

## Pinnacle Expertise

Pinnacle offers a team of experienced consultants who know the unique requirements of the **trucking and transportation industries**. This expertise comes from years of working on similar projects with our customers.

In the past, we have worked with trucking and transportation customers on such projects as:

**Funding and feasibility studies** for captives and RRGs owned by trucking and public livery companies

**Loss reserve analyses** for transportation insurance companies, captives and self insurance programs

**Product development** for trucking, taxi and school bus insurance products, including predictive modeling, rate level indications, class plan analysis and competitive analysis

**Benchmarking** - comparing rates, expense provisions, claims characteristics and loss development behaviors for similar programs

**Reinsurance programs** - including risk transfer and contract pricing

**Analysis of transportation reinsurance programs**



How can we help you today?

## About Pinnacle

**Pinnacle Actuarial Resources, Inc.** is an independent actuarial consulting firm that also provides data and risk management services. We're large enough to provide a wealth of expertise and world-class solutions — yet small enough to be flexible, timely and cost-effective.

Owned by our professional staff, Pinnacle ranks among the top 10 largest property-casualty actuarial firms in the United States. Our reputation for uncompromising professionalism, expertise and outstanding service explains why more and more organizations consider Pinnacle to be the firm of choice for actuarial services.

**Customized solutions.**

**Clear communication.**

**Extreme service.**

**They're all part of the Pinnacle Difference.**

### Articles and Resources

Pinnacle's experts have spoken widely and authored a number of thought leadership articles and monographs, available at:  
[www.pinnacleactuaries.com/KnowledgeCenter](http://www.pinnacleactuaries.com/KnowledgeCenter)

## Contact Information



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# Trucking and Transportation Services

**Actuarial Services for a Specialized Industry**

**Industry Expertise and Customized Service Set Pinnacle Apart**



# Trucking

# and Transportation Services

Regardless of your segment of the transportation industry, you constantly face unique liability exposures. Taxicab and livery risks depend on unique workers compensation laws and dramatically different usages by operator. Bus operations face a variety of legal differences by state. Trucking companies deal with issues ranging from pollution claims for tankers, cargo liability for less than trailer load (LTL) operations, and spoilage risk for agricultural and refrigerated trucking, just to name a few.

Our focus is to quantify your expected claims costs and reflect the unique characteristics of your risk exposures. Our extensive experience indicates such claims exposures are not only manageable, but are controllable. Effective loss control, risk management and safety programs are essential to keep costs in check.

Our studies will consider the multitude of your operation's real world circumstances to the maximum extent possible. Our reserve analyses estimate proper accruals

we see you clearly



## Why Pinnacle?

### We work with a wide variety of trucks and transportation specialties

#### Trucking Commodities

- Agricultural and livestock haulers
- Chemical and petroleum tankers
- Coiled steel
- Distributors
- Hazardous material (Hazmat)
- Less than trailer load (LTL)
- Logistics companies
- Moving and storage companies
- Owner-Operators Fleet

#### Transportation Categories

- Bus companies
- Emergency Vehicles
- Limousines (black and silver cars)
- Paratransit Vehicles
- Refuse/Recycling
- Taxicabs
- Transit Authorities



for prior years' claims. Our funding studies can estimate expected costs for next year's claims. We also help insurers design specialty insurance products.

We strive to provide extreme service by clearly and effectively communicating complex actuarial topics in plain language and responding quickly to meet your needs. Regardless of the task at hand, Pinnacle will provide outstanding customer service to meet and exceed your expectations.

**Effective loss control, risk management and safety programs are essential to keep costs in check.**