

ExtraMile

Insurance that's with you... mile after mile!

WINTER 2022 | WWW.ORICAN.COM

THE ART OF INFLUENCING OTHERS

very motor carrier's management team understands the challenge of steering the organization in the right direction and getting employees to buy into a shared vision. One area motor carriers find most challenging is loss prevention. Due to the risky nature of the trucking industry, the entire organization has a role to play in preventing losses. From avoiding regulatory violations and fines to preventing vehicle accidents and employee injuries, it takes a unified effort to achieve safety performance goals. Unfortunately, this is easier said than done. Getting employees on the same page and working towards a common goal can feel daunting at times. Despite your best efforts, violations and accidents can still happen. Yet, some motor carriers are better at minimizing risk and achieving better safety performance than others. Why is that? Some may argue luck, but that relates only to nonpreventable losses. Those motor carriers that experience a low number of preventable losses usually have a solid safety culture in place that is reflected by the quality of the drivers hired and retained, the condition of equipment, compliance efforts, and so on. But how did these types of successful motor carriers reach this standard? One could argue the difference is in leadership effectiveness and the ability to influence others.

There is a saying by an unknown author that goes, "Employees do not leave good companies. They leave bad bosses." That may not always be true, but getting employees to voluntarily change their attitudes and behaviors starts with your ability to positively influence them. Effective leaders can exhibit some of the positive traits listed below. While not all-inclusive, this list can help you gauge how others might perceive you and your ability to influence change.

VALUES

If you truly value employee safety, does it show in your actions? You must be genuine in your commitment because if you are not, employees will likely ignore your message and follow their own values or someone else's. Walking the walk and talking the talk regardless of the situation sets a powerful example.

VISION

Visionary leaders are most influential when they present their goals, outline a strategy to achieve those goals, and then follow through to make the vision a reality. An inviting message can be inspirational, but a visionary needs to deliver or risk losing credibility.

CHARISMA

It is easy to gravitate towards someone with a passion for what they do and who has a personality that is easy to relate to. Charismatic leaders are most persuasive when they combine charm and interpersonal connection to motivate others to follow.

CALL TO ACTION

- Encourage creativity with employees to invite new loss prevention ideas.
- Empower employees to take action and make contributions to safety efforts.
- Communicate your vision for employee safety and visibly support activities to improve performance.
- Champion safety efforts and hold employees accountable for safety performance.

Submitted by:

William (Bill) Kalbhenn Team Lead, Senior Safety Services Representative, CD, CDT, CMILT Used with permission from Great West Casualty Company

Old Republic Insurance Company of Canada does not provide legal advice to its' customers or any other parties, nor does it advise such parties on employment-related issues. Therefore, the subject matter contained on its' website and other publications is provided for informational purposes only and is not intended to serve as legal or employment advice for any issue(s) that may arise in the operations of a motor carrier. Legal advice should always be sought from the party's legal counsel. Old Republic Insurance Company of Canada shall have neither liability nor responsibility to any person or entity with respect to any loss, action, or inaction alleged to be caused directly or indirectly as a result of information contained herein.

OPERATIONAL ADVANTAGES OF VIDEO EVENT RECORDERS

The transportation industry has seen a significant increase in technological advances over the past decade. From electronic logging devices and collision mitigation systems to trailer tracking and driver scorecards, technology now plays a key role in a motor carrier's risk management strategies. One device becoming more prevalent in the trucking industry is the video event recorder.

A video event recorder, which may, depending on the vendor, also be referred to as a dash camera, onboard event recorder, or event data recorder, is a small video camera mounted on the dashboard, windshield, or other optimal location inside the truck. They can be inward-facing to monitor the driver, outward-facing toward the road, or both. Depending on the brand, a video event recorder can record the seconds leading up to an event (i.e., crash) or as programmed by the motor carrier. Integrated with other fleet management software, such as an electronic logging device or the vehicle's electronic control module, a video event recorder can offer a motor carrier unique operational advantages. Here are a few examples of how to leverage this technology for the company's benefit.

DRIVER COACHING

One of the toughest jobs motor carriers have is to supervise drivers. Dash cams allow supervisors to observe a driver's performance, both good and bad, and use actual footage to coach the driver. Being able to see what the driver is seeing in order to address any mistakes, identify hazards, and praise good decisions makes driver coaching much easier. It also gives the driver instant feedback using hard data rather than assumptions. Seeing their actual mistakes, for example, is a much more effective tool for changing behavior. New drivers can benefit from seeing actual footage as well, instead of theoretical scenarios.

DRIVER MOTIVATION

A study by the Federal Motor Carrier Safety Administration (FMCSA) in 2014 showed that the use of telematics and driver monitoring systems, such as video event recorders, improved driver behavior behind the wheel. As drivers are increasingly aware that they are being monitored, they are more motivated to focus on driving and not be seen engaging in unsafe behaviors, like talking or texting on the phone while driving.

DRIVER EXONERATION

With the risk of litigation threatening motor carriers—even when their trucks are not involved in a crash—dash cams are proving to be vital pieces of equipment in their defense against fraudulent claims. Dash cams, and especially trucks with multi-camera systems installed that provide a 360-degree view around the truck, can be used in incident reviews and litigation to demonstrate that a driver was not at fault, exonerating the driver involved in a crash, or exposing a scam.

CALL TO ACTION

- Conduct a cost analysis to determine the price of installing dash cameras fleet-wide.
- Evaluate current driver coaching practices for effectiveness and identify areas needing improvement.
- Solicit feedback from the operations team, including drivers, on the use of dash cameras.

Submitted by: Belinda Edison, CDS Safety Services Representative Used with permission from Great West Casualty Company



COACH MORE AND TALK LESS

Every company faces the challenge of employee turnover. In the transportation industry, driver retention is one of the top challenges motor carriers face due in large part to an aging workforce and fewer new drivers entering the profession. But do not lose sight of the fact that you cannot afford to lose other workers as well. As of the time of this writing, the COVID-19 pandemic has employers struggling to adjust to an ever-changing job market. It is a job seekers' market, but motor carriers have been dealing with this reality since the driver shortage began. Still, no one wants to lose good people, especially a quality driver. One way to avoid this and improve employee retention is by building relationships through coaching.

How is coaching employees different from managing employees? "Traditionally, managing has been defined as a directive and authoritative role to oversee and drive employees toward a specific outcome...While coaching has the same objective as managing, the approach is more focused on helping individual employees develop their own critical thinking skills through learning."¹ In other words, by coaching more and telling less, you give employees an opportunity for personal growth, to hone their problem solving skills, and use their greatest resources: their brains.

Coaching also shows you want to see employees succeed. If employees know you are investing in their success, that builds loyalty, and loyalty may prove the deciding factor when an employee is confronted with another job opportunity. Remember, humans are wired to be social, and in this time of social distancing and social media, taking the time to coach an employee rather than telling him or her what to do and how to do it can have a profound impact on your employee's morale and willingness to stay with the company. As a coach, your greatest asset is the ability to listen. Here are three tips to improving your listening skills:

STOP TALKING

Do not interrupt employees while they are expressing their ideas for a solution. Also, do not try to fill a pause in the conversation while the other person is thinking. Give the person time to gather his or her thoughts.

ASK QUESTIONS

After the employee is done speaking, ask questions to clarify your understanding or to help that person think through his or her thoughts more. Try open-ended questions instead of closedended questions.

MINIMIZE DISTRACTIONS

Do not allow distractions to interfere in the conversation or interrupt the other person's train of thought. Avoid distractions like checking your phone to show the other person he or she has your attention.

CALL TO ACTION

- Conduct coaching training for all personnel who supervise or mentor employees.
- Practice not interrupting other people while having a conversation.
- Put away your cell phone and avoid other distractions while communicating with others.
- Create three open-ended questions you can use while practicing your listening skills.

Note: These lists are not intended to be all-inclusive.

Submitted by:

Rajdeep Singh, CRM, CDS, CDT Senior Safety Representative Used with permission from Great West Casualty Company



¹ Bolsu, R. Coaching vs Managing. Retrieved from: https:// www.cultureamp.com/blog/coaching-vs-managing-5-key-tactics-for-managers

EMERGENCY PREPAREDNESS: IS YOUR COMPANY READY?

No motor carrier ever wants to be involved in a vehiclerelated incident, or be pulled into a fraudulent claim, but due to the high-risk nature of the transportation industry and our current litigious environment, both can happen. If you disagree, consider a recent study by the National Highway Traffic Safety Administration (NHTSA). In 2020, vehicle miles traveled decreased about 13.2%, but the fatality rate per million miles increased 23% compared to 2019. The NHTSA study also found the following:

- Occupant ejections were up 20%;
- Crashes on urban interstates were up 15%;
- Speeding-related crashes were up 11%;
- Rollover crashes were up 9%; and
- Police-reported alcohol involvement crashes were up 9%.

Even if your drivers are doing everything right to try to prevent a crash, other drivers could hit your truck accidentally or intentionally stage a crash. There are even groups who are never involved in a crash, but target motor carriers with the intent to file a fraudulent claim. The statistics above show that catastrophic losses involving all motor vehicles are on the rise; the increase points to a higher risk of a large dollar loss or nuclear verdict. That is why vehicle accident occurs.

One way to get organized is to develop an emergency action plan (EAP). An EAP is a company-specific set of procedures to help guide personnel step by step through an emergency situation. From vehicle accidents to natural disasters, having written procedures in place helps ensure a timely and organized response in an otherwise chaotic period. A quick response using an EAP can also help mitigate the severity of any potential losses. With this in mind, here are a few additional topics to consider adding to your EAP.

BUILDING EVACUATION PLAN

In the event of a fire or other emergency that could necessitate evacuating the building, having a plan to ensure an orderly exit and accounting of all personnel is essential. This plan can also specify emergency contacts, egress routes, and who in the company is authorized to fight fires and in which circumstances.

CLAIM REPORTING

Establish a procedure to ensure all vehicle incidents and work-related injuries are reported to your insurance company immediately. This allows claim adjusters to respond, investigate, and work to settle the claim in a timely manner.

BUSINESS CONTINUITY

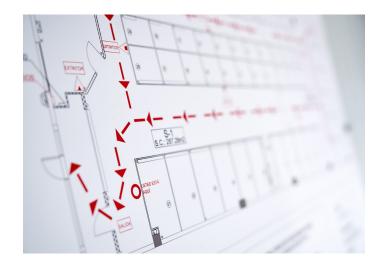
The COVID-19 pandemic forced business owners to adapt and overcome to an unprecedented disruption of services. Learning from this experience, motor carriers should have a plan to keep the business operating with limited disruption, including information technology disaster recovery.

CALL TO ACTION

- Develop and implement an EAP.
- Ensure all claims are reported within 24 hours of the incident.
- Create a building evacuation plan.
- Practice executing emergency procedures.

Note: These lists are not intended to be all-inclusive.

Submitted by: Denise Denison, CDS Safety Services Representative Used with permission from Great West Casualty Company



ALBERTA ENACTS DIRECT COMPENSATION FOR PROPERTY DAMAGE

irect compensation for property damage (DCPD) was enabled by legislative changes and will take effect in Alberta on January 1, 2022.

With DCPD, drivers deal with their own insurers to cover vehicle repair costs if they are not at fault in collisions. DCPD eliminates red tape between insurers and reduces costs associated with recovering damages from third parties.

How DCPD works

- DCPD coverage is part of mandatory auto insurance.
- If you are not at fault in a collision, your insurance company will cover damages to your vehicle caused by another driver.
- If you are 100% not at fault, DCPD covers 100% of the vehicle damage claim. If partially at fault, DCPD covers the not-at-fault extent of damage. Optional collision coverage, if purchased, would cover the at-fault portion of the claim. If you do not have optional collision coverage, you will need to pay the at-fault portion out of pocket.
- Making a DCPD claim will not affect your premium. Your premiums may be affected by accidents for which you are partially or completely at-fault.

- DCPD coverage automatically comes with no deductible.
- DCPD applies to vehicle damage only and will not prevent drivers from pursuing legal action for injuries incurred in a collision in Alberta.

If you purchased optional collision coverage, it will continue to be used for vehicle damage resulting from a driver's fault in collisions, as well as collisions involving uninsured vehicles or hit-and-runs. At-fault drivers will still be held accountable by having to pay higher auto insurance premiums and having atfault collisions added to their driving record.

Out of Province vehicles with valid Third Party Liability coverage will be subject to the provision of DCPD. These Provinces include Ontario, Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland and Labrador. British Columbia has enacted Basic Vehicle Damage Coverage (BVDC).

Submitted by: Marg Lefler, FCIP Assistant Vice President / Claims

The Online Learning Library is Now Available as a Mobile App

Download the Free Infinit-I Workforce Solutions App on Your Apple or Android Device!





This material is intended to be a broad overview of the subject matter and is provided for informational purposes only. Old Republic Insurance Company of Canada (Old Republic Canada) does not provide legal advice to its customers, nor does it advise insureds on employment related issues, therefore the subject matter is not intended to serve as legal or employment advice for any issue(s) that may arise in the operations of its insureds. Legal advice should always be sought from the insured's legal counsel. Old Republic Canada shall have neither liability nor responsibility to any person or entity with respect to any loss, action or inaction alleged to be caused directly or indirectly as a result of the information contained herein.

Old Republic Insurance Company of Canada

Box 557, 100 King Street West, Hamilton, Ontario L8N 3K9 Phone: (905) 523-5936 • Fax (905) 523-1471 • Toll Free: (800) 530-5446

