

THE MODERN QUARTERLY

Official newsletter of Modern Specialty Insurance



NEW YEAR -
FRESH START

*Winter Driving Tips and
updates:*



Rounding Off The Year

BY BECKY MIELE

MSI has had a remarkable year of growth. Having focused primarily on our Transportation program we not only achieved our target but exceeded all expectations!

Our Transportation program will continue to expand this upcoming year, rolling out to the province of Saskatchewan late winter with BC, MB, PEI and NFLD to follow.

In late summer we added the Niche Habitational program to the MSI portfolio. This Ontario only product is the first for us in Personal Lines. We'll be rolling out in late winter a computer quoting system for brokers to utilize. This will be a first in the industry, for an MGA to be on this type of system. We're looking forward to the risk we'll be able to write for our brokers!

On the home-front, MSI added 9 new employees this past 2021 year. We added to our underwriting team. Created a business development team and put together a strong leadership team in order to give direction on how MSI will continue to grow moving forward.

Stay tuned for new job opportunities in the near future!

Winter Driving Tips

BY **RAYMOND MERCURI**

Winter Driving Tips for Professional Drivers

As a professional driver knowing and being prepared for winter driving conditions is a critical skill and a must.

First, start your work day by completing a thorough pre-trip equipment inspection. Pay special attention to all tire tread depths ensuring they are well above the minimum requirements. Balding tires can reduce vehicle traction by up to 50%. Being in control of your vehicle with upwards of 80,000 pounds, you need to know you have the space and time to stop. Tires are critical. The driver must be maintaining adequate space between vehicles.

Ensure your windshield washer reservoir is full and that you have a jug as backup.

During extreme snowfall conditions get in the habit of using your emergency 4-way flashers which increase your vehicles' visibility to others who are sharing the road with you.

Be sure you start the day with clean mirrors and keep them that way throughout your trip. When you spot that lazy four wheeler who's failed to clean his windshield, side windows, or rear window properly, stay as far away as possible. Remember Forrest Gump's famous line - stupid is stupid does!

When you are facing extreme and deteriorating road conditions and you are not driving within your comfort zone, find a safe area and pull over. Wait until conditions improve.

Remember - You are the pilot and you call the shots!

Don't be bullied into driving on!

You're the professional so protect yourself, the motoring public, your license, the company you work for, and the freight you are hauling. Don't become a collision statistic!



**"Don't be bullied
into driving, don't
become a collision
statistic."**

**Raymond Mercuri,
CIPP**

