



WASTE HAULING & RECYCLING

INSURANCE & RISK MANAGEMENT PROGRAM EXPERTS

BUSINESSES SERVED

- ✓ Commercial & Residential Haulers
- ✓ Construction/Demo Debris Haulers
- ✓ Medical Waste Haulers
- ✓ Recycling Operations
- ✓ Scrap Metal Dealers
- ✓ Transfer Stations, Landfills, MRFs



RBN has been providing insurance solutions for the waste hauling and recycling industries for nearly 20 years. RBN brings together a team of experts that demonstrate quality service, technical expertise, and provide the financial protection needed in the event of a loss. Our clients can always count on timely insurance quotes that provide complete coverage at competitive prices.

COVERED RISKS



COMMERCIAL
AUTO



GENERAL
LIABILITY



EXCESS/
UMBRELLA



POLLUTION
COVERAGE



WORKERS'
COMPENSATION



PROPERTY



CYBER



EMPLOYMENT
PRACTICES

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CONTACT RBN INSURANCE



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SAFETY MANAGEMENT TIPS

It is in your best interest to keep your carrier's Behavior Analysis & Safety Improvement Categories (BASIC) scores low. Low scores mean fewer accidents and safer roads, as well as lower insurance costs. All violations are assigned a value based on severity of the violation. One (1) represents the lowest and ten (10) the highest.

- **BUCKLE SEAT BELTS:** A recent Federal Motor Carrier Safety Administration (FMCSA) survey indicated that ~80% of drivers routinely wear their seat belts. Putting on a seat belt takes a second and can save your life.
- **FOLLOW THE SPEED LIMIT:** Speeding tickets are among the most heavily weighted violations. Obeying the speed limit is vital for keeping scores low.
- **DAILY INSPECTIONS:** Should be thorough and cover all the truck's safety equipment, including seat belts, turn signals, brake system, brake lights, headlights, and taillights.
- **DEFENSIVE DRIVING:** Driving defensively can minimize the negative effects a bad driver has on you and the traffic around you.

Example of Unsafe BASIC Violations & Severity Weight

Operating CMV while texting	10
Failing to properly secure a parked vehicle	1
Failure to obey traffic control device	5
Following too close	5
Speeding 11-14 mph over the limit	7
Speeding 15+ over the limit	10
Failure to yield right of way	5
Failure to use seat belt while driving	7
Using/equipping a CMV with a radar detector	5

RBN DIFFERENTIATORS

■ IN-HOUSE SUPPORT

Responsive Claims & Risk Management Staff with Quick Turnaround on Certificates

■ COVERED LINES

Access to Admitted & Non-Admitted Carriers with the Ability to Handle Limits from \$1,000,000 - \$100,000,000

■ ROBUST EXPERTISE

Knowledge Spanning a Broad Range of Services, Risks, and Company Sizes

■ SAFETY & DOT ASSISTANCE

Resources to support your company's workplace safety and compliance efforts

■ FULL-SERVICE PLATFORM

Complete Platform Offering P&C, Employee Benefits, and Personal Lines Insurance

■ CUSTOM PROGRAMS

Tailored Insurance & Risk Advisory Programs Customized to Suit Clients' Needs

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RBN TEAM

We are dedicated and informed insurance and employee benefits advisors. The trust of our clients and business partners is critical to our success, and we seek to build that trust through every interaction.



WHY CHOOSE RBN?

We provide insurance and employee benefits solutions for middle-market businesses and their owners. As a family-owned business, we are committed to building long-term relationships with our clients, carrier partners, and team members. We excel in working with higher-risk, higher-complexity operations where our insights can be differentiating.

RBN FULL-SERVICE PLATFORM



PROPERTY & CASUALTY

Chemicals, Construction & Contractors, Elevators, Manufacturing & Distribution, Retail & Hospitality, Scaffolding, Technology, Waste Haulers



EMPLOYEE BENEFITS

Medical, Dental & Vision Plans, Group Disability, Accident & Critical Illness, Group Life, FSA/HSA, Executive Benefits, Wellness Plans



PERSONAL LINES

Dedicated Team, High-Quality Carriers, Competitive Pricing, Expert Advice, Specialized Claims Handling & Advocacy



PRIVATE EQUITY

Due Diligence & Transactional Insurance for Buyouts, Minority Investments, Add-On Acquisitions, JVs, and Cross-Border M&A

Trusted advisors serving the property & casualty and employee benefits needs of middle-market businesses.



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PROFESSIONAL BACKGROUND

Tim Shannon is a Vice President with RBN Insurance Services ("RBN") and has been with the firm since 2010. Tim specializes in writing non-hazardous and hazardous transportation companies along with recycling and scrap operations. Tim provides thoughtful advice to clients regarding insurance coverage and risk management.

EDUCATION

University of Colorado, Boulder

MAIN INDUSTRIES SERVED

- Commercial & Residential Waste Haulers
- Recycling Operators
- Construction/Demo Debris Haulers
- Scrap Metal Dealers
- Hazardous Transportation Companies
- Transfer Stations, Landfills, MRF's

AREAS OF SPECIALIZATION

- Risk Consulting
- Insurance Due Diligence
- Compliance Advice
- Workers' Compensation
- High-Hazard Insurance Coverage
- Pollution Liability
- Client Service

YEARS OF EXPERIENCE

18 Years

AFFILIATIONS

National Solid Waste Management Authority (NSWMA)

Trusted advisors serving the property & casualty and employee benefits needs of middle-market businesses.