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Shift your focus to be risk-minded

Trucking is one of the most heavily regulated industries in the country. It's no surprise that many motor carriers operate with a compliance-first mindset. Others emphasize safety, given the inherent dangers of operating large commercial motor vehicles at highway speeds each day. Compliance and safety are both essential, but they are not the same, and neither fully shields a company from today's expanding threats. Compliance means adhering to federal and provincial laws. Safety focuses on preventing physical harm and reducing crashes. Both are foundational. Yet neither addresses every exposure facing a motor carrier or captures every opportunity to strengthen the business.

A truly resilient motor carrier is risk-minded. That means looking beyond rules, accidents, and injuries to prevent losses before they occur. A risk-minded organization applies a holistic strategy that considers financial, operational, legal, and reputational risk. It understands that losses can stem not only from crashes, but also from poor hiring decisions, inadequate training, weak contracts, unmanaged growth, and customer demands the company is ill prepared to handle. Below are practical ways leadership teams can shift from compliance and safety toward a comprehensive, risk-minded culture.

Redefine What A "Good Driver" Means

Compliance mindset: Is the driver following the rules?

Safety mindset: Has the driver avoided preventable accidents?

Risk mindset: Is this driver reducing or increasing organizational risk?

Risk-minded leaders consistently communicate that success is about reducing exposure before losses occur. That requires redefining what "good" looks like. For example, each department may have its own definition of a good driver.

However, a risk-minded leader should focus on drivers who:

- Demonstrate disciplined safety habits - not those who cut corners or show poor judgment.
- Exhibit professionalism in attitude, communication, and decision-making.
- Maintain strong roadside inspection histories.
- Participate consistently in training.
- Complete documented annual road tests and performance reviews.
- Show patterns of proactive behaviour rather than reactive correction.

When safe habits become operational norms, the entire company benefits.



Evaluate Whether New Business Is Worth The Risk

Compliance mindset: What regulations apply?

Safety mindset: Are there obvious hazards?

Risk mindset: Are we prepared to manage this exposure effectively?

Not every opportunity is worth pursuing. A risk-minded organization evaluates new business through a broader lens. While additional revenue may appear attractive, the operational strain, training gaps, equipment demands, insurance implications, or contractual obligations may outweigh the reward. Remember, revenue growth without risk evaluation can quickly turn into increased losses.

When employees see how daily decisions affect not just safety, but lawsuits, company stability, pay, benefits, and long-term viability, risk becomes personal. Explain why slowing down, maintaining following distance, and eliminating distractions matter - not just to compliance scores, but to protecting careers, families, and the company's future.

Educate Employees On Consequences

Compliance mindset: Know the rules.

Safety mindset: Avoid injuries.

Risk mindset: Understand the downstream impact of every decision.

Most drivers already know the rules and try to be safe. What changes behaviour is understanding the consequences when they are not safe. Risk-minded organizations connect actions to outcomes:

- Fatigue → delayed reaction time → increased crash exposure
- Poor documentation → weakened legal defense → higher settlement costs
- Improper hiring → negligent entrustment claims → reputational damage

Measure What Matters

Compliance mindset: Track violations and BASIC scores.

Safety mindset: Track crash frequency.

Risk mindset: Monitor leading indicators of future loss.

Compliance metrics are backward-looking, while risk-minded metrics are predictive. This approach focuses on leading indicators, including near-miss trends, high-risk driving behaviours (e.g., speeding, harsh braking, distraction), fatigue indicators, and litigation exposure trends. Forward-looking metrics reveal danger before it shows up in a police report or a courtroom.

Remember, regulatory compliance keeps you legal. Safety reduces injuries. A risk-minded culture protects the entire enterprise. In an era of aggressive litigation, rising nuclear verdicts, cyber threats, cargo theft, and tightening margins, culture is no longer a soft concept - it is a strategic asset. The carriers that thrive will not simply follow regulations. They will actively identify, evaluate, and manage risk before it manages them.

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

Make Risk Management Part of Every Decision

Compliance mindset: Does it meet regulatory requirements?

Safety mindset: Is it reasonably safe?

Risk mindset: What could go wrong? Are we prepared for whatever might go wrong?

Every operational decision carries risk, including equipment purchases, customer contracts, load scheduling, and routing strategies. Risk-minded leaders routinely ask, "Where are we exposed?" before problems arise. When that question becomes standard practice, the mindset spreads throughout the organization.

Call to Action

Define your driver hiring and retention standards and hold operations to that standard.





Summer Driving Hazards

As temperatures rise, so do the risks on the road. Summer presents unique challenges for commercial drivers, and now is the time for operations managers to engage their teams in meaningful conversations about seasonal hazards. A brief safety talk today could help prevent a costly incident tomorrow.

Environmental Hazards Increase

Reduced visibility due to intense sun glare, high winds, and sudden severe storms is common during the summer months. Afternoon thunderstorms can quickly turn dry pavement into slick roadways. In addition, traffic congestion tends to increase with more pedestrians, motorcyclists, RVs, and farm equipment sharing the road.

Each of these variables adds complexity to a driver's environment and reduces the margin for error. Encourage drivers to anticipate these challenges before they encounter them.



Equipment Is Under Greater Stress

Summer heat can be hard on equipment, increasing the risk of engines overheating, tire blowouts, and air conditioning failures. Higher temperatures can also strain reefer units, leading to cargo spoilage and rejected loads, so reinforce the importance of pre-trip inspections. Drivers should conduct a thorough inspection of the tractor and trailer for damage and defects. Remind them to keep the windows and mirrors clean and to carry spare lights and fuses to prevent minor issues from becoming roadside emergencies.

Personal Behaviours Matter

Two constants of summer are road construction and heavy traffic. Both conditions can elevate stress levels, leading to aggressive driving and even road rage. Remind drivers not to succumb to this and pull over to a safe place and collect themselves if needed. Also, dehydration can contribute to fatigue, slower reaction times, and distracted driving. Encourage drivers to drink plenty of water, avoid heavy meals, and prioritize adequate rest. Sunglasses can also help to reduce glare, but cell phones, food, and other distractions should stay out of reach while the vehicle is in motion.





Reinforce The Essential 7 Driving Techniques

Now is the time to review the fundamentals:

- Observe proper speed for conditions - In adverse weather or heavy traffic, reduce speed 2–3 mph below the flow of traffic and never exceed the posted limit. Slowing down increases reaction time and reduces equipment strain.
- Maintain proper following distance - A minimum of six seconds behind the vehicle ahead is essential. Increase that distance when glare, rain, or fog reduces visibility.
- Stay attentive to the road ahead - Make quick glances to mirrors, but keep primary focus on the road ahead. Monitor weather forecasts during fuel or rest stops.
- React properly to hazards - Choose routes that avoid congestion and construction when possible. If conditions become too dangerous, pull over in a safe location and wait.

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



Build A Culture of Repeated Success Not Repeated Mistakes

Are preventable crashes, high driver turnover, and roadside violations plaguing your company? If so, do you know why? The unpredictability of these business interruptions may not be due to simple bad luck. It could be your company culture, and a motor carrier that tolerates repeated mistakes eventually makes that behaviour the norm. It becomes the company's identity and could be more costly than you realize. However, the opposite is true for motor carriers who value repeated success. In this approach, the company promotes behaviors that lead to predictable, successful outcomes, including reductions in crashes, turnover, and violations. At the center of this approach is a straightforward mindset: we, not me.

Traits of a "Me" Culture - Repeated Mistakes

A "me" culture is usually built on silos, ego, and short-term wins. Traits of a motor carrier with this mentality can include:

- Departments protecting their turf,
- Leaders optimizing their own metrics rather than enterprise results,
- Problems blamed on individuals instead of systems, and
- Lessons fading once the crisis passes.

In this environment, every crash, injury, and roadside violation is treated as an isolated event. Nothing truly changes, so the same mistake will most likely be repeated.

Traits of a "We" Culture - Repeated Success

A "we" culture treats outcomes as shared ownership. When something goes wrong, leaders ask:

- What signals did we miss?
- Where did our process fail?
- What decision incentives were flawed?
- How do we prevent this from happening again anywhere in the company?

When something goes right, they ask the same level of questions:

- Why did this work?
- Which behaviors made the difference?
- What should we standardize?
- How do we make this repeatable?

Success becomes intentional, not accidental, and the lessons learned form habits for continued success.



How To Facilitate Repeated Success

Positive habits are created through repetition and accountability. Here are a few tips on how to start building work habits to facilitate repeated success:

- Document Successes – When a terminal reduces crashes, when turnover drops, or when a safety initiative succeeds, capture the process, not just the result.
- Standardize Best Practices – Make success portable across departments. Train it, measure it, and reinforce habits to set the company up for repeated success.
- Remove Hero Dependence – If results occur only when a single strong manager is present, the system is weak. Strong cultures outlast individuals.
- Reward Collaboration – Align safety incentives to the entire company so you win together.
- Track Loss Trends – One catastrophic event can certainly open eyes after the fact, so take steps to reduce the risk before it happens. Focus on leading indicators: patterns of behaviour that could lead to a future loss, including speeding violations, following too closely violations, and near misses.
- Leadership Sets the Example – Culture, good or bad, is a reflection of the company's leaders.

Employees mirror what they see or what managers allow them to get away with. If leaders share credit, admit mistakes, and protect long-term outcomes over short-term optics, teams will follow.

Repeated success is not about perfection. It is about creating a “we, not me” culture, which may not eliminate mistakes, but can help ensure the same mistakes are rarely repeated. And that is the true definition of a mature organization: not one that never fails, but one that refuses to fail the same way twice.

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

Call to Action

Consider conducting a risk analysis to identify leading indicators that could lead to future losses.



Reduce The Risk of Cyber-enabled Cargo Theft

Cargo theft is no longer just a physical crime. Increasingly, it starts with a keyboard as cyber-enabled thieves breach the networks of logistics companies, motor carriers, and brokers, then use that access to steal freight, redirect loads, and extort payments. The most troubling part is that many of these thefts look legitimate until the freight is already gone.

How Cyber Theft Happens

Cyber actors are gaining unauthorized access to networks in several ways, including:

- Compromising company email accounts through phishing attacks,
- Breaching logistics platforms or load boards,
- Altering FMCSA motor carrier records (i.e., phone numbers, emails, insurance details), and
- Using spoofed domains or malicious attachments to gain remote system access.

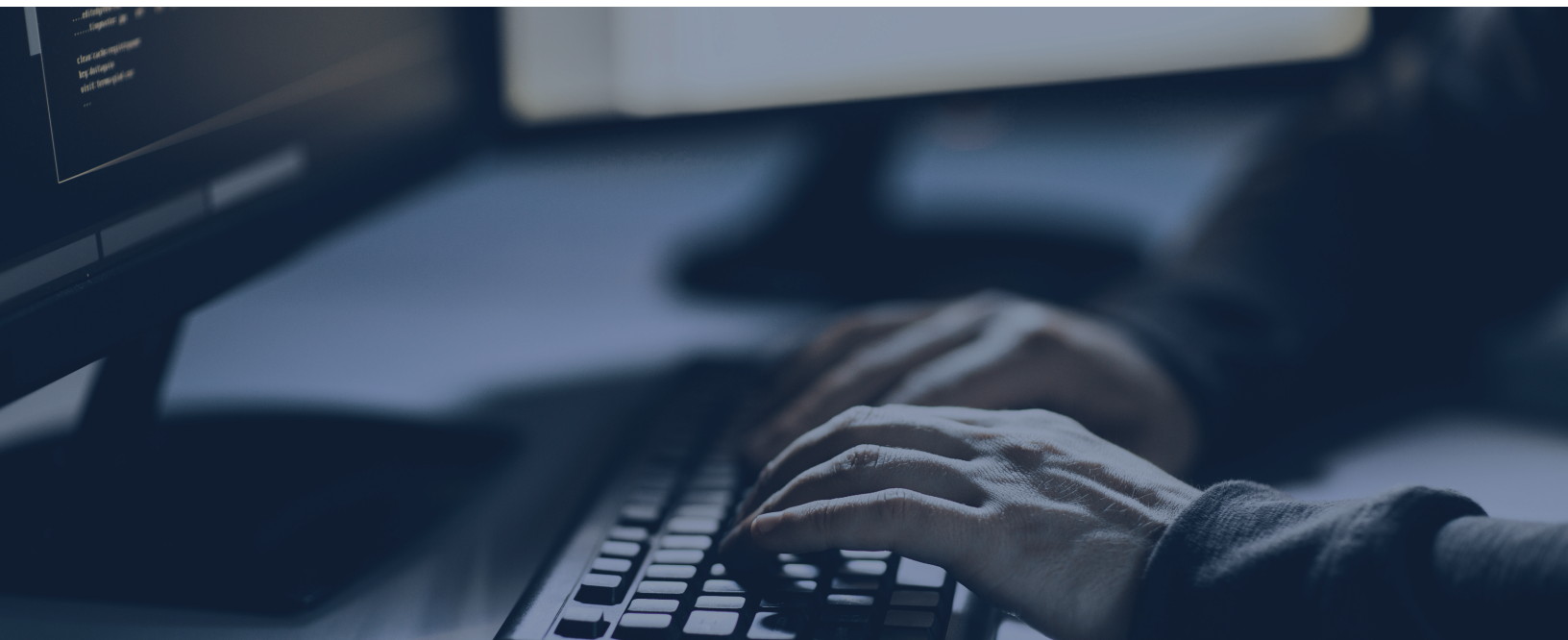
Once thieves gain access, they can pose as legitimate motor carriers and brokers, accepting and posting loads, coordinating pickups, and even deleting messages so you remain unaware. Freight can then be rerouted mid-trip, cross-docked, or handed off to unauthorized drivers. In some cases, criminals demand ransom payments, often in cryptocurrency, to reveal the freight's location. These are not random attacks - they are deliberate, researched, and increasingly sophisticated.

Why Trucking Companies Are Especially Vulnerable

A motor carrier's operations team is trained to move freight quickly, so cybercriminals seek to exploit that urgency. Below are several red flags that alone may not confirm criminal activity, but if your operations team feels they are suspicious, the team should immediately pause the transaction.

- Brokers or customers contact you about loads you did not accept.
- You receive requests to deliver freight to alleys, vacant lots, warehouses without signage, or locations that change mid-route.
- Unsolicited attachments arrive that appear suspicious; these may be changes to carrier packets or agreements.
- Loads are booked without your knowledge.
- Your company's phone number, email, or insurance information changes without authorization.

A single indicator may not confirm criminal activity, but multiple red flags should immediately pause the transaction. When speed overrides verification, cyber thieves win.



Additional Tips to Protect Against Cargo Theft

Cargo Investigators recommend the following loss prevention techniques:

- Never leave loads unattended, especially in known cargo-theft areas.
- Use high-security rear door locks and air cuff locks.
- If it's unavoidable to stage/drop a load, consider installing landing gear locks.
- Research contact information and company information thoroughly through the FMCSA, internet search engines, and third-party vetting services.
- Work closely with shippers to confirm positive identities of drivers at the point of pick up - including driver information, truck, and trailer identifier information - and use a secure pickup number for security measures.
- When using online load boards, exercise increased caution and due diligence to verify the identities of people and companies you are contracting with.

Source: <https://www.fbi.gov/investigate/transnational-organized-crime/cargo-theft>

What To Do If Something Feels Wrong

If a situation does not pass the "gut check," instruct your drivers and operations teams to stop the process.

- Do not release freight.
- Do not change delivery instructions.
- Do not continue communication through the suspicious channel.
- Escalate the incident immediately to management.
- Report suspicious activity to authorities.
- Document everything.

Remember, motor carriers can help prevent cyber theft by slowing down critical decisions, verifying through multiple channels, and documenting everything. Protecting freight requires protecting systems, processes, and people. Cybercriminals adapt quickly, and motor carriers must do the same - before the next load disappears.

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

Call to Action

Train staff on cyber-theft red flags and loss prevention techniques.





Upcoming Alberta Auto Insurance Changes Effective January 1, 2027

System Updates

Effective January 1, 2027, Alberta will implement a "Care-First" auto insurance system, shifting from the current tort-based system to a no-fault model that provides higher, faster benefits regardless of who caused a collision. This system aims to reduce legal battles and prioritize medical and rehabilitation recovery.

Key Changes for 2027 include:

- **Care-First System (Jan 1, 2027):** Injured individuals will claim compensation directly from their own insurer, reducing legal disputes.
- **Reduced Right to Sue:** Victims generally cannot sue for damages unless the at-fault driver is convicted of a serious Criminal Code or Traffic Safety Act offense.

Enhanced Benefits

Key Changes for 2027 include:

- **Medical and Rehabilitation Benefits:** Unlimited for all reasonable and necessary expenses, potentially for life. This covers physiotherapy, psychology, chiropractic care, and personal care assistance (\$5,671–\$6,781 per month).
- **Income Replacement Benefits:** 90% of net income up to a maximum gross annual income of \$125,000, payable until age 65.
- **Permanent Impairment Benefits:** A lump sum payment for permanent injuries ranging from **\$944 to ~\$298,520**, depending on severity.
- **Death Benefits:** Up to **\$600,000** for a spouse (based on income) and increased funds for funeral expenses and grief counseling.



Expanded Support Services

- **Caregiver & Specialized Care:** Includes new weekly benefits for caregivers (\$547–\$719/week), up to \$6,781/month for personal care assistance, and coverage for student-specific losses.
- **Expense Reimbursements:** Enhanced coverage for out-of-pocket costs, including daily allowances for travel and lodging, and up to \$1,305 for damaged clothing.
- **DCPD (Already Implemented):** Direct Compensation for Property Damage (DCPD) is already in place, meaning you deal with your own insurer for vehicle repairs if you are not at fault.
- **Appeals:** An independent Alberta Automobile Care-First Tribunal will be established to handle disputes about benefits.

Albertans will still have the right to sue in specific, serious circumstances. These include:

- If the at-fault driver is convicted of a specific criminal offence (e.g., impaired or dangerous driving),
- If the at-fault driver is convicted of certain offences under the Traffic Safety Act,
- Or if your out-of-pocket costs exceed what's covered by your insurer.





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Contact our Safety Team



Aysegul Tuncertan

Vice President | Underwriting and Safety Services

atuncertan@orcanada.com
800.530.5446 x3247



Raj Singh

Manager | Safety Services

rsingh@orcanada.com
800.530.5446 x3337



Belinda Edison

Senior Safety Services Representative

bedison@orcanada.com
800.530.5446 x3393



Denise Denison

Safety Services Representative

ddenison@orcanada.com
800.530.5446 x3335



Michelle Strasun

Safety Services Representative

mstrasun@orcanada.com
800.530.5446 x1265



Access Online Resources

Learning Library

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Login Instructions

1. Open your internet browser and go to orican.infinet-i.net.
2. At the Learning Library home page, enter your username and password to log in.
 - Username - Enter your primary Old Republic Canada policy number (Ex. T12345).
 - Password – Enter 'oldrepublic' as your password. Your password can be changed by completing your profile or calling Infnit-i Workforce Solutions at 877.792.3866 x300.
3. On the Resources page, click the 'Details' button to the left of the resource name to expand the selection.



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Old Republic Insurance Company of Canada
100 King St W. Suite 1100 | Hamilton, ON L8P 1A2
Phone: (905) 523-5936 • Fax (905) 523-1471 • Toll Free: (800) 530-5446