

THE INSURANCE ZONE: EXAMPLE OF DENIED "DAY-TRADER" CLAIM PAGE 20

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Volume 13, Issue 1

TRUCKING JOB DIRECTORY Page 47



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**7** Factors  
to Consider

When Selecting a  
Van for Expediting

PAGE 16



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some light on the commercial  
insurance industry. PAGE 6



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 Commercial Insurance  
 Solutions

Shelly Benisch from CIS sheds some light on the commercial insurance industry.

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Our editorial policy encompasses informing drivers, fleet managers and carriers of the news and information about the expedited trucking community.

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Shelly Benisch from CIS sheds some light on the commercial insurance industry.

By Lawrence McCord, Publisher

#### Tell us about yourself.

When people hear John and I married right out of school and now partner an insurance agency, we're amused with questions of how we keep from killing each other! While we have our moments of healthy debate, we truly believe we work best as a team which is similar to what we hear from the most successful Expedite partnerships out there. When respect and trust are in play, all partnerships can confidently succeed if they're shooting for the same goals.

#### Can you give us a little history about CIS?

I started CIS in 2002 writing all kinds of commercial insurance from warehouses to auto dealerships to trucking risks. Early on I realized that there were a lot of agents writing truck insurance who didn't fully understand it any more than I did...and I didn't want to continue to be one of them. So in 2005 I achieved my "CIC" (Certified

Insurance Counselor) designation which allowed me to continue higher education in Truck Insurance. That stepping stone took me to the Motor Carrier Insurance Education Foundation where I obtained my "TRS" (Transportation Risk Specialist) designation and where I also serve as a Board Advisor. This was actually interesting stuff to learn and as my education continued and my Expedite Freight niche continued to grow, John saw how much fun I was having and he jumped on board!

#### With such a long history in this industry, what are some of the biggest changes (or challenges) you've seen in recent years?

Undoubtedly it's the "multi" or "independent" model where Owner Operators provide their own insurance vs the Motor Carrier providing the insurance. The continuing educational background listed in the prior question is how I know about the potential gaps that can and do occur under these alternative models, not to mention the ongoing changes within FMCSA... and why both John and Christina in our agency both have their TRS designations as well.

#### What are some ways our industry can overcome these issues?

I spent the last two years as Insurance Advisor for TEANA going out and educating Brokers, Shippers and 3PLs about the risk exposure they have when incorrectly insured Owner Operators haul their freight. It's safe to say our Expediting Community is now aware of the risk as

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CONTINUED ON PAGE 8  
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## Q&A WITH CIS

CONTINUED FROM PAGE 6

we see more spot check verification of coverage on a per unit basis.

### How important are Owner Operators?

At this point it's all about the Owner Operator for a number of reasons. The majority of drivers now provide their own insurance under the "multi" or "independent" model. Should an Owner Operator hydroplane into a family of four or find their cargo held hostage in storage, it's imperative that their insurance coverage is designed to adequately protect everyone in the circle of freight. "Contingent" coverage where the Broker or Shipper get left holding the bag should never come into play if insurance and contracts are designed correctly

### You said above "It's all about the Owner Operator for a number of reasons"...what other reasons?

Everyone knows that there aren't enough professional drivers out there, but what they might not realize is that some Motor Carriers are allowing their Owner Ops to go onto bid boards to bid their own loads. New contracts are also being developed where the Owner Operator has more of a "per trip" lease vs continuous lease. The "uberization" of freight in some form is on the horizon, and hand-held apps will offer the ability to expand the option of Owner Ops bidding on loads under various lease contracts. It will not be identical to Uber taxi, and it will not completely take out the majority of traditional freight arrangements... but there will be some changes to our industry. All this gives the Owner Operator more power and a better bargaining position, but they also need to be properly insured so they don't find themselves tossed aside should an uncovered accident occur. It's understandable that Motor Carriers want to work with Owner Operators they can trust.

### So what is the overall concept for CIS as these changes occur?

Owner Operators are the lifeblood of

CIS. We work as their advocate to help them succeed by working in a partnership of mutual respect and mutual goals with their Motor Carriers. In the end doesn't everyone really just want to haul more freight safely and profitably with an avenue to a secure future?

### How does CIS help solidify this long-term trust and relationship?

We promise "CIS Certified Monitored and Verified Independent Contractor Policies" for preferred Owner Operators. We notify the Motor Carrier in real time when there is a change in his Owner Operator's insurance coverage. We know of no other Agency who offers this free service, which is amazing because it's so important.

### Can you further explain how that helps the Owner Operator?

When a Motor Carrier is confident that correct coverage is in place at all times, they can also be confident in securing the position and preference of that Owner Operator when loads are issued. Is a Motor Carrier making money when he's calling an insurance company to double check whether or not insurance is in place on the Owner Op? Of course not. We believe the Motor Carrier can better utilize that time obtaining more loads for the Owner Op which translates into more runs, more money, and more security... for everyone.

### Anything else you'd like our reader to know?

Yes. Please join us for Casino Night at the Races at the new Lexington, KY Convention Center venue for Expedite Expo July 15th & 16th. Casino Night is one way we give back to our Expediting Community to say "THANK YOU!" to our Owner Operators. Make sure you also take advantage of the current \$20 CIS Referral Rewards program that will culminate in a \$500 "Most Referred Friends Winner" at Casino Night! [www.MyCISagent.com](http://www.MyCISagent.com) ...and Merry Christmas! **EN**

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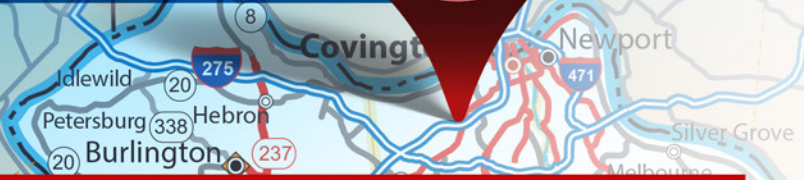
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**ExpediteNow** FEATURE

# 7 FACTORS TO CONSIDER

## WHEN SELECTING A VAN FOR EXPEDITING

By Sean M. Lyden, Staff Writer

If you're considering becoming an expeditor but not ready to take the plunge and invest \$200,000 for a new straight truck, consider a lower risk option: an expedite van.

You can get into a fully equipped van for under \$70,000. And if it's rated under 10,001 gross vehicle weight, you can avoid many of the Department of Transportation (DOT) regulations, such as hours of service requirements, which add a lot of complexity and cost to your business.

So, if you're looking to haul freight that can fit into a van -- such as auto parts, overnight packages, or medical supplies and equipment -- a van might be the perfect fit for you. But with numerous van options and configurations available, what should you consider as an expeditor? Keep these seven points in mind.

CONTINUED ON PAGE 18



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## 7 FACTORS TO CONSIDER

CONTINUED FROM PAGE 16

### 1. Van Make and Model

The Mercedes-Benz/Freightliner Sprinter has been the most prominent van used in expedite applications for the past decade. It was the first diesel-powered Euro-style van to enter the U.S. market, offering high-roof configurations, which maximize cargo space and enable drivers to stand up inside the cargo area.



Cargo area inside a Mercedes single rear wheel Sprinter.

This way, drivers can avoid having to bend down and strain their backs while unloading freight, like they often had to do with the conventional roof vans, such as the Ford E-Series and the Chevrolet Express.

In recent years, other automakers have introduced high-roof Euro-style vans to the U.S. market, including Ford (with Transit) and Ram (with ProMaster), giving expeditors more van options to choose from.

### 2. Gas vs Diesel

Which engine is best for expeditors?

After all, you can purchase a gas-powered van for about \$7,000 to \$8,000 less than a comparable diesel van. But if you're purchasing the van for expediting, where you might run it for 70,000 to 80,000 miles per year, you'll be better off paying the difference for the diesel because of its longevity and resale advantages over gas, says Jeff Smith, sales manager at Neely Coble Company, a Freightliner Sprinter dealer based in Nashville, Tenn. <http://www.neelycoble.com/sprinter.asp>

According to Smith, the useable life of the diesel is about 400,000 miles,

compared to 250,000 for the gas engine. "So, if you're running the van for 80,000 miles a year, and you have a gas engine, that van will be used up by the end of three years. And you probably still have two more years of payments on it," says Smith. "But with a diesel engine, after three years, you still have much more life left in the van, which will give you much higher resale [than gas], giving you more options if you choose to trade out of the van at that time."

Which vans offer a diesel engine? The Euro-style vans -- Sprinter, Transit and Promaster -- all have an available diesel engine. Chevrolet Express also offers diesel, but the van is only available with a standard roof height.

### 3. Cargo Space

What do you plan to haul in the van? Your answer dictates what size van you choose.

For example, if you're considering a Sprinter to haul pallets of auto parts, you would select the lighter single rear wheel 2500 van, instead of a dual rear wheel 3500, because the wheel wells in the 2500

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**THE INSURANCE ZONE**

by Shelly Benisch, T.R.S., C.I.C.

**Example of Denied "Day-Trader" Claim**

An insurance provider has declined coverage for a claim by a "Day-Trader" Owner Operator.

Reportedly the Owner Op called the insurance provider "Direct" one night to reduce coverage "he didn't need" in order to save some money on his premium. He insists he called "Direct" again a few days later to put the coverage back on "for when he did need it."

Well an accident has occurred, and "Direct" says there is no record of the second call to add the coverage back on the policy.

Bottom line, there is a sizable loss that the Motor Carrier will be liable to pay because they're who promised that the unit and cargo were insured. The Broker and Shipper are fighting with the Motor Carrier who's fighting with the Owner Op...all because an Owner Operator did not think he needed coverage for a few days.

There is some Auto Liability in place, but the Owner Op removed the Motor Carrier as Additional Insured which eliminates their first dollar rights to the policy. All Cargo insurance coverage was removed as well, and the cargo itself is currently in storage pending investigation of custody.

Had Agent "monitoring and verification of coverage" been in place, the Motor Carrier would have received a real time alert with "notice of coverage change" that the Owner Operator's Liability was reduced, cargo coverage was removed, and the Motor Carrier was no longer listed as Additional Insured. **EN**



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## 7 FACTORS TO CONSIDER

CONTINUED FROM PAGE 18

take up less space than those in the 3500.

“The most popular configuration for expeditors is the single rear wheel, high-roof extended 2500 because you can fit a pallet in between the wheel wells,” says Smith. “If you go with the dual rear wheels, the wheel wells come in too close together and the pallets won’t fit between them. You would have to build a false floor but that detracts from your overall cargo area.”

However, the trade-off with selecting a Sprinter 2500 vs. 3500 is about 2,000 pounds in legal payload capacity (2,994 vs. 4,956 lbs.). So, make sure the weight of your anticipated maximum loads will fit within the capacity of the 2500.

For more information of Sprinter specs and capabilities, visit: [freightlinersprinterusa.com/freightliner/commercial-vans/cargo-van](http://freightlinersprinterusa.com/freightliner/commercial-vans/cargo-van)

### 4. Stock vs. Sleeper

Do you intend to have a sleeper unit outfitted in the van?

“If they’re getting a sleeper built, they go with the Sprinter 2500 extended van to make sure there’s enough room for both the sleeper and cargo,” says Smith.

He says that a sleeper conversion adds about \$10,000 to \$15,000 to the price of the van and takes about three to four months to complete, depending on the production schedule of the sleeper manufacturer.

But the vast majority of Smith’s expedite customers -- about 80 percent -- don’t add a sleeper to their vans. “They’ll put a cot or a bunk in there or they’ll just pay for a hotel room when they stop,” says Smith.

### 5. Auxiliary Power

Smith recommends that expeditors add an optional auxiliary battery to power

refrigerators, TVs, laptops and any other equipment. “If you’re running all that equipment on a starting battery, there’s a good chance you’ll drain that battery at the worst possible time,” says Smith.

You may also want to consider installing fuel-powered heaters, such as those available from Webasto and Eberspächer, to minimize the need to idle the engine for long periods of time during harsh winter months, which can create issues with your diesel engine’s regeneration cycles and cause very expensive repairs.

“With the new emissions technologies that are on diesel vehicles, you need to avoid heavy idle situations as much as possible. So, if you choose to add a sleeper to your van, you need auxiliary power because, if you run a diesel engine all night long to stay warm, you will have issues with the [diesel particulate filter],” says Smith.

### 6. Driver Comfort & Safety Options

When Smith specs vans for expeditors, he says he typically includes these options that enhance driver comfort and safety:

- Bluetooth enabled radio to allow for hands-free calling
- Backup camera
- Suspension seating
- Extra lumbar support
- Power windows, door locks, cruise control
- Multi-function wheel display (which gives readouts on fuel economy and service intervals).

### 7. Van Financing

If you’re adding a sleeper conversion to your van, and it takes about three to four months to complete, how does the financing process work? Do you have to

CONTINUED ON PAGE 28



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## 7 FACTORS TO CONSIDER

CONTINUED FROM PAGE 26

start making payments on the van while waiting on the sleeper to be completed -- when you're not yet making money with it?

No, says Smith. "You'll put down a deposit, and the van is then sent to the sleeper company for conversion. You don't begin making payments until the van is completed because the bank is financing the combined van and sleeper."

What is the typical deposit should you expect to put down?

Smith says that it depends on the dealer but it typically ranges from 5 to 10 percent, which would eventually be applied as a down payment toward financing the completed van.

### The Bottom Line

If you're looking for a lower risk way to test drive the life as an expedite owner-operator, a van might be the right vehicle for you. **EN**

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# Expedite Expo is Moving to a Bigger Home



By Scott Loftis, Contributing Writer

On Time Media LLC, which produces and organizes Expedite Expo, has announced that the event will be held at the Lexington Convention Center in Lexington, KY, beginning in 2016.

Expedite Expo is the only trade show in the North America focused exclusively on the expedited trucking industry. It began in 2001, with 10 exhibitors and 200-plus attendees under a tent at the Detroit Truck Stop in Woodhaven, Mich.

Since 2006, Expedite Expo has been held at the Roberts Convention Centre in Wilmington, Ohio. It has grown “Exponentially” as thousands of attendees come each year from across North America to learn about the newest trucks, career opportunities, and products geared specifically to owner-operators and drivers in expedited trucking.

On Time Media LLC said in a press

## expedite expo 16

release that the event’s growth made it necessary to find a new location to accommodate its needs.

“The Roberts Centre is a lovely convention center, and we’ve formed a strong alliance with them over the past 10 years,” said Lawrence McCord, president of On Time Media. “The challenge is that we’ve outgrown the surrounding area’s capacity to accommodate our exhibitors and attendees. We need at least 300 hotel rooms on-site just for our exhibitors, and there are only about 110 rooms available at our current host hotel.

CONTINUED ON PAGE 32

[ExpeditorsOnline.com](http://ExpeditorsOnline.com)

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Many exhibitors are having to travel 20 miles or more outside of town for hotel rooms and restaurants, so we needed a venue with more convenient access to on-site amenities and lodging to support the continued growth in the number of exhibitors and attendees."

McCord said that show organizers researched and/or conducted site visits in Cleveland, Columbus, Detroit, Nashville, Knoxville, Sevierville, Cincinnati, Dayton and Indianapolis before selecting the Lexington Convention Center.

"We had very specific parameters," said McCord. "We were looking for a venue that is convenient to the interstate, provides acres of free and safe overnight truck parking for our attendees, and offers plenty of restaurants, hotel rooms, and amenities to support exhibitor and attendee after-hours events. And the Lexington Convention Center fits that model perfectly."

The convention center features more than 66,000 square feet of dedicated exhibit space, as well as 40,000 feet of meeting spaces, and a mall with a food court. It is attached to both the Hyatt Regency and Hilton Hotel. According to the center's web site, it is located within a day's drive of 75 percent of the U.S. population.

McCord indicated that the Expedite Expo will remain in Lexington long-term.

"With this move to Lexington, we're looking forward to having more than 1,000 hotel rooms available and flexible floor space to support the Expo in 2016 and for many years to come," he said. **EN**

For more details about Expedite Expo, visit [expediteexpo.com](http://expediteexpo.com) or call 859-746-2046.

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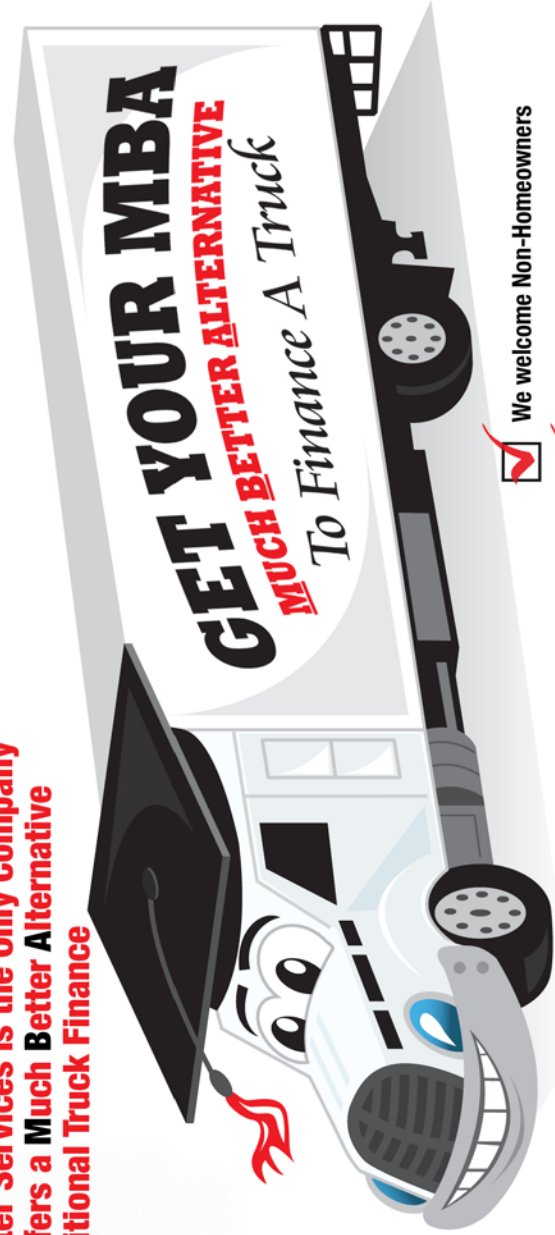


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## One of fastest-growing names in Expedite fleets, Welson Sarkis partners with Fyda Freightliner

Sarkis Freight out of Metro Detroit is one of the most expansive small fleets over the last 18 months. They have grown to over 20 trucks in less than two years and do not show any signs of slowing down. If you haven't already heard his name in the industry, the man at the top is Welson Sarkis.



Sarkis Freight is a family-run organization and involves Welson's sister Whitney. At the 2015 Expedite Expo in Wilmington, OH, Whitney was asked about the success of Sarkis Freight and how they have managed their growth so smoothly. Whitney smiled and replied, "I have a very intelligent older brother." To the same question, Welson responded, "We love what we do and we love building relationships with our partners over the road!" The term "partners" is very critical to the way Sarkis Freight does business. They do not have drivers in their fleet; they have business partners.

But in order to grow as a fleet, where does Sarkis go for trucks? "When we first decided we wanted to get our feet wet in the industry we were clueless! When we made our first phone call to John (Lalonde) we didn't know anything about trucking. John educated us for months prior to us pulling the trigger on our first unit," Sarkis raved. But Sarkis was obviously just getting started. "At first, I thought he was a good salesman! However, he was right about everything

he told me! It was one of the best investments we made and it kick-started our company! Not to mention, Fyda has helped us with financing. They believed in us and they bought into our vision."

He went on to explain how Fyda and John did far more than just sell them a series of vehicles. "John is continually educating our company about the industry and forecasting the future as well. He is extremely passionate about expediting and building the best trucks for our partners over the road." Every single truck in the Sarkis fleet is from Fyda Freightliner and they plan to add many more over the next year.

Sarkis concluded by exclaiming, "Without John Lalonde & Fyda Freightliner, Sarkis Freight would not be one of the fastest-growing companies in the expediting industry today!"

**For more information on Fyda Freightliner, please contact John Lalonde at 800-589-3932 x 1214.**



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