



PRESENTS:
**INSURANCE
UPDATE 2022**

THE AGENDA

STATE OF THE INDUSTRY



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VALUE OF RISK MANAGEMENT



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TRANSPORTATION SAFETY + COMPLIANCE



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STATE OF THE INDUSTRY | BROKER



INSURER APPETITE

GLOBAL IMPACT ON CANADIAN RISKS



CONTRACT SURETY



MEDICAL AID/LTI'S



CAPACITY



SKILLED LABOUR

HOW DO THE ABOVE IMPACT YOUR BUSINESS?



STATE OF THE INDUSTRY | INSURER

CURRENT STATE OF THE INSURANCE MARKET

MARKET CYCLES

UNDERWRITING FOCUS

SEGMENT PERFORMANCE

CONSTRUCTION INSURANCE

OPERATIONS | PROJECT SPECIFIC

MOVING FORWARD

CAPACITY | UNDERWRITING | PREMIUMS

VALUE OF RISK MANAGEMENT

TPA Service Excellence



ACCOUNT
management



USING DATA
to guide claims strategy



END-TO-END
quality

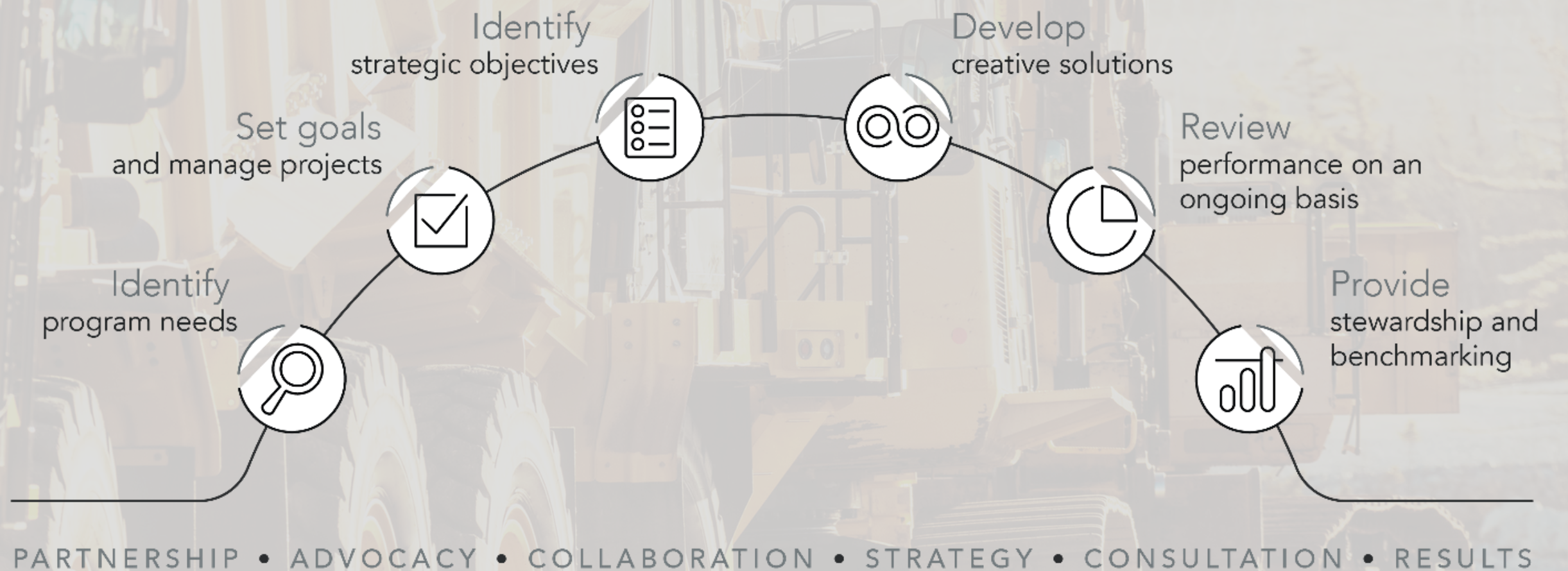


TRUST AND PAYMENT
management



PERFORMANCE BENCHMARKS
To ensure service is meeting
expectations

EMPOWERED ACCOUNT MANAGEMENT



DATA THAT DRIVES DECISIONS AND DELIVERS RESULTS



MEASURING performance



IDENTIFYING trends



USING DATA to guide claims strategy



DELIVERING results



UNDERSCORING OUR ABILITY
to deliver ROI with performance guarantees

TRANSPORTATION SAFETY + COMPLIANCE

1

CVOR BASICS | 101

- UNDERSTANDING YOUR REPORT
- ANALYZING THE DATA INCLUDED

2

WHAT CVOR MEANS IN THE MARKETS NOW

- INCREASED IMPORTANCE IN TODAY'S INSURANCE APPLICATIONS
- INSURERS ARE NOW ASKING FOR LEVEL 2 CVOR(S) ON A REGULAR BASIS
- IMPACT ON CLIENTS YOU SERVE

EXAMPLE CVOR

FOR RECORD

Operating As			
Address			
Mailing Address			
Phone #			
Mobile #		Fax #	
Email			
CVOR Status	Registered	Expiry Date	2023-03-15
Overall Violation Rate	16.74 %	Carrier Safety Rating	Satisfactory
Start Date	1987-01-08	Original Issue Date	1989-10-11
Type of Commercial Vehicle	Truck		
Dangerous Goods	No		
Ontario Kms* Travelled	937,512		
Rest of Canada Kms* Travelled	Not Applicable		
US / Mexico Kms* Travelled	Not Applicable		
Total Kms* Travelled	937,512		
*Kilometres shown are the current annual rates most recently reported by the operator for the last 12 months (could include actual and estimated travel).			
# of Commercial Vehicles	20		
# of Vehicles Double Shifted	Not Applicable		
# of Drivers	20		
US DOT #			

Collision Details From 2019-03-03 to 2021-03-02 (24 Months)			
# of Collisions with points	0		
Fatal	0	Personal Injury	0
Property damage	1		
# of Collisions not pointed	1		
Total # of Collisions	1		

Conviction Details From 2019-03-03 to 2021-03-02 (24 Months)			
# of Convictions with points	4		
Driver	2	Vehicle	1
Load	1	Other	1
# of Convictions not pointed	1		
Total # of Convictions	5		

Inspection Details From 2019-03-03 to 2021-03-02 (24 Months)			
Total # of Inspections by level			
Level 1	0	Level 2	3
Level 3	1	Level 4	0
Level 5	0		
Total # of Inspections Out of Service by level			
Level 1	0	Level 2	2
Level 3	0	Level 4	0
Level 5	0		
Total # of vehicles inspected		5	
Out of Service Rates (Excludes Level 4)			
Vehicle Out of Service %		66.67	
Driver Out of Service %		0.00	
Overall Out of Service %		50.00	

Performance Summary From 2019-03-03 to 2021-03-02 (24 Months)			
Event Type	% of set Threshold	% Weight	% Overall Contribution
Collision	0.00	40	0.00
Conviction	30.79	40	12.32
Inspection	22.12	20	4.42
Overall Violation Rate%			16.74

Most Recent Audit	
Type	Date

Collision Breakdown by Kilometric Rate Change								
Time Period	Date From	Date To	# of Months	KM Rate Per Month	# of Events	# of Points	Set Threshold Points	% of Set Threshold
1	2021-01-01	2021-03-02	2.07	77,912	0	0	1.35	0.00
2	2020-01-15	2020-12-31	11.57	80,808	0	0	7.63	0.00
3	2019-03-03	2020-01-14	10.4	71,028	1	0	6.67	0.00
Total			24.00		1	0		0.00

*Collision threshold values are based on actual/estimated rate of kilometres travel per month reported by the carrier for each time period. Assumed value is used if rate not reported.

Conviction Breakdown by Kilometric Rate Change								
Time Period	Date From	Date To	# of Months	KM Rate Per Month	# of Events	# of Points	Set Threshold Points	% of Set Threshold
1	2021-01-01	2021-03-02	2.07	77,912	0	0	3.09	0.00
2	2020-01-15	2020-12-31	11.57	80,808	3	6	17.43	34.42
3	2019-03-03	2020-01-14	10.4	71,028	2	5	15.20	32.89
Total			24.00		5	11		30.79

*Conviction threshold values are based on actual/estimated rate of kilometres travel per month reported by the carrier for each time period. Assumed value is used if rate not reported.

TRANSPORTATION SAFETY + COMPLIANCE

CVOR AUDITS

RESOURCES

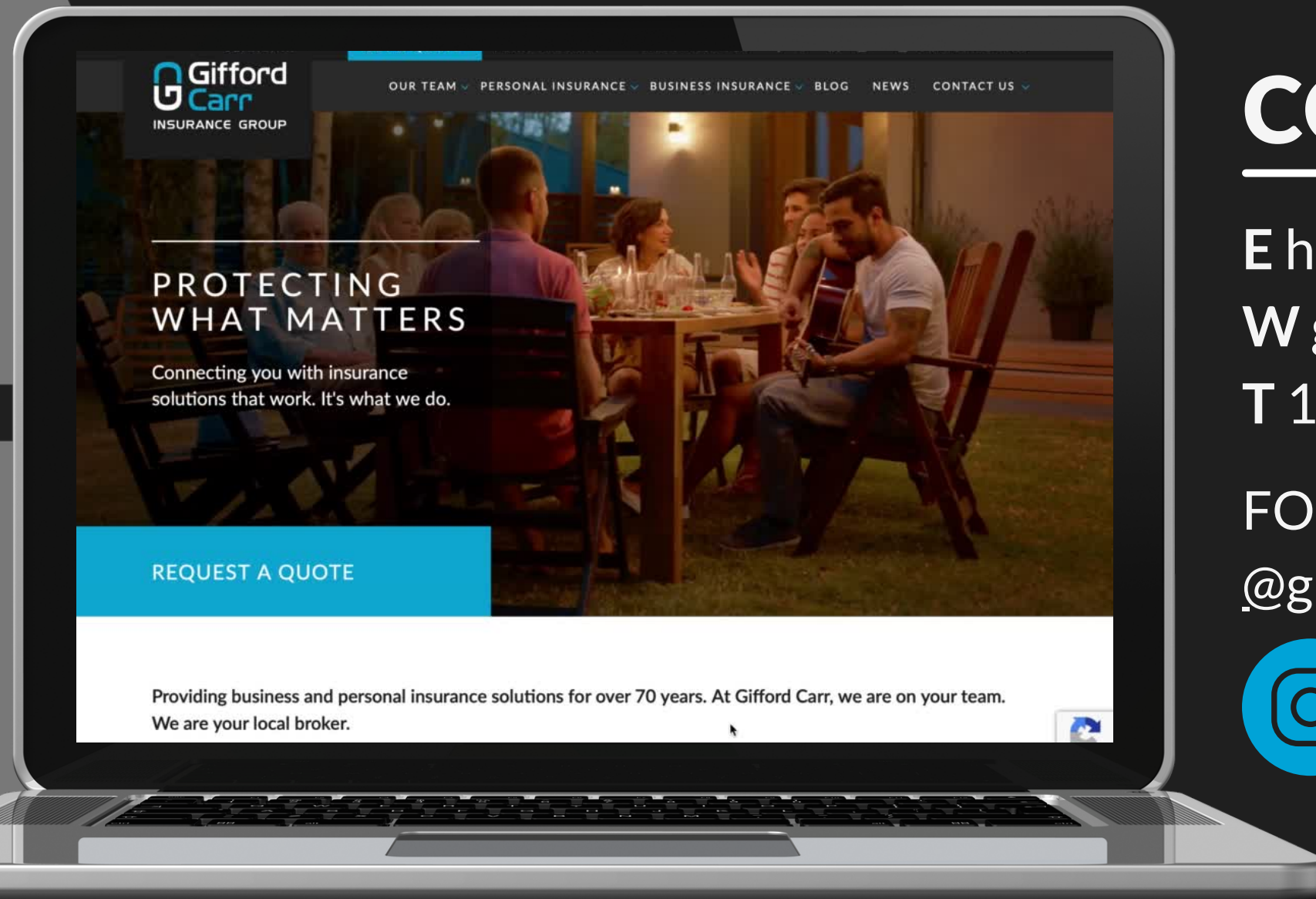
THERE ARE COMPANIES THAT FOCUS ON HELPING :

- IMPROVE YOUR CVOR
- PREPARE FOR YOUR MTO AUDIT
- EDUCATING DRIVERS ON THE APPROPRIATE PAPERWORK AND IMPORTANCE OF IT
(IE LOG BOOKS, CIRCLE CHECKS ETC)

LINK TO ORDER YOUR LEVEL 2 CVOR REPORT [HERE](#).



QUESTIONS?



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THANK YOU