



Moving and Storage Practice



Why Alliant Insurance Services Moving and Storage Practice?

Many brokers will state that they are experts in marketing moving and storage insurance programs. However, given the landscape and limited appetite of the underwriting community, being an expert requires more than just an awareness of the industry and potential risks and exposures. Your broker needs to understand how the insurance underwriting marketplace views the moving and storage industry. Alliant focuses on the characteristics that set our clients apart. We understand how the best structure, deductibles, and limits combine to deliver the most competitive placement.

Over the past 20 years, our team has developed invaluable relationships and represents hundreds of moving and storage companies across the United States. Our clients range from family-owned and operated household goods moving companies to van lines. Our placements include first dollar traditional, large deductible, retrospective rating, and both group and single member captives.

Our role as an insurance broker is to understand both your risk-taking philosophy and your goals to support and enhance your strategic objectives. We then take that information and provide options and alternatives to create a program designed to maximize the insurance marketplace for risk retention and transfer. We become an extension of your company by partnering with you and providing all aspects of risk transfer through insurance placements, contract review, and risk

mitigation. Your objectives are always in the forefront. We meet every client 90 to 120 days before their renewal with our analysis, suggested options, and premium guidance. In addition, we perform quarterly claim and risk assessment reviews.

The Alliant Moving and Storage Practice team knows every underwriter that writes moving and storage business. We spend significant time with underwriters to continually gauge the marketplace and monitor changes in carrier appetite.

Marketing starts with a clear objective set out between us in our pre-renewal meeting; limits, sub limits, retentions, and key coverages are all established. As a part of this meeting, we get to know your company's operational philosophy, structure, and day-to-day management approach. Unless advised differently, underwriters assume that there is no loss prevention program in place. We are proud of the way we portray our clients' risk management message in the market.

We create a market-leading submission that highlights your risk management, safety, and loss control approaches. We also include our site surveys and recommendation responses, when possible. We present your loss history in the format that underwriters appreciate, and our submissions are easy for them to digest. This approach ensures competitive certainty and service excellence.

We understand how important your insurance program is as a holistic part of your risk management program.

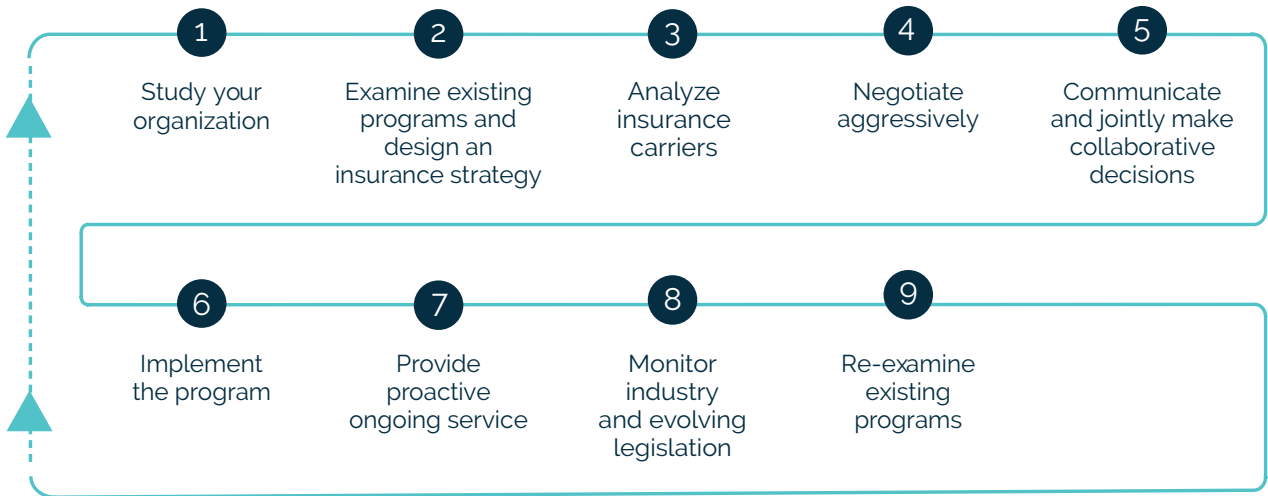
- ▶ Day-to-day service is critical.
- ▶ Vehicles added, deleted, certificates, invoicing, premium tracking...
- ▶ We do this every day—just ask our clients.



Our Service Model

Our overall approach is as follows:

- Control your exposure to risk by assessing the effectiveness of your current risk management financing mechanisms and providing recommendations for the program, including limits, retentions, etc
- Develop a marketing plan to procure insurance coverages, improve terms and conditions on the existing program, and reduce overall costs
- Use our market leverage, executive-level relationships with leading insurers, understanding of the niche insurance marketplace, and well-developed marketing plan to act as a dependable and trustworthy client advocate
- Use Alliant's integrated risk management platform, which employs a holistic approach to proactively service your risk management needs
- Deliver a high level of client service that is based on our commitment to the principles of timeliness, service responsiveness, confidentiality, and professionalism
- Provide benchmark reports to show limits purchased for similarly-sized institutions, by line of coverage



Service Standards

Our approach to service and marketing is customized for each client. One of our mottos is "no surprises." We employ timelines, open items lists, claims reviews, and loss control surveys as standard procedures. Renewals are always precipitated by a pre-renewal meeting to set goals and expectations. We strive to be a valued business partner with our clients by helping them become better managers of risk.

Alliant's Moving and Storage Practice will review and establish a client-specific service agreement. The performance of Alliant's service is monitored in the following ways:

1. Frequent client meetings and communication, including monthly open items, list calls, and quarterly claim reviews
2. Annual stewardship meeting and report to memorialize the past year and plan for the future
3. Annual client service survey

Service	Performance Standard
Certificate of insurance request	24 hours
Return of phone calls or emails	Same day if received in the morning; by next morning if received in the afternoon
Claims reviews	Quarterly
Catastrophe modeling	Annually and as needed
Policy issuance	90 days
Stewardship report/meeting	Annually
Pre-renewal meeting	120 days
Loss control audit reports	30 days
Endorsements processed	Agreed and processed in 10 days



Claims Advocacy

Alliant has relationships with senior management in all of the major insurance carrier claim departments. With a strong market position in the community, we are one of the first firms to know if there are changes or new offerings in the claim adjustment process.

Timely reporting and resolution can help control claims costs significantly. The proactive approach of our claims management practice has proven effective in reducing the total cost of claims.

Our team will provide the following services throughout the claims process:

- Claims coordination
- A direct access point to the carrier's claims adjusters
- Advocacy on your behalf in connection with coverage disputes, contract negotiations, and reserve disagreements to attempt to resolve the claim
- Sources to provide and/or identify supplemental services to achieve your claims management objectives
- Technical and professional resources that will enhance your ability to operate an independent, effective claims management program while mitigating claim payments by providing proper management and cost control for all insured losses

Our claims advocacy team reviews all coverage letters issued by carriers, proposes strategies in the management of a claim, and helps resolve issues with carriers.



Risk Solutions

The Alliant team takes a multifaceted approach to assessing and monitoring risks. Our service teams are in the insurance marketplace on a daily basis and have first-hand knowledge of how the markets are trending. We capitalize on our decentralized marketing function and the fact that all insurance service associates are in touch with the markets on a daily basis. Our associates are involved in a myriad of industry groups, which further allow us to monitor the markets. We keep a close watch on any carrier alerts from AM Best and distribute carrier outlook information, either positive or of concern, to all individuals within Alliant.

Alliant looks to ensure that our clients take full advantage of any insurer-provided benefits made available to policyholders. There are often value-added services included within the purchase price of a policy that go unused or unnoticed. Such programs can include:

- Robust loss prevention services
- Employee training services that can be used to comply with certain state requirements

Some insurers even provide money toward such loss prevention services, either in the form of a returned premium for the current policy year or via a reduced premium on the renewal program (for reflecting an improved risk profile). Alliant ensures that all of our clients are aware of such programs and pushes clients to take advantage of these policyholder benefits whenever possible.

Risk Management Center by Succeed Management Solutions, LLC

We have partnered with Succeed Management Solutions, LLC to provide our clients with insurance and risk management services as well as tools that improve efficiency, reduce risk factors, and protect the overall bottom line. Succeed's web-based risk management center (RMC) allows you to:

- Build written safety programs
- Conduct job hazard analyses (JHA)
- Build job descriptions
- Track incidents
- Administer and track employee safety training and material safety data sheets (MSDS)



Insurance Contract Review

The Alliant Moving and Storage service team averages 20 years of experience in day-to-day service needs. Contract review is an important aspect of our clients' risk management strategies, and we regularly contract insurance and indemnification language.

Our experience helps our clients to make conscious decisions around transferring or retaining risk. We will draw on our expertise to provide generally accepted coverage limits, along with indemnification language. Discussing unusual contract requirements makes up a meaningful part of our daily team conference call.

Your core account team will assume primary responsibility for this function and will work closely with other associates, including our corporate attorneys and claims counsel, as needed. We can help with the following:

Contract/Agreement/RFP Review

- Indemnification provisions
- Coverage descriptions
- Waiver of subrogation
- Deductible acceptability and the appropriate methods of securing payment or financing
- Administrative responsibilities such as certificates, audits, etc.
- Cancellation provisions

- Claim reporting and settlement methodologies
- Contractor-required insurance coverages
- Adherence to the safety policies and procedures

Our goal is to protect our clients' interests, understand the issues they face, and find practical solutions to facilitate varying contract interests. Although we are not a law firm and are unable to provide legal advice, we can add valuable insight into the insurance wording necessary in general contracts. We can provide wording specifically related to insurance contract provisions.

Our assistance would extend to contract wording related to some or all of these scenarios:

Examples of Contracts

- Lease
- Loan
- Vendors (maintenance, service, products, and outsourcing)
- Developments/construction contract
- Purchase/sale agreement
- Special events
- Staffing contracts, including independent contractors



Our Expertise Includes

- Independent moving and storage companies
- National van lines
- Agents of national van lines
- Final mile home delivery companies
- Warehouse and logistics companies
- Records storage companies
- Fine arts moving and storage companies

From trucking to warehousing to workers' compensation, the Alliant team will assess your unique needs and tailor a customized program that will keep you and your customers on the move.



Key Products and Coverages

- Truckers/motor carriers
 - Liability and physical damage
- Cargo and warehouse
- Customer's coverage (all risk)
- Contingent liability
- Property
- Crime (employee dishonesty)
- Moving equipment
- General liability
- Workers' compensation
- Umbrella
- Owner operator programs
 - Occupational accident
 - Workers' compensation
 - Non-trucking liability
 - Physical damage
- Cyber liability
- Professional liability
- Management liability
 - D&O/EPLI
- Surety bonds
- Employee benefits
 - Medical, dental, vision, life, disability, worksite benefits



Moving & Storage Team

Team Leader

Louis Hefter
Senior Vice President
& Practice Leader

Associate Producer

Mathew Bechtold
Associate Producer

Account Management

Paula Moscetti
Account Executive Lead

Jennifer Long
Account Manager Lead

Michelle Leschhorn
Operations Representative

Claims Management

Maurisa Bradley
AVP, Claims Advocate
Team Lead

Yolanda Garcia
Claims Advocate Associate

Loss Control

Cole Trautmann, Esq.
National Director, Claims
& Risk Solutions

Whitney Smith
Assistant Vice President,
Senior Risk Solutions
Consultant



Louis Hefter
Senior Vice President |
Moving and Storage
Practice Leader

Lou oversees and directs the National Moving and Storage Practice at Alliant and has built a nationwide clientele that ranges from family-owned and operated companies to national van line operations and is responsible for the growth of the practice. As a member of many local and national associations, Lou stays current with trends in both the moving and storage and insurance industries.

Lou has been insuring moving and storage, final mile home delivery, and warehouse/ logistics companies for approximately 20 years. He has been instrumental in launching several alternative risk insurance programs. With a strong background and expertise in the industry, Lou has been published numerous times addressing risks and exposures for moving and storage companies. He has also been awarded with the Power Broker® designation in the transportation industry by *Risk & Insurance Magazine*.



Mathew Bechtold
Associate Producer

Mathew is responsible for new business development, prospecting, prospect engagement, and client interaction for clients within the moving and storage industry, specializing in alternative risk.

He has been in the insurance industry since 2021 and joined Alliant in June 2021. Mathew earned a degree in business administration with a concentration in marketing from Arcadia University. He holds an insurance producer license in New Jersey.



Paula Moscetti
Account Executive Lead

Paula oversees the daily account management of the Moving and Storage Practice.

Her responsibilities include managing accounts with alternative risk programs, including large deductibles and captives, client advocacy, and client retention.

With 40+ years of experience in the insurance industry and a comprehensive background in alternative risk programs, Paula is and has been the main anchor of our practice since joining the team in 2005. She has an extensive knowledge of the moving and storage industry and

is a tremendous resource to the entire team. Paula is up to date with all industry developments and market trends and has tremendous relationships with the underwriting teams of all the insurance companies we represent.



Jennifer Long
Account Manager Lead

Jennifer works alongside Paula on the practice's alternative risk programs and manages a significant portion of the practice's traditional risk placements.

With more than 20 years of commercial insurance experience, Jennifer is a tremendous asset to the foundation of the practice. She has an outstanding work ethic, is detail oriented, and places the highest priority on servicing the needs of our clients. Jennifer's expansive knowledge of the industry makes her a valuable resource to the team and to our clients.



Michelle Leschhorn
Operations Representative

Michelle has been a part of the practice since 2009 and is responsible for handling and issuing certificates of insurance, running MVRs, and assisting with renewals for all clients. In addition, Michelle manages our online certificate platform, CSR24.

About Alliant Insurance Services

Alliant Insurance Services is one of the nation's leading and fastest growing distributors of diversified insurance products and services. In the face of increasing complexity, our approach is simple: bring on the best people and invest more deeply in the industries and clients we serve. We operate through a network of specialized national platforms and regional offices to offer a comprehensive portfolio of services to our clients. Our goal is to ensure that they get the most innovative products—and the most innovative thinking—in the industry.

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CONTACT

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