



# The MCS-90 Book

## Table of Contents

### The MCS-90 Book

- Preface
- Acknowledgments
- The CPCU Society and the CLEW Interest Group
- About the Authors
- Executive Summary and Conclusions
  - Historical Development of the Trucking Industry and Regulation
  - The Motor Carrier Industry Now and the Matter of Safety%2FInsurance
  - Insurance Policy and Endorsement Forms Examined
  - Motor Carrier Lessee%2FLessor Indemnity Agreements
  - The Trials and Tribulations of the MCS-90 Endorsement
- Introduction
  - Identifying and Defining the Parameters
  - Trucking Conditions Producing the Introduction of MCS-90 Endorsement
  - A Root Cause of the Problem
  - The Seminal Case
  - Some Observations
- Chapter 1: Important Historical Developments of Motor Carrier Industry
  - Motor Carrier Act of 1935
  - Plan To Reorganize the ICC
- Chapter 2: The Motor Carrier Act of 1980
  - Post-Motor Carrier Act of 1980 Legislation
  - The Effects of the Motor Carrier Act of 1980
  - The MCS-90 Endorsement
- Chapter 3: The Motor Carrier Industry Now
- Chapter 4: The Matter of Safety and Insurance
  - The Commercial Motor Vehicle Safety Act of 1986
  - Trucking Industry Safety Records
- Chapter 5: Policy Forms Compared--An Industry Response
  - Change in ISO Forms
  - Business Auto Policy
    - Eligibility
    - Some Policy Features
    - Persons and Organizations Covered
  - Truckers Policy

- The Policy's Objectives
  - Motor Carrier Policy
  - Who Is an Insured
    - Who Is an Insured--Similarities
    - Who Is an Insured--Differences
    - Automatic Insureds--Differences
    - Persons or Organizations Not Considered Insureds
  - "Other Insurance" Provisions--Application
    - Truckers Policy
    - Motor Carrier Policy
    - Hired or Borrowed from the Named Insured
    - Hired or Borrowed by the Named Insured
  - Applying Insurance on Trailers
  - Other Applications of "Other Insurance"
  - Nonstandard Truckers Forms
  - Beyond the Basic Policy Provisions
  - A Case in Point
  - Umbrella%2FExcess Liability--A Question of Application
- Chapter 6: Motor Carriers--Insurance for Nontrucking Use
  - Covering the Bobtail and Deadhead Exposures
  - Uses for the Endorsement--Examples
  - Real-Life Situations--Cases
    - Bobtailing En Route to Picking Up a Load
    - Both Coverages Applicable: Primary versus Excess Issues
    - Bobtailing to the Repair Shop--Trucking Company's Policy Applies
    - Coverage Mutation--Excluding Deadheading Exposures
    - Owner-Operators Taking Chances
  - Summary--Conclusion
- Chapter 7: Anti-Indemnification Laws
- Chapter 8: Insurance and Minimum Financial Responsibility
  - Insured versus Named Insured
  - Underwriter Responsibilities
- Chapter 9: The MCS-90 Endorsement: the Good, Bad, and Ugly
  - An Overview of the MCS-90 Endorsement
    - The Declarations
    - Coverage Provided
  - No Change to the Policy
  - Recovery Allowed
  - The MCS-90 Provides Compliance
  - Public Liability Provided
  - Pollution Coverage Included
  - Employees and Cargo Not Included

- No Defense Provided
  - Absolute Liability
    - A Matter of Cancellation
  - Who Is an Insured
  - Trailer Interchange
- Chapter 10: Litigation Issues
  - A Question of Duty To Defend
  - Duty To Indemnify
  - Allocation of Loss
    - Tenth Circuit Moves to Majority View
  - Who Is an Insured?
  - Stretching the Four Corners
  - Applicability of Employee Injury Exclusions
  - Coverage Territory Issues
  - A Legacy of Litigation
- Chapter 11: Industry in Transition: The MCS-90 Fix or Replace?
  - The Root Problem with MCS-90
  - Proposed Revision to the MCS-90 Endorsement
    - Critique of the Proposed Changes
  - Financial Responsibility--Purpose
    - The MCS-90 and MCS-82 Compared
  - The Final Analysis
  - Another Solution
- Chapter 12: Commercial General Liability versus Commercial Auto Policy
  - The First Case
  - The Second Case
  - Commentary on Cases
  - Mobile Equipment--A Continuing Debate
- Appendix A: Frequently Asked Questions About the MCS-90
- Appendix B: Sample Motor Carrier Insurance Requirements
- Appendix C: State Transportation Websites
- Appendix D: Glossary
- Appendix E: Motor Carrier Forms
- Bibliography
- Table of Cases
- Topical Index