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# Ontario Trucking News

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# Leading the Trucking Industry with Premier Insurance Programs & Customer Service

BY MAREK KRASUSKI

Professionalism is the keystone to success. Commercial carriers stake their corporate well being on the ability to deliver the right product at the right time, at the right price, and in the right condition. To run a successful operation also requires enlisting the expertise of professionals in supporting industries. Jones Des Lauriers Insurance Management Inc. (JDIMI) has built a reputation on an understanding that the delivery of professional services is critical to the transportation industry. With over 50 years experience providing transportation insurance solutions, JDIMI has grown into the largest trucking insurance broker in the country.

Multiple distinguishing characteristics have earmarked JDIMI as the nation's premier provider. Chief among them is the close partnerships it has cultivated with all major insurance companies worldwide. Large product choice empowers JDIMI to select the insurance company and coverage plan best suited to the specific demands of each of its quality-conscious insurance buyers.

Glenn Murray is Senior Vice President. As leader of the Transportation Team with over 15 years experience, Glenn knows well the benefits rising from access to a large pool of insurers. "Working with every transportation insurance company in the country gives us unparalleled access to many insurance options for our clients. We will look at the niche market of a carrier and source the most appropriate insurance plan. Some insurance companies, for example, specialize in high U.S. mileage accounts,

so we match the insurer with carriers who make frequent cross border deliveries."

The strength of JDIMI's collaborative relationships with insurance companies is found in equal measure with its clients. Glenn Murray explains: "We created a robust sales platform for the trucking industry through interactions and ongoing meetings. Our new business success rate and retention of existing clients demonstrates that we are effectively responding to our clients' needs."

Indeed, communications initiatives are the bedrock upon which the company successfully provides insurance for over 300 fleets in Canada, and achieves closing rates on new accounts of 75 percent, significantly higher than industry standards. JDIMI helps to mitigate risk exposures for their clients by providing comprehensive insurance, risk management and claims solutions. The company draws on the expertise of Mark Watson, V.P. of Claims at JDIMI, to resolve difficult claims quickly and efficiently. He works closely with JDIMI's Transport Guard Advisory Team, a group of experienced transportation specialists exclusively dedicated to providing

**Glenn Murray,**  
Senior Vice President,  
Leader of the Transportation Team

value-added services for transportation companies operating at all levels of service.

These experts pride themselves on understanding the complex safety challenges facing the trucking industry. In 2010, JDIMI was host to Fleet Safe semin-

ars and training sessions led by industry experts and was proactive in developing education tools and training for this sector. Notably, the transportation team last year participated in Truck World, the largest transportation show in Canada, and spoke with current and prospective clients about risk management and fleet safety operations.

Transportation advisors review multiple factors in determining risk, including the overall understanding of insurance coverage by the client, the number

of power units compared to the number of trailers, the age, condition and value of equipment, the performance of the company and its drivers, as well as existing premiums and the company's deductibles history.

In-depth knowledge and understanding of current regulatory standards and issues empowers JDIMI representatives with the insight to guide their customers through potentially high-risk negotiations with shippers. In his assessment of recent trends, transportation specialist Glenn Murray strongly advises clients to seek advice before signing shipping agreements.

"Trucking companies are not thoroughly reviewing their contracts. This oversight is blinding them to conditions and situations that, should they arise in the course of the business transaction, are not insurable. Getting involved with waivers of subrogation and whole harmless insurance are examples of where companies are exposing themselves to

liability," he said. Before signing, Glenn encourages companies to consult with Advisory Team members well versed in the nuances of insurance contracts in order to minimize risk. Indeed, risk management, another JDIMI service, involves a thorough assessment of company facilities, practices, equipment and personnel. A greater understanding of all operations leads to a detailed account of potential risks and solutions that ensure the longevity of business operations. JDIMI's efforts, Glenn explains, has earned the loyalty of its growing customer base.

"Through the help of our loss prevention and safety compliance consultants, we are doing our best to minimize risk and accident rates. This record has earned the admiration of our clients," he said.

Additional benefits that the company, under the Advisory Team, provides are, Return of Premium Rebates, also known as Profit Sharing Endorsements. JDIMI, in conjunction with a select number of insurance companies, can extend endorsements to carriers for high performance levels. Companies that claim losses below a certain level of their premiums – typically 20 percent – may be entitled to a 10 percent return on the total insurance premium value – a potentially significant amount, especially for large fleets that can reinvest these savings into safety and compliance programs.

These premium rebates are supported by convenient access to On-line Certificates of Insurance – ideal tools for demonstrating proof of cargo insurance for shippers at any time of day or night. Program features also in-

clude Owner Operator Agreements, Deductible Buy Downs, and In-House Bonding Services.

Success is best assessed through measurable variables, and JDIMI's record of achievement is demonstrated by an impressive organic growth rate of 10 percent in 2010 over the prior year. Underlying these figures, and the company's reputation as the largest insurance brokerage for trucking companies in Canada, is the sustained investment in human capital. JDIMI continues to direct funds into education programs to ensure that employees meet standards of knowledge and experience commensurate with customers' expectations of quality service and industry-specific advice. Some of these programs include in-house RIBO accredited seminars as well as CIP licensing and general professional development in the areas of communication, administration and technology. Notes Glenn Murray: "We ensure that our people are as educated as possible and that they draw from their considerable experience in designing insurance programs best suited to the individual needs of each customer."

For more than 50 years dedication, trust, and a passion for insurance has lead JDIMI to become the largest provider of insurance solutions to the trucking industry, and one of the largest privately held brokerages in Canada. Measurable growth, close relationships with all major insurance companies, a skilled and proactive team of experts, coupled with high closing rates and attractive program coverage plans, earmark this progressive company for yet an even brighter future. ■

