

INDUSTRY OUTLOOK: THE FUTURE OF EXPEDITED TRUCKING | Read on Page 14



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Directory on page 38



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MAGAZINE

Volume 15  
Issue 5

RISKY BUSINESS:

## 4 Insurance Mistakes Owner-Operators Should Avoid.

READ ON PAGE 28



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## Show Recap:

A Packed House at Expedite Expo 2018!

READ ON PAGE 6

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## 6 SHOW RECAP: A Packed House at Expedite Expo 2018

### 14 Industry

**Industry Outlook:** The Future of Expedited Trucking

### 28 Business

**Risky Business:** 4 Insurance Mistakes Owner-Operators Should Avoid

### 38 Classifieds

Looking for a truck, van, or driving partner? Check out our classifieds!

### 39 Trucking Jobs!

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# SHOW RECAP: A Packed House at Expedite Expo 2018

By Sean M. Lyden, Staff Writer



## That's

because it was a packed house for the 18th year for Expedite Expo, the only industry event focused exclusively on the expedited trucking sector, which was held on July 20 to 21 at the Lexington Center in Lexington, Ky.

"When exhibitors and attendees ask me if I thought the show was a success, I always turn that question back to them," says Lawrence McCord, chief executive officer of On Time Media (the producers of Expedite Expo). "The feedback I've received so far is that the show was a success—from the quality of the exhibits to the informative educational sessions.

Attendees flocked to the networking roundtables that covered a dozen different topics. And the 'Industry Outlook' panel of industry experts was the highest-attended session the Expo has ever hosted."

In case you missed it, here are some of the highlights from Expedite Expo 2018.

## BUSINESS WORKSHOPS

Last year, the Expo created a new format to offer attendees dedicated education time for each morning before the show floor opened. This way, attendees could focus on taking advantage of the full slate of educational workshops, without being distracted by other events happening at the show.

CONTINUED ON PAGE 8  
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driving experience, a can play a key role in helping you get finan-

And this year's Expo continued the tradition with a dedicated education schedule tailored to accommodate specific roles in expedited trucking.

For drivers, there were workshops on topics such as "How to Prepare Your Finances to Buy a Truck" and "Behind the Scenes with Successful Team Drivers," offering real-world tips, advice, and best practices on how to build a long-term, successful career in expedited trucking.

For owner-operators, workshops included "What Do the Tax Cuts and Jobs Act mean for Owner-Operators?" and "Practical Solutions to Improve Your Business," providing attendees with fresh ideas and proven strategies for how to increase revenue and make smarter business decisions.

And for fleet owners, there were sessions on topics such as "Fleet Ownership: Getting Started" and "How to Find Success in Trucking," giving insights into the opportunities and challenges that directly impact their business operations and bottom line.

## NETWORKING

The networking roundtable sessions were full for both days. Attendees met with other expeditors to join an hour-long group discussion facilitated by an industry veteran on a specific topic. This way, whatever their role in expediting—fleet driver, fleet owner, or owner-operator—there was a discussion to help attendees be more successful in their business.

## THIS YEAR'S ROUNDTABLE TOPICS INCLUDED:

- Van drivers knowledge share
- Straight truck drivers knowledge share
- Fleet owners knowledge share

- Van drivers—HAZMAT—how to log with ELD
- Don't get a securement violation
- Tips and tricks to keep track of your money while away from home
- Owner-operators—how to make money and keep the revenue flowing
- Keep more money when buying fuel
- Getting started in expediting.

## INDUSTRY OUTLOOK: THE FUTURE OF EXPEDITED TRUCKING

The 10 a.m. special event on Day Two on "The Future of Expedited Trucking" was moderated by Sean Lyden with Expedite Now magazine and featured industry experts, such as John Elliott with Load One LLC, Ellen Voie with Women in Trucking, and Stu Sutton with Full Circle TMS.

The panel addressed a packed house of fleet owners, owner-operators, and drivers to talk about some of the big trends to watch that could directly impact their business.

## SOME OF THE TOPICS INCLUDED:

- The current state of the economy (It's hitting on all cylinders and expected to continue for next 6 to 18 months)
- How technology is shaping the future of expediting—from collision avoidance systems to back-office software to autonomous vehicles
- The emergence of drones as potential competitors to vans in expediting
- Recruiting more women and younger workers to join the industry
- The impact of "trade wars" on expediting (Consensus: Small impact, if any).

CONTINUED ON PAGE 10  
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## EXHIBITS

Expo attendees got to check out the latest trucks and custom sleepers, with opportunities to get their questions answered by experts from Expediter Services, Stoops Freightliner-Quality Trailer, Fyda Freightliner, Premier Truck Group of Knoxville, Buckeye Western Star, and Bolt Custom Trucks.

The exhibit hall also enabled prospective owner-operators to meet directly with recruiters from a wide range of carriers—including Load One, FedEx Custom Critical, Panther Premium Logistics, Landstar, Premium Transportation Logistics, Tri-State Expedited, TST Expedited Services, among several others—to find the best fit for their business and lifestyle goals.

And attendees who weren't ready to buy their own truck but still wanted to learn more about the business were able to meet with fleet owners who were looking to hire good, dependable drivers to operate their vehicles.

## TEAM RUN SMART CASINO NIGHT

But the Expo wasn't all business; there were plenty of opportunities to kick back and have fun, as well. For example, on the first night of the Expo, there was Casino Night, sponsored by Freightliner's Team Run Smart, where hundreds of owner-operators, fleet owners, drivers, motor carriers, and vendors tried their hand at Blackjack, Roulette, Craps and Texas Hold'Em—all on the house. This event offered a real casino experience, without the financial risk but with a whole lot of upside.

## EXPEDITER OF THE YEAR AWARD

This year's Expedite Expo also delivered a new Expediter of the Year award winner: Tim Paxton.

A van owner-operator leased to Barrett DirectLine, Paxton was nominated for the award by several people including Jamie Palmer, a driver with Barrett DirectLine, who wrote: "Tim is the reason I found this career. I was not in a good place in life, and I found his videos on YouTube that helped changed my life for the better. He has a Facebook group he started that helps so many people, and he deserves every award possible."

That Facebook group, which he started with his brother Allen, is called "Transportation Life 'Wheels, Wings & Rudders.'

Paxton was selected among a strong field of finalists that included Eric Escobar with Fudpuckers Expedited and Nancy Hudson with A.D. Transport Express. The finalists and winner were chosen by three independent judges from Women in Trucking Association, Bolt Custom Trucks, and National Truckin' Magazine.

## THE BOTTOM LINE

Says McCord, "We'd like to thank our sponsors, exhibitors, and attendees who make this show possible. It's an honor to host this annual event for our industry, and I'm looking forward to Expedite Expo 2019!" **EN**



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# INDUSTRY OUTLOOK: The Future of Expedited Trucking

By Sean M. Lyden, Staff Writer



## INDUSTRY

What is the state of the expedited trucking industry today? What are the key trends to watch that could impact your business? What does the future hold?



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These are some of the questions that industry experts addressed to a packed house of fleet owners, owner-operators, and drivers on the final day of Expedite Expo 2018 in Lexington, Ky.

The 10 a.m. special event on "The Future of Expedited Trucking" was moderated by Sean Lyden with Expedite Now magazine and featured panelists who offered unique perspectives on the industry, including:

John Elliott, chief executive officer for Load One LLC, an expedited trucking carrier headquartered in Taylor, Mich.

Ellen Voie, president and chief executive officer of Women in Trucking,

a national organization that encourages the employment of women in the trucking industry.

Stu Sutton, CEO of Full Circle TMS, a Toronto-based transportation management software firm.

### HERE ARE SOME HIGHLIGHTS FROM THE CONVERSATION.

### ON THE STATE OF THE ECONOMY...

"The economy is hitting on all cylinders which is increasing demand for your services," said Stu Sutton with Full Circle

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TMS. "I don't see it slowing down for next six months or so."

John Elliott with Load One said that he sees the economy remaining strong for the next 18 months. But he expressed some concerns.

"You look at demand right now for new vehicles which is through the roof. If you order a new truck, you're going to wait six months or so," says Elliott. "Which is all nice, but three to four years from now, when the trade cycle rolls through, the used truck market is going to get flooded with a lot of equipment. And that's the kind of thing you think about as a fleet owner—how you stagger your timing."

### WHY IS THAT IMPORTANT?

"The wave always comes back to haunt us. All of a sudden, a truck you think is worth \$80,000—but now that the market is flooded—is worth \$60,000," said Elliott.

### SO, HOW SHOULD EXPEDITERS CAPITALIZE ON THE STRONG ECONOMY?

Elliott offered this advice: "As good as things are, bank the extra. Pay down extra while you can because you don't know what's going to come. Many things are going on globally that could bring things to a screeching halt."

### ON HOW TECHNOLOGY IS SHAPING THE FUTURE OF EXPEDITING...

"Go to the trade shows," said Ellen Voie with Women in Trucking. "It used to be

about the equipment, but now it's about the technology."

She said that a focus on technology could attract more millennials into the industry.

"People ask me all the time, 'How do you get millennials into the industry?' First of all, we don't show millennials how sexy this equipment is. Show them the inside of a truck. We don't show the rest of the world how cool these vehicles are. If we did a better job of that, I think we would bring in more millennials."

Technology is also a key to drawing more women to the industry because it's making the vehicle safer," said Voie. "Women demand a higher level of safety. They will leave a company if they don't feel the company cares about their safety."

Sutton's outlook: Technology will change; you better embrace it. In the next three to five years, you're going to see some interesting advances."

Sutton said that he also expects to see fully autonomous trucks become commercially available in his lifetime.

While Elliott agrees that semi-autonomous vehicle safety systems will continue to become more prevalent, he's a "little bearish" on the future of fully autonomous trucks, saying that there are still a lot of hurdles to overcome to make the technology ready for prime time. And one of the most significant obstacles is public perception.

As Elliott put it, "I think it's going to be a long time before the American public says, 'Yeah, I'm willing to have an 80,000-pound semi next to me on the road with nobody in it.'"

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## ON THE IMPACT OF DRONES ...

"Keep an eye on drones," said Elliott. "There are drones now that can haul 50 pounds and go 300 miles. As a van driver, that would be concerning. They're going to figure out a way to build networks and commoditize [drone services]—maybe in the next 10 to 15 years."

## ON THE IMPACT OF 3D PRINTING ...

With 3D printing, automakers can "print" parts on demand. And as the technology becomes more proficient and cost-effective, this could have significant implications for the expedite industry that does a lot of business in the automotive sector.

"Every Ford plant has a giant 3D printer that can make a part," said Elliott. "Now you don't have to expedite a part from California to Missouri."

## ON THE IMPACT OF POTENTIAL TARIFFS AND "TRADE WARS" ...

"Tariffs are going to have only a small impact on the U.S. GDP (gross domestic product)," said Sutton. "[The manufacturers] still need to move parts. Whether you're moving goods from Mexico and Canada into the U.S. or from the U.S., the movement of freight is still going to happen."

Regarding a looming trade war with China, Elliott offered this outlook: "Here's the reality. China will retaliate back and forth. We're China's number one customer. You can only piss your customer off so much. There will come a time that they would lose to win. And I don't think they will do that."

## ON THE EFFECTIVENESS OF TRUCK SAFETY SYSTEMS ...

Do collision avoidance systems—such as lane departure warnings, automatic braking, and adaptive cruise control—cause more hassle than they're worth?

Said Elliott: "I'll tell you this. Rear end accidents were our number one accident as a company, as far as frequency. Every company vehicle we have equipped with [the collision avoidance system] over the past five years—we have not had one [rear end incident]. So that tells me, this technology works."

On the growth of women in the industry... Ellen Voie with Women in Trucking said that while there has been progress with the growth of women in the industry, a lot of work remains to be done.

"People have asked me, 'Ellen, when will you be happy? When will you have enough women in the industry?' My answer: When it is no longer an anomaly for a woman to hop out of a truck—when people accept the fact that there are women in the industry and won't look at you like you have six heads [because you're a woman]." **EN**



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health and wellness and leadership. Anyone can nominate a driver — just be sure to submit your nomination by September 30, 2018. Once we've received all of the submissions, a panel of trucking professionals will review the nominees. Then, in 2019, we'll reveal our next Citizen Driver honorees at a special ceremony. Among other honors, they will have a TA or Petro location of their choice named for them. We're looking forward to meeting the nominees who drive our livelihoods — and our country.

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# RISKY BUSINESS: 4 Insurance Mistakes Owner-Operators Should Avoid

By Sean M. Lyden, Staff Writer



**You're** the one calling the shots, earning good income, traveling the country with your spouse.

But, of course, not everything goes according to plan, right? Murphy's Law kicks in. You're involved in a crash. The cargo gets stolen. Your carrier goes out of business.

So, when "stuff happens," how can you ensure you're prepared to handle it to keep your business dream alive?

That's where commercial trucking insurance comes in. And if you're new to the industry, you may not be aware of common insurance mistakes expediteres make that eat into their profits, sideline their trucks, or even put their business in jeopardy.

Expedite Now recently spoke with Shelly Benisch, founder and CEO of Commercial Insurance Solutions (CIS), who recommends that expediteres avoid these four mistakes.

## MISTAKE #1: THINKING LIKE AN EMPLOYEE VS. BUSINESS OWNER.

"Many owner-operators don't think about shopping their insurance because they're still thinking like an employee and not like a business owner who looks for opportunities to cut costs and grow profit," says Benisch.

**How does an employee mentality hold you back?**

CONTINUED ON PAGE 30  
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Think about it. When you're an employee, you're conditioned to look to your employer to cover most of your professional and even some of your personal insurance needs. And it's easy for owner-operators—especially those who are new to the business—to think of their motor carrier as if it were their employer. So, if that carrier offers insurance and automatically deducts the premium from their settlements, they'll often accept that plan by default, not thinking there were other options available.

"Owner-operators should shop every aspect of their expenses, including their insurance," says Benisch. "But too often, they don't realize that if they have strong credit, they're likely to be better off getting their own plan vs. sticking with a company plan. In some cases, the company plan might be a better fit. The key is to, at least, shop your insurance to find out—and that's thinking like a business owner."

## MISTAKE #2: OVERLOOKING POTENTIAL COVERAGE GAPS

Suppose you stay with the "company plan" through your motor carrier. What happens to your insurance when you want to change carriers? That's a potential coverage gap that owner-operators tend to overlook until after the fact, says Benisch.

"The problem is that if the lease is canceled from the first motor carrier and you don't have something in place with the second carrier, you're literally stuck," says Benisch.

### How can you avoid this?

You can prepare by getting your contracts ready with the new company before leaving the current carrier.

But sometimes a breakup with a carrier doesn't go that smoothly. "You have those situations where the owner-operator has a

fight with their carrier, and they just split up right there," says Benisch. "And now you're stuck; you don't have insurance. But if you have your own insurance policy, you still have non-trucking liability to drive wherever you need to while you're going from one company to another."

This is just one example of a potential coverage gap. In some cases, gaps are caused by overlooking the differences between the minimum insurance requirements for FMCSA and what you actually need to have in place to haul freight in expediting. So, work closely with an your agent to identify any potential gaps so you're not blindsided down the road.

(For more details, see [fmcsa.dot.gov/registration/insurance-requirements](http://fmcsa.dot.gov/registration/insurance-requirements).)

## MISTAKE #3: MISUNDERSTANDING HOW THE VEHICLE IS VALUED

Commercial trucking insurance policies are typically based on "stated value" and not "agreed value"—and that's a distinction some expediterers overlook that can lead to unpleasant surprises later.

### What exactly is the difference and why does it matter?

**Stated value:** This is the value that you provide to the insurance company. When you make an insurance claim, the insurance company looks at your stated amount in the policy and the actual cash value (ACV) of your vehicle—at the point just prior to the accident—and pays whichever is less.

**Agreed value:** This is the amount you and the insurance company have "agreed" to be the value of the vehicle when you sign up for the policy. So, in a loss event, the insurance company guarantees to pay the full agreed upon value set in the policy.

CONTINUED ON PAGE 32  
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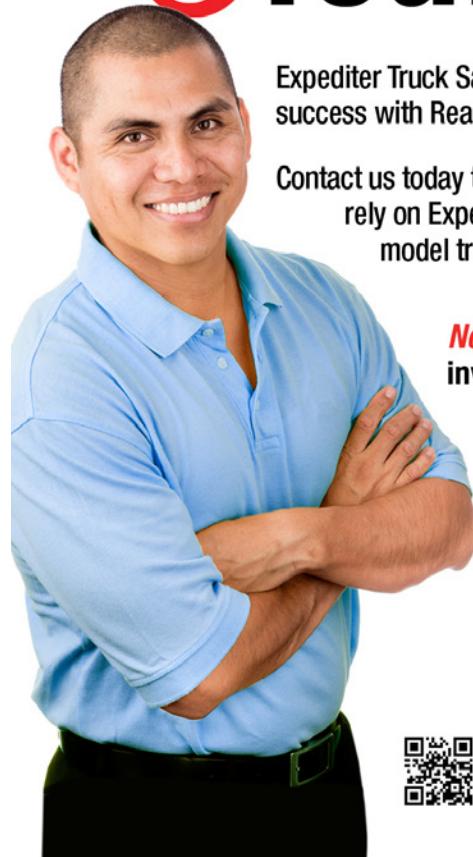
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### So, why does this distinction matter?

Some expediteders assume that they're insurance is based upon agreed value, when it's really the stated value. So, they'll overvalue their vehicle on their insurance policy—and pay a higher premium as a result—thinking they'll get more money back.

Benisch says this mistake occurs more often with owner-operators with lower-priced used vehicles than those with newer straight trucks where the value is easier to determine.

"You see some folks where the vehicle is only really worth \$10,000 but they're insuring it for \$15,000 thinking, 'Well if anything happens, I'll cash in the extra \$5,000.' It just doesn't work like that."

### MISTAKE #4: NEGLECTING THE IMPACT OF CREDIT ON INSURANCE COSTS.

"Some owner-operators don't understand how their credit history affects their cost of

insurance," says Benisch. "It impacts your rates and down payment required. But this isn't just an expediting thing. Credit affects all your insurance—homeowners, personal auto, and so forth."

The idea here is that if you've experienced financial challenges that have brought down your credit score, it's not the end of the story. When you're aware of the impact of your credit on your business costs, like insurance, you'll be more likely to develop—and act on—a plan that puts you on a stronger financial footing to raise your credit score...and, ultimately, lower your insurance costs.

### THE BOTTOM LINE

When structured properly, your insurance policy can give you greater confidence and peace of mind that you're covered in the event that Murphy's Law kicks in. So avoid these mistakes by working closely with your insurance agent to craft a policy that fits your business needs and budget. **EN**

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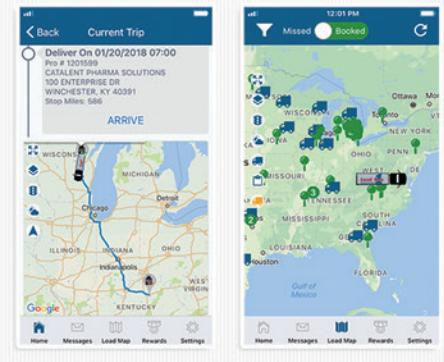
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**Adam 419-297-3773**

TEAM 'HOUSE' 144' TRACTOR XPO EXPEDITE, DIRECTV - Newer 2015 Volvo VNL780 tractor with a GORGEOUS loaded 144" ARI Sleeper for a Class A CDL, WELL-ESTABLISHED TEAM COUPLE. **Beverly 419-410-2800**

Looking for experienced FedEx Custom Critical White Glove T-Val Reefer teams (same household couples). GENEROUS SIGN-ON BONUS OFFERED! Our fleet includes D unit straight trucks with 96" sleepers loaded with all the comforts of home. **Chris 704-881-3782**

We are looking for an experienced team to drive a 2014 FREIGHTLINER CASCADIA, TVAL Class 8 truck, with Bolt 100" Sleeper. Has all the goodies; Our company runs with FedEx CC WG and Landstar Express America, expediting experience preferred/ **BILL 248-930-8827**

FEDEX CUSTOM CRITICAL WG TVAL TEAM

You will need a Class B license and Hazmat endorsement - previous Expedite experience preferred, Our trucks are Freightliner Cascadia, 22' reefer box, DD13 Detroit engine, fully auto with lots of bells and whistles for your comfort. **Edward 704-881-3782**

Team Wanted for NEW 2018 Freightliner FedEx Custom Critical Straight Truck. Unit is fully loaded, C Unit, Tval truck, with 120" SLEEPER with full bed in the back and extra bed on side wall up high, kitchen, SHOWER/POTTY. **Charles 812-280-0938**

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**Natalia 828-335-6407**

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Team or Solo Driver Opportunity - Looking for a team or solo driver. I have a 2014 RAM PRO MASTER that is contracted with BOLT Express available immediately for an honest, dependable, hardworking driver with a positive attitude. A little experience is helpful, but I am willing to train. **Keith 248-826-7555**

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