

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.

Pre-Employment Screening Program (PSP): New Tool Aids Driver

On May 11, 2010, the Federal Motor Carrier Safety Administration (FMCSA) launched its Pre-Employment Screening Program (PSP). This is a service that allows commercial motor carrier companies to electronically access driver inspection and crash records as a part of the driver qualifying and hiring process. The program offers access to up to five years of driver crash data and three years of inspection data. This is a national database and is maintained by a private third-party vendor for FMCSA. This database also allows commercial vehicle drivers a chance to monitor their own driving history and to correct any incorrect information. The driver's records are protected in accordance with federal privacy laws, so a signed release is required for carriers to obtain the information. The PSP information is supplied by data from the FMCSA's Motor Carrier Management Information System (MCMIS). The MCMIS is composed of driver performance data taken from inspection and compliance review results, enforcement data, state-reported crashes (DOT recordables), and motor carrier census data. Individual

drivers and carriers can sign up for the PSP by going to www.psp.fmcsa.dot.gov and click on the appropriate link. There is also a link to frequently asked questions regarding the PSP.

PSP is designed to assist the motor carrier industry in assessing individual operator's crash and serious safety violation history as a pre-employment condition. A carrier will pay \$10 for each requested driver history. An annual subscription fee of \$100 also applies. Carriers with fewer than 100 power units qualify for a discounted annual fee of \$25 per year. Individual drivers can request their own personal driving history for a fee of \$10. No subscription is necessary for individual drivers.

The use of PSP is optional. However, it does appear to be an excellent way to enhance the information available regarding a prospective driver and would help round out the driving record that is not contained on the traditional state motor vehicle report.

Turner & Hamrick does recommend that carriers include using the PSP in their pre-employment process. The information can be useful in determining whether the ap-

plicant would be a good fit for your company. When evaluating the information, there are some points to consider that should not be overlooked.

Carriers should obtain a DOT pin number and access the Compass Portal at www.portal.fmcsa.dot.gov to check for their CSA 2010 safety basics summary. Any carrier with a safety basic close to the threshold percentage for a basic or with deficient safety basics, should closely consider applicants who have demonstrated a history of problems in those basic areas. Having said that, it is also important not to take the PSP information at face value, and enough time should be devoted to determine if violations or crashes in a driver's past might need further information to make an accurate determination of the drivers strengths and weaknesses.

by Ned Buser, GWCC
 Midwest Region Safety
 Services Supervisor



Unlimited Roadside Assistance
 Nationwide 24/7 Assistance
 Flat Change Tire Coverage
 Towing Up To 50 Miles

Special Offer Only \$299 through this Ad

[Click Here](#)

If you are tired of getting ripped off by excessive tow bills, than we have a program for you. Roadside Masters is a towing and roadside assistance company that can offer you or your owner operators the below services for a minimal premium. Typically the charge is \$399 annually, if ordered from Turner & Hamrick, the annual charge is only \$299, saving you \$100 with all the great benefits.

Truck Benefits:

1. Unlimited Roadside Assistance
2. Towing (up to 50 miles per disablement)
3. Vehicle Jump Start
4. Out of Gas fuel delivery
5. Oil, Fluid and Water Delivery Service
6. Flat Tire Change Coverage (up to \$500 maximum occurrence)
7. Vehicle Winching / Extricating
8. Navigational Assistance
9. Concierge Service (restaurants, lodging, truck, rest and fuel stops)
10. Lockout / Replacement Key Services (up to \$100)
11. Hotel and Travel Discounts

Give us a call or register on our web site at turnerhamrick.com to get started.

Tips On Getting Your Brokerage Up And Running....

Many carriers have brokerage authority or have looked into getting brokerage authority, however most carriers do not understand what it takes to get their brokerage started. If you are considering getting your brokerage authority, Turner & Hamrick can greatly help you.

In order to get a brokerage started, first you must apply online for brokerage authority with the FMCSA. The total cost is \$325 for the authority and processing. Second, the broker is required to have an LOC or Bond on file. In 2009, the FMCSA started allowing an LOC to take the place of the brokerage bond. This form can be found on the FMCSA website. It is called the BMC-85. This form can be filled out by your bank and sent directly to the FMCSA to satisfy the filing need. This typically is much cheaper than a bond. Most banks charge around \$200 to do the BMC-85. Next you will need insurance. Most shippers require brokers to carry General Liability and Contingent Cargo coverage. For revenue under \$500,000 the premium for GL and Contingent Cargo cost around \$1,700. It is also recommended that a broker carry; Contingent Liability, however, many shippers do not require this coverage and most of the small brokerages do not carry this coverage. For revenue under \$500,000 the premium for this coverage will be around \$4,500. Lastly, you will want to make sure you have a good brokerage contract.

When setting up a brokerage, it is wise to do it under a separate authority from the trucking company. Insurance companies hate to see trucking companies with brokerage authority. The fear is that the trucking company could be brought into a loss from a brokered load.

Turner & Hamrick can help you by setting up your authority for no cost, other than the cost of the filing and processing. We can get you Contingent Cargo, Contingent Liability, and General Liability coverage. We can also give you a sample brokerage agreement. Call us Today!!!

KEY EMPLOYEE: JORDAN TATUM

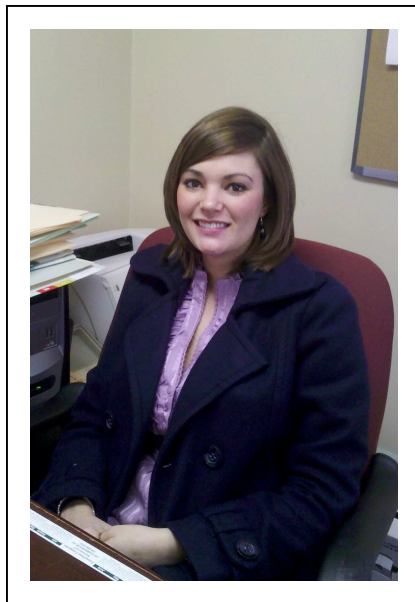
Turner & Hamrick would like to welcome Miss Jordan Tatum as an employee at Turner & Hamrick.

Jordan has been employed at Turner & Hamrick for the past two months. She is currently a CSR assistant and working to become a Marketer.

Prior to her employment at Turner & Hamrick, Miss Tatum worked as a marketer for Enviro Tech, LLC. for six months. She did her college internship at Baptist East in Montgomery.

Jordan grew up in Prattville, AL. She graduated from Marbury High and went on to get her Bachelors of Arts and Science in Broadcast Journalism and Public Relations from Troy University. While at Troy she was very active on campus and was a member of College Republicans.

When not working, Jordan enjoys spending time outdoors hiking and traveling. She also enjoys Auburn football.



CLIENT SPOTLIGHT:



Atlantic Coast Carriers



Turner & Hamrick would like to congratulate Atlantic Coast Carriers in Hazlehurst, GA as being selected as the client spotlight of the quarter.

Olin Wooten bought his first truck when he was 17 years old. He was in the eleventh grade and would haul grain, fertilizer, and produce after school and on the weekends. In 1963, Mr. Wooten started Wooten Transport Company with one truck and grew to 450

power units. Wooten Transport had several terminals across the south and southeast where the main focus was hauling beer for the local distributors such as PBR, Schlitz, and Budweiser.

By the late 1990s, Mr. Wooten had placed most of his focus on land and farming, with a much smaller emphasis on trucking. In 2000, Mr. Wooten started Atlantic Coast Carriers to continue servicing the freight needs of his customers. Currently, Atlantic Coast Carriers runs around 50 trucks which mainly service Georgia and the surrounding states.



Turner & Hamrick thanks Atlantic Coast Carriers for their business and dedication to safety and service.

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