



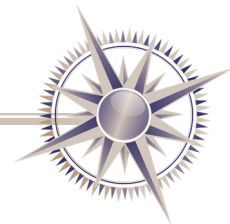
PROFESSIONAL SAFETY CONSULTING

Leading The Nation In Risk Management



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About Us

Trust, Integrity, Proven Results.

Since 1987, Professional Safety Consulting, Inc. has remained the most trusted name in transportation risk management. And risk management is the single most important element in reaching maximum profitability. We understand the transportation industry and share the concerns of transportation underwriting.

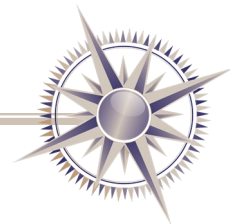
We pride ourselves in our work and ability to work closely with all of our customers through immediate accessibility. Our long-term customer relationships are a testament to the trust and value that is placed in us and our performance. Equally important to our success lies with our long-term relationships with our employees and consultants. Each of our working partners has been with PSC for many years and is an integral part of the PSC family. True professionalism comes from extensive experience and working closely with one another and customers for the common result.

An Industry Leader, Year After Year.

Today's environment requires that innovative ideas be put into action. This year brings many new and exciting ideas to fruition, starting with our completely redesigned website. We have developed a highly efficient infrastructure that allows for submitting online requests for services, tracking job status and receiving finished products, via the "**MY RISK NAVIGATOR**". This innovative idea has been developed to accommodate the needs of our customers and will keep PSC on the cutting edge. Transportation insurers and their insureds will experience the most up-to-date online training modules, designed for quick and easy access for anyone in transportation who is charged with management responsibilities.

Code of Ethics

The foundation of our business is centered on the promise of service excellence in our interaction with business partners and associates. The work we perform is driven by our commitment to integrity, trust, honesty and respect. We will be accountable for our actions and will provide the assurance that the ever-changing needs of our customers will be satisfied to the utmost degree. Our customers will have the confidence to maintain their relationships with us based on our performance and the delivery of our promises. We will be a role model and actively contribute to our community by utilizing our collective energies to improve the quality of life where we work and live. We provide a positive and empowering work environment where our colleagues are treated fairly and with mutual respect. These are the core values by which our business is operated, and will be a standard by which we will inspire others, and by which we ourselves will be judged.



Loss Control Services

On-Site & Phone Risk Evaluations for the following:

Types Of Business

- Trucking Fleets - All Types
- Private Carrier Fleets
- Charter Buses
- School Buses
- Paratransit
- Limousines
- Taxi Cabs
- Ambulances
- Refuse Haulers
- Truck Dealerships
- Auto Dealerships
- Warehouse Operations

Types Of Coverage

- Auto Liability
- Physical Damage
- Lease and Rental
- Building, Contents & Property
- General Liability
- Workers Compensation
- Cargo

Built-In Value

- My Risk Navigator
- Toll free hotline available to you and your customers
- Research & Development
- Customized Loss Control Evaluations
- Access to a knowledgeable team for all your risk management questions.

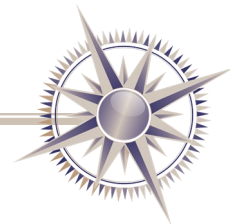
Additional Services

We can also assist your insureds with their safety program, if you request this additional service (rates vary for these services). Examples are listed below:

- Drug & Alcohol Testing Consortium Enrollment
- Regulatory Compliance
- Driver Qualification File
- Hours of Service (Drivers' Log)
- Student Driver Training Programs
- Controlling Driver Turnover
- Controlling Hours of Service Violations
- Driver Training Programs
- Safety Committees
- Safety Meetings
- Accident Review Committees
- Recordkeeping
- Hazardous Materials Transportation
- OSHA Recordkeeping Policies
- Controlling Workers' Compensation Claims

“PSC is a valuable partner in our business. They provide us with detailed reports which include a summary of important elements which our underwriters like. They have a very knowledgeable staff strategically located that provides quick turn around on requests. Their Friday Safety Bulletin is well written and informative and provides us a valuable tool for our customer base.”

**Brenda Watson, President,
TIP National, Inc.**



Risk Evaluations

Our Reports

We offer a wide variety of evaluative reporting criteria, each specifically designed for the type of business and type of coverage being extended. Through research and application, our reports have evolved into a very useful tool in underwriting a risk. Our goal is to provide all of the information you need in a clear and objective format.

Report Turn-Around Time

Our typical report turn-around time is 30 days from the date of request, but we are capable of accommodating rush requests when necessary. You would normally receive the report within seven days after the loss control visit by email. We will also call to give verbal reports in rush situations, upon request.

Report Layout

All of our reports include a description of the insured, evaluation of all areas of the operation, possible exposures, the safety program and regulatory compliance. In-depth "operational" information, and relevant comments or examples are included. Appropriate and specific recommendations are always included with our reports.

Special Requests

Upon request, we will obtain copies of materials, such as an equipment list or a driver's list, etc., and send them to you along with the report. We also provide photos of equipment or property if requested.

Report Alterations

Our reports are very comprehensive, but if you need additional information, we can help develop a report specifically for you, based on our existing report format.

"For almost 20 years we have been doing business with John Schrunk and Professional Safety Consulting and we continue to find them the best in the business. We have tried other "loss control specialists" and have not found anyone who provides the same quality loss prevention and inspection services as PSC...We highly recommend PSC for all your loss control and inspection needs."

**Joseph P. Hutelmyer, President,
AmWINS Transportation
Underwriters, Inc.**

"I've known the President of Professional Safety Consulting, Inc., John Schrunk, for 20 years and have found him to be perhaps the most competent loss control professional in the wheels business today...I'd say that most people view John and the other dedicated loss control specialists at PSC as professional coaches helping them raise the bar and take their operations to a higher level. PSC helps our policyholders change the way they look at safety and loss control, which, over the years, has reduced losses, saved lives, and improved the client's and insurer's bottom line profitability. From my standpoint, Professional Safety Consulting is the best in the business."

**Ward Stein, President,
Greenwich Transportation
Underwriters, Inc., CMGA**



Why Outsource to PSC?

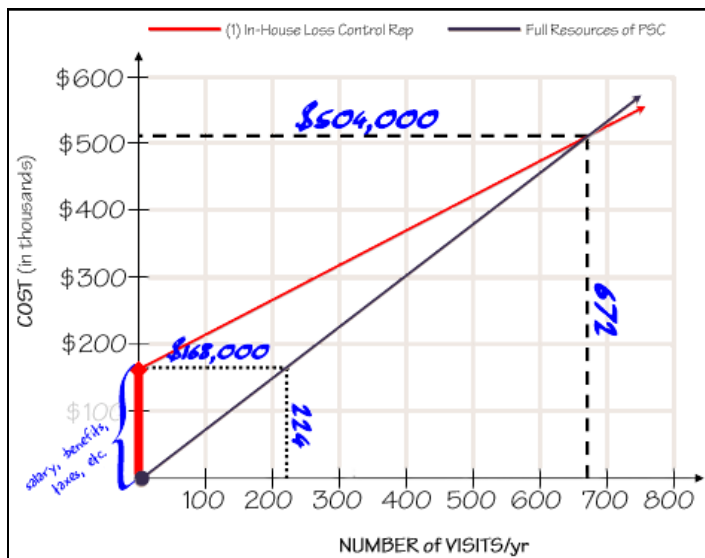
Companies across the nation are finding that it is extremely beneficial to outsource specialized work such as loss control to well-established, expert firms such as PSC, because quality increases while costs decrease. We can act as your entire loss control department, or as an extension of your existing program, working closely with you. We keep abreast of current regulatory requirements and the latest loss control technology and concepts to help you accomplish your goals for better loss control. In addition, we provide special research for our clients when needed and offer assistance in any type of developmental projects. With PSC, you have a dependable firm that has a wide variety of resources and services, literally a phone call or email away.

PSC understands underwriting, and the challenges it presents. We can make the underwriting process more productive, efficient and results-oriented. In the end, you will have a customized evaluation report that not only has met our stringent standards, but also provides you with the tools necessary to make effective underwriting decisions.

Cost Efficiency

On average, an employer's total annual cost of an employee is 2.4 times the employee's salary. In addition to taxes and benefits, there are costs for office space, support staff, supplies, telephone and mailing expenses, program development, research, training, etc. If you have one or more in-house loss control representatives on salary for \$70,000, you will incur a total cost of more than \$160,000 each just to keep them on staff. This figure does not include travel expenses that will also be incurred for on-site consulting.

The following graph illustrates the difference in total cost of loss control when comparing one (1) in-house loss control representative to the full resources of PSC.



What does this mean?

- PSC can complete **more than 200** visits for the amount spent simply retaining **one** in-house loss control representative; before any travel expenses.
- **One** in-house loss control representative would have to make **672 on-site visits per year** to match the cost efficiency of using PSC



PSC has consultants across the country, so we can plan our trips to group services in a given geographic area, which dramatically reduces travel costs. This is not possible for an in-house loss control department. Plus, we handle the time-consuming tasks involved with scheduling and travel, which have been refined by our experience. The bottom line is we can do your loss control for half the price and you enjoy the benefits of having an entire loss control staff at your fingertips with a combined experience of over 600 years.

Tangible Results

One of our long-term customers conducted an independent actuarial analysis and it was determined that our overall risk evaluation ratings (Above Average, Average, and Below Average) were effective in yielding accurate predictions regarding loss ratios. For example, when we rated a risk "Above Average," the year-end loss ratio for the book was 34.3%. Three years later, with continuous loss control, it was 14.7%. Refer to the table below:

"Harco has had a long term relationship (21 years) with PSC. The foundation of this relationship is based primarily on three building blocks - Trust, Integrity, Professionalism. John Schrunk, along with his staff, continues to provide a service that consistently exceeds customer demand. We consider PSC to be a crucial business partner."

Al Birch, Harco National Insurance Company

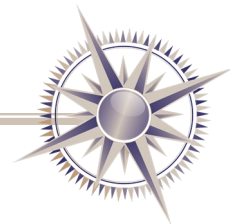
Our Rating of Risk:	Year-End Loss Ratio for Book of Business	Loss Ratio 3 Years Later
Above Average	34.3%	14.7%
Average	41.9%	28.3%
Below Average	194.1%	13.1%*
* On retained risks under strict monitoring or cancellation		

"In the past, I have dealt with a number of services such as PSC, none of which have provided the level of communication, the quality of reports and the timeliness that PSC has done. Being a trucking insurance company, it is certainly nice to deal with a consulting firm that knows and understands the trucking industry. The quality of information that is provided to our underwriting department through their reports has assisted our underwriters tremendously, and the quality of recommendations made by the field staff to our insureds has been very beneficial as well."

**Tony Gray,
Vice President of Loss Control,
National American Insurance Company**

Maxum Casualty Insurance Company prides itself on providing extraordinary service to its customers. In our search for a company to assist us with loss control we were looking for someone with the same dedication to its customers. PSC has exceeded our expectations and we have received only positive feedback from our trucking clients. We look forward to a longstanding relationship with PSC for many years to come

**Rick Sforzo, CPCU, AIC Vice President
Transportation Division,
MAXUM Casualty Insurance**



Products

Membership Packages:

Platinum Level

- "SPEED COACHING" in Hi-Def Video
- Coaching Modules (*online Transportation Safety & Compliance Manual*)
- The Communiqué (*driver newsletters*)
- Friday Safety Brief™
- Audio Podcast Gallery
- Special Member-Only Call In Consultations
- Online Driver Training (additional fees apply).

Gold Level

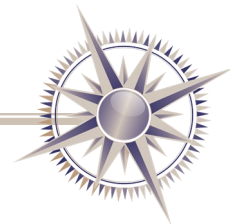
- Coaching Modules (*online Transportation Safety & Compliance Manual*)
- The Communiqué (*driver newsletters*)
- Friday Safety Brief™
- Audio Podcast Gallery
- Online Driver Training (additional fees apply).

Silver Level

- Friday Safety Brief™
- Audio Podcast Gallery
- Online Driver Training (additional fees apply).

I have utilized PSC's fleet loss control services exclusively since 2000, and have been very pleased with the professionalism of the staff and the high quality of survey reports - John Schrunk and his staff are among the best in the business!

**Scott Crumbley,
Transportation Underwriting Manager,
Canal Insurance Company**



The Friday Safety Brief™

For over 15 Years, The Friday Safety Brief™ has been the industry's hottest weekly publication keeping transportation companies, insurance carriers, brokers and agents abreast of what's going on, tips, strategies, breaking news, regulatory updates and press releases. Now, in addition to subscribers receiving access to the downloadable PDF version, we are also releasing an on-line version that will allow video, making the already informative Friday Safety Brief more entertaining and interactive. As a subscriber, you will also receive access to our online archives.

*****Access to FSB can be obtained through any of our Membership packages.*****

Transportation Safety & Compliance Manual©

The industry acclaimed Transportation Safety & Compliance Manual has been requested nationwide by transportation insurance companies and MGA's to provide to their insureds as an essential resource to total compliance. The Copyrighted manual includes Forms for DOT Qualification Files and Maintenance Files, Accident Register, and everything else needed for total compliance.

Online Driver Training

Online training available includes "ProTread" for truck drivers, the "Coaching Series" for passenger operations and others such as Para-transit, Coach, Vans, towing, ambulance, refuse vehicles, SUVs, police, trucks, cars, lift trucks and others. Many of these are available on-line and all are available as kits for classroom training. After you log in at <http://www.professionalsafetyconsulting.com>, click on "Online Driver Training (under My Risk Navigator), which will take you to the explanation page for both groups of training. Read the instructions for "Coaching Systems" and click the box. Members get a terrific discount of 30% on all "Coaching Systems" training programs, whether on-line or classroom training packages. All materials, except driver training programs mentioned here, within the PSC membership packages, are free to members when logged in. The Driver Training lessons labeled under "ProTread" and under "Coaching Systems" are discounted for logged in members and all training lessons, whether online or shipped, are included in the discounts.