



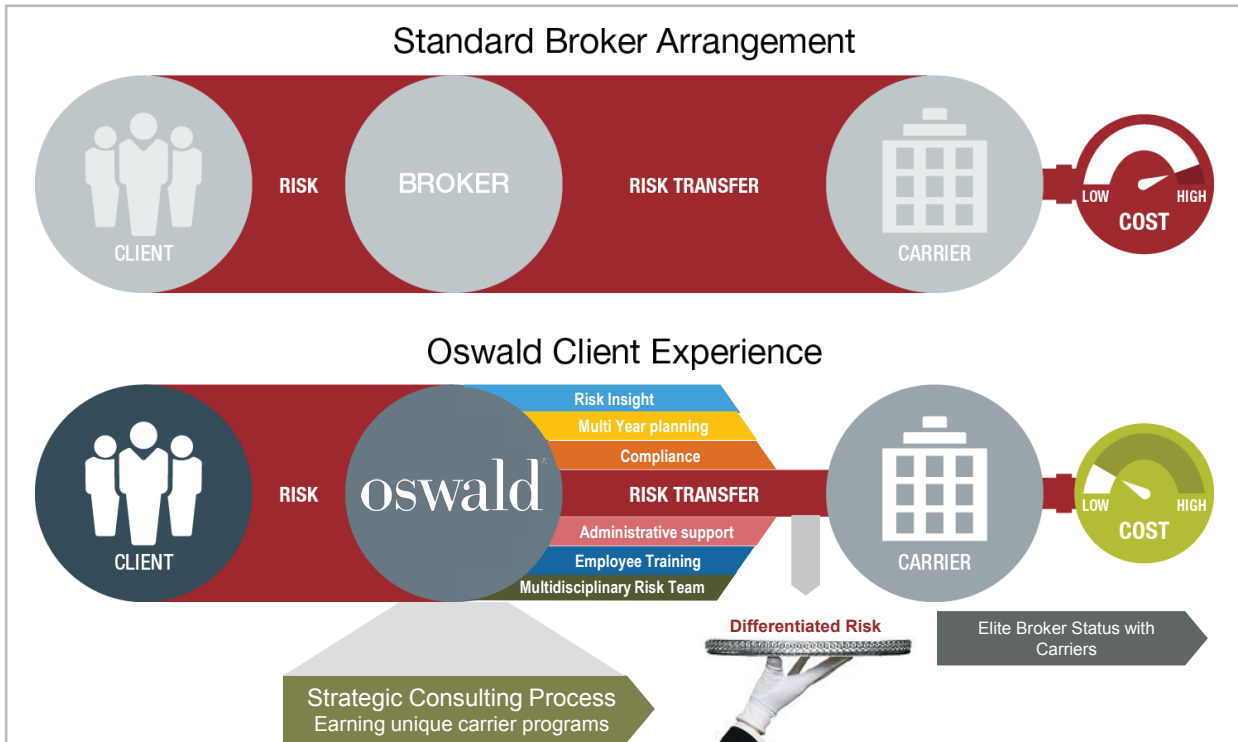
Oswald's Transportation and Trucking Practice



Policy Oversight and Management

Writing your policy is the easy part. *The details: policy, claims, and placement strategy management within this specialized and very limited market is another story.*

- Markets – we have access to over 300 markets to create definitive competition for your business. Most other agencies either have several ‘general’ markets who will *sometimes* write trucking, or ONLY has trucking-specific markets and cannot compete on other important lines of coverage. Our access and capabilities include both types of markets.
- Claims – We are client advocates and our trucking-focused claims team is dedicated to the transportation industry. Let us take the claims problems out of your hands.
- Oswald's Service Model and Process - we position your organization's risk as best-in-class:



Safety and Compliance

With a comprehensive media library of more than 2500 documents, videos, and presentations, and on a broad range of topics, our team is ready to help.

We are:

- Dedicated – trucking specific. Versed in FMCSA, DOT, PUCO regulations, etc.
- Certified – Our staff includes: Environmental Specialists, National Fire Protection Engineers, Professional Engineers, Certified Business Continuity Planning, Certified Workers Compensation Professionals, Certified Moving and Storage Association Claims Professional, and more.



Alternative Risk Solutions

“Alternative Risk” isn’t just captives anymore. Oswald’s internal team of experts and external team of partnerships can help large risks break the rules of standard insurance buying.

- Captives – Single Parent, Group, New/Formation Services, Development, Management
- Self Insured Retention (SIR) Programs – done correctly, retained risk can be ‘cash in your pocket’. We can navigate you through the complexities and details of the process.



National Fleet Redundancy Services

Protecting Strategy, Not Just Assets.

National Fleets protect their risk with redundant processes, procedures, and suppliers across the organization – insurance risk management strategy should be no different.

- Fee Based
- Specified Policy Brokerage
- Policy/Safety Service Review
- Limited and Strategic Policy Marketing
- Competitive Market Analysis
- Unique Account Solutions
- Data Services
- Benchmarking
- Oswald OnTrack – Tracking Incidents, Training, Certificates, and BBS. Managing Job Descriptions, OSHA Compliance, and containing a full HR and Risk Management Training Library.



Benefits, Work Comp, and Casualty

Integration Means Efficiency

Harnessing the power of bigger, better data means better loss and expense management, healthier employees, lower turnover, and more efficient operations.

- Alternative Medical Plan Funding – Fully Insured Plans and Captives.
- Mobile Health Updates – Updates custom designed for road-based employees.
- In-House ERISA attorneys – regulatory compliance in house – working for us and you.
- Employee Education and Engagement – methodology specific to trucking employees.
- Turnkey online benefits administration and HR outsourcing solutions.
- Integrating workers comp, medical, disability data preventing abuse and lost productivity.



Productive Data

Quantifying Efficiency and Value.

Oswald has partnered with the following organizations to provide THE BEST in data availability and dependability.

- Milliman Actuarial – SIR, Captive, and Retained Risk figures.
- Innovu – Data compilation services – integrating 401k, Health, Work Comp, Casualty,
- OnTrack – Tracking Incidents, Training, Certificates, and BBS. Managing Job Descriptions, OSHA Compliance, and containing a full HR and Risk Management Training Library.