



May 30, 2018

Primary Insurance Companies Feedback – Re WSIB Alternative



When our insureds look for WSIB Alternatives for their Owner Operators, there are a number of things that are important to us as the Automobile Insurer:

1. What's the track record of the WSIB Alternative they are signing up for?
2. What are the coverages offered and how do they benefit the insured?
3. How can the Fleet Owner ensure that the Owner Operator enrolled in and stays enrolled in the WSIB Alternative program?
4. Subrogation clause against Auto Policy?
5. Who is the 1st payer?

Aysegul Tuncertan – Manager, Underwriting



"When an insured carrier allows their Owner/Operators to opt out of workers compensation coverage, we at The Guarantee look for best practice controls to be in place to help protect the insured as well as their transportation policy. These best practice controls must include a good solid alternative workplace coverage that is mandated for all owner operators. This program must be administered by the insured carrier either with the owner operator paying into the program and the provider monitoring compliance with reports back to the insured or the insured paying for the program on behalf of the owner operator. These are controls that must be in place to minimize the associated risks. NAL is our strategic partner that will provide these best practice controls".

John Farquhar- Risk Solutions Specialist, Transportation



"Driver management including health and safety is an important part of our risk analysis when working with our Transportation customers. We look to make sure O/O's are covered under a worker's compensation or a comprehensive WSIB/CSST alternative plan that provides comparable coverage."

Don Williams BA, CIP- Sr. Manager, Transportation/Fleet, Corporate Risk



"If a carrier's Owner/Operators qualify to opt out of WSIB, and elect to do so, the carrier should ensure that each O/O secures alternative private insurance, to help protect the carrier against claims under their insurance policy. For information on securing the right alternative private insurance coverage, please consult with your insurance broker."

Scott Creighton - Director, Risk Services Transportation & Logistics



"For every Automobile Insurer, particularly with a large long-haul trucking book of business such as Echelon, it is of great importance to ensure the loss cost is under control and that unwanted claims are eliminated or at least reduced.

That is why it is important for our underwriters to confirm that Owner/Operators that have opted out of WSIB, have alternative accident benefit coverage arranged outside the scope of a trucking policy, with a very solid insurer. In our normal course of business, we advise our brokers to insist that our mutual clients obtain a copy of the Owner/Operator's policy and in certain circumstances, we insist on receiving a copy of the policy in order to review and compare their coverage to WSIB to ensure there are not any limitations or exclusions that leave our client exposed.

Further, we strongly recommend our clients actually implement a program internally, e.g. deduct payments by payroll and submit to the insurer to ensure coverage has in fact been maintained."

Wayne Lord, Wayne Lord, FCIP, CRM -Technical Underwriting Manager