2025

DRIVER RISK REPORT

Current Trends Shaping Roadway Safety

sambasafety

RISK & INSURANCE EDUCATION ALLIANCE

Foreword

May 2025

Risk & Insurance Education Alliance is proud to present the 2025 Driver Risk Report from SambaSafety, a valuable resource that deepens our understanding of driver safety, operational risk and the shifting insurance landscape. As the industry contends with rising claims severity, nuclear verdicts, and evolving regulations, this report underscores the urgent need for collaboration and data-driven insights.

SambaSafety's analysis of more than 50 million MVRs, CSA data, claims, and telematics, combined with insights from national safety agencies, offers a clear picture of the risks shaping our roads. This year's findings highlight the continued rise of distracted driving, the increasing cost of vehicle repair, and the challenges of retaining qualified drivers. These trends directly influence underwriting decisions and the long-term stability of our industry.

For agents, brokers and carriers, reports like this are indispensable. They help us guide clients with clarity, encourage meaningful investments in safety and strengthen the underwriting process. Access to timely, actionable information about driver behavior is one of the most effective ways we can protect both people and business outcomes.

We applaud SambaSafety for their leadership and their commitment to providing the insurance community with the insights needed to reduce risk and improve results. By working with partners who value education and proactive risk management, we move closer to our shared goal of safer roads, stronger communities and a more secure insurance future.

Thank you for your dedication to this cause.

William J. Hold, CRM, CIC
President & CEO
Risk & Insurance Education Alliance

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Research Methodology & Data Sources

SambaSafety's 2025 Driver Risk Report: Current Trends Shaping Roadway Safety is the second release in our annual series. Our customers and the market at large look to SambaSafety's contextualized analysis and deep expertise in workplace safety to understand the present state of mobility risk. In preparing this report, we analyzed numerous datasets across SambaSafety's records repository, including motor vehicle records (MVRs), court records, CSA data, claims and telematics. This report also includes analysis of data collected by the National Highway Traffic Safety Administration (NHTSA), the National Safety Council (NSC) and the Bureau of Labor Statistics (BLS). Our data analysis is augmented by recent research published by numerous industry organizations and academic institutions. While we take a nuanced approach to technological developments and acknowledge the ways it can create problems such as higher vehicle repair costs and driver distraction, our findings point to the importance of solutions such as telematics and digital training in today's risk environment.

Violation Analysis

A violation analysis was conducted from nearly 50 million MVRs utilized for employment and insurance purposes during the calendar years of 2020 through 2024. Over 14 million unique licenses had at least one violation recorded during that time. SambaSafety standardizes violation codes between states and classifies them into major and minor groups, as defined in Appendix A. State and regional metrics are calculated using unique licenses by state and normalized per 100 licenses to account for varying population sizes.

FMCSA Analysis

The Federal Motor Carrier Safety Association (FMCSA) analysis leveraged SambaSafety CSA data from over 1,000 customers. It also looked at millions of inspection, violation and crash data from FMCSA's Motor Carrier Management Information System (MCMIS) dating back to 2021. Violation code categories are detailed in Appendix B.

Efficacy Study

SambaSafety's monitoring and training efficacy study was conducted from a cohort of over four million monitored drivers. Results were produced by comparing the average violation count in the 48 months prior to monitoring or training enrollment respectively, to the average monthly count of violations 12 and 24 months after the relevant enrollment.

Industry Peer Analysis

The industry peer analysis explored unique industry pressures and their impact on risk in 2023 and 2024. It included violation data from roughly one million drivers at 131 companies, across three industry segments: Transportation & Logistics, Construction and Government.

Claims Analysis

The claims analysis leveraged data from a cohort drivers representing the logistics industry. The study analyzed claims over an eight-year period, pre- and post-monitoring.

Executive Summary
Industry Dynamics Forcing Change

Rising Costs to Insure

Increasing premiums and claims severity are driven by multiple forces, from dangerous driving behavior and medical inflation to the persistent threat of nuclear verdicts and accompanying social inflation. New vehicle technology leads to higher repair costs, a trend expected to be deeply exacerbated by the introduction of tariffs. While roadway fatalities are trending down slightly, distracted driving and speeding continue to present an acute threat to safety. With diminishing returns on rate actions, insurers are seeking new ways to control losses and improve profitability. As they navigate a volatile market, it's clear that data-driven collaboration will be essential to containing costs, reducing claim frequency and creating a more sustainable insurance future.

Challenges in Driver Retention

Employee expectations and workplace stressors are putting additional pressure on employers across sectors. This year's analysis explores how those pressures show up differently across industry segments and fleet sizes—offering a clearer view of risks unique to Transportation, Government, Construction and Gig work. The data underscores the connection between employee well-being and operational resilience. Telematics adoption, safety training and monitoring are becoming essential tools not only for compliance, but for creating safer, more supportive work environments. Organizations that tailor their strategies to the specific needs of their workforce will be better positioned to reduce risk, improve retention and build a lasting safety culture.

Shifting Regulatory Climate

From shifting FMCSA priorities to new CDL legislation and out-of-service mandates, 2025 has brought a wave of changes redefining how fleets approach compliance. This year's data reveals how regulatory updates are influencing safety outcomes—especially in high-risk categories like vehicle maintenance, driver documentation and Hours of Service (HOS). Our analysis also highlights widening disparities between large and small fleets, with smaller operators experiencing higher inspection-related violations. With proposed updates on the horizon, the pressure to stay ahead of compliance requirements continues to build. Organizations that take a proactive, data-driven approach—particularly around license monitoring, inspection readiness and audit thresholds—will be better positioned to avoid costly penalties and keep drivers and vehicles on the road safely.

Insurance Data Insights

With insurance costs rising, businesses and insurers face mounting pressure to adapt. Distracted driving and speeding remain major concerns, with some new legislation aiming to mitigate these risks. This section explores the underlying trends fueling insurance inflation and highlights how fleets and insurers can work together—leveraging data, technology and proactive risk management—to create safer operations and a more sustainable insurance market.

Auto Inflation Persists Due to a Confluence of Factors

The auto insurance market continues to pose significant challenges for both business owners and commercial auto insurers. In February, the Bureau of Labor Statistics reported that auto insurance rose 11.1% year-over-year, far ahead of the next strongest inflation contributors of education (+3.7%), medical care (+2.9%) and recreation (+1.8%).[1] While a spike in auto insurance costs several years ago could be attributed in part to supply chain disruptions associated with the pandemic, today there are several intersecting factors contributing to higher severity and persistently high costs.

Vehicle Costs

The cost of new vehicles is rising while the used auto market is softening, threatening fleet budgets. A major contributing factor to the rising severity of claims is the cost of repairs. Auto manufacturers are prioritizing highly sophisticated, lightweight parts such as sensors and cameras. Fixing these parts requires higher levels of specialized expertise, leading to longer repair times and higher labor costs.

Driving Behavior

Distracted driving has increased considerably in recent years and often leads to higher-severity collisions. The increase in micro-mobility adoption, with electric scooters and bicycles proliferating in urban areas, has led to a shift in injury patterns. Crashes involving motor vehicles made riders 150% more likely to be hospitalized and 30% more likely to suffer a head injury.[2]

Medical Inflation

Medical and physician services have increased 10% since the first quarter of 2020, outpacing physician charges overall, which grew 8%.[3] This is impacting workers' comp and other perils, as an increase in speed and distracted driving often results in bodily injury. Additionally, outpatient radiology procedures and surgeries are appearing earlier in the treatment cycle than in previous years, further contributing to severity.[4]

Nuclear Verdicts

Jury awards have escalated in recent years, with an outsized impact on commercial auto. This most often impacts the trucking industry, which paid $165 million alone in nuclear verdicts in 2023, although ride-sharing platforms have started to see an uptick in pressure from personal injury firms in the U.S.[5] The affect these awards have on insurance costs is significant.

With access to more predictive data sources and robust risk mitigation efforts, insurers and fleets can work together to address these worrisome trends—paving the way for a more sustainable and equitable insurance landscape.

Chris Moore
BSc (Hons), FCII, CRIS
President,
Apollo ibott – Commercial

> "Successful brands are typically safer. That comes from a commitment to reviewing, managing and actioning on their data. This proactive risk management is the best defense against litigation and severity."

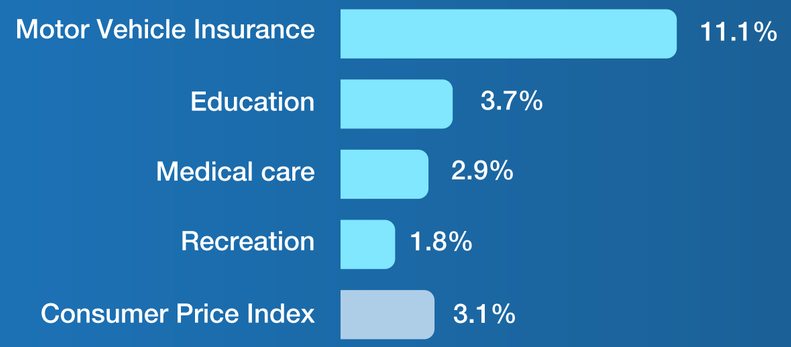
Soaring Repair Costs Result in Higher Claims Severity

Even as premium increases have led to substantial improvement in the outlook for profitability in Property and Casualty (P&C) underwriting, commercial auto continues to lag.[6] As insurers seek to regain underwriting profitability, cost to consumers and businesses continue to rise. The growing complexity of new vehicles—most of which are now sold with Advanced Driver Assistance Systems (ADAS)—is a major factor in the steep repair costs contributing to this problem.

> "ADAS has redefined repairability, and what used to be a simple bumper repair now triggers costly calibrations and diagnostic repairs. This has increased the average severity between $300 and $800 more per claim on newer vehicle models."
>
> Mike Anderson, Industry Consultant and Owner, Collision Advice

Auto Insurance Rates Are Driving Inflation

YoY Price Change by Item

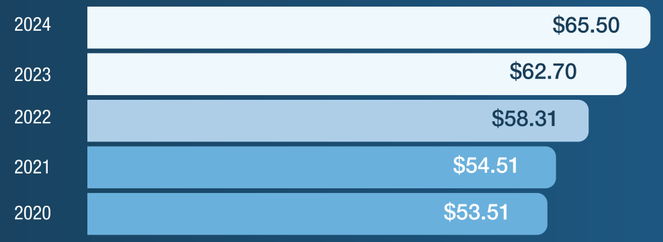


Source: Bureau of Labor Statistics, Consumer Price Index 12-month change as of Feb 2025

The average number of replacement parts involved in a repair job has grown 15% over the past five years, now comprising over half of the total repair cost.[7] Vehicles are being manufactured with new, lighter-weight parts that can require more frequent replacement. Repair times are longer and require ever more specialized mechanical labor than in the past. The greatest contributing factors to Total Cost of Repair have been labor and miscellaneous costs, which include diagnostics.[8] Even minor collisions necessitate the recalibration of sensors and camera systems.

Labor and Diagnostics Driving Up Total Cost of Repair

Mean Auto Repair Labor Rates Over Time (In Dollars Per Hour)

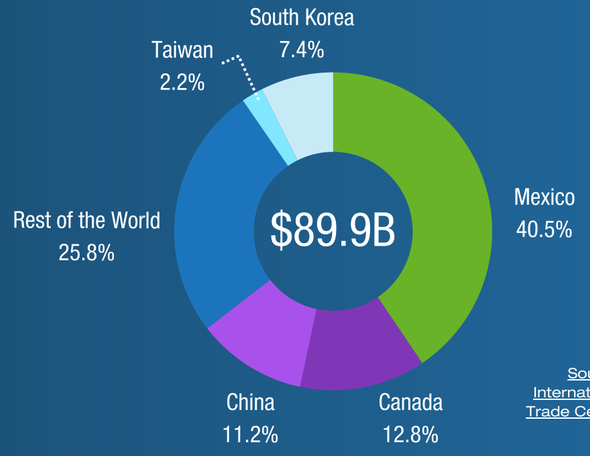


Source: CCC Crash Course. Paintless Dent Repair excluded

With nearly $90 billion in annual imported auto parts, tariffs are expected to compound the cost problem.[9] For instance, 82% of car windows imported in 2024 came from Mexico, Canada and China.[10] Roughly 10% of imports originate from South Korea and Taiwan, of which the current imposed tariffs for auto and steel are 25%.[11] As costs for auto glass, bumpers and other components rise, the effect on auto physical damage coverage will be felt sharply by insurers and their policyholders.

Tariffs Expected to Compound the Problem

Imported Auto Parts Into U.S. by Country (2024)



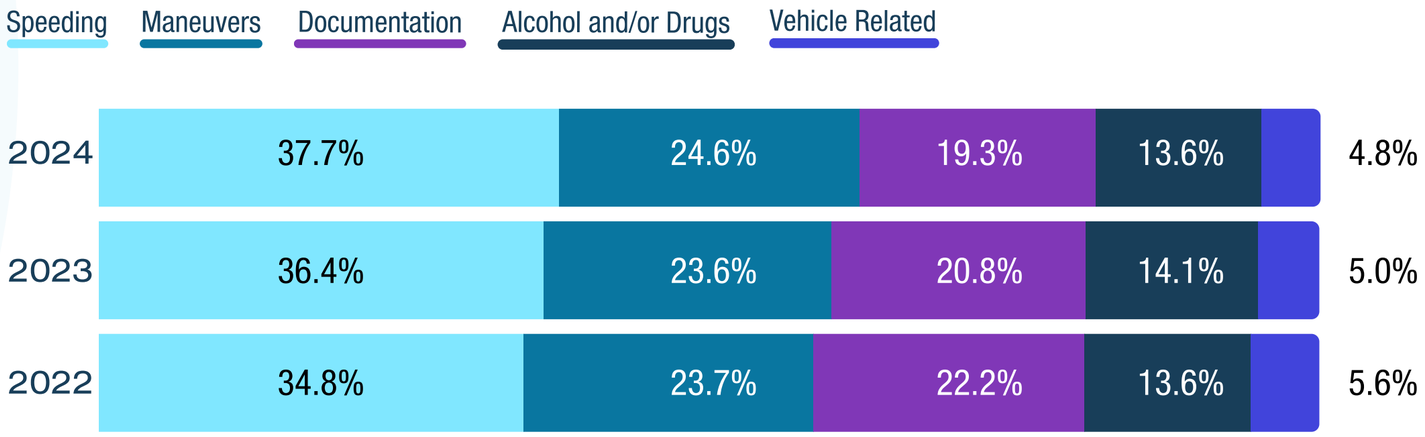
Source: International Trade Centre

Speeding Continues Upward Trend

Speeding has long comprised the largest proportion of all violation categories. Its share has steadily increased each year and is now approaching 40% of major violations.

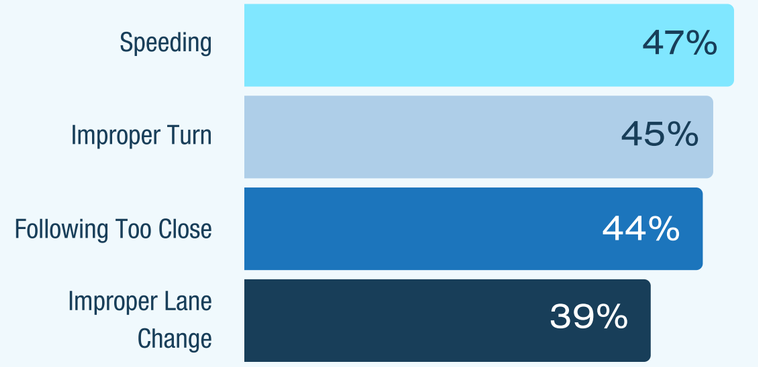
Speeding is the leading factor in crashes resulting in fatalities.[12] Nearly one-third of traffic-related deaths involved speeding in 2023. However, studies have shown that speed safety cameras have significantly reduced speeding where they have been installed.[13] Managers can reduce speeding incidents in their business with effective risk management practices. A SambaSafety study determined that companies that continuously monitor and train reduce speed-related violations by nearly 20% after the first 12 months.

Major Violation Category Distribution, By Year

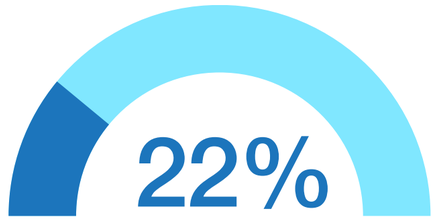


Source: SambaSafety Violation Analysis, CY2024 based on preliminary violation data

Speeding Increases the Likelihood of a Future Crash by 47%[14]



Source: ATRI, based on study of commercial motor carriers

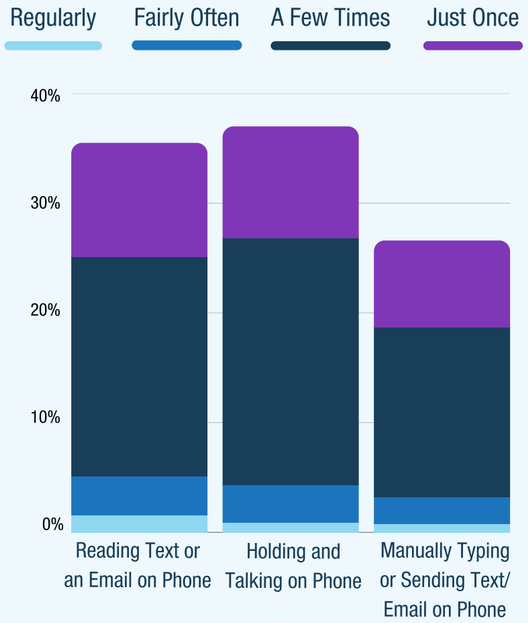


22% of drivers involved in a fatal collision had a speeding conviction in the past five years[15]

Distraction Increases Crash Severity

Distracted driving continues to impact overall roadway safety, with 13% of all police-related crashes affected by it.[16] Nearly 40% of Americans reported reading texts or emails while driving in the last 30 days.[17] Another 19% said they are continuously distracted and reported being on the road more often than less distracted respondents. This represents heightened risk for auto insurers and fleets alike.

Self-Reported Driving Behaviors, Last 30 Days

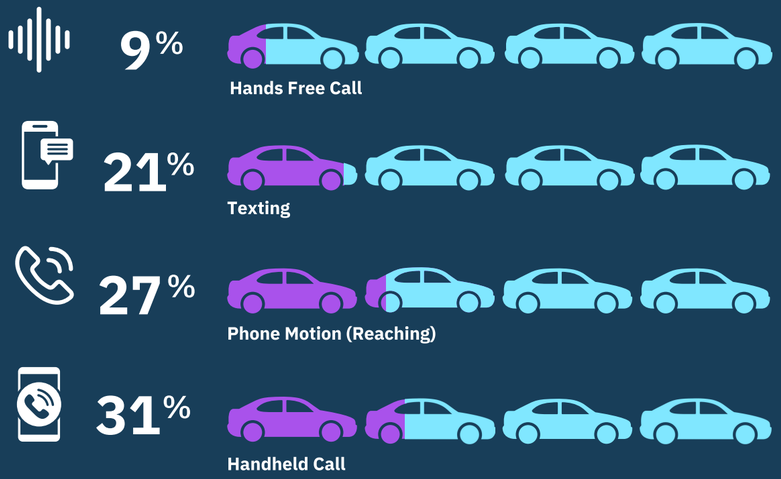


Source: AAA Foundation for Traffic Safety

This behavior has been immensely damaging. In 2023, 324,819 injuries and 3,275 fatalities were attributed to distracted driving.[18] While down from pre-pandemic highs, transportation incidents remain the leading cause of workplace deaths, resulting in 37% of all work-related fatalities.[19] Medical costs, property damage, legal fees, lost productivity and other economic impacts amount to $98 billion in a single year, and the total estimated impact when quality-of-life valuations are considered is $395 billion.[20]

From an employer perspective, 64% of businesses worry about liabilities caused by distracted driving behavior within their workforce.[21] Distraction from mobile devices or tech accounted for 25% of crashes involving commercial drivers. This can have a significant impact on the severity of a crash, considering that drivers have less time to brake before impact when they are distracted. The speed at impact is on average 21% higher when a driver is interacting with their screen compared to a crash with no distraction.[22] This increases to 31% for a handheld call.

Crash Impact Speed Increase, By Distraction Type



Source: Cambridge Mobile Telematics

Hands-free legislation seeks to address this risk. In the U.S., bans on handheld cellphone use are now in place for 31 states.[23] An analysis of 2023 phone data uncovered a 9.5% lower rate of phone distraction in hands-free states compared to states with texting bans.[24]

Employers can take deliberate actions to reinforce this, such as proactively assigning training to ensure employees understand the danger of distracted driving and know how to avoid it. SambaSafety customers doubled down on their commitment to safety in 2024, with an overall increase of 42% in distracted driving courses completed.

Large Truck Fatality Trends

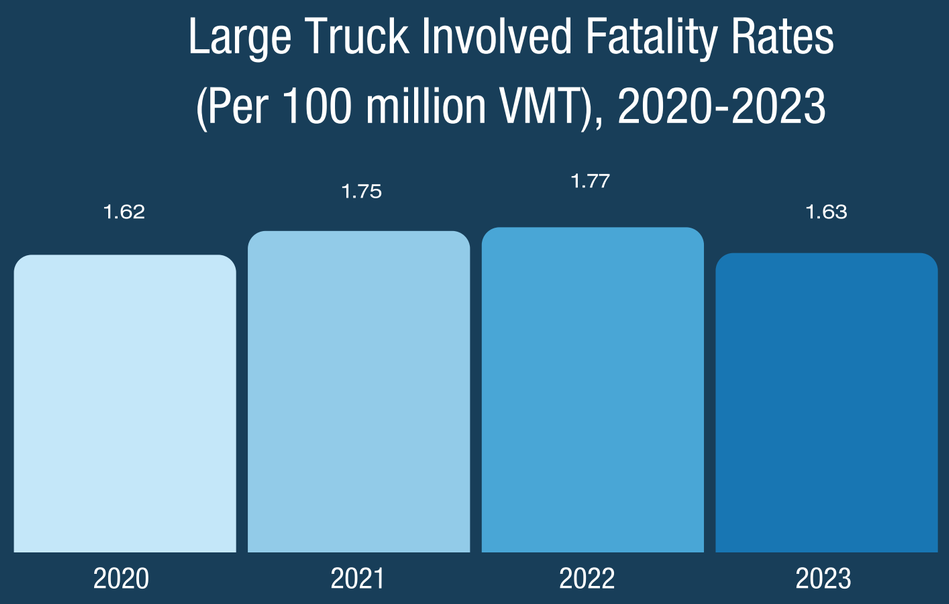
Despite a 1% increase in vehicle miles traveled (VMT) in 2023, fatalities dropped 4.3% to 40,901.[25] Early NHTSA estimates indicate a similar trend for 2024, projecting around 39,000 traffic deaths.

When collisions result in bodily injury or death, the social, emotional and financial toll is immense. The impact is far-reaching when large trucks are involved, as 80% of large truck-involved fatalities include multiple vehicles.[26] This, in turn, leads to a marked rise in loss costs for claims of this nature. According to the FMCSA, a large truck collision costs $91,000 on average, $200,000 when there's an injury and $3.6 million when there is a fatality.[27]

In 2023, 5,472 people were killed in crashes involving large trucks (medium to heavy duty).[28] A staggering 70% percent of the fatalities were occupants of another vehicle and 12% were nonoccupants (pedestrians, pedal-cyclists and other nonoccupants). Notably, nonoccupant injuries grew 15% for large truck-involved crashes between 2022 and 2023. This could be attributed to the rise in micro-mobility use over the last few years.

Large trucks can weigh 20 to 30 times more than passenger vehicles and have much longer stopping times from the moment brakes are engaged. To combat this, the FMCSA has proposed a rule which would require automatic emergency brakes (AEB) in large trucks. Fatigue is also a problem in long-haul truck driving, a concern that FMCSA Hours of Service (HOS) regulations seek to address.[29]

Much like the broader fatality trends, large trucks may be turning a corner. After three consecutive years of increases, large truck fatality involvement rates closed in on pre-pandemic levels in 2023.[30] While these results mark encouraging progress, these incidents remain among the most costly and high-exposure events for operators and insurers, making continued focus on prevention essential.



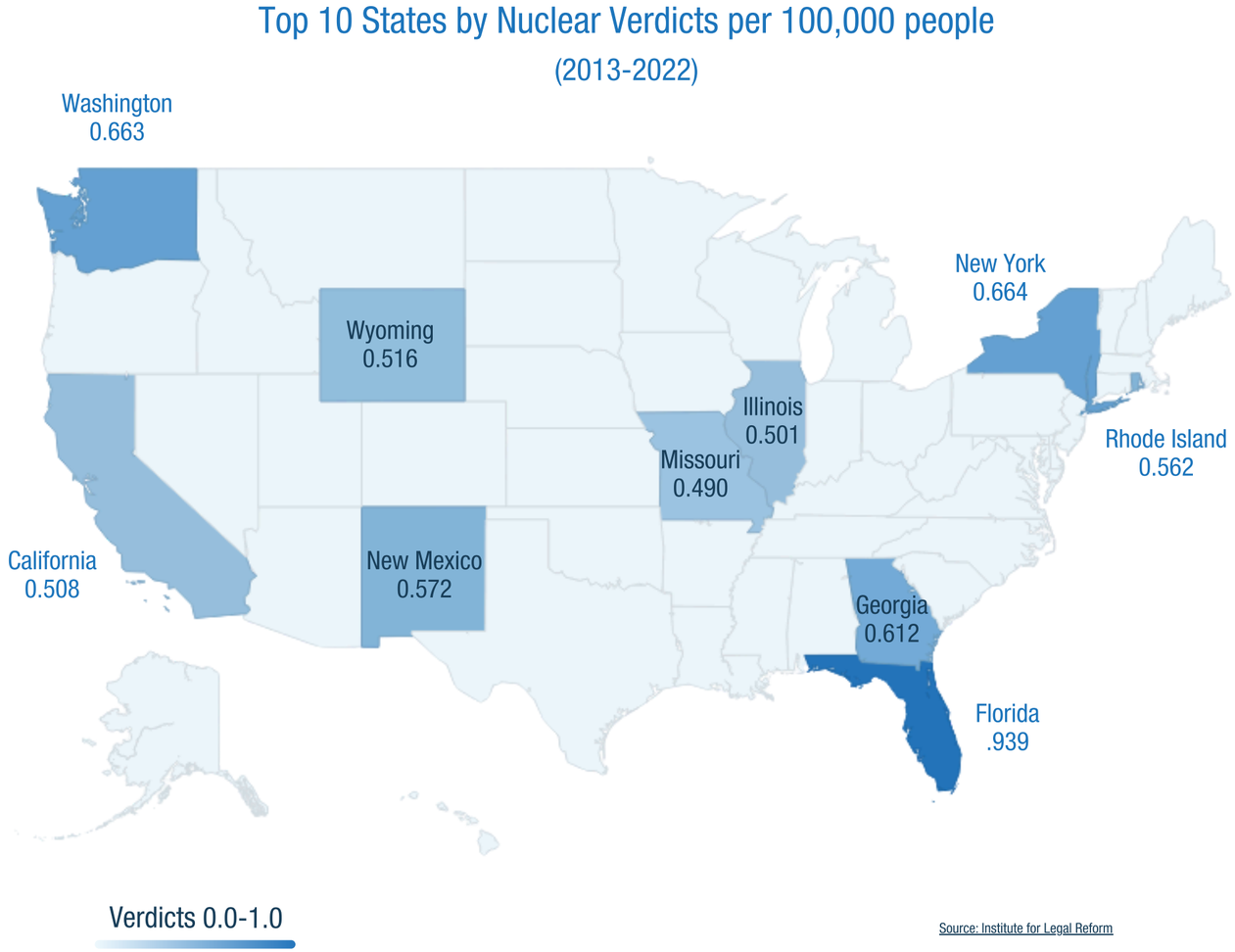
Source: NHTSA 2023, Large trucks defined as over 10,000 GVWR

Legal System Abuse Has Triggered Interest in Tort Reform

Jury awards exceeding $10 million—known as nuclear verdicts—have trended up in recent years, with an outsized impact on commercial auto. Typically, medical costs and other expenses comprise only a small portion of these damage awards. This rise has been driven by aggressive plaintiff attorney advertising, third-party litigation funding (TPLF), innovations in courtroom tactics and state legislation that has expanded damages available in certain lawsuits.[31] The median nuclear verdict in 2023 is estimated to be $23.8 million.[32]

The rise in liability compensation costs beyond what would be indicated by macroeconomic trends is known as social inflation. Swiss Re's Social Inflation Index hit a 20-year high in 2023; they estimate that social inflation contributed seven percentage points to the increase in liability claims costs.[33]

As a result of social inflation and the pressure that nuclear verdicts have put on insurance costs and company finances, tort reform has been a hot topic in states such as Florida, which has the highest number of nuclear verdicts per capita, and which passed the Florida Tort Reform Act in 2023.[32] Georgia recently passed legislation that will put constraints on certain courtroom tactics intended to inflate non-economic damages.[34] Oklahoma lawmakers are expected to consider tort reform in 2025.



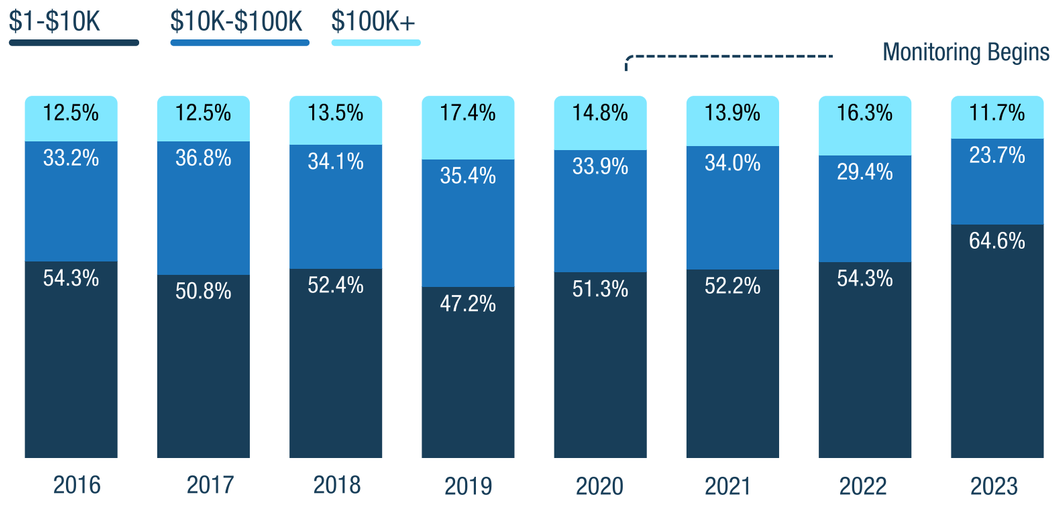
Source: Institute for Legal Reform

Continuous Monitoring Reduces Serious Injuries and Fatalities (SIF)

To better understand trends in roadway safety, automotive collisions and claims, SambaSafety analyzed claims data from a cohort of logistics drivers.

The study found a correlation between the adoption of continuous monitoring and a decline in the proportion of high-cost claims. In 2019, over 50% of claims were over $10,000. After monitoring went into affect, that number slowly fell; in 2023, roughly 35% of claims exceeded the $10,000 threshold.

The Proportion of Losses Exceeding $10k Steadily Declined Post-Monitoring



Source: SambaSafety Claims Analysis

Injury and Fatality Rates Declined With Monitoring

Before adopting driver monitoring, the proportion of collisions resulting in injury or fatality had climbed to 17% of all crashes. Within three years of implementing monitoring, it dropped to 13.5%, despite a steady annual increase in driver count.

Continuous monitoring is an important way fleets can bring down the average cost of their claims and make a strong case to their insurance carrier to lower or freeze premium increases. We found that the average claims cost in the three years prior to monitoring was $95,000; the average cost dropped by about $7,600 in the three years following implementation.

Average Claims Cost Before and After Monitoring

Source: SambaSafety Claims Analysis

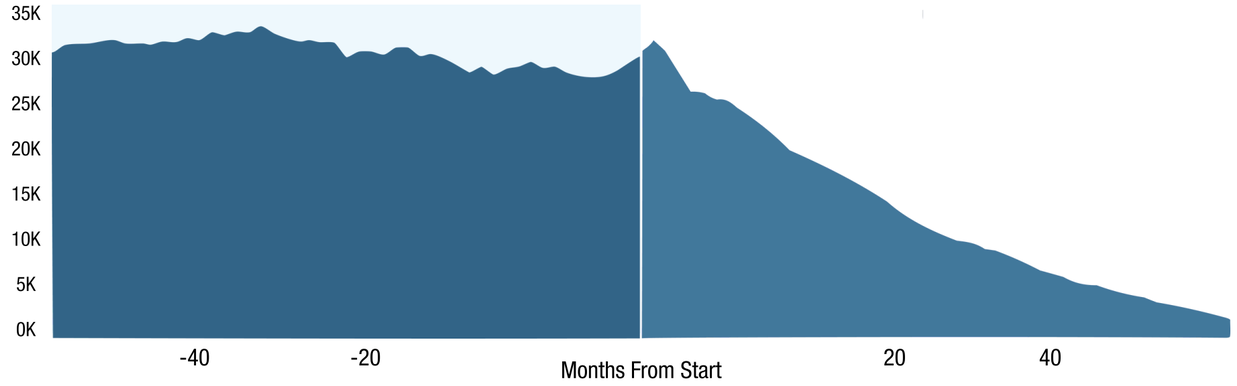
Loss Control Efforts Lead to Improved Outcomes

Amid a continued downturn in underwriting profitability and heavy constraints on future rate activity, commercial auto insurance carriers have prioritized loss control efforts to mitigate risk and influence the safety of their insureds where they can.

Continuous monitoring and tailored, engaging driver training are proven methods for lowering risk. Over 25% of insurer loss control programs include MVR monitoring to close the visibility gap present with annual or sporadic employer MVR pulls.[35] They have also encouraged adoption of online driver training to target specific high-risk behaviors without overburdening drivers. These are important components of a company safety program and have reduced violations by an average of 77% when monitoring and training are combined—more than twice that of monitoring alone.[36]

Telematics is also growing in popularity among Loss Control teams, with 71% of insurers reporting they offer or subsidize a telematics loss control solution.[35] It is a great time for insurers to engage, with 80% of fleet respondents already monitoring a large portion of their fleet and 51% planning to add devices or providers in the next 12 months. Telematics data can be overwhelming due to the sheer volume. Solutions like SambaSafety can play an important role by harmonizing data from all available sources into an actionable risk index, providing fleets with the tools and visibility to reduce their risk.

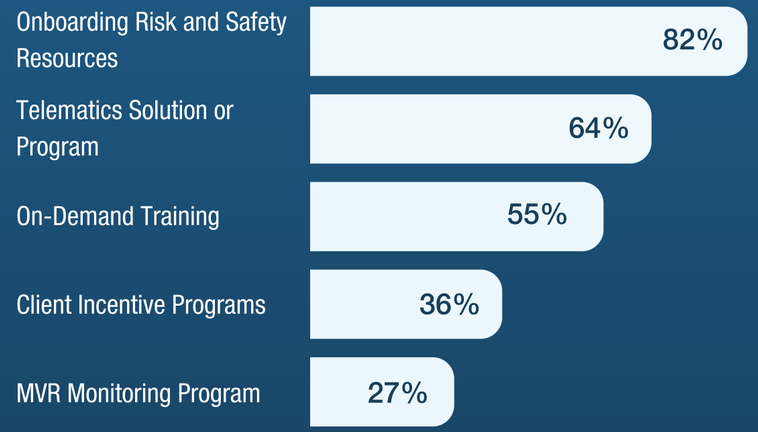
Violations Before and After Monitoring Begins



Source: 2024 SambaSafety Efficacy Study

> "We have already seen a wave of insurers' initiatives focused on loss control. The old and barely used referral programs have evolved into structured safety programs, paid or at least subsidized by the insurance carriers. The pioneers of these programs have already achieved significant adoption and shown robust ROIs."
>
> Matteo Carbone,
> Founder, IoT Insurance Observatory

Loss Control Tools Commercial Insurers Offer or Plan to Offer in 2025



Source: 2024 SambaSafety Telematics Report

Hiring & Retention Data Insights

In today's environment, organizations grapple with several talent-related challenges, including the pressures of a competitive labor market, the demands of rising customer and employee expectations and the distractions and risks posed by our highly connected world. This section will cover the overall state of employment risk. It will also explore unique factors impacting talent acquisition and retention for customers in the Government, Transportation & Logistics, Gig and Construction sectors.

Fleets Face Rise in Driver Expectations and Risks

Development & Retention

Many industries competing for commercial drivers continue to report tight labor market conditions. This has created challenges for companies looking to attract and retain quality drivers. Well-being has gained significant attention this year, with employee expectations on the rise.

At the same time, the latest results show that violations, including speeding, occur disproportionately among younger drivers. As a result, many companies are examining how they can retain their veterans while helping their less experienced drivers develop safer driving habits. Companies that prioritize technology-driven employee development and well-being will gain a competitive edge over their peers.

The Dangers of Driving

Across all industries, automotive accidents are the leading cause of work-related deaths.[37] This affects those in driving-related professions as well as employees or contractors who travel less frequently. Any work-related driving, regardless of whether a vehicle is company-owned or personal, poses a risk.

Serious Injuries and Fatalities (SIF)

Motor vehicle incidents accounted for 4.3 million preventable, medically consulted injuries in 2023.[38] Over one-third of fatal workplace injuries were transportation-related, but certain industries such as construction and transportation, are plagued with higher injury and fatality rates.[39] These incidents significantly disrupt operations, and even when the worst is avoided, often lead to prolonged employee absences. This underscores the importance of safety strategies aimed at reducing their frequency.

Insurance Claims

The effects extend beyond the human toll, straining the bottom line for businesses already burdened by higher premiums. The average workers' compensation claim from 2021 to 2022 was over $90,000 when it involved a motor vehicle collision.[40] Employers can be liable for workers' comp claims if an injury is tied to inadequate training. The risk is highest for new employees. About 40% of workers' compensation claims come from employees with under a year of tenure with the company.[41]

Heidi McCaffray
Sr. Manager,
Occupational H&S,
Serco

"A resilient safety culture isn't built on policies alone—it's built on people. When we prioritize development, well-being and meaningful training, we're not just reducing risk—we're investing in the future of our teams and the success of our organization."

Learn How Serco Lowered Risk Scores

Investments in Safety Address Evolving Employee Expectations

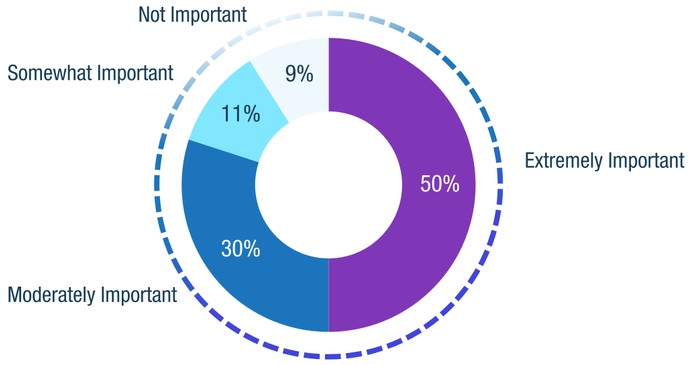
Businesses are recognizing an investment in safety extends beyond compliance, to meeting the rising expectations of their customers and employees.

Employee Well-Being

Working long hours under risky conditions, drivers are feeling stressed and undervalued.[42] Company leaders are hearing from their drivers about the need for sustained focus on safety. Recent surveys across the industry reinforce that technology and training play an important role in addressing that need.

- **85%** of fleet and operations leaders cited safety technology as a key factor in young workers' increased desire to work in their industry.[43]
- **71%** of fleet and operations leaders reported frequent employee requests for increased investment in safety.[43]
- **Over 75%** of employees say they'd remain longer at a company that invests in their growth.[44]

How Important Is Telematics to Your Fleet's Safety Culture?



Source: 2024 SambaSafety Telematics Report

A growth in telematics adoption indicates employers are taking this seriously. Over 90% of fleets say telematics is important to their safety strategy, and over half say it is vital and has made a positive impact.[45] For those not yet using telematics or cameras, one in four say they plan to incorporate it into their safety programs in the next 12 months.

A recent survey conducted by Nationwide Insurance found that 84% of commercial drivers have a dash cam installed in their company vehicle, a 29-point year-over-year increase.[46] Driver sentiment is beginning to shift around dash cams, often improving morale when leaders emphasize the aim is to protect their team rather than scrutinize. Cameras have been proven to be an effective tool for exonerating drivers, with Verizon Connect reporting a 77% improved protection from false claims.[47]

> The sharp rise in dash cam usage and hands-free policies sends a clear message: employers are serious about tackling distractions and protecting their drivers...it's clear that policy alone isn't enough —consistent driver engagement and training is crucial to turning these efforts into safer roads for everyone.
>
> Mark McGhiey, Sr. AVP, Risk Management & Client Services, Nationwide Insurance

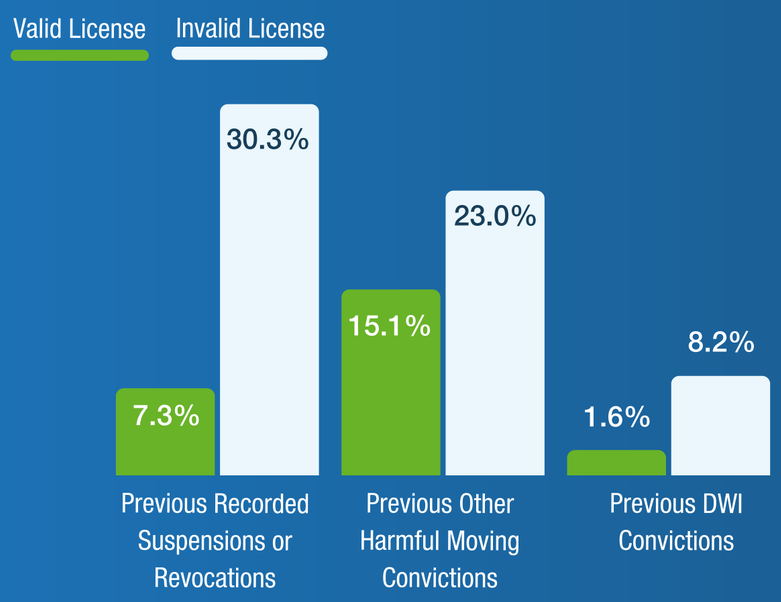
However, insight without action breeds risk. Training is a key element in addressing the employee engagement, retention and safety confluence of challenges. While most drivers feel their leadership prioritizes driver safety, 80% desire an increase in training, eight points higher than last year.[46]

In understanding the unique needs of the team, like generational, geographic and behavioral patterns, companies can establish more effective programs that reinforce the importance of employee safety and well-being. We'll further examine common driving risks and how they shift when looking at cohorts of drivers in certain industries.

Invalid Licenses Often Signal Broader Underlying Risks

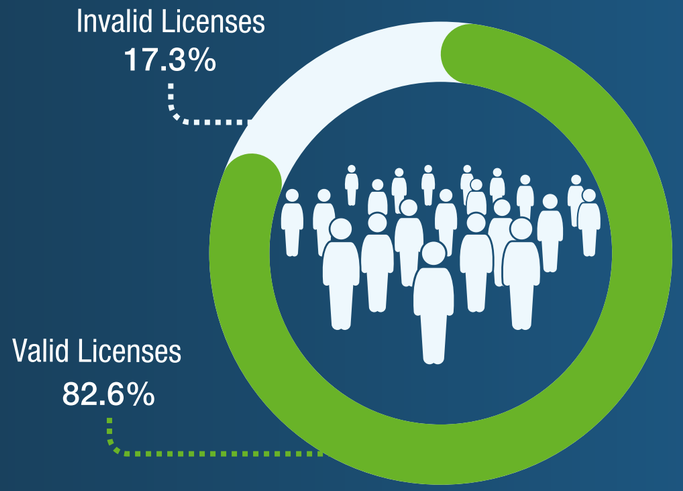
Those with an invalid license and history of suspension or revocation are over four times more likely to be involved in a fatal crash.[48]

Drivers Involved in Fatal Crashes, by Previous Conviction



Source: NHTSA, 2022 Fatality Analysis Reporting System (FARS)

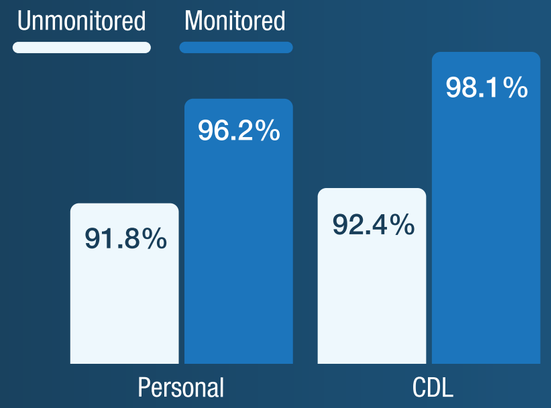
Drivers Involved in Fatal Car Crashes



Drivers with an invalid license were responsible for 17.3% or about 10,000 fatal auto collisions in 2022, representing a decrease of .8 percentage points from the previous year.[49]

Expired or suspended licenses often signal a larger issue that could be impacting an employee's well-being. This insight can serve as a catalyst to provide the necessary support to employees who may need it.

Percentage of Drivers with Valid License



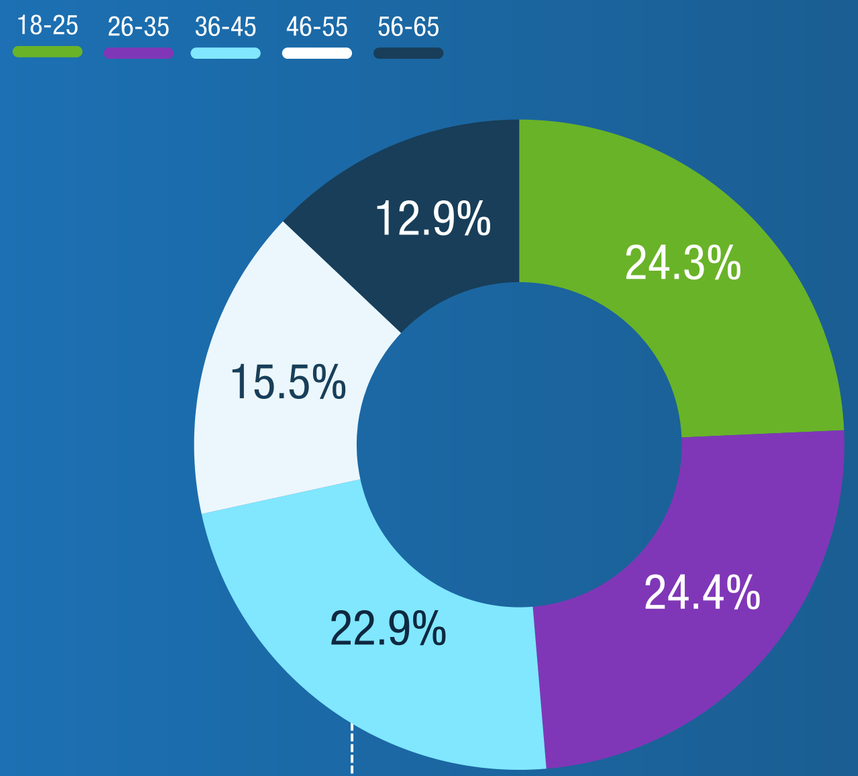
License monitoring can reduce the percentage of unlicensed drivers by 4.4 percentage points for drivers with a personal license and 5.7 for drivers with a CDL.

Source: SambaSafety 2024 customer analysis of monitored and unmonitored drivers

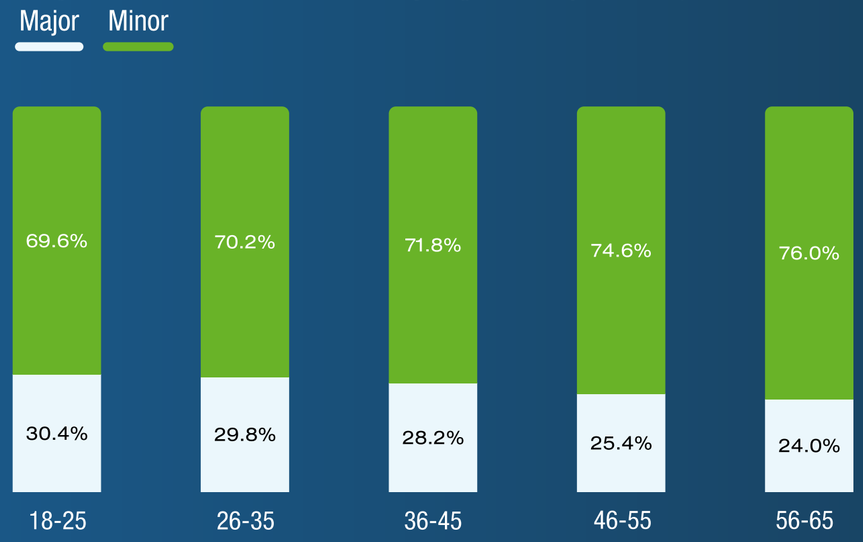
Rate and Seriousness of Driving Offenses Decline with Age

SambaSafety segments violations into major and minor categories based on the severity of the offense. When accounting for the age distribution of the U.S. driving population, older drivers account for significantly fewer violations overall. They also commit fewer major violations as a proportion of their total violation count. Over 30% of violations among drivers aged 18 to 25 were major violations; for drivers aged 56 to 65, that figure drops to 24%.

Proportion of Violations by Age Group (2023)



Major vs. Minor Violations By Age Group (2023)



Only the 36-45 age bracket made up a larger share of total violations than the previous year (19.9% in 2022 to 22.9% in 2023)

Source: SambaSafety Violation Analysis

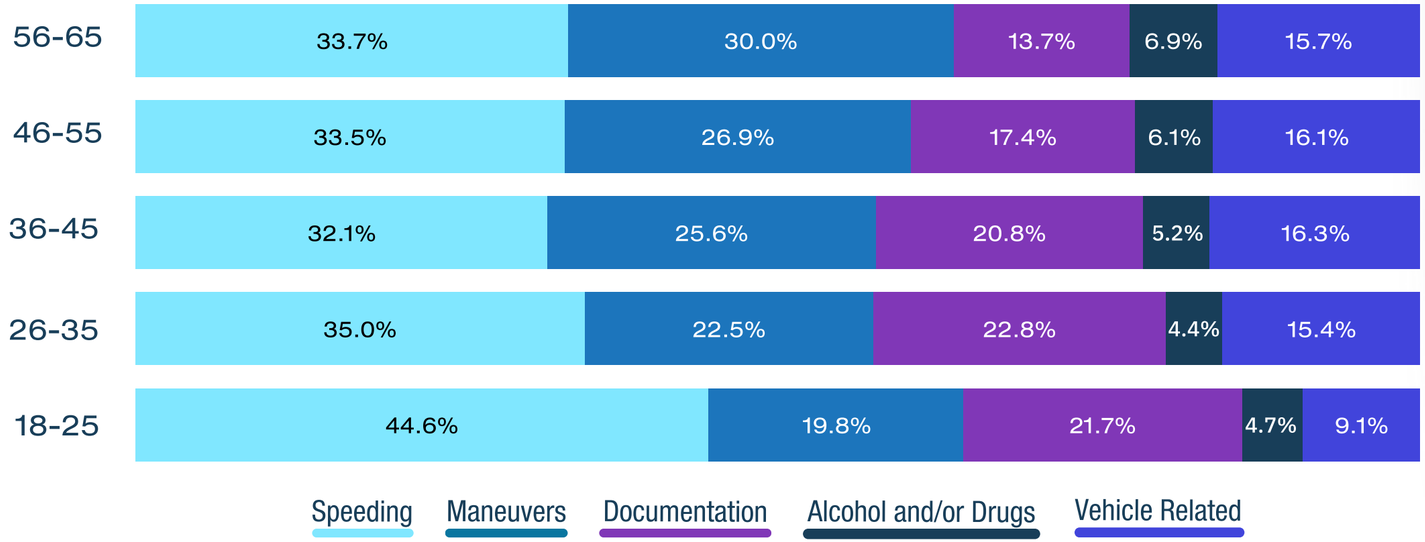
Source: SambaSafety Violation Analysis

Age-Related Difference in Driving Behaviors

Looking at the major violation category distribution across each age group, we see that rates of speeding are driven largely by younger drivers. These drivers are, however, considerably less likely to be charged with Alcohol and/or Drug violations than the overall population. Major Maneuver violations, such as reckless driving, are also lower within this age group.

Risk is differentiated among the driving population. Companies should consider these violation trends when designing their learning and development program and tailor training assignments to driver needs.

Major Violation Category Distribution By Age (2023)



Source: SambaSafety Violation Analysis

Trends & Highlights

The 26-35 age group saw the most dramatic shifts, with a 2-point increase in speeding and a 2-point decrease in documentation

Speeding has increased slightly YoY across all age groups

Most age groups saw an increase in Alcohol and/or Drug violations YoY

Crash Statistics Underscore the Need for Driver Training

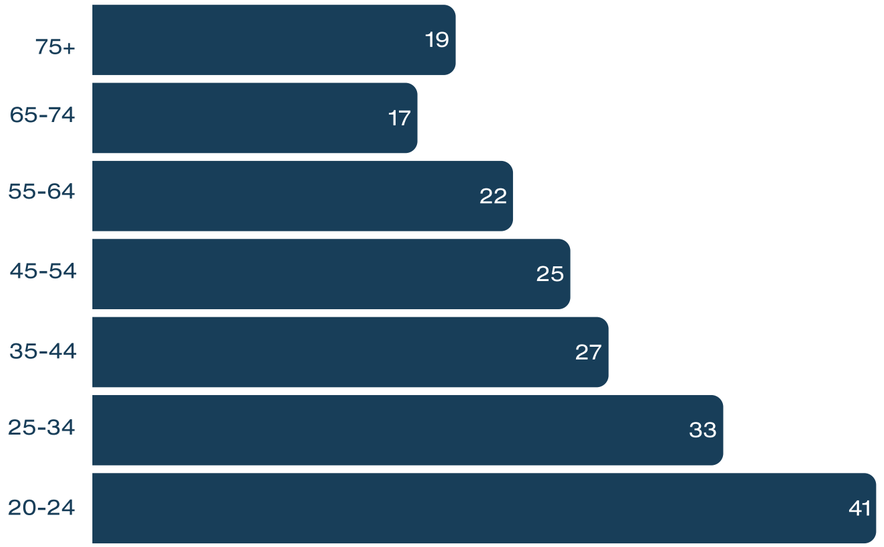
Speeding, a leading factor in fatal crashes, is significantly more prevalent in younger drivers.[50] The NSC estimates that drivers between the ages of 25 and 34 were involved in 13,400 fatal crashes in 2023, accounting for 21.1% of all fatal crashes despite representing 17.3% of licensed drivers.[51] The weighted count of collisions and the count of fatal collisions are inversely correlated with age, excepting a slight uptick in fatal collisions among drivers over 75 years old.[52]

This starkly illustrates the need for continuous skill development among younger generations. Successful programs incorporate driver training in new hire onboarding as well as regular micro-learning refreshers to address risk patterns in their fleet, like an uptick in speeding violations—more common in the lower age groups.

South Carolina has the highest violation rate in the country and is a part of the only region that experienced an increase in violations year-over-year. This was particularly high for drivers aged 18-30; the rate of 62.7% for this age group was nearly 10 points higher in South Carolina than for the next highest state. Over 90% of these violations were for speeding.

South Carolina is one of 22 states that do not currently have speed safety cameras implemented in any communities.[53] They are generally prohibited by state law.

Fatal Crash Rate by Age Group, Per 100,000 Licensed Drivers (2023)



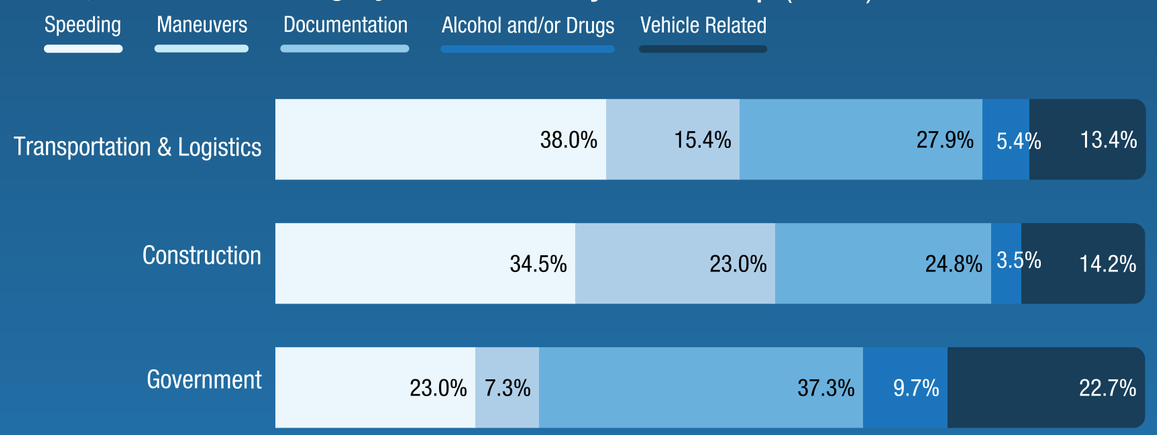
Source: National Safety Council Injury Facts by Age

Risk Varies by Industry and Fleet Size

Not all risk is created equal. Pressures can vary by industry and fleet size, affecting the patterns of risk and the way in which it is addressed. To explore these challenges and associated risks, SambaSafety conducted an Industry Peer Analysis examining similar cohorts of monitored customers. The selected peer groups represent different fleet sizes and industries. While the analysis on the following pages is not intended to represent entire industries, it looks at MVR and FMCSA data for driver cohorts associated with these industries to provide insight into violation patterns for those segments and sizes.

As their vehicles frequently undergo regular DOT inspections, the Construction and Transportation & Logistics groups maintain relatively low rates of Vehicle-Related violations. Government has far fewer incidents of speeding and maneuver violations, where documentation and vehicle related violations are higher than other groups. Construction has a higher proportion of major violations in the maneuver category, which is likely related to the type of trips these drivers typically take.

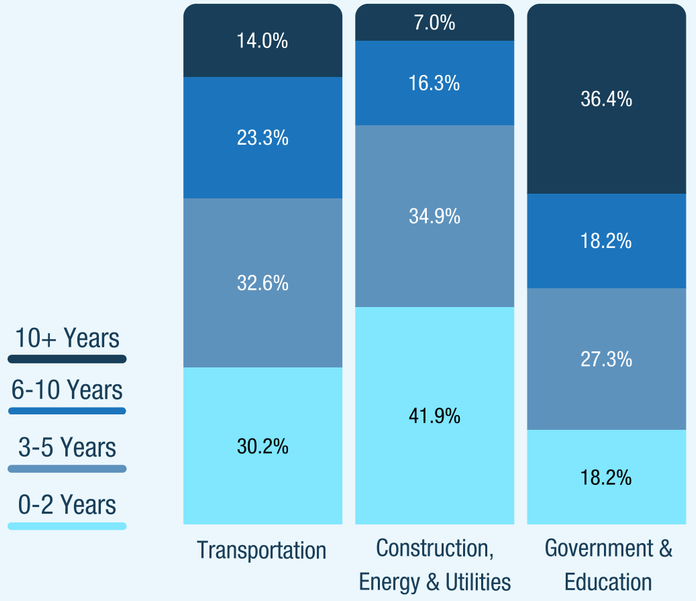
Major Violation Category Distribution by Peer Group (2023)



Source: SambaSafety Industry Peer Analysis, based on 131 monitoring customers

The use of telematics for safety has increased over the last decade. In a separate analysis, SambaSafety surveyed individuals across several industry segments to understand how long telematics has been used by their organization. While a sizable plurality of government fleets have used telematics for over 10 years, roughly 77% in the Construction, Energy & Utilities segments have been using the technology for five years or less.[54]

Time Spent Using Telematics by Industry



Source: SambaSafety 2024 Telematics Report

Transportation & Logistics Spotlight

In 2023, Transportation Services, including private trucking and logistics, contributed $1.8 trillion (6.5%) to the U.S. GDP, with in-house transportation accounting for $392.6 billion (1.4%).[55] There are over 2 million active motor carriers in the U.S.; about half are classified as for-hire. 9.1 million drivers work for these registered carriers, with two-thirds carrying a Commercial Driver's License (CDL).[56]

Key Challenges Facing the Transportation & Logistics Industry:

Supply Chain Turmoil: Steep tariffs on goods manufactured in China have sent U.S. imports from China plummeting, which in turn has led to decreased demand in an industry that had only recently recovered from the supply chain shocks and low freight rates brought on by the Covid-19 pandemic.

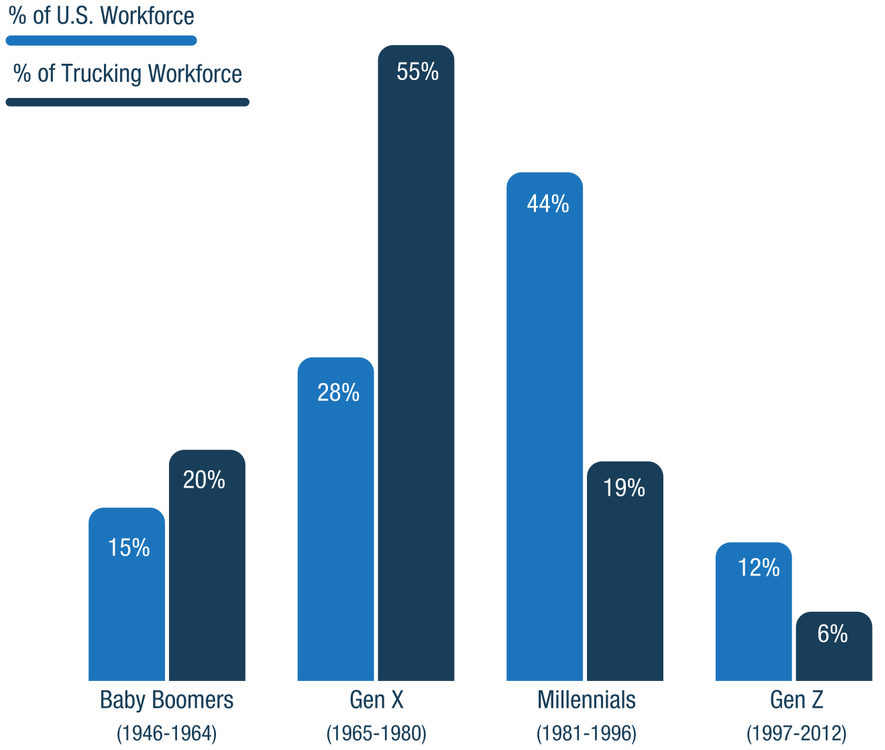
Aging Workforce: Even with the wave of retirements that came over the course of the pandemic, the trucking industry remains considerably older than the U.S. workforce at large, with fewer drivers entering the profession than in previous decades. Hiring costs are expected to rise even further for motor carriers as more drivers retire in the coming years.

Driver Turnover: Driver retention remains a top five issue for motor carriers.[57] The cost of replacing a driver can be substantial due to recruitment and training expenses, as well as temporary productivity loss. Additionally, onboarding new employees often leads to operational inefficiencies, and high turnover can take a toll on employee morale.

Driving Risk: The Transportation and Warehousing sector had the second-most fatalities (667), of which transportation incidents accounted for 71.7%.[58] Roadway collisions with another vehicle accounted for 249 fatalities, and roadway collisions with an object other than a vehicle accounted for 193 fatalities.

Compliance: The transportation industry is regulated by the Compliance, Safety, Accountability Program (CSA), a program overseen by the FMCSA. Enforcement agencies conduct rigorous inspections on both drivers and vehicles; non-compliance can result in steep fines from violations and, in some cases, order to remain off the road until severe issues are addressed. Section 3 of this report covers trends and developments in CSA regulations and compliance.

Percentage of Trucking Workforce and U.S. Workforce, by Generation



Source: National Transportation Institute (NTI) analysis. Trucking population age data based on NTI survey data of motor carriers and private fleets. Population numbers from BLS.

Peer Group Analysis: Transportation & Logistics

The Transportation & Logistics peer group is comprised of ten of the largest SambaSafety monitoring customers within this industry.

6.6% Transportation & Logistics customer peer group violation rate, with 1 in 5 violations categorized as Major

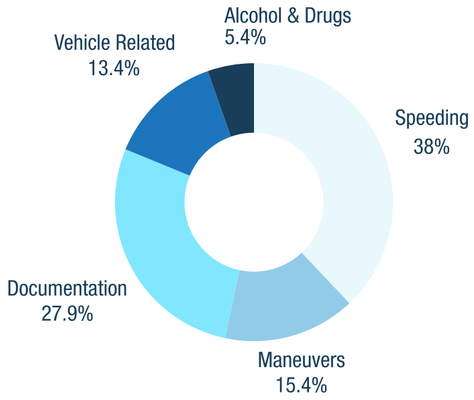
Violation Analysis

The violation rate is considerably lower than that of the overall monitored population. Several factors could contribute to this. Being regulated by FMCSA, which requires CDL training and compliance in a wide array of rules and practices, it makes sense that the group would maintain a lower violation rate than our larger population of monitored drivers.

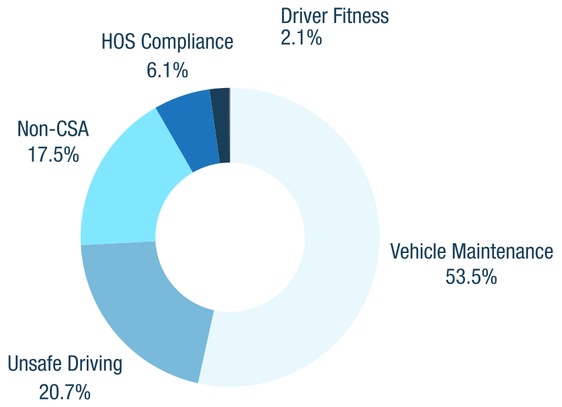
This group also includes large operations, that often have an established safety program and risk reduction processes in place. Of the ten companies selected in this peer group, three regularly train their drivers through SambaSafety's platform, assigning an average of 1.3 courses monthly per driver. When comparing the drivers in the training and non-training cohorts, the training group reduced violations twice as much over a 24-month period.

Source: SambaSafety Industry Peer Analysis

Major Violation Category Distribution, Transportation & Logistics Peer Group (2023)



CSA Violation Distribution, Transportation & Logistics (2024)



Source: SambaSafety Industry Peer Analysis

FMCSA Analysis

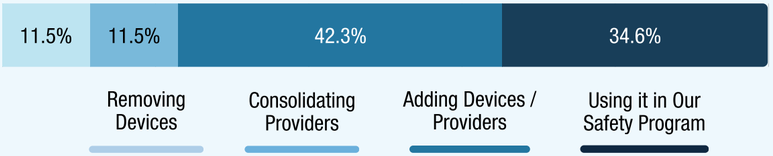
To the left we see the distribution within this peer group of CSA violation categories, known as BASICs. Similar to the broader population of regulated fleets included in the CSA Analysis (explored in the next section), most FMCSA violations for this peer group are related to vehicle maintenance. However, the peer group sees a lower proportion of Hours of Service and Driver Fitness violations than the SambaSafety customer base as a whole. This could be due to their size. With this group representing companies in the top fifty largest Transportation & Logistics companies in the US, they likely have Electronic Logging Devices (ELDs) and established processes in place that reduce those violation types.

Violations categorized as Non-CSA relate primarily to excessive weight, documentation and minor speeding violations that have not been mapped by authorities to a BASIC.

Technology

SambaSafety's 2024 Telematics Report revealed 37% of fleets within the Transportation industry reported using telematics for 6 years or more.[59] This industry continues to invest in technology, with 42.3% planning to add devices or providers in 2025 and 34.6% planning to incorporate into their safety program.

Anticipated Telematics Growth For Transportation



Source: SambaSafety 2024 Telematics Report

Construction Spotlight

The Construction segment contributed $1.3 trillion, 4.5% to the U.S. GDP in 2024.[60] Approximately 99% of U.S. construction firms have only one establishment, or fixed business location,[61] of which there are over 950,000 in the U.S.[62] As of March 2025, the sector reached 8.3 million workers, an all-time high employment level, driven by demand for electricity generation.[63] The fastest growing industries in this segment are focused on the expansion of EV infrastructure, power generation and data centers.[64]

Key Challenges Facing the Construction Industry:

Lack of Qualified Workers: Recruiting skilled workers and securing onsite labor remains a top challenge for this segment, which has experienced an average of nearly 400,000 monthly job openings for the last 3 years.[65] This is further compounded by megaprojects requiring specialized labor like welders and electricians for the construction of data centers and semiconductor manufacturing facilities. These projects often generate over 1,500 local jobs for a period of 18 to 24 months.

Aging Workforce: While the median age for a construction worker has declined over the past few quarters, now at 42 for the first time since 2011, there remains pressure from an aging workforce.[66] Nearly one in four construction workers are older than 55.

Driving Risk: The construction industry accounted for 20% of fatal work injuries recorded in the U.S. in 2023, the highest among all industries tracked by BLS.[67] This was also their highest number of fatalities recorded since 2011. Of the 1,075 construction worker lives lost, transportation incidents accounted for 22.3%.

Compliance: Similar to the Transportation & Logistics segment, Construction companies are governed by the FMCSA. Construction regulations vary by jurisdiction as well, which can be challenging to manage. Penalties are steep for organizations that fail to comply. An OSHA workplace safety violation, for example, can carry a fine of up to $16,550 for a serious violation. Fines for willful or repeated violations can go up to $165,514.[68]

Peer Group Analysis: Construction

SambaSafety selected ten small and medium sized construction companies with a similar make-up for the peer analysis.

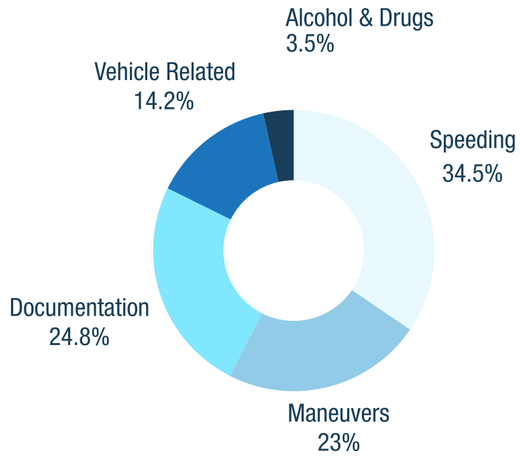
6.1% Construction peer group violation rate

Violation Analysis

Like the Transportation & Logistics peer group, the Construction group of customers has a much lower violation rate than the broader category of monitored drivers; the construction industry is also overseen by FMCSA and must undergo regular inspections to demonstrate compliance.

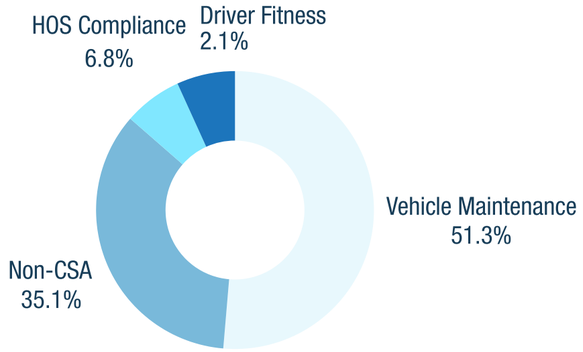
22.5% of violations within this peer group are major, with Speeding making up the largest proportion of these violations. Most of the speeding violations take place off the highway; for instance, “Speeding 1-20 Over Limit in a 35” is the most commonly cited major speed-related violation after the generic “Speeding.”

Major Violation Category Distribution, Construction Peer Group (2023)



Source: SambaSafety Industry Peer Analysis

CSA Violation Distribution, Construction Peer Group (2024)



Source: SambaSafety Industry Peer Analysis

FMCSA Analysis

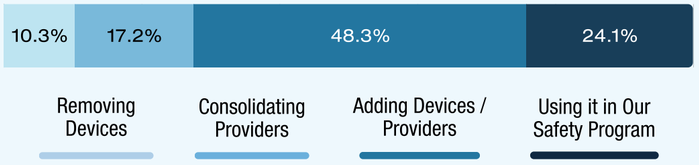
Similar to the Transportation & Logistics group, vehicle maintenance made up over half of the Construction group’s CSA violations. The second highest was Non-CSA at 35%, and these relate primarily to excessive weight, documentation and minor speeding violations not mapped to a BASIC by the FMCSA.

HazMat compliance is far more of a concern for this peer group, with 6.8% of violations in this category, compared to .1% for the other regulated peer group. Notably, no Driver Fitness or Unsafe Driving violations were cited for the Construction peer group in 2024.

Technology

SambaSafety’s 2024 Telematics Report revealed 37% of fleets within the construction, energy and utilities segment have been using telematics for 6 years or more. Nearly 50% reported plans to add devices or providers the following year, and 24.1% plan to incorporate into their safety program.[69]

Anticipated Telematics Growth For Construction



Source: SambaSafety 2024 Telematics Report

Government Spotlight

Over 23.6 million workers are government employees at the federal, state or local level. Local government workers comprise 64%, state workers 23% and federal workers 13% of the sector.[70] For SambaSafety's Peer Analysis, 110 small to mid-sized government fleet customers were selected, representing a mix of city, county and state entities.

Key Challenges Facing the Public Sector:

Lack of Data and Safety Standards: Government workers are not necessarily covered by OSHA regulations and can face inconsistent workplace safety standards as a result.[71] There is also less robust data on workplace injuries in the public sector, creating difficulties for those seeking to address safety concerns proactively.

Budget Constraints: Many state governments and municipalities face sharp budgetary constraints, limiting the resources available to implement and enforce strong, effective safety policies.

Reputation: Nearly 5 million cars, trucks and buses are part of publicly-owned fleets.[72] Many municipalities, counties, states, and federal agencies manage highly diverse fleets across many functions. They also face unique reputational risks, as any collision can potentially invite public scrutiny over tax revenue allocation. The regulatory apparatus that they must adhere to is often highly complex.

Driving Risk: Motor vehicle deaths are a leading cause of line-of-duty deaths for law enforcement officers in the U.S., accounting for 29% between 2014 and 2023.[73] Police and emergency services workers face dangerous circumstances that must be managed in part through technology.

Violation Rate

7.6%

Government Peer Group

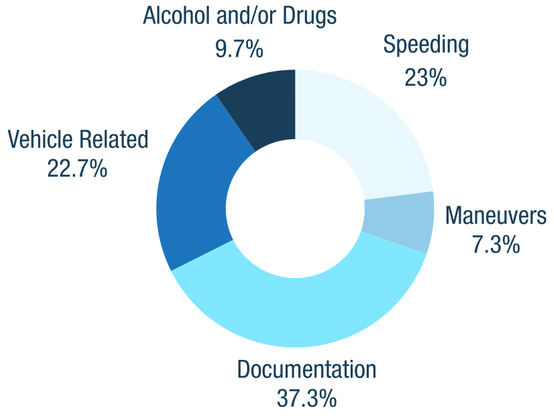
Violation Analysis

Nearly one-quarter of the violations in the Government peer group were categorized as Documentation. Speeding is the next highest, followed by the Vehicle Related category. State and local governments tend to own older fleets, which can be harder to maintain properly, especially with limited budgets. The sector faces uniquely high levels of scrutiny and is under considerable pressure to limit violations.

Technology

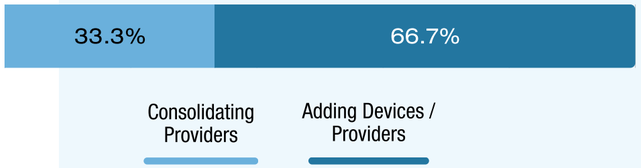
Results from the telematics survey indicated that 54.6% of Government fleet respondents had been using telematics for six years or more. This may be the reason one-third plan to consolidate providers in 2025. Another 67% plan to add devices or providers.[74]

Major Violation Category Distribution, Government Peer Group (2023)



Source: SambaSafety Industry Peer Analysis

Anticipated Telematics Growth For Government



Source: SambaSafety 2024 Telematics Report

Gig Platforms Attract Younger Drivers

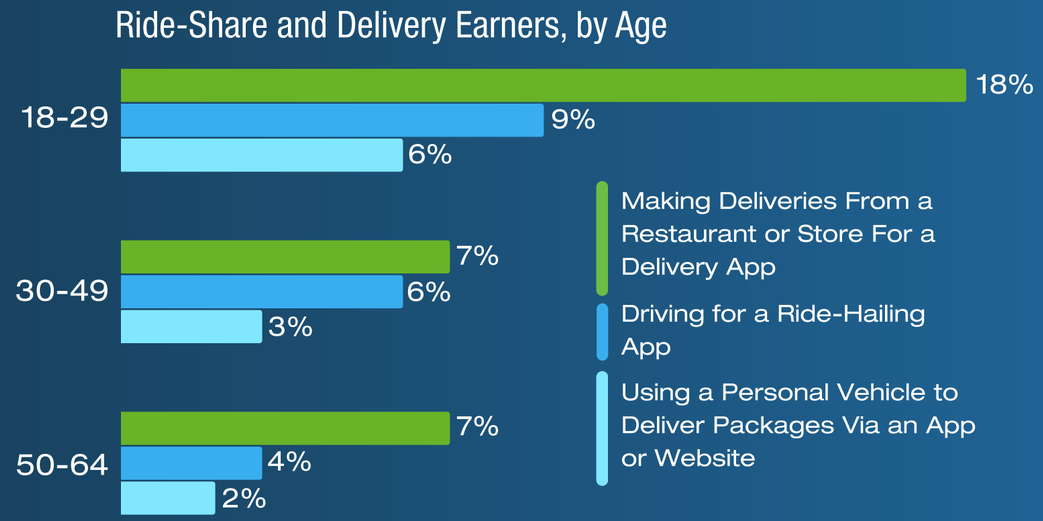
The gig economy has experienced significant growth over the past decade, due in part to the popularity of ridesharing and delivery platforms.[75]

Insurers face a multitude of challenges in assessing auto risk for contractors on these platforms. A driver's personal auto insurance policy often will not apply to incidents that occur while a driver is transporting passengers or delivering goods. Major platforms provide commercial insurance options to drivers, but coverage gaps may exist, especially during periods when a driver is waiting for a ride request but has not yet picked up a fare. As a result, drivers may pursue their own ride-sharing policy.

Oftentimes, gig drivers use their vehicle for multiple platforms across a variety of roles such as rideshare and delivery, adding to the difficulty of rating an individual's risk as a driver. They may use their vehicle for different amounts of time each week.[76] Higher premiums can be a burden for drivers with inconsistent income, and when drivers are underinsured due to costs, plaintiff attorneys will go after the Transportation Network Companies (TNCs).

The population of gig drivers skews younger. A recent survey found 18% of individuals aged 18 to 29 have made deliveries through an app; only 7% of those aged 50 to 64 said the same.[77] The nature of the contractor agreement and age-related risk can pose unique challenges for companies in this industry.

Gig drivers also tend to operate in urban environments where there has been a post-pandemic increase in pedestrian, bicycle and scooter traffic. This has resulted in a change in severity patterns, exposing these drivers to greater risks that they may be unprepared for. Brief video safety reminders can serve as an effective means to help them navigate these new risks.



Source: Pew Research Center, based on U.S. survey of adults who say they have ever earned money from a gig platform.

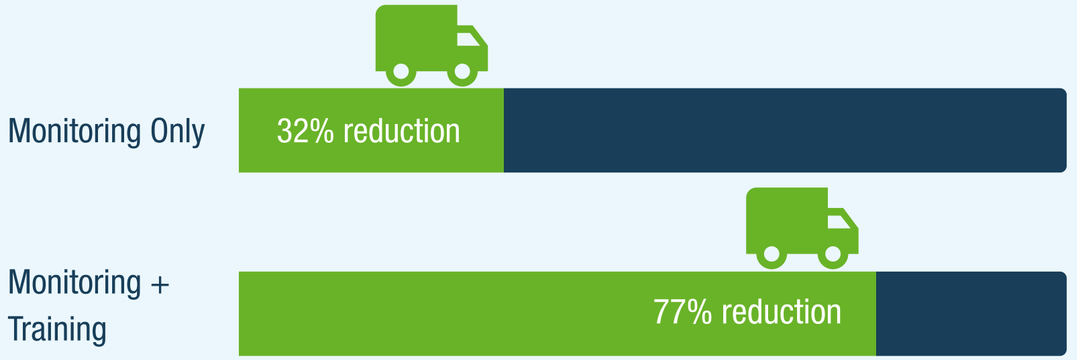
Learning and Development Investments Pay Dividends

Employee development is the cornerstone of a company culture that attracts and retains great people. SambaSafety's Efficacy Study found that while continuous driver monitoring reduces violations by 32% over a 12-month period, pairing that with training will boost that drop in violations to 77% on average.[78]

A separate examination of the effects of training on the Transportation & Logistics peer group revealed that companies with a consistent training program saw an earlier and sustained reduction in violations. For the analysis, a cohort of companies that consistently train and monitor were compared to a cohort of companies that only monitor with SambaSafety. The companies in the training cohort implemented regular and proactive training assignments, assigning an average of 1.3 courses monthly per driver, with an average 78% completion rate in 2024.[79] This group reduced violations twice as much as their peers over a 24-month period.

An established skill development program can improve company culture, employee engagement and retention. Employees who plan to leave their company are nearly twice as likely to be influenced by the opportunity to learn new skills.[80]

Violation Reduction with Monitoring vs. Monitoring and Training



Source: 2024 SambaSafety Efficacy Study

> "Proactively engaging with drivers after an incident actually really helps with driver morale in a counterintuitive way. They don't feel like they need to hide anything anymore when they know their boss is approaching it from a learning and coaching perspective, helping the driver learn from the incident and move forward together."
>
> Danny O'Rourke,
> Chief Procurement Officer,
> Keany Produce & Gourmet

Regulatory Compliance Data Insights

Today’s regulatory environment is dynamic and increasingly difficult to navigate. Operators face increased scrutiny on compliance and mounting pressure to stay ahead of change. This section explores how rising costs, shifting labor rules and complex reporting requirements are impacting operations. With insights on methodology updates, driver qualification efforts and the rising cost of compliance, we examine what’s at stake for fleets—and how industry leaders can adapt with confidence.

Regulatory Shifts Reshape Safety Expectations

SambaSafety's long-standing relationships with federal and state regulatory bodies ensure that we remain at the forefront of compliance and public safety. Regular engagement with the FMCSA, state legislatures, Department of Motor Vehicle (DMV) leadership and local court systems allows us to preserve access to the driver data our partners rely on and stay closely aligned with developing regulatory priorities, like those outlined in this section. These connections empower us to help fleets navigate change with confidence and clarity.

Methodology Shifts: Regulated trucking has seen strong safety trends, with significant improvements in alert rate percentages for Unsafe Driving, HOS and other areas within the remit of the FMCSA's CSA program. The approved changes to the FMCSA's Safety Measurement System (SMS) are set to redefine how motor carriers are evaluated and prioritized for intervention.[81] While the updates aim to more accurately identify risk, they also bring uncertainty for fleets working to maintain strong safety scores. Adapting to a new measurement framework will require visibility, flexibility and a firm grasp of evolving criteria. We are closely following the updates and are prepared to support customers in this transition.

Driver Turnover: Efforts are underway to address a perennially tight labor market. A bill to streamline CDL testing was reintroduced in Congress this year. The LICENSE Act of 2025 would remove some barriers to state and third-party CDL examiners.[82] Another initiative, the Safe Driver Apprenticeship Pilot (SDAP), lowers the minimum age for interstate commercial motor vehicle (CMV) driving from 21 to 18.[83] However, lowering age restrictions and modifying CDL testing processes also introduce new risk considerations. Fleets must balance the push to fill seats with the responsibility of ensuring newer drivers are prepared and supported. We are tracking the safety, compliance and risk implications of these efforts to ameliorate tightness in the trucking labor market.

Rising Compliance Costs: The cost of compliance is high. In a recent survey, 96% of respondents reported reducing costs in other areas of their business to cover compliance-related expenses over the past 12 months.[84] But seeing the improvement in CSA metrics sustained will require increased investment in fleet compliance and safety programs, even as fleets need to manage the increased costs driven by tariffs while navigating changes in emissions standards, EV incentives and infrastructure priorities.

With regulatory priorities shifting across federal and state lines, it is imperative that operators leverage tools and partners that can help them to interpret changes and respond quickly. From HOS enforcement to emerging emissions policies, proactive compliance planning has become essential to reducing risk and avoiding costly disruption.

John Diana
General Counsel,
Chief Compliance Officer,
SambaSafety

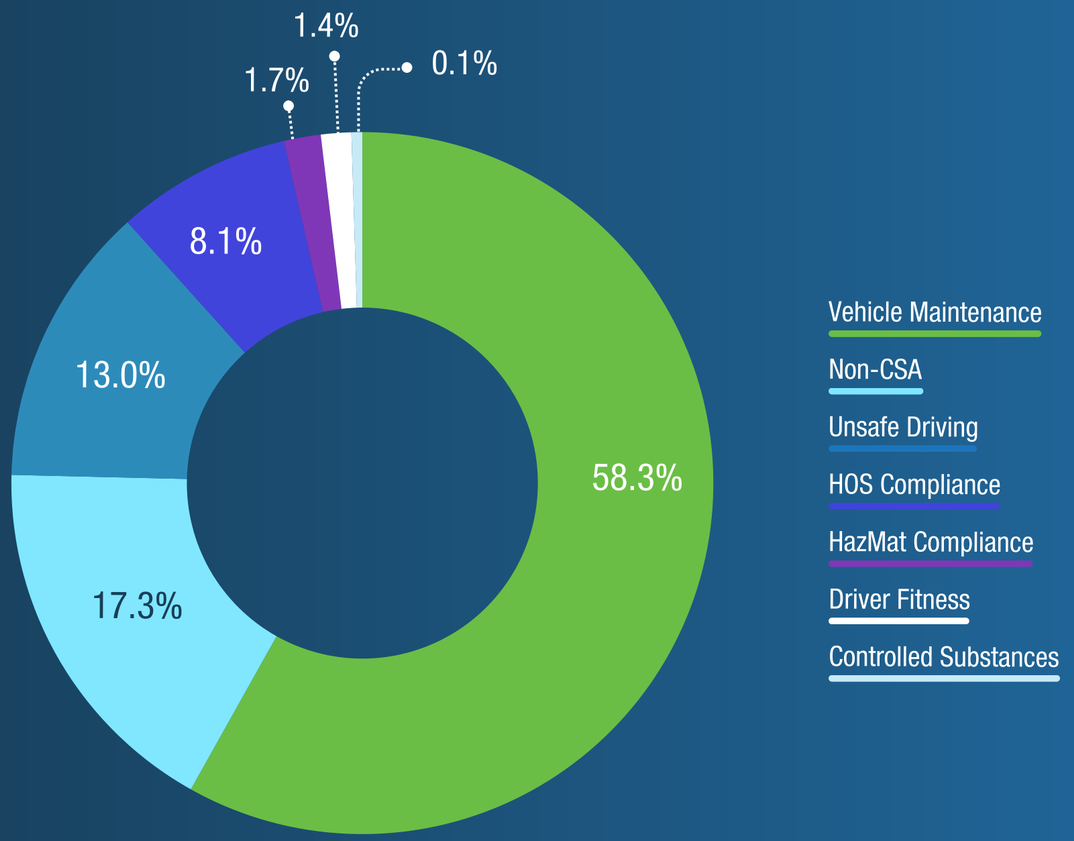
"Regulatory momentum is accelerating, and the fleets that will thrive are those staying ahead of it. Our role is to help translate complex regulatory shifts into clear, actionable steps so our customers can stay compliant, safer and more competitive."

2024 SambaSafety CSA Results

The Compliance, Safety, Accountability (CSA) program is a data-driven safety compliance and enforcement initiative by the FMCSA which seeks to ensure safe roadways and prevent collisions among those regulated vehicles in its remit. SambaSafety's direct integration with the FMCSA enables automated alerts on changes to CDL status, as well as citations, roadside inspections and DOT-reportable crashes. The FMCSA segments each violation into a BASIC. Our analysis shows the breakdown of violations by BASIC in 2024.

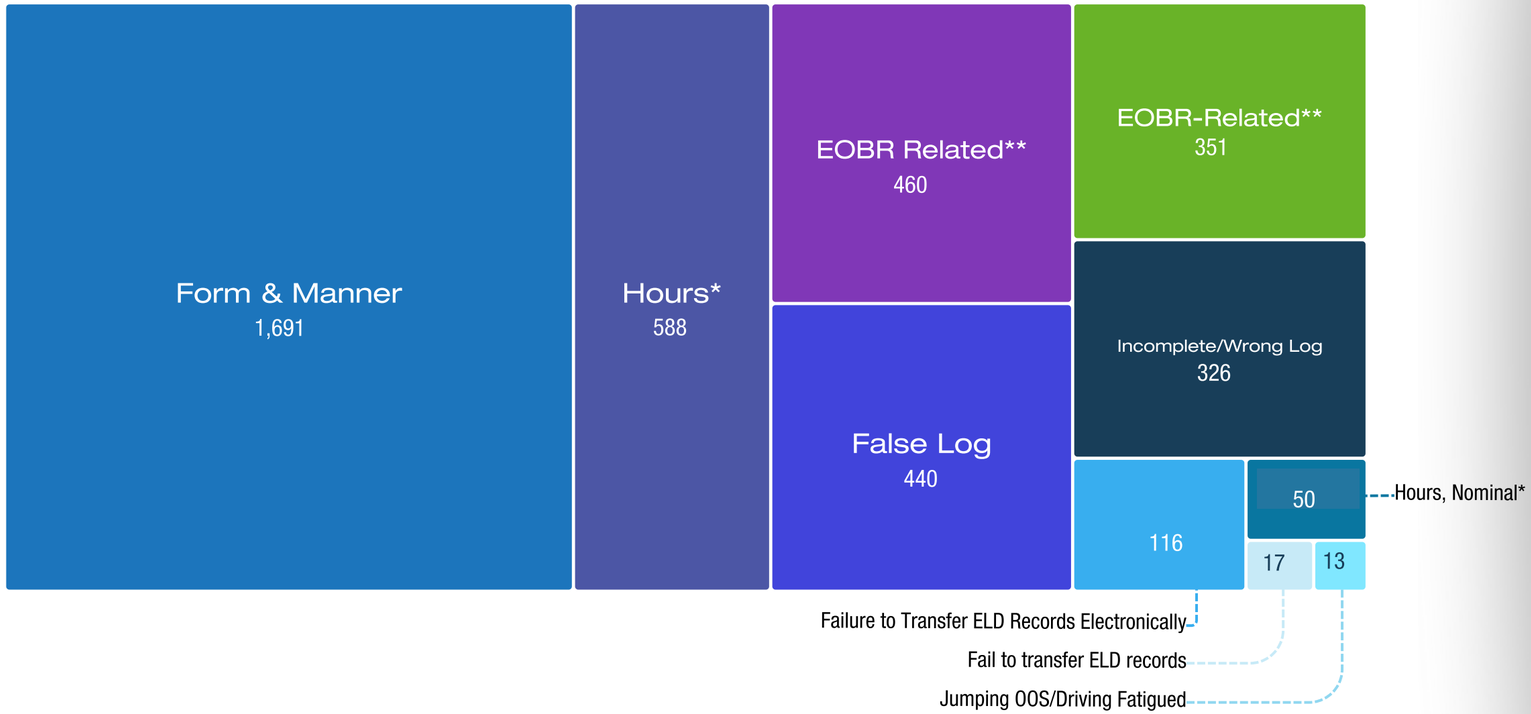
- In 2024, Vehicle Maintenance violations accounted for 58.3% of violations, showing very little change over the past two years. Inoperable Required Lamp was the top violation within this category and overall.
- The Non-CSA violations category relates to a wide variety of state and local violations tracked by FMCSA but which do not impact CSA scores.
- Unsafe Driving rates also changed negligibly from 2023. In 2024, they accounted for 13% of violations. Dangerous Driving and Speeding were the top violations within this category, comprising 45% of all Unsafe Driving violations.

FMCSA Violation Distribution (2024)



Source: SambaSafety 2024 FMCSA Customer Analysis. Based on total of 49,808 FMCSA violations for SambaSafety's monitored fleets CY2024.
Non-CSA Scored category includes any violation that does not impact the FMCSA's Compliance, Safety, Accountability (CSA) program.

SambaSafety Top 10 Hours of Service Violations (2024)



Source: SambaSafety 2024 FMCSA Customer Analysis
* Hours and Hours, Nominal, both refer to exceeded hours restrictions. “Nominal” violations are considered minor, where excess is no more than 15 minutes.
** This data from FMCSA includes two duplicative categories: “EOBR Related” and “EOBR-Related”.

Hours of Service (HOS)

Fatigue is a leading cause of collisions; the correlation between excessive hours operating a vehicle and collision risk is stark.[85] FMCSA’s Hours of Service (HOS) regulations mandate break periods for drivers, including an 11-hour driving limit and a 30-minute break after driving eight hours.[86] Recording too many hours, improperly logging hours, issues related to electronic logging devices (ELDs) or electronic on-board recorders (EOBRs) and log falsification can be detrimental to CSA scores.

Outside of avoiding collision risk, costly citations and even out-of-service orders, compliance with HOS regulations also encourages work-life balance, a critical part of the driver retention challenge. Through its integrations, SambaSafety gives fleets a view to contextualized HOS activities, uncovering a holistic picture of a driver’s risk profile that enables them to intervene proactively and tailor their coaching and training approach.

Among top HOS violations, the Form & Manner group makes up a plurality, with nearly 1,700 of these type of violations cited in 2024.

SambaSafety Top 10 FMCSA Violations

Vehicle Maintenance violations tend to dominate the SambaSafety top 10 violations list each year. In 2024, they comprised half of the list.

While FMCSA considers the top violation of Inoperable Required Lamp relatively low-severity, other violations in this category carry larger penalties, such as those related to tire leaks, with a severity weight of 8.

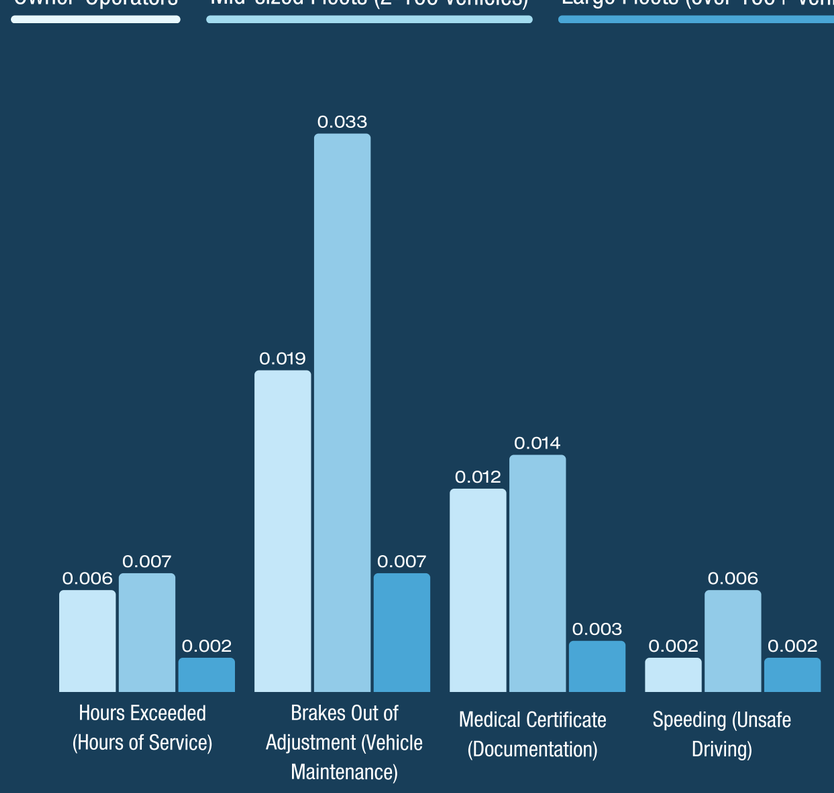
Brakes and tires violations moved up in rank in 2024 from the year prior, while speeding was bumped down from rank 5 to 9. The vehicle registration or license plate violation moved down from rank 4 to 7.

Rank	Federal Regulations Code	Violation Code	BASIC	Severity*
1	393.9	Inoperable Required Lamp	Vehicle Maintenance	2
2	393.47E	Clamp or Roto type brake out-of-adjustment	Vehicle Maintenance	4
3	392.2-SLLS2	State/Local Laws - Speeding 6-10 miles per hour over speed limit.	Unsafe Driving	4
4	393.75A3-TAOL	Tires - All others leaking or inflation less than 50% of the maximum inflation pressure on tire not equipped with ATIS	Vehicle Maintenance	8
5	393.75A3	Tire-flat and/or audible air leak	Vehicle Maintenance	8
6	392.2-SLLEWA1	State/Local Laws - Excessive weight - 1-2500 lbs over on an axle/axle groups	Non-CSA**	-
7	392.2RG	State vehicle registration or License Plate violation	Non-CSA**	-
8	392.2	Violation of Local Laws	Non-CSA**	-
9	392.2-SLLS3	State/Local Laws - Speeding 11-14 miles per hour over speed limit.	Unsafe Driving	7
10	393.9TS	Inoperative turn signal	Vehicle Maintenance	6

Source: SambaSafety 2024 FMCSA Customer Analysis.
*Severity weights sourced from Safety Measurement System (SMS) Methodology 2024, Appendix A.
**Non-CSA category are State/Local violations tracked by FMCSA but are not scored and do not impact CSA.

Smaller Fleets Lead in Violations

Violations Per Driver by Fleet Size, by Violation Type (2024)



Source: SambaSafety FMCSA analysis via MCMIS.

Larger fleets have more resources to allocate to compliance than owner-operators and small fleets and, as a result, see fewer violations per driver. For example, many large organizations have the budget to stay on top of costly vehicle maintenance, which we've seen accounts for nearly 60% of FMCSA violations. They also receive fewer citations because, as established incumbents, their inspection priority (represented by their Inspection Selection System score) is likely to have decreased gradually over time, as their many drivers complete inspections successfully. By contrast, many smaller fleets have not yet undergone a New Entrant Audit and so are prioritized for inspection by law enforcement.

> "Using various data structures is a great place to start, however, using the correct data points to help formulate strategies will lead to practical solutions. SambaSafety's reporting, analysis and dashboards contain the data to help with those solutions."
>
> Steve Wilhelms,
> Founder & CEO, NextRisk

In many cases, large organizations will have invested in newer vehicles with lower maintenance needs in the first place. Established procedures will ensure that when a repair is needed, it is completed quickly. Companies with many vehicles often have a formal safety program in place and will employ individuals responsible for monitoring fleet safety and compliance, in part using telematics. Owner-operators and small fleets will rely on the driver to address all safety and repair needs, which can lead to lapses.

The Consequences of Out-of-Service Orders

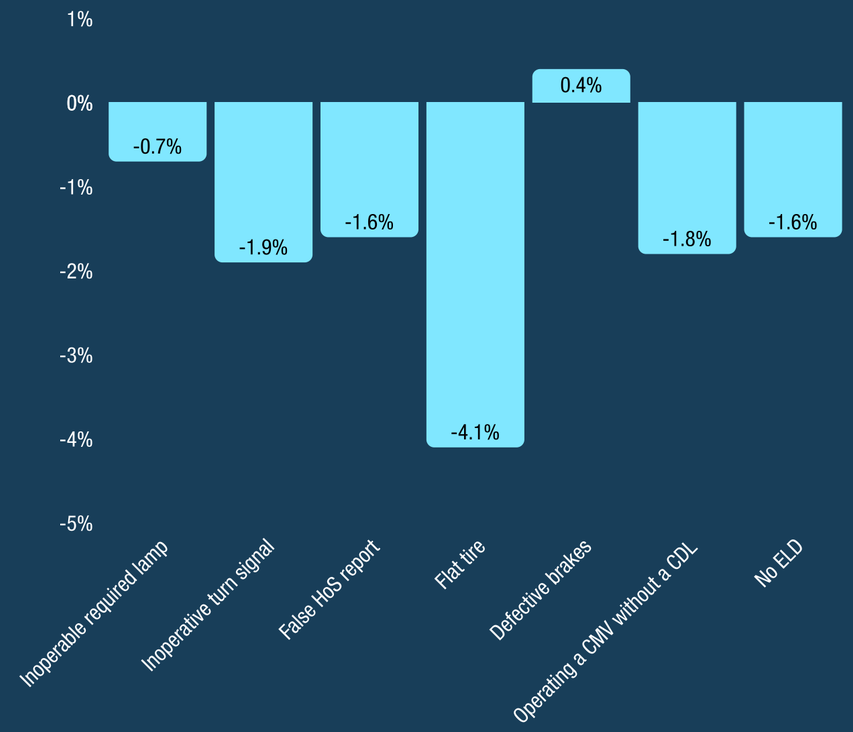
Occasionally, FMCSA inspectors will place a driver or vehicle “out of service” (OOS). In 2024, 6% of inspections led to a driver being ordered off the road, while 23.4% led to the vehicle designated OOS.[87] These orders are most closely correlated with brake system, lighting, tire and other vehicle maintenance problems. When an OOS order is received, action must be taken to address the problem before service can be resumed.

The rate of OOS violations decrease year-over-year, especially among the most common violations that trigger an OOS order. In 2024, the only violation that carried a higher OOS rate than the prior year was Defective Brakes.[88]

In April 2025, new OOS criteria went into effect.[89] Commercial drivers without a valid medical certificate will be taken off the road, regardless of whether they are transporting goods or passengers. Continuous monitoring is vital to ensure medical certificates and CDLs remain valid. In 22% of fatal crashes involving commercial vehicles, the driver was not carrying a valid CDL.[90]

Avoiding costly OOS orders requires a proactive approach. SambaSafety’s solutions help companies track commercial drivers license status and medical certifications so that expirations or downgrades can be addressed quickly, before they result in downtime.

Percentage of Violations Triggering OOS (Difference from 2023 to 2024)



Source: SambaSafety FMCSA via MCMIS CY2023-2024, top contributing violations only.

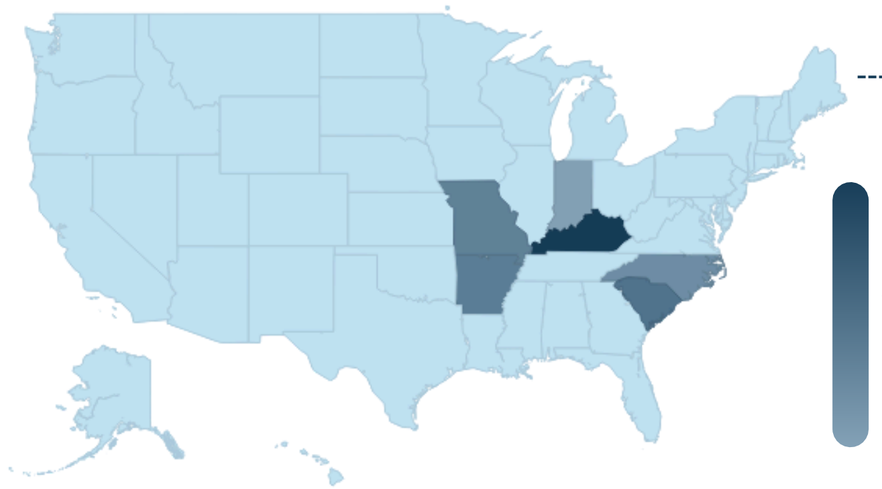
The total cost of OOS orders adds up quickly. With a national average freight rate of around $2 per mile, a truck averaging 50 miles per hour will miss out on $100 in revenue for every hour of downtime on top of fines from the violation itself.[91]

Audits and Safety Ratings

When a motor carrier accumulates enough violations within a BASIC, they hit a threshold by which an FMCSA intervention may be triggered. In 2024, 12,288 such audits were carried out industry-wide, most of which took place on-site.[92] The MCMIS analysis indicated a slight decline in the rate at which carriers are hitting these thresholds.

An investigation usually results in the carrier being given one of three ratings: Satisfactory (S), Conditional (C) or Unsatisfactory (U). C and U ratings require submission to regulators of a formal plan to improve safety.

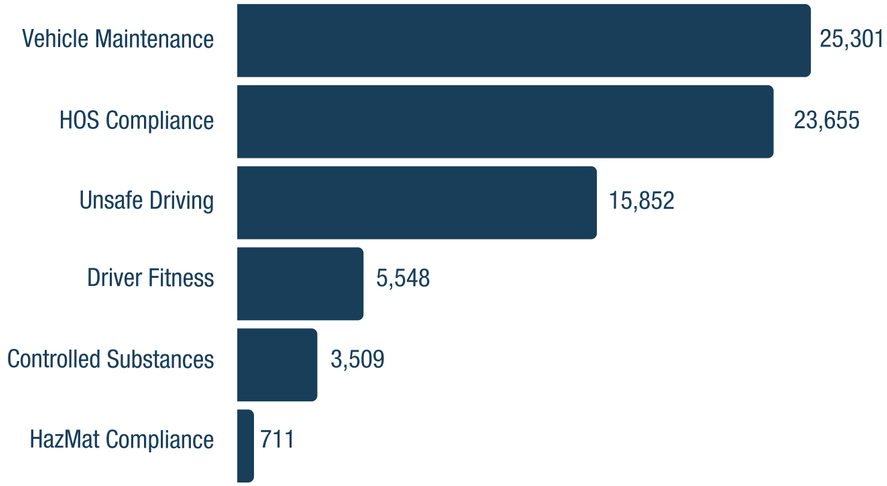
States with Highest Proportion of U-Rated Fleets (2024)



- Kentucky 7.68%
- South Carolina 5.93%
- Arkansas 5.68%
- Missouri 5.60%
- North Carolina 5.30%
- Indiana 4.82%

Source: FMCSA Analysis via MCMIS

Number of Commercial Motor Carriers Over Intervention Threshold



Source: SambaSafety FMCSA Analysis via MCMIS. As of March 2025..

Looking at rates of U ratings across states, the vast majority have a rate below 3%. However, a handful of outlier states have higher proportions of fleets with U ratings. Of these, Kentucky stands out with a rate approaching 8% of fleets.[93]

Geographic Trends

SambaSafety tracks license violation rates for the U.S. and Canada. Violation rate is calculated per 100 unique licenses and is defined as the percentage of unique licenses with at least one violation. The regional results for calendar year 2023 show a 15.3 point gap between the region with the highest violation rate (Mountain, 32.8%) and the region with the lowest (Southwest, 17.5%). South Carolina had the highest increase, up 3.87 points over 2022. Hawaii saw a dramatic 5.21 percentage point fall to 31.6% in 2023.

It's important to note that a higher violation rate doesn't necessarily mean that drivers are riskier in a certain state or region, or that the area is less safe. Violation rates can be influenced by the disparity in enforcement measures across different jurisdictions, affecting the frequency and types of violations issued in each area. Therefore, we recommend normalization across jurisdictions. Depending on the state, certain violations may result in a ticket or fine, but never appear on an MVR. We have observed this in Pennsylvania, where driving without proof of an inspection accounted for 5% of the nine million cases in our court records for the state. This violation is not present on the final MVR and is not counted toward the state's violation rate in the geographic trends.

Geographic Trends

Southwest Region:

The Southwest region maintained the lowest violation rate, with very little change from 2022. The top three violations in the Southwest region were all speeding-related, with one major speeding violation: Exceeding Reasonable and Prudent Speed. The state with the highest violation rate in this region was New Mexico with 29.9%, followed by Arizona with 29.4%. Oklahoma and Texas both saw decreases in their violation rate and are tied at 14.2%.

Mountain Region:

The Mountain region had the highest violation rate at 32.8%, a small decrease from 2022. It is the only region to have a major violation as its top violation: Drove a Defective/Unsafe Vehicle. Colorado had the highest violation rate in the Mountain region, with 40.0% of licenses with a violation. Colorado is the only state in this region to see an increase in violation rate. The state with the lowest rate in 2023 was Wyoming at 22.9%. The top three violations across this region remained the same from 2021 and 2022 into 2023.

Midwest Region:

The Midwest region had the second-highest violation rate of 30.4%. The top three violations across the Midwest region were all minor speeding violations and remained the same from 2021 to 2023. The Midwest state with the highest violation rate in 2023 was Iowa at 42.0%, which remains one of the highest in the U.S. Well-known for higher enforcement rates, the state of Ohio came in second, at 41.7%.

Southeast Region:

The Southeast region had a violation rate of 30.3% in 2023, representing a slight increase from the year prior. The top violation was Red Light Camera, up from second-ranked in 2022. This region is the only to have a Maneuvers violation in the top three. All three of the top violations were minor violations.

Mid-Atlantic Region:

The Mid-Atlantic region had a violation rate of 26.8.8% in 2028, continuing a steady year-by-year decline down from 34.2% in 2020. While New Jersey's 44.8% violation rate represents a decline of 4.1 percentage points from 2022, the state has had the highest violation rate in the region since 2020. Unlike the other regions, speeding was not in the top three violation categories 2021 through 2023 for the Mid-Atlantic region. Rather, their top three violations have been comprised of Maneuvers, Vehicle-Related and Documentation categories. Disobeying a Traffic Device remains the top violation this year.

Pacific Region:

The Pacific region’s violation rate decreased 2.2 ppt from 2022 to 2023, with 24.9% of licenses with a violation. Oregon had the highest violation rate for the second year in a row at 35.8%, which was a decrease of 0.8 percentage points from the year before. Nevada had the lowest violation rate in the region and in the country, at 13.8%. The top three violations in the Pacific region were all speed related and remained the same from 2022, including the major violation of Unsafe Speed for Conditions.

Canada:

Canada continued to improve its overall violation rate in 2023, landing at 21.3%, down from 29.2% in 2020 and 2 percentage points from 2022. There was no movement in the top 3 violations in Canada from 2022 to 2023. The top two violations in were again related to speeding, followed by Disobeying a Legal Sign, a maneuvers violation.

New England Region:

The violation rate in the New England region was 23.0% in 2023, continuing a downward trend since 2020. Across all states in this region, New Hampshire had the highest violation rate for the fourth year in a row of 32.1%, a decrease from 33.4% in 2022. The top violation in this region in 2023 was a documentation-related violation: Failure to Pay Fine and Cost (minor). Both the top and second-ranked violations in the region did not move from the year prior, but the major violation of Speed Greater Than Reasonable/Prudent replaced the minor violation of Operate w/o Required Equipment for the number three spot.

Overall Trends

Top Violation: Speeding

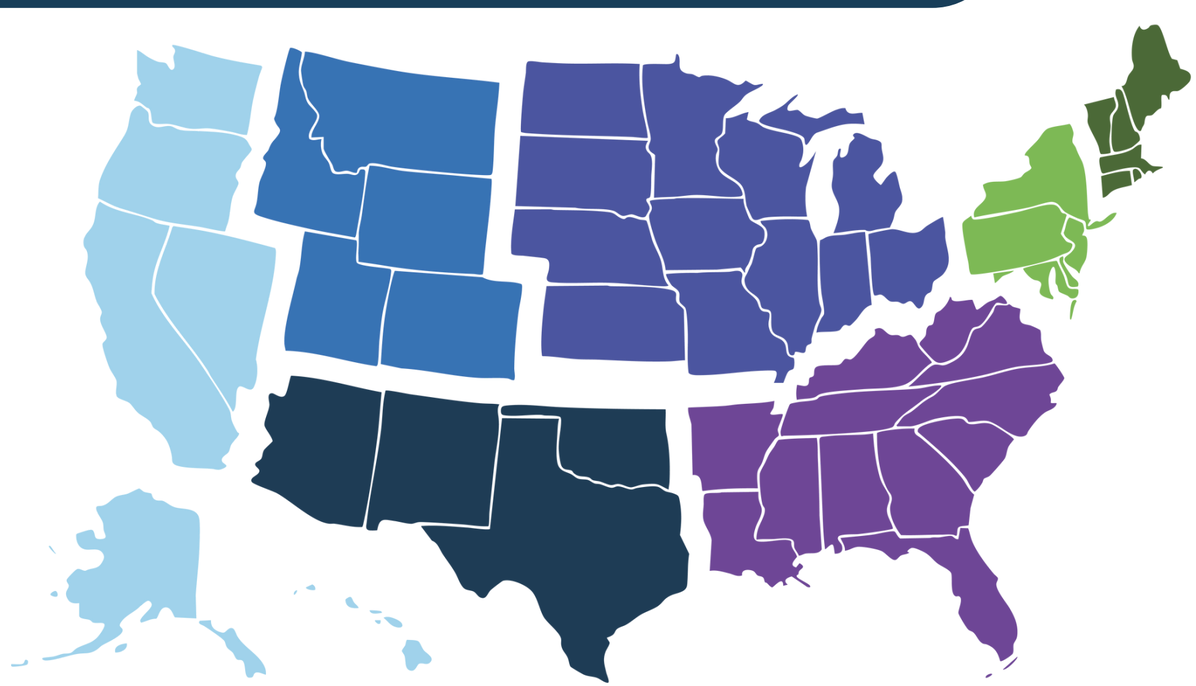
Speeding was by far the most common violation that appeared in the top three regional analyses from 2021 to 2023. Every region except the Mid-Atlantic had at least one speeding-related violation in the top three for 2021, 2022 and 2023.

Top Violation: Non-Speeding

Far behind speeding, Maneuvers was the second most common violation category appearing in the top three across all regions from 2021 through 2023, followed by Documentation.

2023

Violation Rate by Region

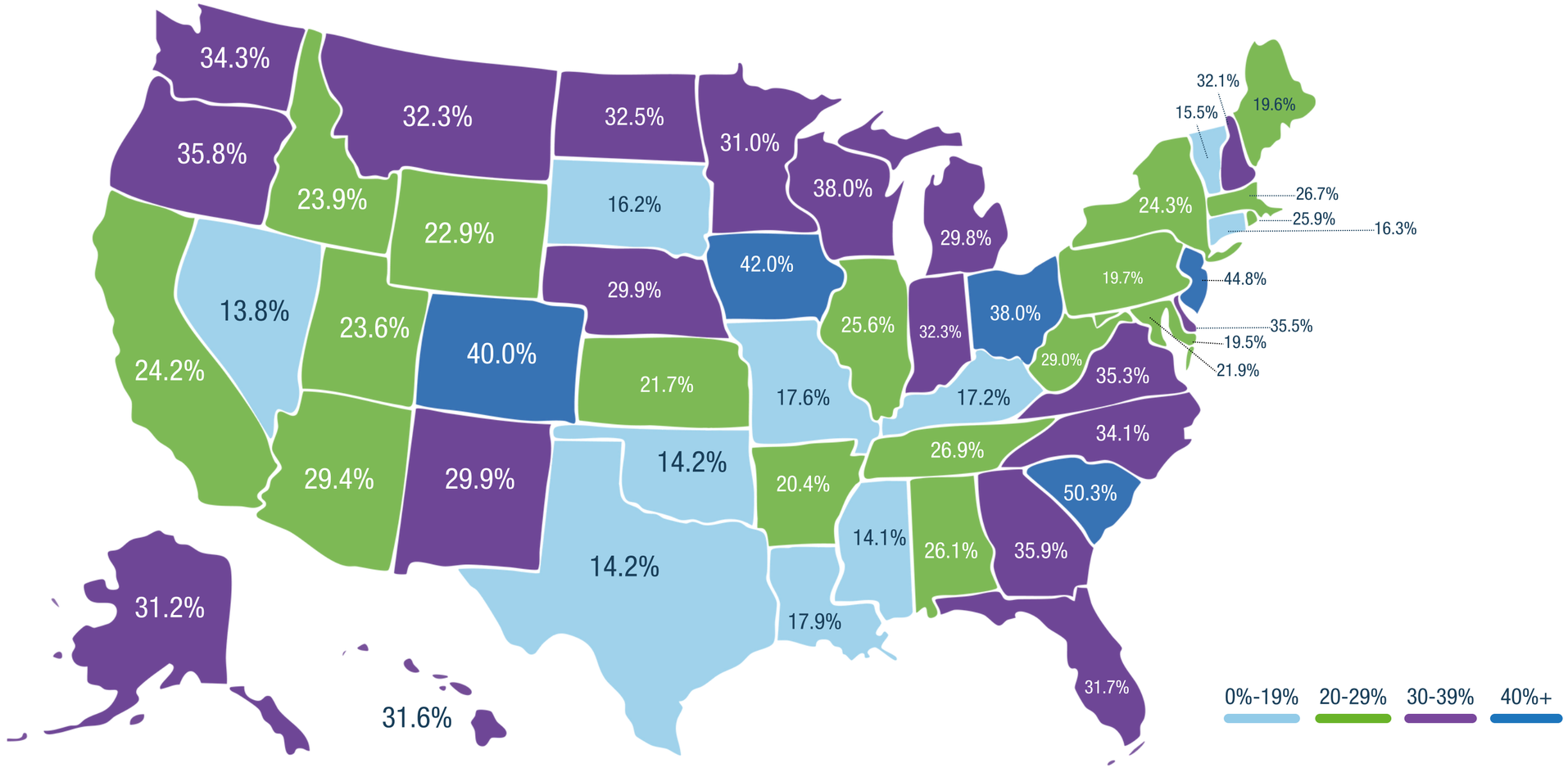


Pacific	Mountain	Southwest	Midwest	Southeast	Mid-Atlantic	New England	Canada
24.9%	32.8%	17.5%	30.4%	30.3%	26.8%	23.0%	21.3%
↓ 2.2	↓ 1.7	↓ 0.2	↓ 2.0	↑ 0.6	↓ 2.1	↓ 1.3	↓ 2.0

*SambaSafety Violation Analysis. Violation rate determined by the percentage of unique licenses that have at least one violation for the calendar year of 2023.

2023

Violation Rate by State



Source: SambaSafety Violation Analysis. Violation rate determined by the percentage of unique licenses that have at least one violation for the calendar year of 2023.

2023 Violation Rate by State

Pacific

State	2020	2021	2022	2023
Alaska	32.70%	30.80%	31.30%	31.20%
California	25.60%	26.10%	26.50%	24.20%
Hawaii	43.10%	39.40%	36.80%	31.60%
Nevada	19.00%	17.50%	15.30%	13.80%
Oregon	35.10%	36.20%	37.00%	35.80%
Washington	40.10%	39.50%	36.30%	34.30%

Mountain

State	2020	2021	2022	2023
Colorado	45.70%	44.30%	42.10%	40.00%
Idaho	25.80%	24.20%	24.00%	23.90%
Montana	36.10%	35.00%	34.90%	32.30%
Utah	26.30%	23.80%	24.10%	23.60%
Wyoming	28.20%	26.70%	24.50%	22.90%

Southwest

State	2020	2021	2022	2023
Arizona	24.60%	26.20%	27.60%	29.40%
New Mexico	35.60%	33.00%	30.20%	29.90%
Oklahoma	21.70%	19.50%	17.80%	14.20%
Texas	17.10%	15.90%	14.70%	14.20%

Mid-Atlantic

State	2020	2021	2022	2023
Delaware	41.30%	37.40%	35.70%	35.50%
District of Columbia	31.60%	27.00%	27.10%	21.90%
Maryland	22.80%	20.10%	20.40%	19.50%
New Jersey	56.00%	50.70%	48.90%	44.80%
New York	31.20%	27.70%	24.40%	24.30%
Pennsylvania	23.80%	23.30%	23.20%	19.70%

Midwest

State	2020	2021	2022	2023
Illinois	30.30%	26.80%	27.80%	25.60%
Indiana	38.70%	35.20%	34.80%	32.30%
Iowa	43.80%	43.30%	42.70%	42.00%
Kansas	26.40%	24.80%	24.00%	21.70%
Michigan	32.50%	31.00%	30.70%	29.80%
Minnesota	32.20%	31.90%	31.80%	31.00%
Missouri	21.30%	19.20%	18.50%	17.60%
Nebraska	35.20%	33.00%	30.90%	29.90%
North Dakota	23.00%	22.20%	31.00%	32.50%
Ohio	45.40%	42.70%	41.70%	38.00%
South Dakota	17.30%	16.60%	17.40%	16.20%
Wisconsin	39.00%	39.50%	39.40%	38.00%

Southeast

State	2020	2021	2022	2023
Alabama	24.90%	24.50%	24.90%	26.10%
Arkansas	20.70%	20.90%	20.60%	20.40%
Florida	30.10%	25.60%	30.20%	31.70%
Georgia	34.30%	33.80%	34.30%	35.90%
Kentucky	19.10%	17.60%	18.20%	17.20%
Louisiana	21.40%	19.70%	18.20%	17.90%
Mississippi	18.70%	17.90%	16.00%	14.10%
North Carolina	37.40%	34.70%	33.20%	34.10%
South Carolina	49.10%	46.60%	46.40%	50.30%
Tennessee	28.90%	27.10%	27.20%	26.90%
Virginia	41.70%	40.10%	37.20%	35.30%
West Virginia	32.10%	31.00%	29.90%	29.00%

New England

State	2020	2021	2022	2023
Connecticut	25.60%	21.10%	17.80%	16.30%
Maine	23.40%	21.70%	19.60%	19.60%
Massachusetts	31.00%	29.30%	28.00%	26.70%
New Hampshire	37.10%	34.70%	33.40%	32.10%
Rhode Island	28.20%	26.60%	26.00%	25.90%
Vermont	24.90%	20.90%	18.20%	15.50%

Canada

2020	2021	2022	2023
29.20%	26.70%	23.30%	21.29%

Driving Progress Through Insight and Innovation

As we wrap up this year's Driver Risk Report, it's evident that the transportation and insurance sectors continue to navigate an increasingly dynamic landscape. From shifting workforce dynamics to advancing regulatory frameworks and evolving vehicle technologies, the path to reducing risk and improving outcomes requires a smarter, more connected approach. Through this report, backed by SambaSafety's robust analytics and industry expertise, we aim to equip the industry with the tools needed to evolve alongside these changes.

The voices and findings featured throughout reflect the growing importance of aligning strategy with data. The trends we uncovered point to emerging areas of focus, revealing not just current challenges but also opportunities to elevate safety practices. When organizations harness actionable insights and invest in the right partnerships, they move from reactive to resilient—unlocking performance gains while protecting people and assets.

SambaSafety will continue championing a future shaped by transparency, trust and shared responsibility—where intelligence fuels safer decision-making, and where collaboration across the ecosystem turns uncertainty into measurable progress.

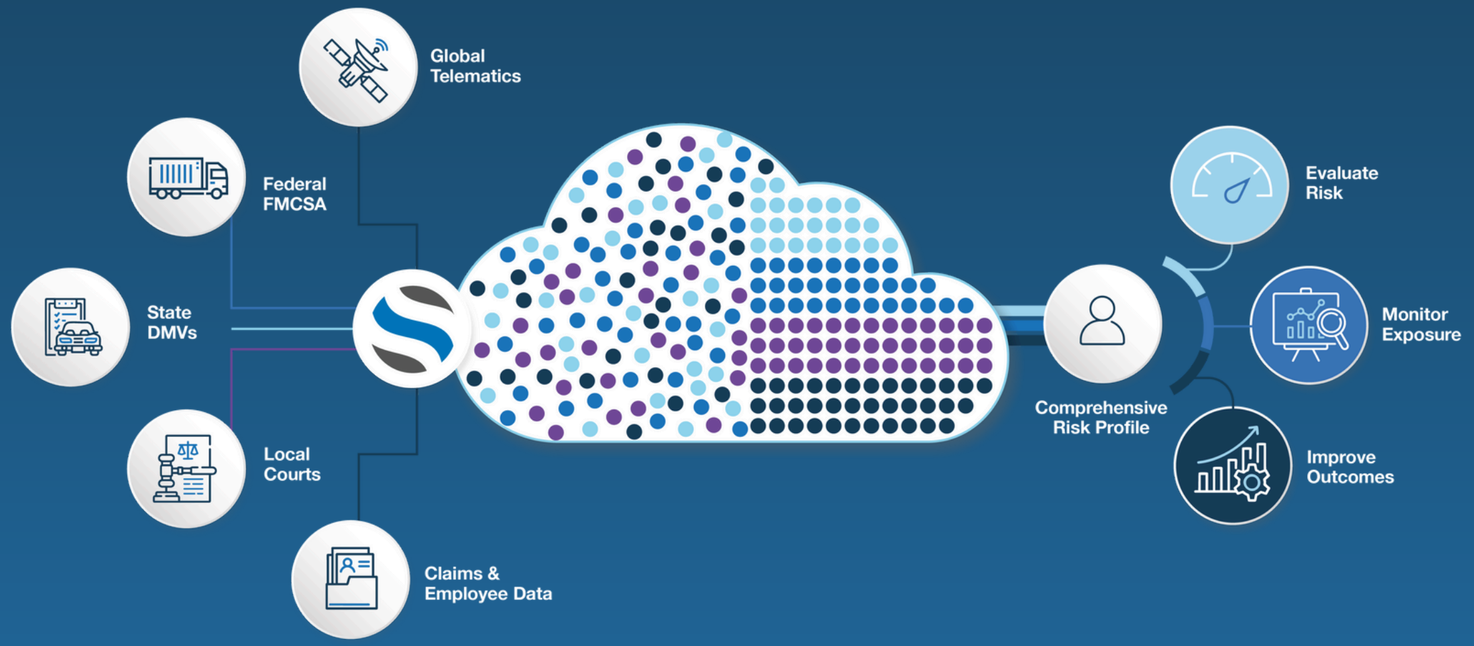
We appreciate your commitment to shaping safer roads and invite you to take what you've learned here and apply it within your own networks. Together, we can transform today's insights into tomorrow's best practices—reducing risk, enhancing compliance and building a stronger, safer future for all.

Get Insights

UK Risk Report
Available Fall 2025
Visit our website for more research from SambaSafety or join the wait list for future reports.

SambaSafety Risk Cloud

Designed to Make Driver Risk Data More Powerful, Reliable, Accessible and Actionable



The SambaSafety Risk Cloud unifies driver data from all sources into a single view, empowering businesses to identify and intervene on risk with unparalleled clarity and precision.

Learn more

SambaSafety consolidates over 3,000 unique and highly complementary data sources, including driver risk data from global, federal, state, local and customer-specific sources.

By normalizing, enriching and centralizing all driver data into a single view, the SambaSafety Risk Cloud transforms billions of data points into actionable insights.

With a comprehensive view of your risk landscape and a single Risk Index for each driver, businesses are empowered to quickly evaluate, continuously monitor and proactively reduce mobility risk.

Expert Contributors

Chris Moore

Chris Moore, BSc (Hons), FCII, CRIS, is President of Apollo ibott - Commercial. He has been with Apollo since 2013 and was instrumental in the setup of ibott. With over a decade of experience with casualty and innovation, which he has a passion for, Chris believes in insurance products being an enabler for new progressive business models such as the sharing economy. He is FCII and CRIS qualified and sits on the Lloyd's innovation panel and the Lloyd's Market Association Committee for both U.S. and International Casualty.

Heidi McCaffray

Heidi McCaffray is Senior Manager of Occupational Health, Safety and Wellbeing at Serco Inc., with over 20 years of experience. She leads HSE efforts across 300+ sites and 9,000+ employees, focusing on reducing risk through behavioral change and hands-on leadership. Heidi prioritizes supporting employees over enforcing policy alone, driving initiatives that cut lost workdays by 80% and reduced injury costs by $500K. She holds a B.S. in Occupational Safety and Health and multiple OSHA certifications.

John Diana

John Diana is SambaSafety's General Counsel and Chief Compliance Officer. In his role, John directs SambaSafety's legal affairs and leads the government relations function. He oversees the acquisition of public data to ensure the most timely and accurate safety insights. John brings more than 20 years of experience with high-tech legal services, focused on encouraging a culture of compliance while managing regulatory organization-wide compliance issues. John works closely with SambaSafety customers, providing guidance and resources to enable best practices in safety and compliance.

Thank You to Our Contributors

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Appendix A: Violation Categories & Classification

SambaSafety groups driving violations into categories, then further segments them into Major and Minor categories based on the severity of the offense. Below are common examples of this categorization.*

From 2021 to 2024, these three categories accounted for over 90% of all major violations.[94]

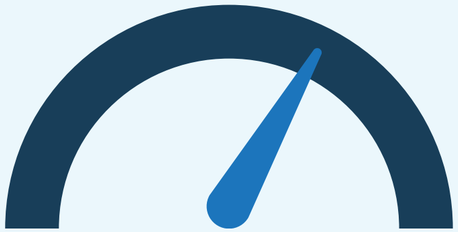
	Speeding	Maneuvers	Documentation
Major	Exceeding the posted speed limit while driving. Examples: • Excessive speed over limit (e.g. 16-100+) • Unsafe speed for conditions • Speeding in a school zone	Violations related to actions taken by the driver while turning, stopped, passing, etc. Examples: • Careless driving • Reckless driving • Inattentive/distracted driving • Phone use/texting	Driving with missing, incorrect or outdated documentation or non-compliance with other court-imposed orders. Examples: • Driver unlicensed • Driving while suspended/revoked • Expired DL/CDL/permit • Improper/fictitious registration/title/plate • Failure to pay child support
Minor	• Minor speeding over the limit	• Failure to obey • Improper lane change • Failure to yield right of way • Following too closely	• Unregistered vehicle • Failure to appear for trial/court • Failure to pay fine • No proof of insurance

*In addition to the above categories, SambaSafety also tracks violations in the following categories: Accidents, Criminal and CDL Only. However, violations in these categories are not consistently enforced or reported from state to state, so these violation categories were omitted from our analysis to maintain consistency.

	Vehicle - Related	Alcohol and/or Drugs	Equipment
Major	Operating a defective or unsafe vehicle, illegal parking or stopping the vehicle, or committing other vehicle-related offenses. Examples: • Drove defective/unsafe vehicle • Failure to control the vehicle • Auto theft • Vehicular assault	Operating a vehicle after consuming alcohol and/or drugs or possessing them unlawfully while driving. Examples: • Operating while intoxicated • Driving under the influence • Possession of open container • Ignition interlock violation	Operating a vehicle that lacks proper equipment, including the absence of seatbelts and child restraint devices. Examples: • N/A
Minor	• Parking violation • Exceed allowed size/weight limit • Improper stop/stand/park • View obstructed	• N/A	• Improper tires, brakes, lights, glass • Seatbelt violation • Emissions control device • No/improper child restraint device

Appendix B: CSA Basics

The FMCSA's SMS uses data from roadside inspections, crash reports and investigations to score carriers in seven categories referred to as "BASICs" - Behavior Analysis and Safety Improvement Category (BASIC). Motor carriers are grouped by BASIC with others that have a similar number of safety events then ranked and assigned a percentile to help identify and intervene with carriers that pose the greatest risk to safety. SambaSafety monitors for CSA violations and inspections. Drivers identified for CSA interventions have a 65 to 93% higher future crash rate than the national average.[95]



Carriers with a score of 65% or higher in these BASIC categories are subject to FMCSA investigation (50%+ for HazMat or passenger transport).[96]

Unsafe Driving

Ensures drivers are abiding by traffic safety laws to prioritize interventions for repeated incidents.
Examples:

- Speeding
- Reckless driving
- Improper lane change
- Inattention
- Cell phone use

Crash Indicator

Evaluates a carrier's history or patterns of high crash involvement in terms of frequency and severity, helping identify behaviors that contributed to those crashes and address safety problems.
Examples:

- State-reported crashes

Hours of Service (HOS) Compliance

Requires rest for all large truck and bus drivers to reduce the risk of fatigued driving.
Examples:

- Operating more hours than allowed under HOS regulations
- Falsification of Records of Duty Status (RODS)

Vehicle Maintenance

Enforces pre- and post-trip inspections, recording of vehicle defects and proper repair prior to operating the vehicle.
Examples:

- Operating an OOS vehicle
- Inoperative brakes, lights and/or other mechanical defects
- Failure to make required repairs
- Improper load securement
- Spilled or dropped cargo

Controlled Substances/Alcohol

Deals with the operation of CMVs by drivers who are impaired due to alcohol, illegal drugs or the misuse of medications.
Examples:

- Failing an alcohol test (alcohol level of .02 or greater)
- Operating under the influence of illegal drugs

Hazardous Materials (HM) Compliance

Ensures adherence to specific requirements for safely transporting HM and special attention to the packaging, labeling, loading and attendance.
Examples:

- Failing to mark, label or placard in accordance with the regulations
- Not properly securing a package containing HM
- Cargo tank specification testing, loading/unloading, attendance and leakage

Driver Fitness

Identifies drivers who are unfit to operate a CMV due to a lack of training, experience, medical qualifications or up-to-date records.
Examples:

- Failure to have a valid and appropriate CDL
- Being medically unqualified to operate a CMV
- Other out-of-date records: state driving records, annual reviews of driving records, employment applications, etc.

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