

# The ExtraMile

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

SUMMER 2020 | [WWW.ORICAN.COM](http://WWW.ORICAN.COM)

## THE WHEELS KEEP ON TURNING

**W**e at **Old Republic Canada** hope that you, your family, and your employees are well and staying safe.

This year has undoubtedly been a year for change for all of us. Individually and collectively, we have been challenged by the COVID-19 virus. Many customers also have been adversely impacted, while others have seen an increase in volume and revenue.

As we've all learned to adapt to a new normal and respond to rapid changes, I must tell how inspired I've been, witnessing the resiliency, responsiveness, and camaraderie of our staff, our partners, and mutual clients. We have all risen to new challenges and met them head-on. For example, it took a little over a week for our company to pull together to protect the safety of all employees after the World Health Organization declared the COVID-19 Pandemic. We moved out of our Hamilton office, and into productive work-from-home environments, with special thanks to our IT team. Each one of our staff worked together to make that happen, and they continue to work successfully together and with partners like you (albeit physically apart) as we head into these later summer months.

During these challenging times, we have continued to recognize the efforts and achievements of our staff. We have made several changes to our organizational structure, in keeping with our company's philosophy of succession planning and development and promotion of qualified individuals.

Effective May 15, 2020, **Jason Smith** has been promoted to President and Chief Operating Officer from his previous role as SVP, Accident & Sickness Operations. Jason first joined the organization in 2001 in the Accounting department and has progressed through various positions within the organization.

**Paul Field** will continue to serve as CEO and shares his excellent leadership skills.

We also welcomed **Waqas Rana** as Vice President and Chief Compliance Officer to our executive team. Waqas joined us with over 15 years of senior compliance officer experience in the Canadian insurance market. Waqas will assume responsibility for our corporate compliance functions in both Old Republic and Reliable Life.

We hope you join us in congratulating these individuals on their new roles.

As both trucking and insurance are "essential services," our wheels must keep turning. A huge thank you to all of the truck drivers out there and yourselves. You will continue to play a crucial part in getting our economy moving again. Our commitment is to be "the" premier provider of insurance products and services for the trucking industry. We know further industry changes are ahead of us. While we will never forget what made us successful, we will not be complacent and fail to respond to changing market needs.

We are also preparing for our 2020 Annual Broker Conference virtually on September 18 and are looking forward to seeing all of you. I look forward to the day when we can physically come together again. Until then, we wish you a great summer!

Thank you for your ongoing support of Old Republic Canada.

*Submitted by:*  
*Aysegul Tuncertan*  
*Director, Underwriting and Safety Services*



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# RE-EMPHASIZE REAR END CRASH PREVENTION

Preventing large truck crashes has been and always will be a topic of discussion motor carriers have with their drivers. Large truck crashes cost the transportation industry approximately \$135 billion annually, according to a study conducted by the Federal Motor Carrier Safety Administration (FMCSA).<sup>1</sup> Rear-end crashes, in particular, have a high risk of causing catastrophic losses. The FMCSA's study identified four driver-related factors associated with large truck crashes; these can also be factors in rear-end crashes. Read about each factor below and discuss them with drivers to help re-emphasize your commitment to preventing rear-end crashes.



## NON-PERFORMANCE

Non-performance factors include a driver falling asleep at the wheel or having a physical impairment (e.g., heart attack) that contributes to a crash. Educating drivers on the signs of health-related issues and encouraging health screenings are good starting points for conversation. Other talking points can include:

- If sleeping is problematic, is the driver willing to participate in an employer-paid sleep study?
- If obesity is an issue, is the driver willing to participate in employer-sponsored weight loss activities?

## RECOGNITION

Recognition factors include driver inattention, driving while distracted, or failing to observe a driving situation adequately for some other reason. Motor carriers can train drivers on the dangers of distracted driving and monitor Safety Measurement System (SMS) results for similar violations. Talking points to consider include:

- What is the driver doing with mobile devices before/while driving?
- Is the driver engaging in other activities, like eating or drinking, while driving?

## DECISION

Decision factors include driving too fast for conditions, misjudging the speed of other vehicles, or following other vehicles too closely. SMS and the truck's electronic control module can identify when a driver has been speeding, braking too hard, or making unsafe driving decisions. Talking points to consider include:

- Why did the driver choose to speed or drive too fast for conditions?
- What technique is the driver using to determine proper following distance?

## PERFORMANCE

Performance factors relate to the driver's reaction to a hazard, including panicking, overcompensating, or exercising poor directional control of the vehicle. Road testing drivers is an effective way to gauge a driver's skills. After the road test, some talking points to consider include:

- Why did the driver react (correctly or incorrectly) to specific hazards in the road test?
- What hazards are the driver looking for at certain locations (e.g., intersections, customer sites, etc.)?

<sup>1</sup>FMCSA Pocket Guide to Large Truck and Bus Statistics (2020). Retrieved from <https://www.fmcsa.dot.gov/safety/data-and-statistics/2019-pocket-guide-large-truck-and-bus-statistics>

## CALL TO ACTION

- **Evaluate each driver's MVR, SMS results, etc., to identify risky behaviours that lead to rear-end crashes.**
- **Train all drivers on rear-end crash prevention. Our Online Learning Library has helpful training videos on this topic.**

*Submitted by:*

*Rajdeep Singh*

*Safety Services Representative*

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# TRUCKS AND MOTORCYCLES SHARING THE ROAD

Accidents involving commercial trucks and motorcycles can be particularly traumatic simply due to the size differences between the vehicles. Motorcycles are significantly smaller than trucks, and the motorcycle rider is exposed with essentially nothing to protect them from a collision with another vehicle. Unfortunately, accidents of this nature are often very serious and can be life-threatening.

Additionally, a motorcycle can accelerate quickly and can maneuver through traffic rapidly, making it difficult to spot while driving a truck.

The majority of motorcycle riders have experience, are well trained, and have a full appreciation of the danger around commercial trucks. However, there are also a number of riders on the road that do not have much experience, are unaware of the dangers trucks pose, and lack safe riding skills.

During commercial driver training, it is a good idea to include defensive driving techniques about sharing the road with motorcycles. Drivers should be encouraged to pay special attention to motorcycles traveling in close proximity to their truck. Trainers may want to consider setting up a demonstration with trucks and motorcycles to show the many danger zones and blind spots that exist around commercial tractor-trailers.

## Observations about motorcycles and riders include:

- Sometimes motorcycles appear farther away than they actually are. This is because they are smaller than other vehicles.
- Motorcycles can maneuver quickly through traffic, but they can also brake faster than commercial vehicles. Motorcycles can also accelerate quickly from a full stop.
- Motorcycles are more difficult to control during inclement weather. Riders may take quick evasive action, which could result in a loss of control.
- Some riders may like to travel in groups causing those in the back to drive recklessly to keep up (accelerating through red lights, etc.).
- Some inexperienced riders may be driving on restricted learners' permits. Age and maturity may reflect their driving skills.
- Riders travelling at high speeds may try to drive around objects rather than brake to slow down.
- They may also attempt to drive in an area that a car would not be safely able to.

## Reminders to commercial drivers:

- All traffic signs and driving rules must be followed at all times.
- Be courteous to other drivers and motorcycle riders.

- Ensure that your mirrors are always set properly.
- Increase your following distances behind motorcycles due to their shorter stopping distances.
- Always drive defensively and expect the unexpected, especially around motorcycles.
- Always be aware of blind spots and when other vehicles enter and exit these areas.
- Have good situational awareness at all times.



Submitted by:  
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# ENGAGE DRIVERS TO DECREASE TURNOVER

It is no secret that the trucking industry as a whole struggles with driver turnover. On average, drivers stay with their employers for only one year, and that turnover can cost a motor carrier approximately \$8,200 each time a driver leaves.<sup>1</sup> Obviously, making a fair wage is very important to drivers, but it may come as a surprise that not all drivers hop jobs for financial reasons. Even if the grass looks greener working for a competitor, company culture could be the root cause of driver dissatisfaction and turnover.

Managing a remote workforce is a big challenge. While not every trucking company conducts long haul, over-the-road operations, even regional and local motor carriers contend with the challenges of staying connected to drivers they see only sporadically. Certainly, there are drivers who welcome this separation. In fact, many drivers would say that not having their bosses looking over their shoulders is the reason they chose this profession in the first place. Still, even lone wolves will admit they want—and sometimes need—employer engagement.

According to a Gallup study, “Highly engaged workplaces see up to 67% lower turnover.”<sup>2</sup> Combine the lower turnover percentage with the average cost of truck driver turnover (\$8,200), and it is plain to see that building employee engagement into the company culture can reap a significant return on investment. Here are some low-cost ideas to engage drivers and build company loyalty.

## PROVIDE PERSONAL AND PROFESSIONAL DEVELOPMENT OPPORTUNITIES

Investing in employee development is a great way to engage employees and show you want to help them succeed. One FREE option is to distribute Extra Mile Newsletters to your staff.

## REWARD AND RECOGNIZE ACHIEVEMENTS

Each employee is different when it comes to rewards and recognition. Some employees may not want public recognition, while others relish it. Likewise, monetary rewards can be easily forgotten. Make rewards and recognition more memorable by asking employees what they prefer.

## SOLICIT EMPLOYEE INPUT

Seek employee input on work-related issues, especially when it comes to safety. Engaging workers and soliciting their ideas demonstrates that you value their opinion, and those actions may bring to light issues that you were not aware of. Provide a safe environment for employees to voice their ideas without repercussions. Afterwards, follow up with an update, even if an idea was not utilized.

## CALL TO ACTION

- Solicit input from employees on engagement ideas, and choose three to implement.
- Implement the three employee engagement ideas with a specified completion date.
- Survey employees six months post implementation to measure the effectiveness of the three initiatives.

<sup>1</sup>The Link Between Employee Engagement & Turnover Rate (2020). Retrieved from

<https://blog.mcquaid.com/employee-engagement-turnover>

<sup>2</sup>Truck Driver Shortage – Fast Guide to Truck Driver Jobs Turnover (2017).

Retrieved from <https://www.thetruckersreport.com/shortage/>

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