



FIND YOUR INSPIRATION

BREAKING THROUGH LEADERSHIP COMPLACENCY

In the world of trucking, leadership is one of the key components that drive operational excellence, safety performance, and company culture. Yet even the best leaders can fall into a rut - a comfortable but uninspired state where things appear fine on the surface, but growth, innovation, and motivation have quietly stalled.

A leader caught in complacency doesn't necessarily dislike their job. They meet deadlines, attend meetings, and ensure compliance, but beneath the routine lies a loss of passion, creativity, and purpose, the kind of spark that transforms an average team into a high-performing one. This rut can have ripple effects across the organization, affecting everything from driver engagement to safety performance and profitability.

Complacency at the leadership level often manifests subtly, showing in actions such as:

- Safety meetings become routine - a box to check rather than a catalyst sparking meaningful change.
- Driver feedback is collected but not acted upon, leaving operators feeling unheard.
- Metrics like turnover, accidents, and maintenance costs plateau, but no one digs deeper to understand the underlying reasons.

A leader in this mindset may overlook minor problems that eventually become significant issues. For example, if driver turnover remains below the industry average, one might assume the company is doing fine. But if new hires aren't staying past 90 days, that complacency can turn into a retention crisis before anyone realizes it. To break out of the rut, leaders must reconnect with their purpose and reframe their daily actions through that lens. Here are ways to regain inspiration and lead with renewed purpose.

MAKE IT PERSONAL

Reflect on what first drew you to the trucking industry. Perhaps it was the pride in keeping Canada's supply chain moving or ensuring that drivers return home safely each week. Reconnect that sense of purpose to your current role. Passion is contagious - when leaders are inspired, teams follow suit.

ENGAGE WITH THE FRONT LINE

Spend a day in dispatch or ride along with a driver. Listen to their frustrations and successes firsthand. These experiences re-ground leaders in the realities of the business and often spark practical ideas for improvement that can't be found in reports.

CHALLENGE THE STATUS QUO

Ask challenging questions during meetings. Why are accidents happening in a particular region? What's behind a sudden uptick in roadside violations? Complacent leaders accept results; inspired leaders dig for root causes and empower their teams to fix them.

RECOGNIZE AND CELEBRATE SMALL WINS

Recognition isn't just for drivers. Celebrate dispatchers who plan efficient loads, mechanics who spot issues before breakdowns, or safety managers who help reduce inspection violations. Recognition creates momentum and re-energizes teams toward common goals.

INVEST IN LEADERSHIP GROWTH

Attend industry conferences, join peer groups, or pursue leadership training focused on innovation and effective communication. New perspectives often provide the creative spark needed to re-engage with the company's mission.



CALL TO ACTION

- Conduct a root cause analysis of all vehicle accidents and work-related injuries.

THE **IMPACT** OF TRAFFIC CONGESTION ON DRIVER HEALTH AND WELLNESS



Between 1992 and 2022, the total vehicle miles traveled in North America increased by almost two trillion miles. That's an incredible distance, equivalent to ten trips to the sun and back, and the result is more vehicles on fewer roads, causing significant congestion on our highways. The country's infrastructure - roads, bridges, tunnels, drainage, signage, etc. - cannot keep pace with the population's miles traveled.

These realities have had a ripple effect throughout the trucking industry. Motor carriers are facing increased operating expenses, reduced efficiency due to disruptions, and stricter regulations. For drivers, traffic congestion can exacerbate their health and wellness challenges in the following ways:

- Stress - Congestion means longer travel times and tighter deadlines, leading to frustration and increasing the temptation to violate hours-of-service regulations.
- Fatigue - The combination of long hours, increased stress, and potential for pushing safety limits leads to greater driver fatigue, which is a significant safety risk.
- Speeding - Drivers may resort to speeding to make up for lost time, increasing crash risk.
- Impaired Driving - The stress and exhaustion can increase the likelihood of drivers making poor decisions, including speeding.
- Obesity - Long hours and the inability to maintain a healthy lifestyle can lead to health problems, including obesity and sleep deprivation.
- Job Dissatisfaction - Stressful working conditions can contribute to driver turnover, making it more challenging to attract and retain qualified drivers.

In this era of increased traffic congestion and driver shortages, consider the following ideas to help improve driver health and wellness.

1. Use company-wide communications to inform drivers about wellness initiatives and resources available to them.
2. Encourage drivers to schedule regular medical examinations and screenings to maintain their health.
3. Provide access to healthy food options at company facilities and educate drivers on making better food choices on the road.
4. Offer mental health resources and encourage drivers to take breaks to prevent fatigue and stress.
5. Provide a comfortable and ergonomic truck cab, and include items that can support wellness, such as better-designed seats or small equipment.

CALL TO ACTION

- Establish a wellness program for all employees.

KEEP IT SIMPLE: FOUR TIPS TO HELP REDUCE INDIRECT COSTS

Every business interruption, whether a vehicle accident, workplace injury, or a roadside inspection, results in a financial loss. Those losses fall into two categories: direct and indirect costs. Direct costs, such as towing and storage fees, are easier to assign a dollar amount to and may be covered by your insurance policy. That's the good news. The bad news is that the indirect costs you incur are typically not covered by insurance, so you pay them. And these indirect costs, such as vehicle depreciation and damage to your company's reputation, are more difficult to quantify.

Indirect costs can sink a motor carrier's bottom line, but these expenses can be mitigated with proactive measures. Here are four risk control tips to help you reduce indirect costs. As you read them, ask yourself how you can improve upon your current risk control practices.

TRACK PERFORMANCE METRICS

It's easy to overlook loss trends if you don't consistently track your performance. Measuring your performance can begin with maintaining an accident register. Still, several free or low-cost online tools are also available to paint a broader picture of your company's safety performance. The FMCSA's Safety Measurement System and Provincial Carrier profiles are an excellent tool for identifying negative trends, allowing you to address them promptly.

IMPLEMENT DRIVER HIRING AND RETENTION STANDARDS

An applicant screening process can help filter out high-risk drivers before they get behind the wheel. Screening can include road testing applicants, observing them perform a pre-trip vehicle inspection, and conducting background checks. The same standards for applicants can be applied to tenured drivers during regularly scheduled performance reviews.

CONDUCT SAFETY TRAINING

All employees require professional development to maintain their skills, and safety training is essential in the trucking industry. Prioritize new employee orientation, onboarding, and ongoing training in two core topics: accident prevention and injury avoidance. Be sure to document all training, as it can help provide valuable evidence of your safety commitment in the event of a claim.

INSTALL DUAL-FACING CAMERAS

While some drivers may initially resist dual-facing cameras, they are among the most effective tools for protecting your company. Outward-facing cameras may capture evidence to exonerate your drivers in false or disputed claims, while inward-facing cameras can provide coaching opportunities and help prevent unsafe behaviors behind the wheel.



CALL TO ACTION

- Consider installing dual-facing cameras in every truck.

SABS AMENDMENTS COMING JULY 1, 2026. WHAT YOU NEED TO KNOW

The Ontario Government is making changes to the Statutory Accident Benefits Schedule (“SABS”). These changes, set to take effect on July 1, 2026, will significantly alter the landscape of automobile insurance in the province. Many of the benefits traditionally included in the standard Ontario Automobile Policy (OAP) will be optional. The intent of the amendments is to offer greater flexibility for policyholders.

Starting July 1, 2026, many benefits (Part II, IV, V, VI) that were once part of the standard Ontario Automobile Policy (“OAP”) will become optional and must be explicitly purchased. These include:

- Income Replacement Benefits (IRB): Covers lost wages for working individuals.
- Non-Earner Benefits: Support for those not employed or in school at the time of the accident.
- Caregiver Benefits: Covers expenses for caregiving if the injury prevents the insured from looking after dependents.
- Other Benefits:
 - Housekeeping Benefits
 - Lost Educational Expenses
 - Visitor Expenses
 - Expenses for Clothing Damage
 - Funeral and Death Benefits

Benefits under Part III, medical, rehabilitation, and attendant care benefits, remain mandatory to ensure basic recovery coverage:

- Medical & Rehabilitation Benefits: Covers costs for treatment, physiotherapy, chiropractic, and other services not covered by OHIP.
- Attendant Care Benefits: Covers costs for personal care, often for severe injuries.
- Insurers become the first payer, reducing reliance on personal health plans.

A minor but significant amendment concerns caregiving, housekeeping, and home maintenance benefits. The new amendments remove the requirement that the insured suffer a “catastrophic” impairment. As of July 1, 2026, they will only need to suffer an impairment.

NO MORE AUTOMATIC INCOME REPLACEMENT BENEFITS

Under the current system, individuals injured in a motor vehicle accident are entitled to up to \$400.00 per week in income replacement benefits, regardless of fault. If additional coverage was purchased, this benefit could be increased to \$800.00 per week. This benefit is available to income earners who meet the disability test, without needing additional riders or coverage. It also applies to pedestrians, cyclists, and individuals who were involved in the respective accident, but who do not own cars or hold a driver’s license.

Under the new regulation, the income replacement benefit will no longer be automatically included. Instead, insurers will be required to offer it as optional coverage, meaning policyholders will need to opt in to purchase it.

KEY CHANGES TO WATCH

- Opt-In System: For new policies after July 2026, you must specifically select and purchase optional benefits; they will no longer be part of the “standard” package by default.
- Automatic Renewals: Existing policies will generally default to their current coverage limits upon renewal unless you manually choose to remove them to lower your premium.
- Eligibility Restrictions: Optional benefits will typically only cover the named insured, their spouse, and dependents. Pedestrians and passengers without their own insurance may no longer have access to these specific optional coverages.
- Removal of “Catastrophic” Hurdle: One benefit of the new rules is that caregiving and housekeeping benefits will no longer require a “catastrophic impairment” designation to be accessed, provided you have opted into them.

DISCLAIMER

The descriptions of the statutory accident benefits in this document is a summary of the statutory accident benefits in Ontario Regulation 34/10 (the “SABS”). Do not rely on this summary alone. For full details, refer to the SABS or speak with your broker.

DRIVING SUCCESS TOGETHER

A TEAM-BASED APPROACH TO MANAGING RISK



Recruiting and retaining drivers has become one of the toughest challenges in the trucking industry. But companies that focus on team-based awards and recognition - celebrating not just drivers, but also the mechanics and operations staff who support them - create a culture of shared accountability and pride. Tying awards and recognition programs to measurable performance metrics can help strengthen recruitment, improve safety, and decrease turnover, which could have a positive impact on the company's bottom line.

A successful awards program aligns every role with the company's risk management objectives, including preventing accidents and injuries, reducing roadside violations, minimizing downtime, and ensuring on-time deliveries. Consider the following recommendations and how recognition can unite your team around common goals.

ACCIDENT PREVENTION

- **Drivers** - Recognize drivers with no preventable accidents and clean MVRs.
- **Maintenance** - Reward mechanics whose equipment has the fewest breakdowns.
- **Operations** - Acknowledge dispatchers whose drivers have no hours-of-service violations.

INJURY PREVENTION

- **Drivers** - Celebrate drivers who use three points of contact when entering/exiting equipment.
- **Maintenance** - Recognize shop staff who utilize personal protective equipment, like goggles.
- **Operations** - Reward teams who prioritize safety in scheduling, allowing realistic delivery times that discourage rushing or unsafe behavior.

REDUCED ROADSIDE INSPECTIONS AND VIOLATIONS

- **Drivers** - Acknowledge those with no violations during roadside inspections.
- **Maintenance** - Identify mechanics with the fewest equipment violations.
- **Operations** - Reward staff with the lowest documentation errors and out-of-service orders.

REDUCED MECHANICAL ISSUES

- **Drivers** - Honor those who conduct thorough pre-trip inspections and report maintenance issues promptly.
- **Maintenance** - Celebrate mechanics with the lowest vehicle downtimes.
- **Operations** - Recognize those who schedule maintenance windows efficiently without disrupting delivery timelines.

ON-TIME DELIVERY PERFORMANCE

- **Drivers** - Reward consistent, safe, on-time performance without logbook or speeding violations.
- **Maintenance** - Recognize repair teams that return vehicles to service on or ahead of schedule.
- **Operations** - Celebrate planners and dispatchers who optimize routing to ensure reliable delivery performance.

FUEL EFFICIENCY AND SUSTAINABILITY

- **Drivers** - Acknowledge those with the lowest idle times and the best fuel mileage.
- **Maintenance** - Reward mechanics for the lowest tire failures and best fuel economy.
- **Operations** - Recognize load planners who minimize empty miles and route drivers efficiently to reduce emissions and costs.

When awards and recognition extend beyond the driver's seat, every department can take pride in contributing to the company's success. Team-based recognition can foster collaboration, improve morale, and help ensure accountability - all essential elements of a unified safety culture. More importantly, it can align everyone - drivers, mechanics, and operations personnel - behind a single mission to protect people, assets, and reputation through consistent, measurable excellence.

CALL TO ACTION

- Implement a team-based awards and recognition program.





COMBATING HUMAN TRAFFICKING THROUGH THE TRANSPORTATION INDUSTRY

by Heather Fry, Director of Industry Training with Truckers Against Trafficking (TAT)

In 2009, Truckers Against Trafficking (TAT) identified professional truck drivers as the eyes and ears of the highways - individuals uniquely positioned to help disrupt human trafficking. While many people want to make a meaningful difference, few have daily access to situations where they can directly impact such a serious crime. Members of the transportation industry are among those few. By ensuring drivers are properly trained to recognize the signs of human trafficking, companies can play a critical role in prevention and intervention efforts.

Human trafficking is estimated to be a \$236 billion-per-year criminal activity occurring worldwide, including throughout Canada. Julia Drydyk, Executive Director of the Canadian Centre to End Human Trafficking (CCEHT), notes, “Human trafficking exists in every community in Canada, with human traffickers having only one goal: to generate as much revenue as possible. To do this, they rob survivors of their basic human rights.”

Often referred to as modern-day slavery, human trafficking includes both forced labor and forced sexual exploitation. It frequently involves force, fraud, and coercion, using psychologically powerful tactics that remove the need for physical restraints. These “invisible chains” can convince victims that escape is impossible.

As traffickers move victims across the country, they rely on the assumption that warning signs will be overlooked or dismissed. TAT works to change that reality. Since expanding efforts into Canada in late 2019, TAT has trained nearly 40,000 transportation industry professionals nationwide, contributing to more than 2.4 million trained individuals across Canada and the United States.

Victims are often exploited in locations regularly accessed by transportation professionals. As a result, trained drivers and delivery personnel serve as critical partners to law enforcement in identifying suspicious activity, disrupting trafficking operations, and helping recover victims. TAT offers free training for over-the-road drivers, local drivers, movers, and in-home delivery personnel. The training takes 30 minutes or less and equips participants to recognize red flags and safely report concerns to the appropriate authorities.

Ralph Waldo Emerson wrote, “A hero is no braver than an ordinary man, but he is brave five minutes longer.” As TAT continues to expand its partnerships and strengthen its presence on North America’s roadways, we look to industry leaders - those with the ability to influence training and organizational priorities - to help drive change. Sometimes, being brave for five minutes longer is as simple as making a phone call that helps return a victim to safety and removes them from a cycle of exploitation and abuse. For more information on how your organization can get involved with TAT, please email info@tatnonprofit.org.

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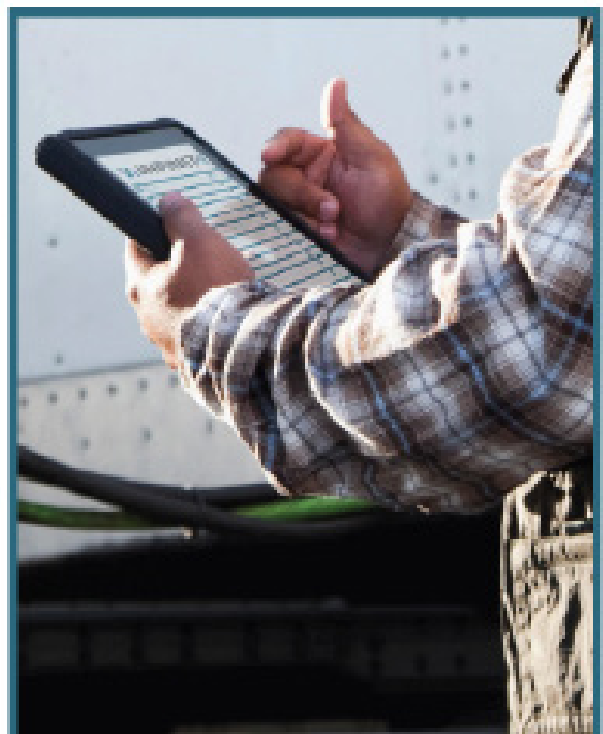
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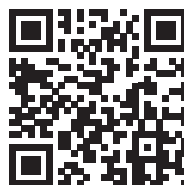
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