

THE TURNER & HAMRICK EXPRESS



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LLC**

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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.

KNOW THE IMPORTANT COVERAGE ISSUES....

Many carriers are not aware of the details of the policies they buy, such as what is covered and what is not. Insurance is like anything else in that, "You get what you pay for."

Some of the issues that seem to cause the biggest problems at loss time include unattended trailer exclusions, debris removal limits, towing limits, and coinsurance.

Many policies exclude trailers that are not attached and will not cover a loss if the cargo is stolen. Many will even exclude coverage if it is attached and unattended.

Debris removal is another area that is often overlooked. The standard cargo

policy will typically only offer \$5,000 for debris removal. Cargo cleanup bills could be as much as \$10,000 or more.

A similar problem is towing limits. Some policies will not pay anything above the stated limit. This could leave you stuck paying the tow bill if you totaled a unit. Other policies will pay \$5,000 to \$10,000 above the stated limit while some include full towing outside the stated limit. Keep in mind tow bills can get above \$20,000.

Another issue that often becomes a problem is splitting up a tow/clean-up bill. Immediately after an accident, get in touch with the towing company and ask them to split up the bill as evenly as possible. Get them to break

out the cleanup, tractor towing, AND TRAILER TOWING. This will save you money when it's all over.

Coinsurance can become a problem if you are hauling loads that are over your cargo limit. Some policies include coinsurance of 90%. In this case, if you had a 100k limit, hauling a 140k load, and had a loss of \$70,000, the insurance company would only pay \$49,000. This would leave a balance of \$21,000.

KNOW WHAT IS COVERED IN YOUR POLICIES AND KNOW WHAT IS NOT. THIS WILL SAVE YOU AND YOUR AGENT A LOT OF FRUSTRATION AT LOSS.

KNOW YOUR COSTS!

Motor Carrier Marginal Expenses	Cost Per Mile	Cost Per Hour
Vehicle Based		
Fuel-Oil Cost	\$ 0.63	\$ 33.00
Truck/Trailer Lease or Purchase pmt	\$ 0.21	\$ 10.72
Repair and Maintenance	\$ 0.09	\$ 4.79
Fuel Taxes	\$ 0.06	\$ 3.23
Truck Insurance Premiums	\$ 0.06	\$ 3.12
Tires	\$ 0.03	\$ 1.56
Licensing and Permits	\$ 0.02	\$ 1.25
Tolls	\$ 0.02	\$ 0.99
Driver-Based		
Driver-Pay	\$ 0.44	\$ 16.59
Driver Benefits	\$ 0.13	\$ 6.56
Driver Bonus Payments	\$ 0.04	\$ 1.87
Total Marginal Cost	\$ 1.73	\$ 83.68

PREDICTING TRUCK CRASH INVOLVEMENT

The following predictive model included data on 540,750 drivers. The analysis shows reckless driving and improper turn violations as the two violations associated with the highest increase in likelihood of a future crash. The four convictions with the highest likelihood of a future crash are improper or erratic lane change, failure to yield right of way, improper turn, and failure to maintain proper lane.

When a driver receives a conviction for one of these behaviors, the likelihood of a future crash increases between 91 and 100 percent. This table ranks the top 10 driver events by the percentage increase in the likelihood of a future crash.

Summary of Crash Likelihood for all Data Analyzed	
If a driver had:	The crash likelihood increases:
A Reckless Driving violation	325%
An Improper Turn violation	105%
An Improper or Erratic Lane Change conviction	100%
A Failure to Yield Right of Way conviction	97%
An Improper Turn conviction	94%
A Failure to Maintain Proper Lane conviction	91%
A Past Crash	87%
An Improper Lane Change violation	78%
A Failure to Yield Right of Way violation	70%
A Driving Too Fast for Conditions conviction	62%

Please share this information with your drivers. Drivers will often question why one violation causes them to be put on probation or even excluded by the insurance company. This is somewhat of a “no-brainer.” Why should an insurance company be willing to insure a driver with a reckless driving, that is over three times more likely to have an accident, for the same price? Statistics are what drive insurance rates. Insurance companies could care less about the sob stories.

KEY EMPLOYEE: SHIRLEY WARRICK

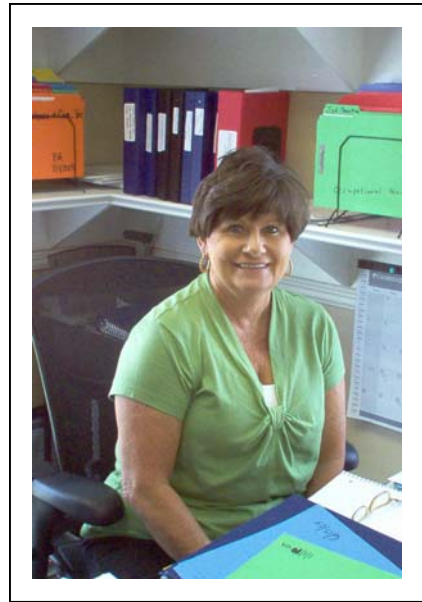
Shirley Warrick has been working with Turner and Hamrick since 1997, when Bill Hamrick started the company. Before that, she was with Mr. Hamrick at the Pinckard Agency and the Palomar Agency. In all, Mrs. Warrick has been working with Mr. Hamrick for 24 years!

“Working with Bill is an adventure each day,” said Mrs. Warrick.

Currently, she is head of marketing. Mrs. Warrick has also been a receptionist, CSR, and worked in claims.

When she is not at work, Mrs. Warrick spends time with her husband of 42 years, Donny Warrick, their two children, Jeffrey and Dionne, and their seven grandchildren.

Turner & Hamrick would like to thank Mrs. Warrick for her endless support, dedication, and expertise.



CLIENT SPOTLIGHT: SUNRISE EXPRESS, INC.



Turner & Hamrick would like to congratulate Sunrise Express, Inc., as being selected as the client Spotlight of the quarter.

Sunrise Express is a flat bed operation located in Scottsboro, AL. Sunrise was started by Tim and Pat Hughes in July of 2005 with three power units. The company has grown to the current size of 82 units. Tim and Pat contribute the success of the company to the dedication and support of their hard working staff and drivers.

Prior to opening Sunrise, Tim worked for another LTL carrier in operations and safety. Currently, he runs the operations at Sunrise while Pat takes care of the accounting and administration.

The mission of Sunrise is to provide a safe, courteous, cost effective, and on-time transportation services for the customer.

“We pride ourselves on our friendly & professional driver force along with a very knowledgeable office staff that assists our customers in all their transportation needs.”

Turner & Hamrick LLC

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OUR STAFF

- Bill Hamrick, President
- Cheney Haugabook, Agent
- Matt Vaughn, Agent
- Steve Hewitt, Agent
- Austin Metcalf, Agent
- Porter Reaves, Agent
- Shirley Warrick, Head of Marketing
- Toni Deveridge, Marketing
- Mary Beth Sanders, Marketing
- Charissa Waller, Agent
- Shannon Jacobs, CSR
- Betty Norton, CSR Assistant
- Lynn Jacques, CSR
- Judy Miller, CSR
- Eva Green, CSR Assistant
- Cory Culpepper, Office Assistant
- Chase Aldridge, Marketing
- Jim Harrell, Claims
- Faye Maulden, Finance Manager

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