



Sales Tips

Quick Hitting Strategic Insights



Get to know the value
of Loadsure

Loadsure provides lightning-fast, all-risk, per-load smart coverage with automated claims to freight brokers, shippers, and carriers.

Loadsure's value proposition

Buy the freight insurance you need—right when you need it—in 40 seconds or less.

Unique in the space

- All-risk, domestic and international coverage in 40 seconds or less
- Lower rates than the competition through real-time data, machine learning, and automation
- Automated claims and near-instant financial recovery—with payments in minutes on average
- Born digital—faster, reliable, highly accessible and responsive
- Deep supply chain and insurance industry expertise means we know your customers' business—giving them the innovative solutions they'll need, now and into the future

How can Loadsure help your customers?

- Easy to use—accessible from anywhere, and from any device
- Best rates, broadest coverage—all in less than 40 seconds
- Fastest settlements—in days, even minutes

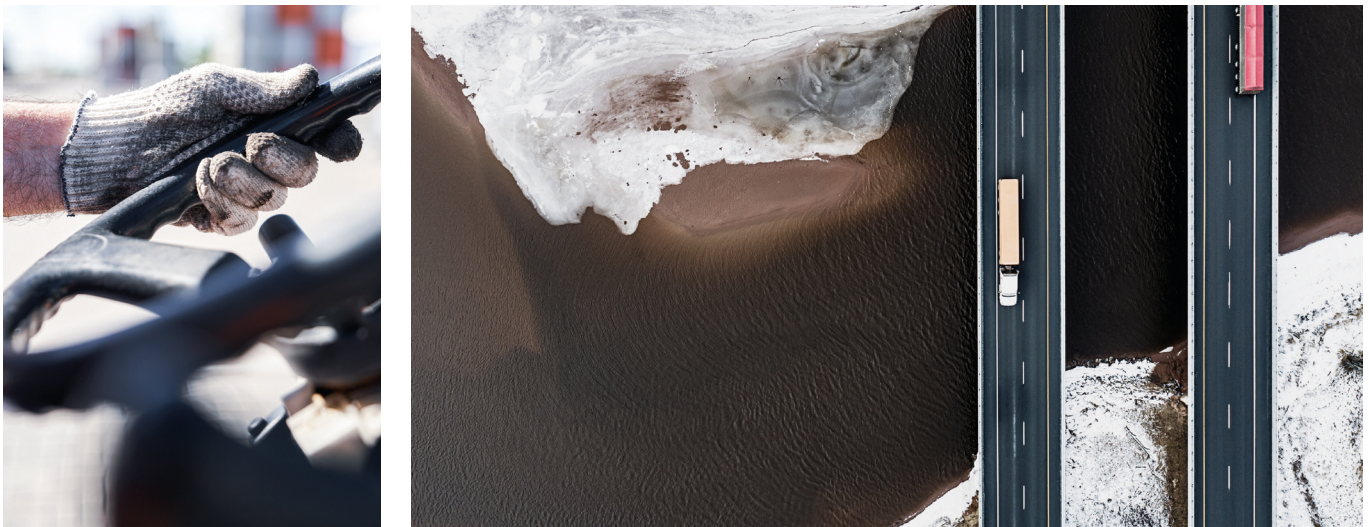
How Loadsure beats the competition

Availability. Speed. Price.

The insurance industry's reliance on traditional models has driven increasing liabilities, lower profitability, and market exits.

The result: Per-load cargo insurance has become more restrictive and more expensive for the businesses who need it.

Conversely, our real-time solution delivers sustainable, responsive insurance to the freight industry.





Selling to freight
brokers and shippers

Trigger “a-ha” moments with strategic prompts

- Do you consistently have the time to read your carrier’s insurance policy?
- Are you confident that you always know what the exclusions are?
- Did you know what the five most common carrier coverage exclusions are: Commodity exclusions, like tobacco, alcohol, electronics, and computers; reefer; Acts of God; employee theft; and unattended vehicle warranty?
- Do you ever move high value loads that exceed \$100k?
- How long did your last few claims take to settle?
- What’s the most painful claim you’ve ever experienced?
- Did you know that the average claims timeline is 30 days for standard shipper’s interest policies—and 120 days for filing claims against carrier liability policies?
- Did you know that 80% of cargo theft involves employee collusion—and that’s not covered by your motor carrier’s liability policy?
- Did you know that your carrier’s insurance doesn’t cover your cargo if the truck slides off the road in a snowstorm or is knocked over by high winds?

Illuminate the value of all-risk coverage: Common sales conversation

Without Loadsure, you have to prove your carrier is negligent for their policy to pay.

That means you’re out of luck if any of the following happen:

- Loss or damage following an Act of God, like wind or rain
- Loss or damage during loading and unloading
- Theft resulting from an unattended vehicle
- Employee theft

Your carrier’s insurance may only settle your claim based on a tariff, paying a percentage of the shipment’s value—just pennies on the dollar.

Loadsure’s products are full value policies with a Basis of Valuation (BOV) of Invoice Cost, plus charges of Insurance and Freight (CIF), plus 10%, as well as duty and taxes—if incurred.

Claims can be submitted in minutes

with a full digital, white-glove process; can be settled in less than a day and paid almost instantly.

Exclusions are standard in carrier liability policies and buried in the fine print.

Have you done your due diligence? Do you even have time for it? Carrier liability policies are written to protect the carrier—Loadsure’s all-risk coverage protects you.

Carrier insurance policies do lapse—leaving you without any coverage at all.

Did you know insurance companies have 30 days to notify certificate holders that a policy has lapsed or was canceled?

And, in the age of COVID, timely notifications are an even greater challenge. With Loadsure, you know you’re covered.



Selling to carriers

Spark lightbulb moments with strategic queries

- How often do you haul high value loads that exceed \$100k?
- How often do you need to rapidly broaden your coverage for excluded commodities?
- Are painful claims processes frustrating customers you'd like to retain?
- Is the rising cost of your annual cover cutting into your profitability?
- What's it like adding additional coverage through your insurance broker?
- Do you ever haul uninsured or underinsured spot freight because the time it takes to secure additional coverage would cost you the load?

Reveal the benefits of per-load coverage: Common sales conversations

Rising insurance costs are cutting into your already-thin margins.

Loadsure helps you lower your annualized costs. By reducing your blanket cover and expanding coverage on a per-load basis, Loadsure empowers you to only pay for what you really need.

In a highly competitive industry, an inability to move quickly costs you loads.

Loadsure enables you to purchase per-load, wrap-around insurance in under 40 seconds—giving you a competitive advantage on the spot market.

The ever-growing limitations of your carrier liability policy make lost, damaged, or stolen cargo even more painful for your customers—carriers that have better coverage will be a threat to your customer base.

Loadsure's all-risk coverage helps you deliver a positive experience—even when things go wrong—helping you retain the customers critical to your business sustainability.

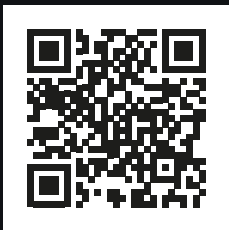
Purchasing per-load coverage through traditional insurance carriers is a painful, time-consuming process.

Loadsure makes it easy. Not a simple certificate issuing system—which just provides proof of cover through your annual policy—Loadsure instead provides dynamic underwriting and end-to-end digital processes to save you time and money.



Get started today

For more information or to receive a quote, please get in touch!



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