

Dynamic
Dongbu



Dongbu - ATM
Trucking Program



American Team Managers
Insurance Services Inc

Introducing Dongbu Insurance's Trucking Programs



A.M. Best Rating : A Excellent

- Financial Size Category: XIV
(\$1.5 Billion to \$2 Billion)
- Outlook: Stable

As of December 6, 2011

“World-class Insurance Company with
Global Competitiveness to Create Superior
Value and Protection to our Clients”

“We put customer value and protection
first, at all times”

Exclusive Underwriters For:

- California

Coverages Available:

- Auto Liability
- Physical Damage
- Non-Owned Trailer / Trailer Interchange
- General Liability

Services Offered:

- Risk Control Services
- Downloadable / Fillable Form
- Claims handled by York Risk Service Group





ATM Transportation Division

Eligible Operations

- Intermodal Containerized Freight Haulers
- “Point to Point” Truckers
- General Trucking Risk Hauling Eligible Commodities

Eligible Lines of Business

- Commercial Auto
 - General Liability
- General Liability may be written if supported by Commercial Auto account

Radius Definitions

- Local: 0~100 Miles
- Intermediate: 101~500 Miles
- Intermediate Plus: 501~750 Miles
- Long Distance: Over 750 Miles
(Long Distance Truckers are not eligible)

Loss Experience

The target loss ratio for this program is a three (3) year loss ratio of 50% or less

Commercial Auto Limits

- Limit is up to \$1M written on a Combined Single Limit (CSL) basis
- UM/UIM is based at the statutory minimum and non-stacked
- Medical Payments limit is up to \$5K
- Physical Damage can be written on a Stated Amount Basis
- Hired Auto Liability is up to the CSL
- Non-Owned Auto Liability is up to the CSL
- Trailer Interchange with a max limit for any one trailer of \$100K

Commercial Auto Liability Deductibles

- No Bodily Injury deductibles are permitted

Physical Damage Coverage Deductibles

- Minimum deductibles for the program is \$1K
- \$2K / \$3K / \$5K are also available
- Physical Damage coverage is not available for units 20 years old and older





ATM Transportation Division

General Liability Limits

- \$2M General Aggregate Limit
- \$2M Products/Completed Operations Aggregate Limit
- \$1M per Occurrence
- \$1M Personal & Advertising Injury Limit
- \$100K Fire Damage Liability Limit
- \$5K Medical Payment Limit

TRUCKING PROGRAM ELIGIBLE RISKS / COMMODITIES

Program is designed to cover professional truckers who have demonstrated the ability to operate their autos in a safe manner.

- Risks with 1 to 5 power units
- Authorized for hire, common or contract authority motor carriers whose customary practice is to deliver an entire load (versus less than full truck load) to one destination per trip
- Transportation of general dry freight, in accordance with eligibility guidelines
- Transportation of intermodal containers arriving at Ports (including sea, rail and air), placed on tractor trailer units and moved to a warehouse, distribution centre or other Port
- Types of commodities hauled include but are not limited to general dry freight, agricultural products, building materials, bulk commodities, lumber, and refrigerated freight
- Appliances
- Auto parts/supplies, including engines
- Consumer goods
- Electronic goods, including computers
- Equipment or machinery – smaller or mid-size – in van type trailer, not on flatbed trailer
- Grocery items/Food products, including produce; non-perishable or perishable; refrigerated, frozen
- Nursery/landscaping goods such as sod, grass, flowers, shrubs, hedges, bushes, small trees, etc. Trees and shrubs in containers/balled/burlapped casings are eligible
- Paper, paper products
- Plastics
- Recyclables, such as paper, plastic, aluminium, glass
- Including bailed scrap paper



TRUCKING PROGRAM INELIGIBLE RISKS / COMMODITIES

- Risks with more than 5 power units
- Ambulance Operations and/or paratransit operations
- Amusement or carnival type power units or trailers, including those hauling amusement equipment
- Any emergency use power units or trailers, including but not limited to those used by police and fire departments
- Armored car services
- Asphalt hauler
- Auto and truck dismantlers
- Auto dealers, repair shops, leasing or rental operations
- Autos used in racing or speed contests
- Boats or other watercraft
- Brokerage Operations
- Building or house demolition and movers
- Buses (including charter and school)
- Butane and/or propane haulers
- Cable installation and computer technician operations
- Circuses
- Consolidators or publicly held companies
- Contaminated soil haulers
- Courier/messenger services
- Crane or drilling power units or trailers or any power unit or trailer with such equipment attached
- Daycare operations
- Delivery services that operate under time constraints
- Explosive haulers
- Farming operations that include the transportation of livestock
- Fast food delivery
- Film delivery
- Financial institutions if they conduct repossession operations
- Firearms and ammunition
- Flammable material haulers
- Garbage, waste, trash or refuse haulers.
- Gasoline haulers
- Hazardous material haulers requiring greater than \$1,000,000 CSL limit by the FMCSA
- Hearses
- High performance, racing, modified or specialty power units or trailers

TRUCKING PROGRAM INELIGIBLE RISKS / COMMODITIES

- Ice cream, dairy, snack food type or any vendor selling the product directly from a power unit or trailer
- Landscape gardeners
- Liquefied petroleum gas (LPG) haulers
- Livestock (including live poultry) haulers
- Magazine and newspaper dealers, distributors, or delivery
- Mobile home, motor home, and camper haulers or movers
- Municipally owned power units or trailers to include police and fire units
- Oversize/Overweight load haulers
- Pest control/exterminator operators
- Public Auto classifications
- Rigging operations
- Sawmill lumberyards, wood products manufacturers (Risks that transport wood products are acceptable)
- Swinging meat haulers
- Triple trailer operations
- Junk, metal or scrap iron, waste paper, second hand material and rag collectors, dealers or haulers (risks that transport recyclables, such as paper, plastic, aluminum and glass are eligible)
- Law enforcement or municipal dept
- Live poultry haulers
- Logging or lumbering off-road
- Mix in-transit operations
- Moving and storage operations
- Operations with bicycles, motorcycles, mopeds, or watercraft
- Passenger carrier operations
- Pizza delivery
- Radioactive material haulers
- Rolling stores such as bookmobiles, health mobiles, food services, etc
- Sugar cane haulers
- Towing operations
- Visiting nurse operations





A Preeminent Insurance Company

Dedicated to creating superior value and protection to our clients through competitive pricing, coverage and service.

Established in 1962, Dongbu Insurance has been committed to delivering value to our clients thanks to our prudent underwriting practices and sound asset management. Under a new slogan of "Dynamic Dongbu", we are putting our utmost efforts into enhancing our corporate value and achieving sustainable development.

At the same time, we will continue to make changes and seek a new challenge to create a better future for our clients.

History of Dongbu Insurance

- **1962** State-run Korea Automobile Insurance Corp. begins
- **1968** Korea Automobile Insurance Corp. established
- **1976** Became first Korean insurer to offer auto liability
- **1983** Management rights acquired by Dongbu Group
- **1995** Corporate name changed to Dongbu Insurance Co., Ltd.
- **2001** Received "A-(Excellent)" rating from A.M. Best
- **2006** Opened first U.S. branch office in Hawaii
- **2009** Opened California office
- **2011** Opened New York office





American Team Managers

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