

The ExtraMile

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

WINTER 2020 | WWW.ORICAN.COM

HINDSIGHT IS 20/20: WHAT THIS YEAR HAS SHOWN US

It is safe to say that this has been a rough year for everyone. We all had to deal with anxieties and fears over the last nine months. However, as both trucking and insurance are “essential services,” our wheels have kept turning. Now that it is December, you are probably looking forward to saying goodbye to 2020 and hello to a fresh, new year. We’re sure 2021 will be full of new possibilities, resolutions, and goals. Our team here at Old Republic Canada look forward to welcoming it. We also want to take time to recognize this year for the many amazing things it has shown us - not only despite the challenges we’ve faced, but as a *direct result* of those challenges.

For example, although we have always been capable, we have proven ourselves to be incredibly flexible, creative, and caring this year. We have been proud to see our team members and partners like you finding new ways to work, connect, and support one another. This includes our virtual meetings with some of our broker partners, which we have greatly enjoyed and will continue to coordinate until we’re all able to meet in person again.

Furthermore, even though the pandemic has affected how we live and work, it has also allowed us to reconsider our values and what is important to us. Old Republic Canada’s corporate Core Values are Integrity, Care, Simplicity and Responsiveness. These four Core Values guide our everyday work decisions and govern how we treat our customers, business partners and each other. This year, our staff have once again displayed these values and they have helped us continue to perform with the

same level of excellence and consistency that you have come to expect from us.

We take pride in being a leader in the Canadian long-haul trucking industry and a top choice for Canadian Trucking companies. We could not have done this without our strong relationship with our broker partners and mutual clients. We want to take this opportunity to thank you for all your ongoing support of Old Republic Canada.

On behalf of the Underwriting, Safety Services and Claims departments, we wish you Happy Holidays. Stay Safe!

Submitted by:

Aysegul Tuncertan
Director, Underwriting & Safety

Marg Lefler
Director, Claims



DISCOVER OLD REPUBLIC CANADA'S ONLINE LEARNING LIBRARY!

Access anywhere
on your device
with Wi-Fi!

Email SAFETYSERVICES@ORICAN.COM to receive your
login information and gain free, 24/7 access!

WHAT IF CULTURE IS NOT YOUR PROBLEM?

When a motor carrier starts experiencing a trend in vehicle crashes, employee injuries, or even turnover, it is easy to look at the company's culture as the cause and the cure. All too often, senior leaders look to create the right environment in the hope that it will bring the results they seek. In truth, one cannot directly fix a culture. Culture change comes as the result of making operational changes, sometimes involving painful decisions that affect processes, procedures, personnel, and even the company's leadership team.

Case in point: imagine a small motor carrier that has grown from its humble beginnings as a family-owned operation or perhaps a single-unit owner operation. Early on, it was easier to establish a culture that mirrored the owner's values and beliefs. However, as the company started to grow, the owner was forced to take on new responsibilities. Growing the fleet meant adding employees, supervisors, and managers, and creating new departments. Adding to this challenge, the owner had to learn to delegate.

Change is essential for all organizations to survive. If the status quo is not working in your organization, here are some tips to making operational changes that can bring about a culture shift.

FRONT-LINE DECISION-MAKING

One way to change a top-down culture is to start involving front-line employees in the decision-making process. For instance, involving drivers, mechanics, and dispatchers in operational decisions is a great way to build trust and gain buy-in because these employees were involved in providing the solution. Front-line employees may have a better idea of which changes are needed and how to go about making them.

EMPLOYEE TRAINING

Organizational silos, the invisible (and/or sometimes physical) walls put up to segregate departments from each other or even separate management from employees, are culture killers. Silos restrict communication and can lead to animosity and decreased morale. One way to tear down those silos is to start cross-training employees, especially those who are closest to customers. Every employee should know the products and services provided by your company. Having even a general awareness of the company's offerings equips employees to better serve customers, improve communication, and build teamwork.

PERFORMANCE MEASURES

Becoming a performance-minded organization can change a culture quickly. For example, doing something as simple as recording every vehicle-related incident is huge. It is easy to forget about a minor fender bender, especially if the cost was relatively low. However, those minor incidents can add up over time, and it becomes easier to see that a bigger problem

exists. Develop metrics to start measuring the company's performance. From Safety Measurement System results to fuel economy, measuring performance allows the organization to set goals and determine if those goals are achieved. As goals are met, new standards can be set, and over time you will see the organization change.

CALL TO ACTION

- Assign each manager to identify at least one task that can be delegated to front-line employees.
- Incorporate product and service training into employee training or meetings.
- Create a list of metrics on which each department can be measured to improve performance.
- Communicate performance metrics, goals, and status on a regular basis to employees.

Submitted by:

William (Bill) Kalbhenn

Team Lead, Senior Safety Services Representative

Used with permission from Great West Casualty Company

THE OPERATIONS TEAM IS KEY TO SAFE WINTER DRIVING

The operations team plays an important role supporting the company's safety efforts. One way they can contribute is to remind drivers how to protect themselves and their equipment in adverse driving conditions. Many vehicle incidents can be prevented if the entire organization is working together to keep safety at the forefront of everyone's mind. Here are some key points the operations team should cover with drivers.

HELP WITH PRE-TRIP AND EN ROUTE PLANNING

- Monitor each driver's availability, and encourage breaks to avoid fatigue and distractions.
- Remind drivers to conduct a thorough pre-trip vehicle inspection.
- Route drivers away from adverse conditions, and budget extra time for delays.
- Ensure vehicle repairs are completed before the driver leaves on a trip.
- Monitor weather reports and communicate winter storm warnings to drivers.
- Remind drivers to pack cold weather clothing, extra food and water, and other emergency supplies.

REINFORCE THE ESSENTIAL 7 DRIVING TECHNIQUES

1. **Be attentive to the road ahead** - Drivers should watch for slowing traffic ahead as well as other hazards, like potholes or lane closures.
2. **Maintain proper following distance** - Drivers should maintain a minimum of six seconds following distance in normal conditions and add an additional second for each hazard present, like snow.
3. **Observe proper speed for conditions** - Drivers should slow down as road conditions worsen, and at the very least, reduce speed 2-3 mph below the flow of traffic, not to exceed the posted speed limit.
4. **Avoid distractions** - Drivers should get plenty of sleep to avoid fatigue, put away devices before driving, and wear polarized sunglasses to reduce sun glare.
5. **React properly to hazards** - Encourage drivers to mentally focus on how to react to a hazard, like an animal strike. Also, if conditions turn hazardous, encourage drivers to pull over in a safe place and wait the storm out.

6. **Yield the right of way** - Drivers should slow down to allow others to merge into traffic, yield to pedestrians, and yield to other vehicles if it is unclear who has the right of way.
7. **Maintain one lane** - Drivers should avoid lane hopping and abrupt lane changes that can lead to a jackknife or lane change crash, or cause others to lose control of their vehicles.

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

CALL TO ACTION

- Use Old Republic Canada's Online Learning Library videos to train drivers.
- Monitor weather reports and communicate hazardous conditions to drivers.
- Educate drivers on how to conduct a proper pre-trip vehicle inspection.

Submitted by:

Rajdeep Singh

Safety Services Representative

Used with permission from Great West Casualty Company

CREATE A WORKPLACE THAT LEARNS FROM MISTAKES

Mistakes happen. As frustrating as that may sound, mistakes are inevitable because humans are imperfect beings. In fact, most crashes and injuries are often the result of human error rather than factors outside of a worker's control. Depending upon the severity of the error, when an employee makes a first-time mistake, this may be understandable. It is important for managers and supervisors to separate acceptable mistakes from unacceptable mistakes, and to be mindful how they respond to each.

Acceptable mistakes are those that come from trial and error. Consider Thomas Edison. When asked about his failures when trying to invent the electric light bulb, Edison replied, "I have not failed. I've just found 10,000 ways that did not work."¹ Mistakes are part of an employee's learning, growth, and maturity. Creating a blame-free work environment can pay big dividends when an acceptable mistake occurs. Rather than being critical, make employees feel safe to make mistakes. This approach promotes learning, invites innovation, improves morale, and increases employee retention.

Unacceptable mistakes can stem from an employee's intentional decision to violate company policies and procedures, like speeding, theft, or sexual harassment. Employees should be held accountable for their actions, but be mindful of how you initially react. Emotions can get the best of anyone, so take time to collect yourself, gather the facts, and involve the human resources department before responding. Even if an employee's bad mistake warrants immediate termination, handling the situation professionally and respectfully speaks volumes to your staff.

Here are a couple of tips to consider when dealing with employee performance issues.

ONE-TIME ERRORS VS. PERFORMANCE GAPS

An employee's first-time error is understandable. Nobody is perfect. However, if errors persist, the disparity between the employee's current performance and his or her expected performance should be viewed as a performance gap. If this is the case, do not assume the solution is training. The root cause of the problem could be any number of issues, including the employee's work environment. For example, it may be too loud or too dark where the employee works, the process the employee is following is flawed, or a mechanical defect exists in the equipment being used. Keep in mind, training will not fix an unmotivated employee or one who lacks the cognitive abilities required to perform particular tasks.

VIEW MISTAKES AS LEARNING OPPORTUNITIES

This may sound cliché, but mistakes offer us the best opportunity to learn. Create an environment that makes it safe for certain failures. Start by keeping the employee's track

record in mind before saying anything. Chances are, they are being harder on themselves than you will ever be. Also, watch your language. Rather than scold employees or make an off-hand remark diminishing them, use the situation as a teaching moment. It is likely employees already know what went wrong and will make the correction without you saying anything. If not, try coaching them and helping employees realize their mistake themselves.

¹Retrieved from <https://www.inc.com/kevin-daum/37-quotes-from-thomas-edison-that-will-bring-out-your-best.html>.

CALL TO ACTION

- **Survey employees to learn how they perceive management's attitude towards employee mistakes.**
- **Investigate the root cause of employee mistakes using various tools, such as fault-tree analysis.**
- **Measure employee performance, such as roadside violations, mechanical defects, etc.**
- **Partner with the training department or a consultant when evaluating performance gaps.**

Submitted by:

Belinda Edison, CDS

Safety Services Representative

Used with permission from Great West Casualty Company

SEASONAL AFFECTIVE DISORDER (SAD)

Seasonal Affective Disorder (SAD) is a form of major depression that is typically associated with the change of seasons. SAD can occur at any time during the year. It is most common starting in late fall and early winter, during periods of reduced daylight and colder temperatures. The symptoms are typically less severe during spring and summer.

SAD is a psychological condition that can seriously affect a person's health and wellness. Resulting in challenges from anxiety and eating disorders to thoughts of suicide, SAD is not a condition to be taken lightly. It can also act as a distraction while driving and potentially lead to a vehicle crash or workplace injury. Review the risk factors, symptoms, and possible treatments of SAD below, and determine if you or a loved one may be experiencing this condition.



RISK FACTORS

Those with a family history of SAD, major depression, or bipolar disorder are at a higher risk of experiencing SAD. People living further from the equator are also at a greater risk.



SYMPTOMS

SAD may begin with mild symptoms at the start of a season and progressively worsen. According to the Mayo Clinic, typical signs of SAD include frequent and lasting feelings of depression, loss of interest in enjoyable activities, problems sleeping, changes in appetite or weight, feeling sluggish or agitated, difficulty concentrating, and thoughts of death or suicide.¹ Depending on the time of year, additional symptoms may appear. For instance, in the fall and winter months, a person experiencing SAD may feel more irritable, tired, or have low energy. One may become hypersensitive to rejection or have problems getting along with others. Oversleeping and weight gain are also common in winter. Meanwhile, during the summer when days are longer, individuals with SAD may experience insomnia, weight loss, poor appetite, and increased agitation or anxiety.¹

¹Retrieved from <http://www.mayoclinic.org/diseases-conditions/seasonal-affective-disorder/basics/symptoms/con-20021047>.



TREATMENT

Seek medical help – Talk to your physician if you or a loved one may be experiencing SAD. Your doctor can properly diagnose your condition and recommend treatment options. Three common treatments include phototherapy, medications, and psychotherapy. Phototherapy (i.e., light therapy), sitting in front of a special light box that exposes you to bright light which mimics natural outdoor light, may help improve your mood. Antidepressant medications prescribed by your doctor may help prevent depressive episodes, while counselling by a professional psychologist can help you change negative thoughts and behaviours, manage stress, and cope with SAD.

Try home remedies – Open the window blinds and sit closer to bright windows. Take frequent walks. Get outside, even if briefly, on colder days. Eat healthy, portion-controlled meals. Try yoga and other meditation techniques. Below are some additional ideas.



Family



Friends



Travel



Sport



Hobby



Music



Books

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

Submitted by:

Denise Denison

Safety Services Representative

Used with permission from Great West Casualty Company

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



OLD REPUBLIC INSURANCE GROUP