals/leases and freight forwarding/brokering of shipments**
- **Custom cargo forms written by our principals to specifically handle the 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**
- **Work injury solutions in partnership with top workers’ compensation carriers familiar with W2 employee, IC and combined labor pool models**

Why Choose Risk Strategies?

VISIT OUR KNOWLEDGE CENTER
https://www.risk-strategies.com/knowledge-center

ABOUT RISK STRATEGIES
Risk Strategies is a specialty national insurance brokerage and risk management firm offering comprehensive risk management advice and insurance and reinsurance placement for property & casualty, and employee benefits risks. With 25 specialty practices, Risk Strategies serves commercial companies, nonprofits, public entities and individuals, and has access to all major insurance markets. Ranked among the top brokers in the country, Risk Strategies has over 100 offices including Boston, New York City, Chicago, Minneapolis, Miami, Atlanta, Houston, Dallas, Nashville, Los Angeles and San Francisco.

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