



November 14, 2005

Barrie Montague, Senior Policy Advisor
Ontario Trucking Association
555 Dixon Road
Toronto, ON M9W 1H8

Dear Barrie,

As a company committed to safety within the trucking industry, Markel supports the Ontario Trucking Association's position outlined in their publication *Comprehensive Policy on Truck Speed Limitation & Lane Discipline*, when this position is placed within the context of a comprehensive safety program.

The Ontario Trucking Association's report on speed-limiting devices in trucks provides a strong argument for the mandatory use of such devices in the North American transportation industry.

While no single solution can guarantee safer roadways, extensive evidence supports the assertion that reducing the speed of trucks on major highways results in less serious accidents.

The foundation for a safe trucking industry lies in the consistent application of strong safety management practices and programs adopted by the industry.

Together, these practices have a direct affect on the frequency and cost of claims, which in turn contributes to safety on our roadways, as well as the effective control of insurance costs.

For over fifty years, we at Markel have remained committed to providing the Canadian trucking industry with effective and efficient safety management solutions, and support the OTA's initiative in sharing this commitment.

Sincerely,

A handwritten signature in black ink that reads "T.E. Courtney".

T.E. Courtney, C.I.F.
Vice President, Underwriting