

The ExtraMile

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

WINTER 2019 | WWW.ORICAN.COM

LOOKING AHEAD TO 2020

As we prepare for the next decade, we are excited to see what we can further achieve together in 2020.

We can all agree this past year has been challenging. The volatility in both the primary and excess markets is unprecedented. However, we take pride in continuing to be 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 our mutual clients. With this in mind, we would like to take this opportunity to thank you for all your ongoing support of Old Republic Canada.

We look forward to continued success together.

On behalf of the Underwriting, Safety Services and Claims departments, we wish you Happy Holidays and safe travels into the New Year!

Aysegul Tuncertan
Director, Underwriting and Safety Services
Old Republic Canada

Marg Lefler
Director, Claims
Old Republic Canada

Happy
Holidays

Prospect. Meet. Connect.



**TRUCK
WORLD**

April 16-18, 2020

International Centre
6900 Airport Road, Mississauga, ON

SAVE THE DATE!

We will be attending
Truck World once again
and hope to see you there!

Drop by our Booth 2500
in Hall 2.

TIME TO DISCUSS WINTER DRIVING HAZARDS

Winter is back, and it's time for operations staff members to play their part in supporting the company's safety efforts by reminding drivers how to protect themselves and their equipment in adverse driving conditions. Ice, snow, and freezing rain this time of year create slippery road conditions that can lead to rear-end crashes, rollovers, jackknives, or lane departures. These "Critical Crashes" can be avoided if the entire organization is working together to keep safety at the forefront of everyone's mind. Here are some key points operations staff should cover with drivers.

CALL TO ACTION

- Use our 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.

PLAN AHEAD

- Monitor weather reports and communicate winter storm warnings to drivers.
- Help drivers plan routes that avoid adverse conditions, and budget extra time for delays.
- Remind drivers to conduct a thorough vehicle inspection to ensure equipment is in proper working order, especially tires (appropriate to the route), brakes, lights, defrosters, and the heater.
- Ensure vehicle repairs are completed before the driver leaves on a trip.
- Monitor the driver's available hours of service and encourage breaks to avoid fatigue and relieve stress after tension-filled driving.

- Remind drivers to pack cold weather clothing, extra food and water, and other emergency supplies in the event they get caught out in the elements.

BE A VALUE-DRIVEN® DRIVER

Reinforce the Essential 7 Driving Techniques with drivers.

1. **Avoid distractions** - Drivers should get plenty of sleep to avoid fatigue, put away devices before driving, and wear polarized sunglasses to reduce sun glare.
2. **Be attentive to the road ahead** - Drivers should watch for slowing traffic ahead as well as other hazards, like potholes or lane closures.
3. **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.
4. **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.
5. **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.
6. **React properly to hazards** - Drivers should practice being mentally focused on how to react to a hazardous situation, like how to recover from a jackknife. Prudence is also recommended. If conditions turn hazardous, encourage drivers to pull over in a safe place and wait the storm out.
7. **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.

Submitted by:

Belinda Edison

Safety Services Representative

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ASK THE PHYSICAL DAMAGE CLAIMS ADJUSTER

What towing risks exist if my truck is in an accident and I have split coverages?

Having a driver involved in a crash is stressful in itself, but motor carriers may compound a bad situation if their liability, physical damage, and cargo coverages are split between multiple insurers. Splitting coverages invites confusion and communication breakdowns between parties involved. As a motor carrier anxiously awaits resolution of the claim, the disjointed parties involved must determine who has coverage for each claim and what the policy limits are, and then coordinate clean up, towing, salvage, and storage of cargo, to name a few tasks. Having one insurer handling all aspects of the claim is ideal. Avoiding split coverages for your operations can reduce the risk of unnecessary delays and inflated claim costs, and better protect the motor carrier from future litigation.

CALL TO ACTION

- **Report all claims immediately to your insurer (i.e. within 24 hours of the incident).**
- **Discuss policy options with your agent and find out whether all coverages can be kept with one insurer.**
- **Know which insurer covers each part of a claim and what the policy limits are.**
- **Be active in claim handling by facilitating discussions between your insurer, agent, and third parties.**

To illustrate this point, consider an accident involving a fully-loaded tractor-trailer that goes off the road and into a ditch. The motor carrier and its insurer(s) are now facing a potential claim involving a crane to pull the truck out of the ditch; towing

and repairs to the tractor and/or trailer; removal and storage or disposal of the cargo; and if fuel leaked, environmental cleanup services. Typically, law enforcement is first on the scene and will likely call a tow company with which they have a negotiated rate to get the truck out of the road as soon as possible. In doing so, towing companies usually give the motor carrier one bill for all of the charges and will not split the charges based on the motor carrier's various coverages and insurers. If the motor carrier has split coverages, it is up to the motor carrier to determine which charges are covered under which policy and to file separate claims with each insurer.

Adding to the chaos, the motor carrier may learn that one of its insurers has lower policy limits than the others, or one insurer is slow to pay its portion of the claim. Delays like these can affect how and when the other insurers are able to take action to resolve their portions of the claim. Thus, as a risk management strategy, split coverages are a risk that can be avoided. Consider having all coverages under one roof with one insurer so it can handle each aspect of a claim and resolve it in a more timely and efficient manner.



Submitted by:

Marg Lefler

Director, Claims

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GUIDE TO THE DRUG & ALCOHOL CLEARINGHOUSE

LIMITED QUERY

FAST FACTS

1. Limited queries check to see if information exists about the driver in the Clearinghouse. No details are provided.
2. A limited query must be conducted at least once every 365 days on currently employed/leased drivers, not applicants.
3. Additional ad hoc/periodic limited queries can be conducted at any time in addition to the annual queries.
4. The C/TPA must register in the Clearinghouse before the employer can designate it to act on their behalf.

LIMITED QUERY

- A driver can consent to a limited query using an electronic or ink signature. This consent is done outside the Clearinghouse by the motor carrier. A sample limited consent form is available on the Clearinghouse website.
- A driver does not have to register in the Clearinghouse for a limited query.
- A driver can grant consent at any time, even if the driver refused consent previously.
- The consent form must specify the time range for which the driver has consented to limited queries by the motor carrier.

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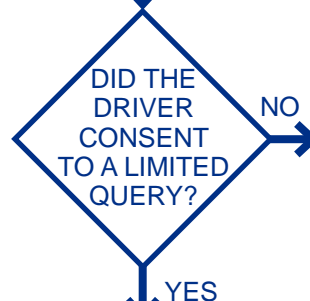


For more information about the Drug & Alcohol Clearinghouse, visit <https://clearinghouse.fmcsa.dot.gov>

EMPLOYER DUTIES

EMPLOYER AND C/TPA MUST REGISTER WITH THE CLEARINGHOUSE TO CONDUCT PRE-EMPLOYMENT AND ANNUAL DRIVER INVESTIGATIONS.

EMPLOYER OR DESIGNATED C/TPA REQUESTS THE DRIVER'S CONSENT TO RUN A LIMITED QUERY IN THE CLEARINGHOUSE.



NO

A LIMITED
QUERY CANNOT BE
CONDUCTED.
REMOVE THE
DRIVER FROM
SAFETY- SENSITIVE
FUNCTIONS.

YES

RETAIN CONSENT FORM
IN DRIVER'S DQ FILE.

EMPLOYER OR C/TPA RUNS
LIMITED QUERY ON DRIVER.



NO

NO FURTHER
ACTION
REQUIRED.

YES

A FULL QUERY MUST BE RUN WITHIN
24 HOURS. REFER TO FULL QUERY
GUIDELINES.

GUIDE TO THE DRUG & ALCOHOL CLEARINGHOUSE

FULL QUERY

FAST FACTS

1. A full query will provide employers with the details regarding a driver's previous drug and alcohol tests, including no violations, violations with a negative return to duty (RTD) test result, and a violation without a negative RTD test result.
2. A full query can be run for any of the following reasons:
 - Pre-employment drug and alcohol background check on a prospective driver.
 - A limited query returned records found on a queried driver. In this case, the full query must be run within 24 hours or the driver must be removed from safety-sensitive functions.
 - Ad hoc/periodic queries run at any time with the driver's consent.

FULL QUERY

- A driver must register in the Clearinghouse website *and* provide the motor carrier electronic consent to run a full query before the full query can be conducted.
- If a driver is not registered in the Clearinghouse, and a prospective employer requests consent to run a full query, the driver will be notified of the employer's request via regular mail.
- A driver can grant consent for a full query at any time, even if the driver refused consent previously.
- A refusal to consent is not a "refusal to test" and should not be reported as such.

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EMPLOYER DUTIES

AFTER THE DRIVER REGISTERS ON THE CLEARINGHOUSE WEBSITE.

DID THE DRIVER
CONSENT
TO A FULL
QUERY?

NO

A FULL QUERY
CANNOT BE
CONDUCTED.
DRIVER CANNOT
PERFORM
SAFETY- SENSITIVE
FUNCTIONS.

YES

EMPLOYER OR C/TPA RUNS
FULL QUERY ON DRIVER.

WERE
THERE ANY
VIOLATIONS?

NO

DRIVER IS
CLEARED TO
PERFORM
SAFETY-SENSITIVE
FUNCTIONS.

YES

DID A
NEGATIVE
RTD TEST
FOLLOW?

YES

NO

DRIVER CANNOT PERFORM
SAFETY-SENSITIVE FUNCTIONS.

ASK THE SAFETY REPRESENTATIVE DRUG & ALCOHOL CLEARINGHOUSE

What is the FMCSA's Drug and Alcohol Clearinghouse?

The FMCSA's Drug and Alcohol Clearinghouse is a secure online database that will give employers, the FMCSA, state driver licensing agencies, and state law enforcement personnel real-time information about drivers with a commercial driver's license (CDL) or commercial learner's permit (CLP) who have violated 49 CFR Part 382, Subpart B. The Clearinghouse contains information about positive drug or alcohol test results, test refusals, and when a driver completes the return-to-duty (RTD) process and follow-up testing plan.

Who can use the Clearinghouse?

Employers, drivers, medical review officers (MROs), substance abuse professionals (SAPs), and consortia/third-party administrators (C/TPAs) must register with the Clearinghouse to access the Clearinghouse database. The general public will not have access to the Clearinghouse. Clearinghouse registration is now open.

When is the use of the Clearinghouse mandated?

Mandatory use of the Clearinghouse begins on January 6, 2020. In addition to those users listed above, drivers will be able to access their own Clearinghouse records at this time at no cost to them. Authorized users will be required to complete the actions described in the Clearinghouse final rule.

Do employers still need to conduct traditional manual inquiries with previous employers?

Yes. Employers will be required to conduct both electronic queries and traditional manual inquiries with previous employers to meet the three-year timeframe required by FMCSA's drug and alcohol use testing program for checking CDL driver violation

histories. Once three years of violation data is stored in the Clearinghouse, employers will no longer be required to request information from the driver's previous FMCSA-regulated employers. An employer's query of the Clearinghouse will satisfy that requirement.

When must current and prospective employers conduct a query of a CDL driver's information in the Clearinghouse?

An employer must conduct a pre-employment query for a prospective employee prior to hiring the employee for a position requiring him or her to perform safety-sensitive functions, such as operating a commercial motor vehicle (CMV). The employer must also query the Clearinghouse annually for all currently employed CDL driver.

For more information about the FMCSA's Drug and Alcohol Clearinghouse visit <https://clearinghouse.fmcsa.dot.gov>.

Submitted by:

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