



NEWSALERT

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Sand & Gravel Owner Operators Program

DO YOU HAVE A BOOK OF BUSINESS OF DIRT, ROCK, SAND AND GRAVEL HAULERS?

We have an "A" rated, admitted carrier available!

CONTACT US



AmCom Insurance Services, Inc.
1655 Grant Street, Suite 700
Concord, CA 94520

Reception Desk: (925) 288-6780
Main Fax: (925) 244-0234
Renewal Fax: (925) 244-0190
Loss Run Requests Fax: (925) 244-0234
www.amcomins.com

If you would like to receive this newsletter electronically, e-mail us at: newbusiness@amcomins.com

Highlights

- Our Preferred Sand & Gravel Program offers General Liability and Motor Carrier insurance to owner operators (1-4 units)
- Receive a timely Sand & Gravel insurance quote
- Flexible installment plans

Coverages Offered

- Auto liability limits: \$750,000 CSL; \$1 million CSL
- Uninsured/underinsured motorist limit: \$60,000 CSL
- UMPD
- Physical damage: stated amount valuation – deductibles: \$1,000; \$2,500
- Filings
- General liability

Ineligible List

Concrete pumpers
Cranes, hoists, booms
Drivers with less than three years of verifiable experience in like units
Filings
Flatbeds
Hazardous material hauling
Livestock hauling
Logging or lumber trucks
Long haul - radius 200 miles or more
Mobile home haulers
Non-owner operated
Roll-off beds on trucks
Tow trucks
Truckers - common carrier
Truckers - contract carrier
Values over \$250,000
Vehicles over 15 years old for Auto Liability
Vehicles over 10 years old for Auto Physical Damage

Insurance Trends

Commercial Auto Rates Continue Climbing

BY NOW, you've likely noticed that your commercial automotive insurance rates have been increasing since last year, and for now there seems to be no slowing the momentum.

The increase is probably noticeable since the period between 2011 and 2016 saw rates drop thanks to a number of factors, including fewer accidents, fewer cars on the road and more competition among insurance companies vying for your business.

In this article we look at what's behind the increase in rates.

More drivers

More people are driving than since the recession that started in 2008. When millions of Americans lost their jobs and money was tight, fewer people were driving. And during this same period global oil prices dropped to their lowest level in more than two decades.

Distracted driving

According to the AAA Foundation for Traffic Safety, about 87% of drivers admit to engaging in at least one risky behavior while behind the wheel, including using their phones and not wearing seatbelts.

Claims costs increase

Besides more accidents, the costs of claims are also on the rise. There are three main reasons claims costs are increasing:

- Rising cost of medical care for people injured in accidents
- Rising cost of auto repairs
- Rising cost of auto parts

Uninsured motorists

The number of uninsured drivers continues to increase and take its toll on the rest who play by the rules.

Thirteen percent of drivers drive uninsured and claim payments for them have risen by 75% over the past 10 years, resulting in a \$14 premium increase for every insured individual, according to the Insurance Research Council.

Inexperienced or undesirable drivers

As the economy has grown, companies are having a hard time finding experienced, good drivers. With more inexperienced employees driving commercial vehicles, the number of accidents has also risen.

Fewer insurers

There's been a shakeout in the commercial auto market and there are now fewer players than before, and that's resulted in rates increasing as insurers get more selective about which policies they will write.

The takeaway

With auto insurance premiums on the rise for the foreseeable future, it's more important than ever to be aware of the steps you can take to save on your premiums.

Call us to discuss your options. ❖

CALIFORNIA COMMERCIAL AUTO

WHAT'S DRIVING PREMIUM HIKES?



More traffic

Total miles driven increased 50% faster in California than in the rest of the country since the start of 2015.

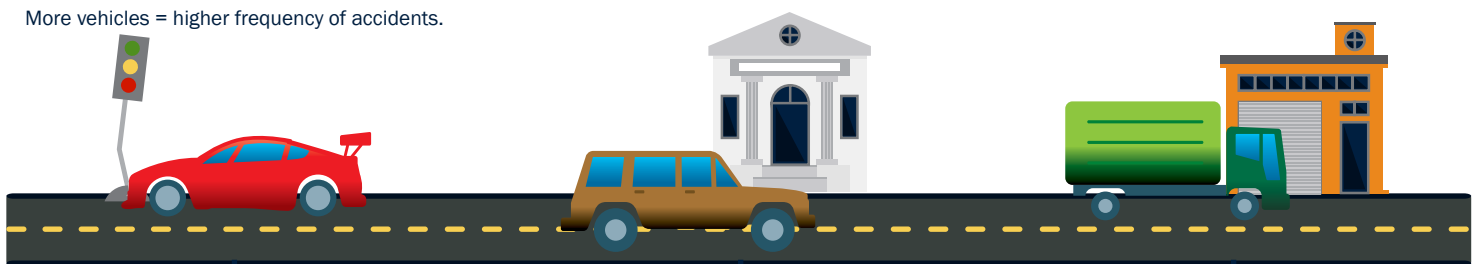
More vehicles = higher frequency of accidents.

Distracted drivers

One-quarter of crashes involve drivers talking on phones or texting.

Escalating medical costs

Medical care costs are climbing more than 1.5 times faster than other costs.



More fatalities and other severe accidents

Accident rates per person and per mile of driving are rising in California.

Inexperienced or undesirable drivers

A shortage of skilled commercial drivers with good driving records = greater odds for accidents.

Rising auto repair costs

Record U.S. auto sales mean garages are often servicing newer cars with more expensive parts. Even minor repairs can cost big bucks.

Safety

As Dump Trucks Grow Longer, Tip-overs Increase

DUMP TRUCK and semi-trailer rig tip-overs are occurring at an increasing frequency, often resulting in drivers and sometimes workers on the ground being injured or killed.

End-dump-truck bodies and semi-trailer dumping rigs are being built longer than ever before and that has added a new level of risk. Tip-overs are more often associated with semi-trailer rigs than with straight dump trucks, but both are susceptible to tipping over.

To avoid tip-overs, you should focus on the following:

Stability

The time when the dump truck is at its most unstable is when the box is in the raised position. When the center of gravity of the box and load is not roughly between the frame rails of the unit, there is a risk of tip-over.

One or more of the following factors can adversely affect stability:

- The truck is on an unlevel surface when dumping.
- Too much material in the upper portion of the raised box.
- Material stuck in the top portion or one side of the box.
- The rear wheels settle unevenly as the load slides from the box.
- Heavy winds can tip trucks with raised boxes over.

Hazard control

You should also avoid using semi-trailer dump trucks on rough grading, or on uneven or loosely compacted surfaces.

If you are hauling material on these types of surfaces, you should opt for a straight dump truck instead, which has less chance of slippage since it is not pulling a trailer.

If the truck is hauling aggregates that will be spread for road construction, belly-dump semi-trailers are a better and safer choice than end-dump semi-trailers.

One other consideration: In cold weather environments, you should consider heated boxes. Otherwise, there is a chance the materials may freeze in the box and stick during dumping.

Maintenance

Preventive maintenance can also reduce the chances of tip-overs.

- Check tire pressures before the start of each work day. Fill as per manufacturer's recommendations.
- Examine and lubricate pins and bushings regularly.
- Inspect suspension systems under the box to ensure they work properly and provide even suspension. Replace worn systems.
- Inspect hoist cylinders regularly. If worn, replace them with cylinders of the same specification.
- Make sure that repairs to boxes leave the bottom and sides clear and unrestricted.

Loading

Boxes should be loaded front to back, and the load must be less than allowable gross weight and axle weight limitations set by the U.S. Department of Transportation or your state's DOT.

Don't pile too much material at the top end of the box, as it can impede the flow. Consider spreading it out more or reducing the load.

You may also want to install box liners, which can help materials flow better during dumping.

Dumping

Follow safe operating procedures when dumping materials.

- Operators should be trained to recognize unsafe dumping areas like soft surfaces or surfaces that are not properly compacted. Before dumping, the truck should be on a reasonably level surface.
- Before dumping, ensure that the tailgate is unlocked.
- Before spreading material by dumping it from a moving truck, make sure that the entire length of travel is reasonably level.
- Trucks should not dump when they are parked side by side with another vehicle, as this can risk injury.
- Dumping operations should not be too close together.
- Other personnel must be warned prior to the dumping operation to stay clear. ❖





Seven Tips for a Safe Summer Road Trip

ROAD TRIPS are part of the American lifestyle, but when it's time to hit the road, you should be prepared.

The National Highway Traffic and Safety Administration (NHTSA) offers the following tips to make your next family road trip safe and enjoyable, and with minimal risk.

Service your vehicle

Before hitting the road for a long stretch, you need to make sure that your car is in good working order and has had its latest regular service and tune-up. Take your car to the shop and have them check your tires, battery, belts, fluids and air conditioner.

Get a good night's sleep before you leave

Driving while drowsy can reduce your reaction time and judgment as if you were impaired by alcohol. Drive only when well rested, and if another licensed driver is in the car, it's a good idea to switch every few hours.

Emergency preparedness

The NHTSA recommends packing an emergency kit that includes:

- Water
- Warm blankets
- A flashlight
- Jumper cables
- Flares
- Tools to change a tire
- A first aid kit
- A fully charged cellphone

You may also want to consider buying a roadside assistance plan that will cover the costs of a tow and assistance if your vehicle breaks down.

Pack heavy items low

Store heavy items low in the seat wells so they won't become projectiles during a sudden stop.

And if you have an SUV with an open cargo area in the back, make sure that you strap or batten down heavy items like suitcases or strollers.

Take frequent breaks

Try to avoid driving more than two hours straight without a break. Also drink lots of fluids, which will force you to make bathroom stops and stretch your legs.

No Mr. Magoo driving

Make sure that you are looking far enough down the road to survey what's ahead and so that you can see any oncoming dangers. In dense traffic, you need to look at least 10 cars ahead, the NHTSA recommends. In faster-flowing traffic, reduce that length to five.

Don't touch the phone

If you're on vacation, no phone calls should be so important that you have to pick them up right away – and certainly not when you are behind the wheel.

And it's been proven that even talking using a hands-free device is distracting.

Talking on the phone and driving at the same time is like talking on the phone and watching TV. You won't be as focused on the task at hand and may not see a danger that could imperil you and your family. ❖