THE TURNER & HAMRICK EXPRESS



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Turner and Hamrick, LLC is an Independent Insurance Agency serving Alabama and the southeastern United States. Protecting you and your business is our only focus. Enjoy the expertise, commitment, and professionalism that assures you will receive not only the best premiums, but also the finest service throughout your policy year.

GET READY FOR THE CSA 2010!!!

CSA 2010 is getting close. It is very important that your company and drivers are prepared for the changes. As many truckers have noticed, SEA scores have risen in the past couple of months. This is great for most carriers because it puts many carriers, who were previously worse than average, better than average.

However, the CSA 2010 is going to catch several carriers and drivers off guard when it hits Alabama and the other non-test states. These unprepared carriers' numbers will jump dramatically.

Interview with a Carrier under CSA 2010 Test State

An interview with a trucking company in one of the CSA 2010 test states that has asked to remain anonymous, due to an ongoing intervention.

First, a little history on the company.

Under the current Safe Stat rating system, the company had an excellent safety rating with few safety issues or fines. Now their ISS-D inspection score is deficient enough that they are on the DOT radar.

Since the new Safety Measurement System (CSA) has

been activated this company is now enduring their second intervention since October 2008. The first intervention was the result of a reportable accident that resulted in the companies drivers/trucks being under "Targeted Roadside Inspections".

The "Targeted Roadside Inspections" intervention has resulted in the second intervention "on-site Investigation" now in its second week. This has cost the company thousands of dollars in fines and extra hours in preparing for the "On Site Investigation"

Both interventions were the result of **BASIC** violations by drivers. The company took actions and let the drivers go; however, this did not have any effect on the intervention process. The company's ISS-D inspection score remains deficient.

When a company is under an intervention, the DOT has pre-set steps they must follow and enter into the COMPASS collection data system. If your company is targeted for Roadside Inspections the pre programmed inspection must be followed and all data must be entered. It is a wellknown fact that if someone looks hard enough, they are likely to find some small violation with any truck on the road. This then, leads to continued Targeted Inspections resulting in more violations, more repairs, more driver down time, and more time working through the compliance steps.

The same goes for On Site Investigation and from what this company said "This is NOT a Friendly Environment for Carriers".

I was also informed under CSA 2010 there are no distinctions between preventable and non-preventable accidents in the intervention process. An accident is an accident, which can lead to interventions, as it has for the company interviewed here.

Please keep in mind that the company's "history" or last 36 months of Driver / Truck data has been entered into the COMPASS system. The company safety director feels this could be a factor in their first intervention, which has continued to snowball

There also seems to be some confusion about formulas for how violations are weighted. Even the inspectors were unable to fully explain exactly how the components actually work that trigger an intervention. Months or less would have the points doubled. (contd. on page 2)

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CSA 2010 CONTINUED...

FMCSA has published the formulas for how violations that occur in 12 Violations in the 13 to 24 month range with points assigned to that violation. It was discovered during the "On Site Investigation" that FMCSA was using a different weight formula. 0 to 6 months would be triple the point value, 7 to 12 months would be double and 13 to 24 months would be the assigned points. So, the actual formula being used is different from what has been posted to date and the new formula is much more aggressive and can trip the intervention process much easier than expected.

A few additional things I took from the conversation were:

-CSA 2010 initiative IS GOING TO HAPPEN and it will affect everyone.

-Although the drivers will be given a safety score under CSA 2010 and they will likely be the trigger for most interventions, the carrier still pays a heavy price.
-Carriers will be paying more in fines than ever before.

-Carriers MUST begin a measurable Driver Safety Training program TODAY, as all DOT driver/truck data happening today will be entered in COMPASS for your safety Rating Score in 2010.

-This process is comparable to an IRS Audit. It's not something any Carrier wants. Once on the radar it is a tough process to get out of. As our interviewee stated, the New CSA 2010 "Is Not a Friendly Environment for Carriers".

(Vertical Alliance Group, csa2010.com)

Please keep this in mind over the next several months. We recommend having a safety meeting to go over the new regulations with all your drivers. Also, get prepared! If your current SEA scores are worse than the national average, you will be required to submit a plan of action. If results are not seen within one year the DOT will be on your doorsteps.

Now is the time to bring your company up to speed! There will be no lei-way given on this. A couple of unprepared drivers or employees can hurt your company tremendously.

WHAT DOES THIS MEAN TO THE DRIVERS???

- 1. For the first time, each commercial vehicle license holder will be assigned a "Safety Rating"
- 2. Your safety rating will follow you regardless of the company you work for or contract with.
- 3. Your activity on the highway, i.e. roadside inspection violations, accidents, tickets, even warning tickets will have a negative impact on your personal safety rating.
- 4. You could be declared Unfit and lose your ability to drive for a living as a result of a poor safety rating. Companies will HIRE and FIRE based on your safety rating.
- 5. Your Pay could be affected as a result of a poor safety rating. Likewise, you could earn More with a favorable safety rating!

SEVEN BASICS

1. Unsafe Driving 2. Fatigued Driving 3. Driver Fitness 4. Controlled Substance and Alcohol 5. Vehicle Maintenance 6. Improper Loading Securement 7. Crash / Incident Experience

Ratings

- 1. Continue to Operate—Top level of driver
- 2. Marginal—Legal to drive, however, many carriers will not hire Marginal
- 3. Unfit—Driver can no longer drive until rating is improved

PLEASE ATTEND OUR SEMINAR TO LEARN MORE ABOUT CSA 2010

KEY EMPLOYEE: JUDY MILLER

Turner & Hamrick is pleased to announce Judy Miller as the key employee of the quarter. Judy has been with Turner & Hamrick for the past three years. She is currently a CSR for large and small fleet.

Before joining our team at Turner & Hamrick, Ms. Miller worked at the Pinkard Agency in filing. Prior to this she lived in Alaska for 25 years as a stay-at-home mom. She has a Medical Assistant degree from Career Academy in Anchorage, AK where she graduated second in her class. She also served in the Military for two years and was stationed in Germany.

Judy grew up all over the country. Her father's career in the military took them from place to place. She grew up on bases in Texas, Alabama, Georgia, and even Germany.

When not at work, Judy enjoys spending time with her son, Austin Metcalf, who is an agent for Turner & Hamrick, and her two grandchildren Caemon and Carter. She also enjoys college football. Her favorite team is the Florida Gators.

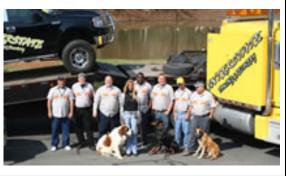
Turner & Hamrick thanks Judy for all of her hard work and dedication.





CLIENT SPOTLIGHT:

INTERSTATE TOWING & RECOVERY



Turner & Hamrick would like to congratulate Interstate Towing & Recovery for being selected as the Client Spotlight of the quarter. Interstate Towing was started in 1994 by Christine and Chris Shaner. They are located in Rock Hill, South Carolina. Currently they have grown the fleet to eleven trucks plus many other pieces of equipment to handle almost any job.

Christine and Chris have even expanded their business efforts to now include 24 hour roadside heavy-duty tire repair & service. Interstate services all local police rotation lists, the municipal contract for the City of Rock Hill, other commercial contracts, motor clubs, etc.

Christine and Chris have worked hard to build a strong customer base and a reputation of dependability and quality. After seven years of "24-hour on the job training", Christine is the backbone of the organization and is always ready with a "Thank You" for her drivers. No matter whether it is the police rotation call at 3:00 am or the broken down car at 3:00 pm, she is always there. Christine has incorporated the towing industry into her life, from having wedding photos made on the back of a 35-ton Kenworth wrecker to vacationing at tow shows and seminars.

Christine has been presented the "Order of the Towman" award by American Towman Magazine for service & dedication to her community. She is the first woman to receive this community service award in the towing industry. She is also a member of TRAA and WTRAA. Christine shows her commitment to the industry by also serving as the Secretary of the Towing & Recovery Association of South Carolina.

Turner & Hamrick thanks Interstate Towing and recovery for its hard work and dedication.

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OUR STAFF

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