



KCI Insurance Group
Managing the Total Cost of Risk

KCI Insurance Group

- Accountants estimate that the average truck line pays 14% of every dollar earned on the purchase of insurance and incurred claims.
- The average KCI client pays 10-11%

Would you like to know why?

Workers Compensation

- A trucking company was paying \$859,000 for WC coverage with an experience modification of .984 prior to selecting KCI.
- Three years later the same truck line's experience modification reduced to .720
- This resulted in increased profits of \$200,000

Would you like to know how?

Auto Liability

- KCI designed and created an insurance company which is owned by the trucking companies and is paying a 15.5% dividend

Would you like to know more?

Collateral Retrieval

- A trucking client approached KCI with a \$5 Million LOC posted to secure their insurance program.
- KCI eliminated this \$5 Million LOC and facilitated a no collateral program moving forward.

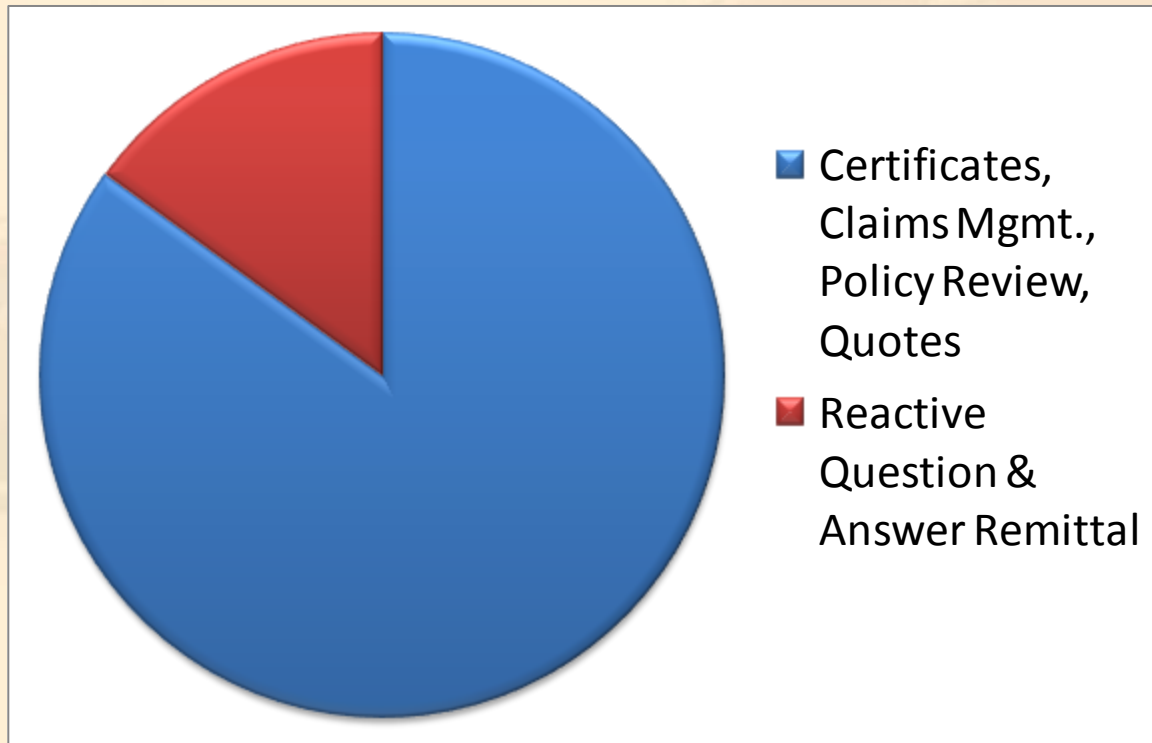
Would you like to know more?

Owner Operators

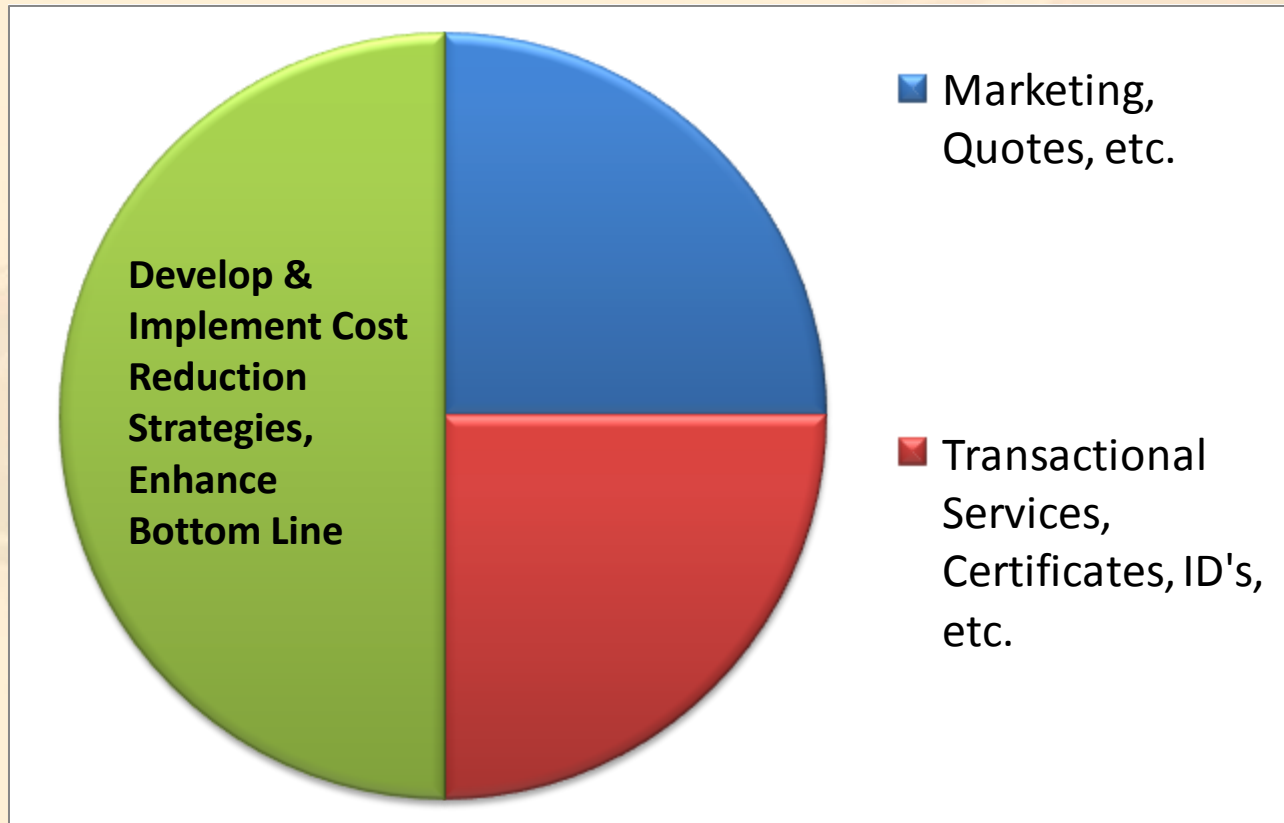
- KCI designs the most comprehensive, creative, client customized Owner/Operator programs in the industry today.
- Our dedicated Owner/Operator specialists knowledge and attention to detail enhanced benefits 40% and save our client's drivers 15%.

Want to learn more?

The Average Trucking Agency



KCI – Your Trucking Agency Partner



KCI INSURANCE GROUP

- We specialize exclusively in trucking insurance. We work with firms like yours every day.
- We determine their specific challenges and identify innovative programs, strategies and solutions to redefine their programs.
- Our clients receive improved coverages, reduced costs and increase their bottom line.

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