



AMERICAN HIGHWAY CARRIERS ASSOCIATION

2011

AHCA MEMBER
BENEFITS



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Introduction



AMERICAN HIGHWAY CARRIERS ASSOCIATION

**Dedicated To Raising The Public Image Of The Transportation Industry
Through Professionalism, Safety & Pride Of Ownership.”**

American Highway Carriers Association (AHCA) was formed in 1983 as a trade association for transportation professionals. AHCA was introduced as, and still remains to be, a group of safety-conscious professionals. These members are marketed as a group to different businesses in an effort to gain preferred service and pricing beyond what is obtainable by the general public based on the group's unique demographics.

Our main benefit is preferred insurance rates through our exclusive market, Williamsburg National Insurance Company and specialty market Lloyd's of London. Here at AHCA, we are dedicated to raising the public image of the transportation industry through professionalism, safety and pride of ownership and recognize those individuals that set themselves apart in this manner. We go to great lengths to promote these values and primarily base entrance into the association on safety-related criteria.

In addition to our insurance-related benefits, we also provide personal and business discounts on over 50 different products and services ranging from fuel purchases to amusement park tickets. AHCA seeks out those businesses that can provide meaningful benefits to its members. Once in agreement, AHCA actively advertises those products/services to its members through a variety of media.

Additionally, AHCA presents itself as the voice of the professional trucker. We represent our members on local, state and federal issues. Although AHCA does not retain its own legal staff, the size of membership and our relationships with other industry groups makes for a powerful, persuasive punch. AHCA currently maintains a 10,000+ member group.

AHCA is an invaluable resource of driving professionals that have connected with the association on a high level of trust. We are confident in our ability to successfully deliver quality service and worthwhile benefits to our members.

AHCA Provided Benefits



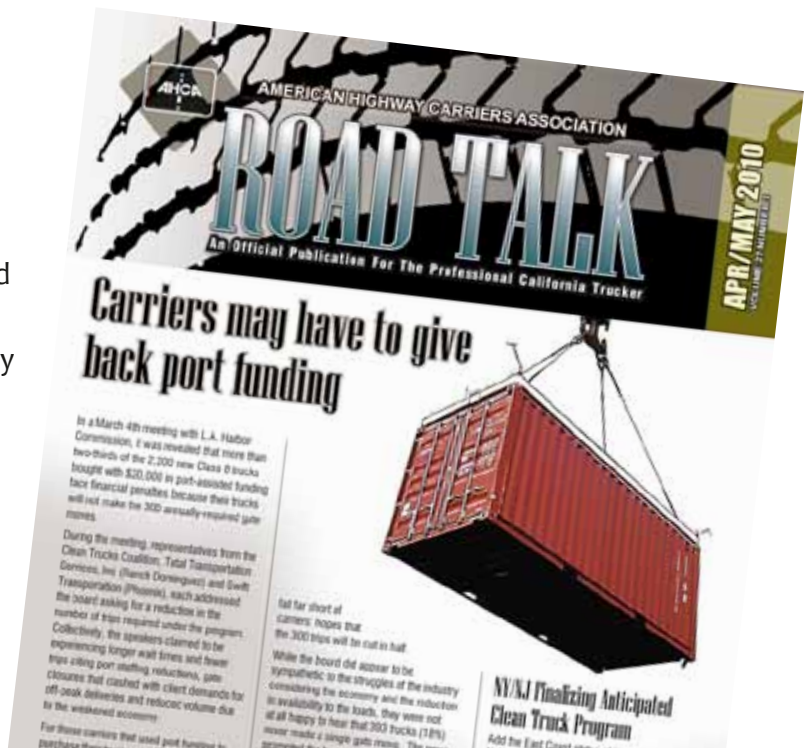
Membership Identification Card - Each member receives an I.D. Card upon enrollment into AHCA that certifies the holder is entitled to all AHCA benefits.

ROADTALK Newsletter - Every other month, AHCA members receive the ROADTALK newsletter. ROADTALK provides members with up-to-date information on member benefits, current industry information, tips for operating more smoothly and profitably and more.

Scholarship Fund - Students pursuing higher education whose parents/grandparents are good-standing AHCA members are eligible to enter the AHCA Scholarship Contest. From June 2 - June 1, AHCA accepts applications for the annual contest. AHCA currently awards up to \$1,500 in scholarship monies to be used towards higher education. Each awardee is honored in the bimonthly newsletter.

Accidental Death & Dismemberment Insurance

Included with membership is one \$20,000 AD&D policy in the name of the owner of the member company. Policy effective dates are the first of the month following effective date of membership. Additional \$20,000 certificates may be purchased for employees and family members up to one month beyond the membership effective date at the rate of \$20 each. Members may upgrade this policy to \$50,000 or \$100,000 at an additional cost. Coverage for children and spouses are also available at very low rates.



Member Benefits

Auto Glass Repair/Replacement

Safelite Autoglass - Auto glass repair and replacement.

Vehicle Rentals

Hertz - 5% - 10% discount

Budget - 10% discount

Avis - 10% discount



Financial Assistance

Oxygen Funding specializes in helping your business improve cash flow by purchasing your outstanding invoices for cash. This provides immediate access to cash that is normally tied up for 30, 60 or 90 days in accounts receivable invoices and will enable you to take advantage of growth opportunities, debt reduction and manage your daily expenses. If waiting for your customers to pay has created a cash flow shortage, then your company can benefit the most from utilizing Oxygen Funding's services.

To learn all about this exciting new benefit, contact Don D'Ambrosio at (800) 790-3419, visit their company website at oxygenfunding.com or as usual by calling AHCA or visiting the AHCA website at ahcaonline.com.

The logo for Oxygen Funding, Inc. features the word "Oxygen" in a blue, sans-serif font, followed by "Funding, Inc." in a smaller, blue, sans-serif font. The "O" in "Oxygen" is stylized with a white circle inside it.

Member Benefits



Entertainment

- | | | |
|--|----------------------------|----------------------------|
| Adventure Island | Aquatica | Blackbeards Family |
| Busch Gardens (Tampa Bay and Williamsburg) | | Castle Park Fun Center |
| Golf n Stuff | Knott's Berry Farm | LA Zoo |
| Legoland | Long Beach Aquarium | Medieval Times |
| Palm Springs Aerial Tramway | Palm Springs Air Museum | Pirates Dinner Adventure |
| Raging Waters (San Jose & San Dimas) | | Ripley's Believe It or Not |
| Roaring Camp Railroad | San Diego Zoo | Santa Cruz Beach Boardwalk |
| Sea World (Orlando, San Diego & San Antonio) | | Sesame Place |
| Shakey's Pizza | Six Flags Hurricane Harbor | Six Flags Magic Mountain |
| Soak City USA | Speed Zone Raceway | Universal Studios |
| Water Country USA | Wild Rivers | |

Commercial Fueling

Inland Commercial Fueling (ICF) - ICF offers AHCA members: discounted fueling at 267 California fueling sites, detailed invoices, security options, 5 cents off the site price per gallon purchased, and much more.

Truck Washing

Truck Tub – Truck Tub offers FREE services with purchase of tractor and/or trailer wash.

Compliance/Regulatory Materials

JJ Keller & Associates – 10% website discount under \$50, 20%-45% discount over \$50 (based on volume).

www.AHCAonline.com

The association's website contains information on all of the benefits listed here and any benefits added since the time of printing. In addition to those listed here, AHCAonline.com has numerous meaningful web-based benefits. Please make it a point to see for yourself all that is available to you. *Get involved and feel the power of membership.*



Commercial Auto Insurance



AHCA is happy to offer its members access to commercial auto insurance through Williamsburg National Insurance Company and Lloyd's of London. Our Williamsburg program provides auto liability, physical damage and cargo coverages. Our Lloyd's program provides physical damage and cargo coverages. Our programs include the following policy enhancement endorsements as listed below.

Towing Endorsement: Provides coverage for towing costs up to \$1,000 allowing you to have the vehicle towed to a repair facility of your choice within 150 miles. However, the vehicle must be towed from the scene of the loss. No deductible applies.

Uninsured Motorists Property Damage: Provides up to \$3,500 coverage for damages caused to your vehicle by an uninsured motorist. There must be an identified uninsured vehicle/driver for coverage to apply and all other applicable insurance would provide coverage first and foremost (i.e. physical damage).

Combined Deductible For Truck And Trailer: Combines the physical damage deductibles for truck and trailer in the event of a loss. Previous policies would charge an assigned deductible for the truck and the trailer separately.

Miscellaneous Equipment Coverage: Provides coverage for small tools (such as tarps, chains, tear downs, load separators and miscellaneous hand tools) that are damaged as a result of a loss, for a limit of \$500 per tool and a total limit maximum of \$2,500.

Rental Reimbursement Coverage: Provides payment for a rental unit of \$175.00 per day up to 15 days for a maximum payment of \$2,625.00. Physical damage coverage must be carried on the unit that suffers the loss in order for coverage to apply. No deductible applies.

Comprehensive Coverage: Replaces "specified perils" on your physical damage policy thus broadening your coverage. No longer requires a specific cause for coverage to apply. Coverage responds to any peril other than collision or upset.

Our Members

AHCA members are a unique group of individuals. The majority of our members have long established relationships within the industry that keep their workload steady. These seasoned business owners know their industry and are constantly looking for ways to run more smoothly and profitably. They understand that every dollar shaved off expenses goes directly to profits. They are also professional truckmen that appreciate and prefer quality. Our members are an elite group of professional drivers that represent the top 10% that the industry has to offer – the loss ratios produced by this group are a testament to that fact.

The following are some basic statistics and demographics of this elite group:

Member Companies	1,300+
Members	10,000+
Average member age	44
Average years driving	11
Gender.....	95% male, 5% female

The majority of our members (70%) reside in Southern and Central California, 18% are located in the San Francisco Bay area, and the remaining 12% are in the northernmost parts of the state.

Our members are divided into two groups, Owner Operator and Fleet operations. Owner Operators represent 76% of our members and fleet operations represent 24%.

An owner operator is an operation from 1-4 trucks. A fleet is an operation of 5 or more trucks.

Entrance Criteria

AHCA is a group of safety-conscious individuals and companies related and/or belonging to the California transportation industry. In order to maximize our marketing ability and promote safety to the trucking industry, AHCA is very selective as to who may become an American Highway Carriers Association member. AHCA maintains high standards for both members and vendors.

Entrance into the AHCA program is based on a safety point count. Basic demographic requirements, traffic violations, convictions and traffic accidents all modify the safety point count. Safety Point Count maximum is 6, see below for details.

The following are basic demographic requirements*:

Any requirement not met is an automatic disqualification.

- Minimum age 21.
- If the prospective member is a trucking company owner, they must have a minimum of 2 years in business or if new in business must have a minimum of five years commercial driving experience.
- If the prospective member is NOT a truck driver or trucking company owner, they must have a minimum of 3 years associated with the trucking industry.

Driving-related criteria*

Point Count

• First Chargeable Accident	1
An accident is considered chargeable if it results in a paid or reserved loss in excess of \$350 and does not involve an uninsured motorist claim. To qualify as a non-chargeable accident, a claims report or police report showing the accident was not at fault is needed.	
- Second Chargeable Accident	3
• Moving Convictions	1
- Fourth Moving Conviction	2
• Brake Convictions	1/2
• Equipment/Safety/FTA Convictions in Excess of Two	1/2
• Major Convictions received in the past three-year period in any motor vehicle	6
Major Convictions defined as: reckless driving, drunk driving, common drunk, influence of drugs or glue, drinking in a motor vehicle, open container, driving while intoxicated, presumption of any other drinking conviction and exhibition of speed.	

<p>* Any violation that includes any violent act is an automatic disqualification.</p> <p>* Vendors for this program are subject to different entrance criteria, call AHCA for details.</p>

Membership Fees

Current as of 2/10

\$20 X	
1	20
2	40
3	60
4	80
5	100
6	120
7	140
8	160
9	180
10	200
11	220
12	240
13	260
14	280
15	300
16	320
17	340
18	360
19	380
20	400

Calculator for AD&D Insurance

POWER UNITS/DRIVERS ASSOCIATED MEMBERS	ANNUAL FEE	POWER UNITS/DRIVERS ASSOCIATED MEMBERS	ANNUAL FEE
BASE FEE	\$200	11	\$270
2	210	12	275
3	220	13	280
4	230	14	285
5	240	15	290
6	245	16	295
7	250	17	300
8	255	18	305
9	260	19	310
10	265	20	315

Membership fees continues at \$5 each driver/power unit/associated member

CALCULATING AHCA FEES FOR OWNERS & DRIVERS

Membership Fees:

- For trucking companies, membership dues are charged the base fee and modified by the number of power units/drivers – whichever is more.

NOTE: All owners (driver or not) are considered a driver and charged accordingly.

- For non-trucking companies, dues are charged the base fee and modified by the number of additional associated memberships requested.

Accidental Death & Dismemberment (AD&D) Fees:

- One (1) \$20,000 AD&D policy is included in the base membership fee.
- Employees can be covered for an additional \$20 each.
- To increase AD&D coverage to \$50,000 or \$100,000 or to add coverage for a spouse or child(ren), contact AHCA at (877) 855-8462.

NOTE: AD&D coverage is only available through age 69.

AHCA's Website

www.AHCAonline.com!

Check out the AHCA website at www.AHCAonline.com for the latest member benefits, industry updates and exciting new offers.

You can contact us, order supplies, enter contests, play games, find out the latest vendor happenings and so much more.

Be sure to visit our online educational area called "Kidz Korner" where you'll find all kinds of fun, safe and exciting educational resources, games and activities.

AHCA Contacts

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