2026

DRIVER RISK REPORT

Current Trends Shaping Roadway Safety

sambasafety


sambasafety

Foreword

May 2026

For years in this industry, watching too many fleets and insurers struggle with the same problem, I've been asking myself the same question. What would it take for safety to stop being a luxury and start being something every fleet and insurer, regardless of size or budget, can count on?

This report is our clearest answer yet.

The industry has made real progress in the last couple of years. Safety and risk stakeholders are more connected than ever—the dialogue is deeper, the partnerships stronger. Technology stacks are advancing in meaningful ways, and compliance, long treated as something separate from safety culture, is finally moving back to the forefront where it belongs.

But progress shouldn't be mistaken for arrival. The work of making safety simple, routine, and expected continues. And if this year's report tells us anything, it's that the most important shifts are still ahead of us and share the simple premise that people matter. People are an essential part of the safety equation; their value extends far beyond when things go wrong.

When we build human-centered systems that recognize, reward, and proactively engage drivers, we stop waiting for failure points and start building genuine partners in safety.

The second shift is what I'd call the democratization of safety. The maturation of technology means fleets of all sizes now have access to innovative safety tools and principles, reaffirming that safety is not a luxury. It is attainable for any organization willing to commit—and the data shows that those who do, win. The progress we've made connecting stakeholders, advancing technology, and elevating compliance has laid the foundation. The real opportunity that will continue to define this industry lies in putting people first and making safety accessible for all.

On behalf of everyone at SambaSafety, I want to thank the partners and industry professionals who contributed to this report. The conversation you're helping shape matters to fleets, drivers, and the communities we all share.

I'm confident the best is still ahead.

Matt Scheuing
CEO, SambaSafety


sambasafety

Table of Contents

sambasafety

Research Methodology

SambaSafety's 2026 Driver Risk Report: Current Trends Shaping Roadway Safety is the third installment in our annual research series. Each year, customers and industry stakeholders rely on SambaSafety's analysis and deep expertise in workplace safety to better understand the evolving mobility risk landscape.

To develop this report, we analyzed a wide range of proprietary datasets within SambaSafety's records repository, including motor vehicle records (MVRs), court records, Compliance, Safety, Accountability (CSA) data, claims, and telematics. We supplemented this analysis with data from trusted public sources such as the National Highway Traffic Safety Administration (NHTSA). Together, these sources enable robust analysis across time, age groups, geographies, and industries.

Our findings are further informed by recent research from industry organizations and academic institutions. While we take a measured view of emerging technologies, recognizing both their benefits and challenges, such as increased repair costs and driver distraction, the data consistently reinforces the value of proven risk management strategies. Continuous MVR monitoring, telematics, and on-demand training remain critical tools in today's risk environment. The report also examines how artificial intelligence is beginning to reshape approaches to safety and risk management, highlighting both its current impact and future potential.

Violation Analysis

We analyzed nearly 50 million MVRs utilized for employment and insurance purposes during the calendar years of 2021 through 2024 and the first half of 2025. Over 14 million unique licenses had at least one violation recorded during that time. SambaSafety standardizes violation codes across 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 Administration (FMCSA) analysis leveraged SambaSafety Compliance, Safety, Accountability (CSA) data from over 1,000 fleets. SambaSafety also analyzed millions of inspections, out-of-service (OOS) orders, and violations from the FMCSA's Motor Carrier Management Information System (MCMIS) data. SambaSafety violation code categories are detailed in Appendix B.

Claims Analysis

The claims analysis examined a 13-year loss run from a portfolio of commercial fleet accounts to identify trends in claims costs and measure the impact of a coordinated risk management approach—including continuous monitoring and targeted driver training.

Telematics Analysis

The telematics analysis examined over 28 million unique driving events processed between October 1, 2025 and March 1, 2026. Events were analyzed across fleet size, geography, and violation category to identify behavioral patterns and risk concentrations.

Time in Role Analysis

We analyzed 10 years of historical data across over 120,000 professional drivers to understand the relationship between tenure in a driving-related role and the frequency and severity of claims linked to a driver.

Executive Summary

Profitability Under Pressure, Solutions Within Reach

The commercial auto insurance market hasn't found its footing. Claims severity is up 64% since 2015.[1] Nuclear verdicts are reshaping liability exposure, and underwriting losses approached $5 billion in 2024, the fourteenth consecutive year of structural losses, despite rate increases.[2] The pressure for profitability is compounding.

Distracted driving, speeding, and fatigue continue to influence frequency and severity. The insurers gaining ground are accelerating the adoption of data-driven tools, shifting from reactive pricing to proactive risk management.

When Crashes, Churn, and Costs Collide

For employers, driving risk has become inseparable from workforce stability, operating costs, and legal exposure. Commercial driving remains one of the most hazardous occupations. Drivers are stressed, burnout is at a seven-year high, 68% say workplace stress is negatively impacting their driving. Insurance premiums and repair costs are climbing, and organizations are sitting on growing volumes of safety data without the bandwidth to act on it.

The employers gaining ground treat safety as a strategic business function—not a compliance checkbox. Innovative solutions and tools open the door for employers to reduce risk, support drivers, and control costs. The evidence is clear—investments in safety can help control costs, improve driver retention, and increase organizational resilience.

Enforcement Is Tighter and the Margin for Error Is Gone

Federal Motor Carrier Safety Administration (FMCSA) enforcement has entered one of its most demanding phases in decades, drastically narrowing the margin for error. Out-of-service violations rose to 478,683 in 2025. Electronic logging device (ELD) tampering is now a primary inspection target. Licensing downgrades and credentialing failures are pulling drivers from service with little warning.

These pressures fall hardest on small fleets, where a single enforcement action can halt revenue for days. No longer a back-office function; compliance is a core determinant of business continuity. Fleets that focus on clear policies and disciplined follow-through are best positioned to protect insurability in a regulatory environment that rewards those who get ahead of risk.

> Meaningful progress in driver safety depends on turning insight into understanding, and understanding into action. As an organization focused on educating risk and insurance professionals, we're proud to partner with SambaSafety to help bring this research into the hands of the risk managers, agents, and underwriters who shape real-world outcomes every day. The work reflected in this report is critical to building a stronger, more resilient risk and insurance ecosystem.
>
> William J. Hold, CRM, CISR
> President & CEO, Risk & Insurance Education Alliance

Insurance Data Insights

The commercial auto insurance market is no stranger to disruption—but what it's facing now isn't a cycle. It's a structural problem. Profitability has remained out of reach despite sustained rate increases, as claims severity, nuclear verdicts, and rising vehicle complexity continue to outpace pricing action. The cost pressure is spreading, hitting well-managed risks alongside the most severe claims histories.

The insurers who are finding their footing aren't waiting for the market to stabilize. They're using data to see risk earlier, price it more accurately, and act before losses occur. The tools exist. The evidence is compelling. This section reveals how the industry is putting technology to work—and where the opportunity to pull ahead remains wide open.

Structural Forces Squeezing Commercial Auto

Commercial auto insurance continues to face persistent challenges in the property and casualty market. Despite sustained premium increases, the insurance line has produced underwriting losses for over 14 years, reinforcing that pricing alone is a superficial fix to a prolonged problem. While rate action has helped slow deterioration in some segments, loss costs continue to rise faster than premiums, keeping combined ratios elevated across much of the market.

The primary driver of this pressure and keeping profitability out of reach is the continued escalation of claims severity, up 64% since 2015.[3] Several forces, covered below, are contributing to this pressure.

Liability losses have increased at a pace well beyond general economic inflation, as litigation financing, broader interpretations of negligence, and longer claim cycles expose insurers to larger settlements. These pressures are profoundly felt in commercial auto, where social inflation and nuclear verdicts are becoming second nature. Crashes often involve multiple parties, serious injuries, and extended legal proceedings, amplifying loss costs and reserve uncertainty.

Vehicle complexity is narrowing physical damage margins. Increasingly complex, sensor-heavy vehicles are now embedded across most commercial vehicles and leading to more expensive physical damage claims. While physical damage coverage is comparatively more profitable than liability, rising severity has narrowed margins and reduced its ability to offset sustained liability losses.

Labor dynamics and driving behavior are compounding risk exposure. Persistent driver shortages have resulted in fleets onboarding less-experienced drivers, increasing the frequency and severity risk in commercial auto portfolios. Insurers are also facing greater volatility due to changing driver behavior trends, including speeding and distraction, which contribute disproportionately to high-severity crashes. These behavioral factors are difficult to price accurately using traditional, lagging indicators alone, particularly when risk can change between renewal periods. For many fleets, driver monitoring and training are historically compliance minimums rather than strategic investments. That calculus is shifting. When the alternative is exposure to a nuclear verdict, the ROI on behavioral data becomes difficult to ignore—and the fleets seeing the best outcomes are the ones that recognized that first.

Combined, these forces underscore a structural challenge for commercial auto insurers. The performance of the line increasingly depends on the ability to identify risk earlier, differentiate good risk from bad risk with greater precision, and intervene before losses occur. As loss costs become harder to predict and control through underwriting and pricing alone, insurers are reevaluating how they assess driver behavior, monitor risk over time, and support loss prevention strategies as a core component of long-term profitability.

Scott Fouts
MS, GSP, CSHM, CLCS, CBIA, CEEM
SVP, Enterprise Risk Service Leader
HUB International and Specialty Program Group

> The best-performing fleets and the most favorable insurance outcomes aren't a coincidence. They are the result of organizations treating risk management as a strategic function, not a cost center or compliance checkbox. When insurers, brokers, and fleet operators are truly aligned around shared data and shared outcomes, that's when we create a market that's sustainable for everyone.

The primary driver contributing to this pressure and keeping profitability out of reach is the **continued escalation of claims severity, up 64% since 2015**

Smarter Vehicles Drive Steeper Claims Costs

Modern vehicles have become harder and more expensive to repair. Rising vehicle complexity continues to push replacement costs higher, as Advanced Driver Assistance Systems (ADAS) rely on technologies embedded throughout the vehicle—in bumpers, windshields, and body panels. These components are costly to replace and require precise calibration after repairs, increasing both labor hours and total repair costs.

As vehicle automation advances, the number of interconnected sensors and control units will grow, compounding diagnostic complexity with every model year. Every claim now carries higher financial stakes than it did five years ago.

Fleets will continue to adopt electric vehicles (EVs) to realize savings in fuel and maintenance. Wood Mackenzie forecasts that by 2035, electric vehicles will make up 15% of short-haul trucking fleets by weight.[4] But fleet electrification is increasingly associated with higher claims severity per loss, even where crash frequency is stable or modestly improving.

EVs are substantially heavier than traditional gas-powered vehicles, increasing crash forces[5] and potentially contributing to greater third-party property damage and bodily injury severity. Downtime is longer, too. According to CCC Intelligent Solutions, EV repairs are more labor-intensive than those for gas-powered vehicles, requiring nearly four additional labor hours on average and carrying labor costs about 30% more.[6]

The bottleneck, however, may not be where the industry assumes.

> While the industry narrative suggests EVs take longer to repair than internal combustion engine vehicles, our analysis of over 300 certified EV collision centers tells a different story. Once parts are on-site and approvals are secured, EVs are repaired just as fast—if not faster—than traditional vehicles.
>
> The real driver of extended cycle time isn't vehicle complexity. It's the process. The pre-repair phase, where shops wait to reach an agreed price with insurers, is the single largest source of delay—amplified in the EV segment, where most certified facilities operate as non-DRP shops, leading to negotiation cycles that can stretch weeks or months.
>
> OEMs have made meaningful improvements in parts availability, but those gains are being overshadowed by approval delays. The data is clear: EV repair delays are not a complexity problem. They're a process problem.
>
> Mike Anderson
> Industry Consultant and Owner, Collision Advice

Insurers who modernize their EV workflows and close the knowledge gap have a clear path to reducing cycle time and severity for these losses.

Nuclear Verdicts Redefine Worst-Case Exposure Ceiling

Insurance carriers and brokers both view nuclear verdicts as the single greatest threat to commercial auto underwriting profitability, as reported last year in SambaSafety's 2025 Telematics Report.[7] Third-party litigation funding (TPLF) has turned personal injury lawsuits into investment vehicles. In 2024, over $16 billion in litigation finance was under management in the U.S.[8], with outside investors backing plaintiffs in exchange for a share of potential awards. And although aggressive advertising by injury attorneys and courtroom tactics have contributed to nuclear verdicts over $10 million, the incentive is the same: maximum financial return.

Because few parties disclose TPLF arrangements, insurers, defendants, and sometimes courts don't know who is financially driving the strategy behind a case. The cost pressures resulting from the dramatic rise in liability losses have led the insurance industry to push for greater transparency through disclosure requirements that would allow for more accurate risk assessment and a clearer view of what's influencing settlement decisions.

States are passing laws that counter rising nuclear verdicts. Georgia imposed limits on jury "anchoring" and tightened premises-liability rules. Florida's recent reforms have already reduced litigation volume and lowered auto insurance costs.[9] Louisiana and Oklahoma have introduced measures shifting fault standards, raising recovery thresholds, capping non-economic damages, and requiring transparency in third-party litigation funding —reflecting a broader effort to push back on a liability environment that has tilted too far.

Thermonuclear verdicts (>$100M) jumped from 27 to 49 cases in 2024, with over $5B in awards

Source: Marathon Strategies, Corporate Verdicts Go Thermonuclear

81%
YoY Increase

U.S. Third-Party Litigation Financing Assets Under Management

Source: Westfleet Advisors, 2024

Employers Address Persistent Distraction Behind the Wheel

Phone use increases the likelihood of a crash by 240%.[10] Eating or adjusting in-vehicle technology reduces a driver's reaction time and situational awareness. The problem of distracted driving is beyond general awareness; it is inherent behavior that's getting worse. For insurance carriers, distraction translates directly into increased frequency, larger bodily injury payouts, and higher severity, ultimately leading to higher premiums for both individuals and commercial fleets. A reported 3,208 fatalities were caused by distracted driving in 2024,[11] creating substantial economic consequences: 71% of insurers and 75% of brokers view distracted driving as a significant threat to commercial auto profitability.[12]

Distracted driving violations rose 31% over a two-year period. While some of the violations increase reflects stronger enforcement in many jurisdictions, the proliferation of phones, devices, and new in-vehicle technology is becoming a persistent and growing contributor. Telematics data analyzed in Lytx's 2026 Road Safety Report shows inattentiveness rising 168% from 2024 to 2025.[13]

Employers are increasingly concerned about distracted driving risk, with 85% of executives saying they are worried about employees' use of mobile technology behind the wheel, up from 77% the year prior, according to a 2024 study from Travelers.[14]

65%

of drivers witness another driver **using their phone behind the wheel** at least a couple times a week.

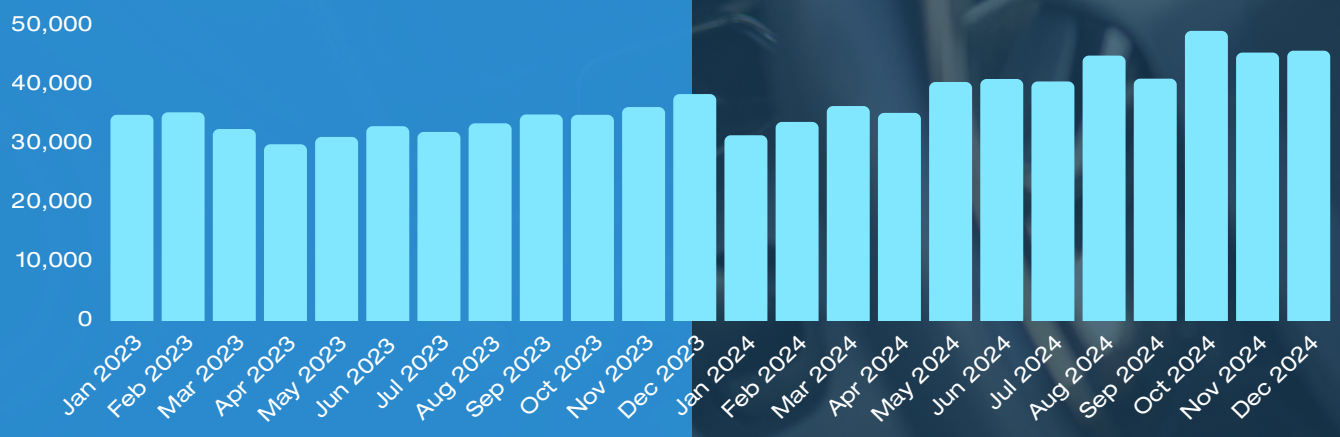
Source: Verra Mobility, 2025

In response, 68% of employers have implemented distracted driving policies, most commonly by formally restricting calls, texts, and emails while driving (84%), disciplining noncompliance (77%), and banning handheld device use (53%).[15]

In-cab cameras that detect handheld phone use in real time are becoming standard, alerting drivers and safety managers. Clear written policies, coupled with behavior-based coaching workflows, encapsulate the most effective approach to addressing risky behavior.

On the legislative front, thirty states plus D.C. now prohibit drivers from holding or manually operating a phone while driving. States such as Pennsylvania have introduced new laws that treat handheld device use as a primary offense, with escalating penalties. Michigan and Ohio have reported improved driver behavior and fewer crashes after implementing or strengthening hands-free laws—evidence that enforcement works when it's consistent.[16]

Distracted Driving Violations Over Time (2023-2024)

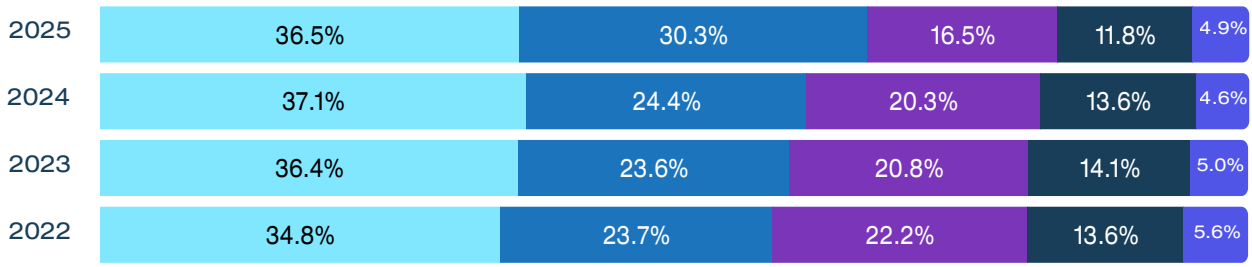


Source: SambaSafety Violation Analysis

Speeding Remains Top Violation and Risk Multiplier

Speeding is the most reliable predictor of crash risk and is a contributing factor in 29% of all traffic fatalities.[17] As a vehicle's speed increases, the likelihood and severity of a collision rise exponentially, and risky driving behaviors like harsh braking and close following further compound that risk.

Major Violation Category Distribution, By Year



Source: SambaSafety Violation Analysis; CY2025 based on preliminary violation data

While speeding's share of major violations trended up through 2024, preliminary 2025 data shows a slight tick down of 0.6 percentage points. Though not specific to speed-related crashes, NHTSA's 2025 preliminary fatality estimates declined as well, with 6.7% fewer than in 2024.[18] While these numbers are trending in the right direction, 36,640 lives were lost on U.S. roads last year. That number demands action from fleets, insurers, and everyone involved in driver risk.

One of the more rapidly advancing public policy responses has been the deployment of speed safety cameras, now operating in 338 communities across the U.S. Research from the Insurance Institute for Highway Safety shows the technology is working, bringing down speeds in areas where cameras have been installed.[19] The deployment of speed cameras in New York City, for example, was shown to have reduced collisions by 14%.[20]

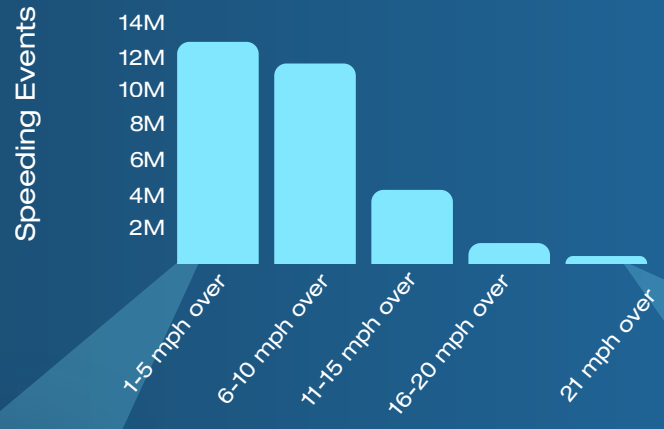
Top 5 States: Speed Exceeding 21 MPH Over Limit

State	Events
Missouri	449
Maryland	398
Connecticut	392
New Mexico	366
Hawaii	347

Source: SambaSafety Telematics Analysis, based on cout of speeding events over a 5-month period. Normalized per 100,000 drivers.

Speeding Event Volume by Intensity

(Oct 2025-March 2026)



36.1% increased probability of a claim within 12 months

82.2%* increased probability of a claim within 12 months

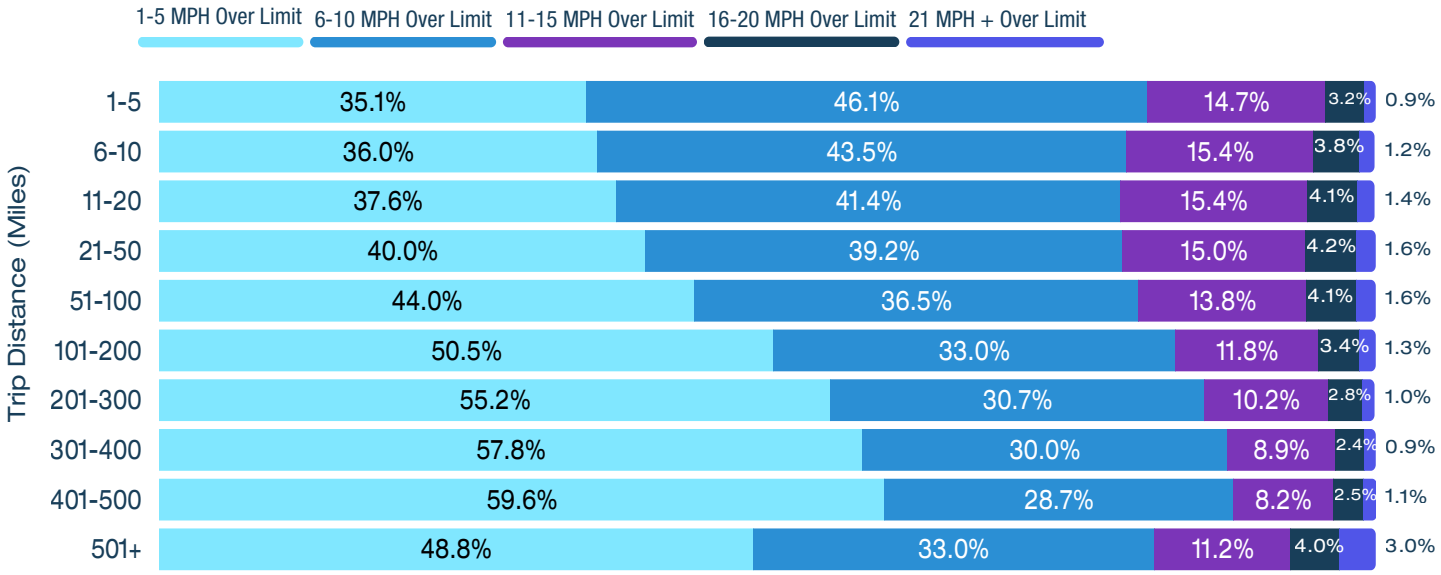
Source: SambaSafety Telematics Analysis and SambaSafety Crash Prediction Study

* Claim probability is for 21-25 Over Limit In A 60 MPH zone

SambaSafety conducted an analysis on telematics speed-related events across varying trip distances, revealing a clear pattern in how drivers exceed posted speed limits. Short trips show a higher share of moderate-to-aggressive speeding, where drivers covering 1–5 miles exceed the speed limit by 6 mph or more at notably higher rates than those on longer trips.

As trip distance increases, the distribution shifts toward lower-threshold exceedances, with mild speeding (1–5 mph over) becoming increasingly dominant. That pattern breaks down past 500 miles, where the share of higher-threshold events ticks back up, suggesting that fatigue may be a contributing factor on the longest trips.

Distribution of Speeding Intensity by Trip Distance



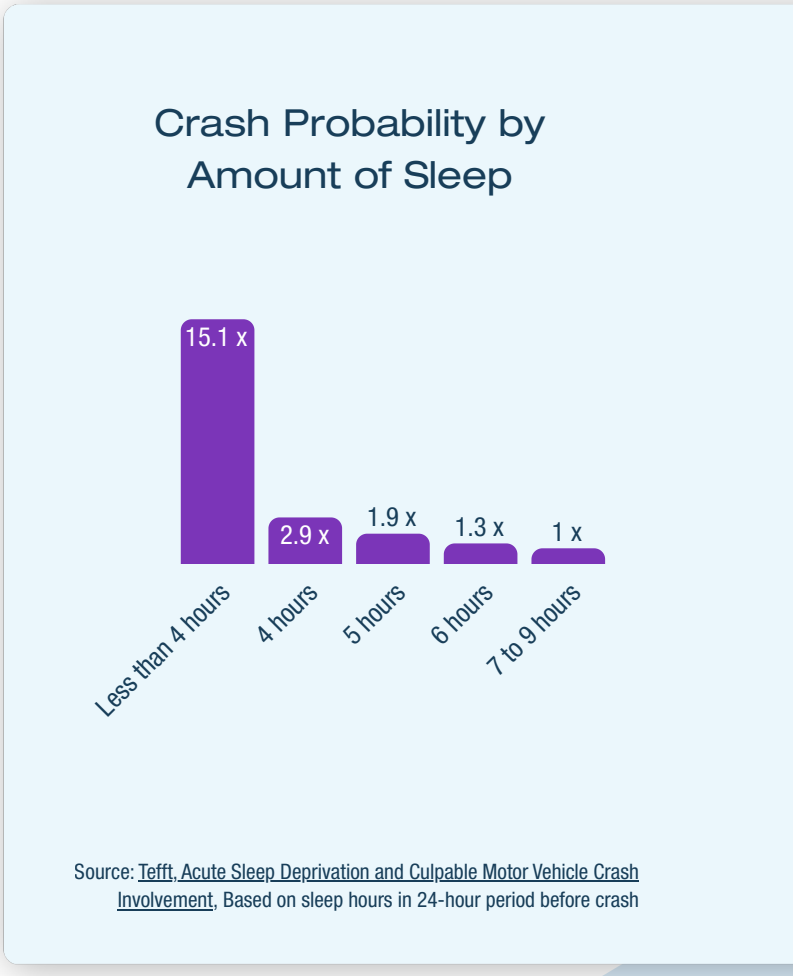
Source: SambaSafety Telematics Analysis

The Billion-Dollar Blind Spot in Crash Attribution

Driver fatigue is among the most intractable problems facing auto insurers, and the difficulty in detecting drowsiness following a crash makes drowsy driving one of the most underreported traffic safety issues. AAA Foundation for Traffic Safety research using in-vehicle dashcam footage found that 8.8% to 9.5% of crashes involved drowsiness—nearly eight times higher than federal estimates based on police reports.[21]

Inadequate sleep is the primary contributor to driver fatigue. Drivers who have slept less than four hours have crash rates over fifteen times higher than those who have slept at least seven. Even losing two hours of sleep meaningfully increases risk. For commercial drivers, long hours and irregular schedules can make adequate sleep without disruption especially challenging. Long commutes compound the problem. In industries like oil and gas, where drivers travel long distances between home and remote worksites, fatigue risk builds before a shift even begins, identified by Dr. Kyla Hagan-Haynes, SambaSafety's Solutions Architect.[22]

In-cab cameras and behavioral scoring can identify shifts in alertness, yet there is no agreed-upon gold standard for measuring fatigue. The National Transportation Safety Board (NTSB) has called on officials to identify commercial drivers at higher risk for obstructive sleep apnea, requiring evidence of evaluation and treatment.[23] Progress has been slow. Until a fatigue equivalent of a breathalyzer exists, the problem will remain broadly recognized, poorly measured, and stubbornly difficult to price.



Source: Tefft, Acute Sleep Deprivation and Culpable Motor Vehicle Crash Involvement, Based on sleep hours in 24-hour period before crash

For insurers, the impact of drowsiness is centered around three areas:

Attribution: Without a reliable drowsiness test, insurers cannot systematically identify fatigue-related claims, making it difficult to price or segment risk accurately.

Severity: One-third of crashes involving a drowsy driver result in injuries, and more than 17% of fatal crashes involve fatigue.[24] And because fatigued drivers rarely brake before impact, these events skew toward large bodily injury payouts and total vehicle losses.

Legal exposure: Plaintiff attorneys routinely leverage ELD logs and dashcam footage to argue that a driver, even if technically HOS-compliant, was fatigued and unfit for duty, placing fatigue at the center of the nuclear verdict crisis.

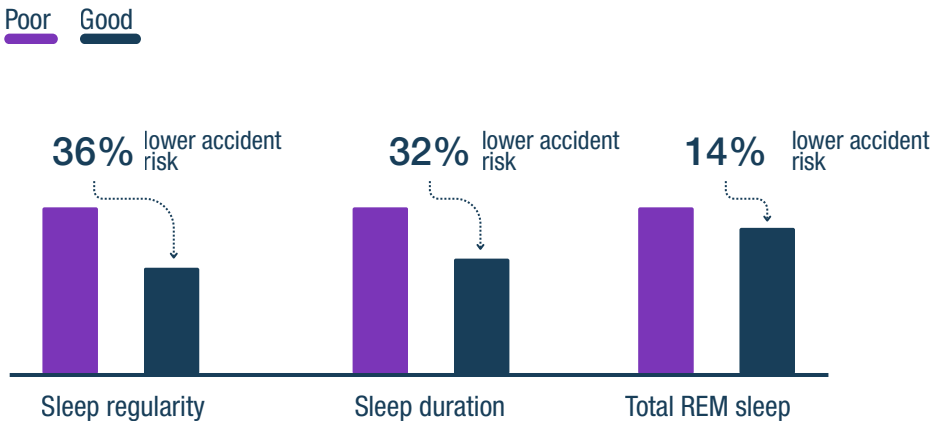
Sleep Quality Influences Crash Risk

A study by Discovery Vitality discovered that sleep regularity, duration, and total REM sleep had significant effects on an individual's accident risk. An investment to look more deeply into the impact of driver fatigue allows risk control teams to refine practices to help reduce these risks, including using in-cab cameras and AI to help clients address fatigue risk across commercial fleets.

> Sleep is not a wellness topic. It is a road risk variable.
>
> The evidence is hard to ignore: poor sleep is associated with materially higher accident rates. This is an operational issue that calls for monitoring and real-time intervention. Fleets and insurers should act upstream, promoting better sleep through awareness, behavior-change programs, and incentives.

Matteo Carbone, Founder
IoT Insurance Observatory

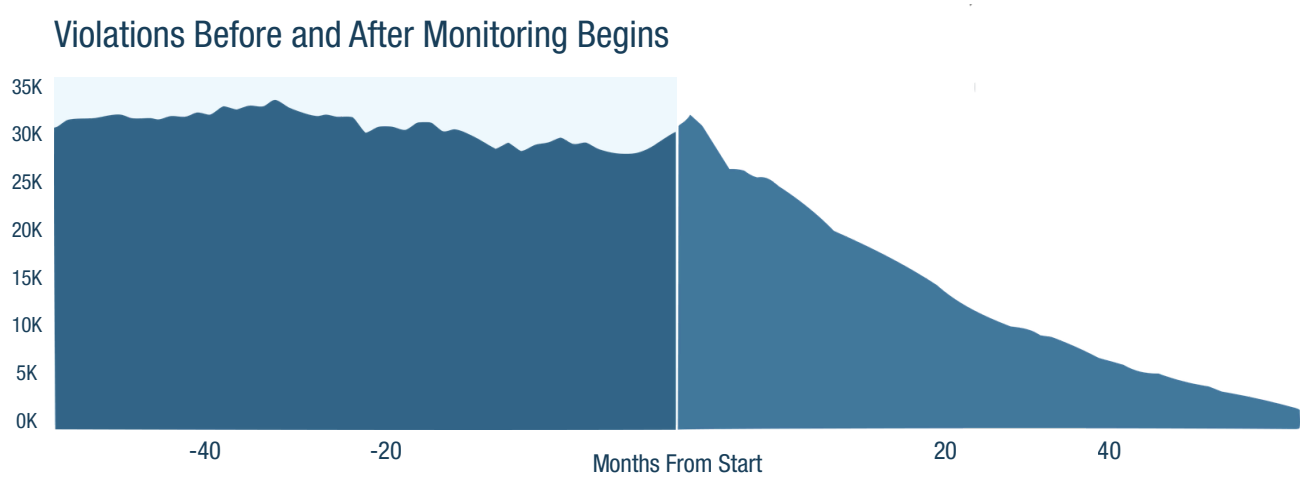
The Impact of Sleep on Accident Risk



Source: Discovery Vitality, The Sleep Factor: A Data-Led Blueprint For Better Health

Technology Proves to be a Powerful Profitability Lever

Commercial auto insurers are under mounting pressure to improve underwriting profitability, sharpen risk pricing, and reduce exposure to large losses—and the data and technology tools available to support those goals have matured significantly. What were once emerging capabilities are now essential to competitive, sustainable underwriting.



Source: 2024 SambaSafety Efficacy Study

One of the most persistent challenges in commercial auto is the lack of visibility into policyholder risk between policy periods. Periodic, manual driver record reviews leave meaningful gaps in exposure management. Real-time access to state motor vehicle data helps close those gaps, giving underwriters and loss control teams earlier warning of elevated risk—and the opportunity to intervene before a loss occurs. Continuous driver monitoring has been shown to reduce collisions by 14%.[25]

Post-bind risk visibility is also improving through broader adoption of driver behavior data available through telematics devices and cameras. Half of the top 50 commercial auto insurers are in early stages of integrating this data into their workflows, and among those already using it, more than two-thirds report better insight into driver behavior and more accurate risk assessment. The primary obstacle remains policyholder reluctance—a data-sharing challenge that requires clear communication about how information is used and protected.[26]

Driver training has become a meaningful loss control lever as well, with 76% of insurers rating it as very or extremely important.[27]

When training interventions are tied directly to individual driver behavior data, the results are measurable: pairing monitoring with targeted, on-demand training has been shown to reduce violations by 77%.[28]

AI is also accelerating the effectiveness of insurers' loss control programs. By continuously analyzing driving behavior, vehicle data, geographic patterns, and claims history, AI models can identify at-risk drivers earlier and trigger more targeted interventions—making telematics and training programs smarter and more responsive. Rather than flagging risk after a loss, these models support proactive outreach, helping policyholders address unsafe behaviors before they result in a claim.

As AI lowers the cost and complexity of processing telematics data and personalizing training assignments, broader adoption of both becomes more practical. Better data enables better risk identification, which drives more effective interventions and produces better outcomes. For insurers focused on long-term underwriting profitability and client retention, AI's greatest value may be less in automating back-office workflows and more in making loss control programs precise enough to change driver behavior at scale.


sambasafety

Hiring and Retention Insights

Behind every commercial vehicle is a driver carrying the weight of tight deadlines, long hours, and a road that's more dangerous than it's ever been. Burnout is at a seven-year high. Stress is following drivers behind the wheel. And the fleets competing for the same shrinking pool of qualified talent are discovering that safety and workforce strategy are no longer separate conversations.

The employers gaining ground have figured something out: when drivers feel supported, seen, and safe, they stay. This section explores the pressures reshaping how organizations attract and retain the people who keep their operations moving—and what the best of them are doing differently.

Dynamics Forcing Change for Employers

Tight labor market conditions continue to put pressure on organizations competing for commercial drivers. As employee expectations evolve, companies are increasingly focused on what it takes to attract and retain quality talent. For fleets, three driver-related pressures have emerged as critical priorities: stress, recognition, and safety.

Burnout and Stress Take a Toll

Employee burnout is at a seven-year high across the U.S. workforce, according to Aflac research. Seventy-two percent of employees report moderate to very high work-related stress, driven primarily by heavy workloads and long hours.[29] Burnout has become a systemic issue that extends onto the road. A Geotab study found that 68% of drivers say workplace stress is negatively affecting their driving, and 78% say it contributes to roadway risk.[30] The at-risk driver isn't always a professional driver. It's anyone who gets behind the wheel on the clock.

In February 2026, the National Sleep Foundation issued a call to action for employers to confront drowsy driving directly. The guidance calls for worker education on sleep health, fatigue management programs in industries with shift work and long hours, and adequate time between shifts to allow for meaningful rest. It's a baseline that the industry has not consistently delivered.[31]

Respect and Recognition Top of Mind for Drivers

Fleets lose good drivers not only to burnout, but also due to a lack of respect and recognition. In CCJ's 2025 What Drivers Want report, 73% of drivers cited respect as a top reason companies struggle with driver retention.[32] Leading organizations are responding by formalizing recognition programs—tracking measurable safety milestones and acknowledging drivers who meet goals, sometimes with a digital badge or certificate tied to real performance data. These best-in-class programs can also reach employees who don't regularly drive for their company, building safety awareness where it might not naturally exist. According to the Society for Human Resource Management (SHRM), companies with strong recognition programs see 31% lower voluntary turnover.[33]

Balancing Safety and On-Time Delivery Demands

A Geotab survey underscores the ongoing safety issues commercial drivers must endure while behind the wheel. Eighty-six percent of drivers believe that collision risk has increased over the past five years. They cite cell phone use and speeding as top contributors to this risk—the same behaviors that appear consistently in SambaSafety's violation data. Over a quarter admit they themselves regularly speed to meet deadlines.[34] These concerns are grounded in reality for thousands of drivers, and fleets are finally responding. Safety has emerged as the top use case for telematics among commercial fleets, with 88% of fleets using it to improve safety.[35]

Kyla Hagan-Haynes, DrPH, MPH

Safety Solutions Architect
SambaSafety

> The connection between workforce wellbeing and road safety is no longer anecdotal—the research makes it clear. Stress and fatigue don't stay at home—they show up behind the wheel. When organizations address the whole driver, not just the behavior, that's when sustainable safety improvements occur.

By the Numbers: Roadway Risk and Driver Perception

Commercial driving remains one of the most hazardous occupations in the U.S., and drivers know it. A recent survey conducted by Nationwide highlights a glaring gap in drivers' perception of safety versus the realities they face on the road. Over half of commercial drivers report concern about the possibility of injury or death, as a result from an auto accident on the job. Yet 91% rate their own driving as good or excellent, while fewer than 60% extend that confidence to the drivers around them.[36]

That gap between perception and reality is where crashes happen.

For employers, the consequences are financial as well as operational. Insurers are scrutinizing driver records more aggressively, and premiums are climbing, squeezing margins from multiple directions. Many are ingesting enormous volumes of fleet data, but are spread too thin to act on it effectively.

In 2024, large trucks' fatal crash involvement rate (1.58 per 100 million miles) ran nearly 20% above light trucks' (1.32). More striking is the trajectory: large trucks' rate has climbed 42% from its 2009 low of 1.11, while light trucks' rate has continued to trend downward over the same period.[37]

Element Fleet reports that only 51% of fleets are actively using the latest driver safety technology, while 80% of fleet managers are planning to implement driver safety initiatives.[38] This avoidance limits the industry's ability to reduce collisions and improve driver wellbeing.

Fatal crash rates involving trucks have declined over the past 30 years and, while fluctuating, have not reverted to the elevated rates of the 1990s. That said, a widening gap has emerged over the past several years between light trucks and large trucks; data from NHTSA's Fatality Analysis Reporting System (FARS) shows large trucks surpassing light trucks for fourteen consecutive years.

In 2024:

168,789 vehicles in large truck-involved crashes

Resulting in:

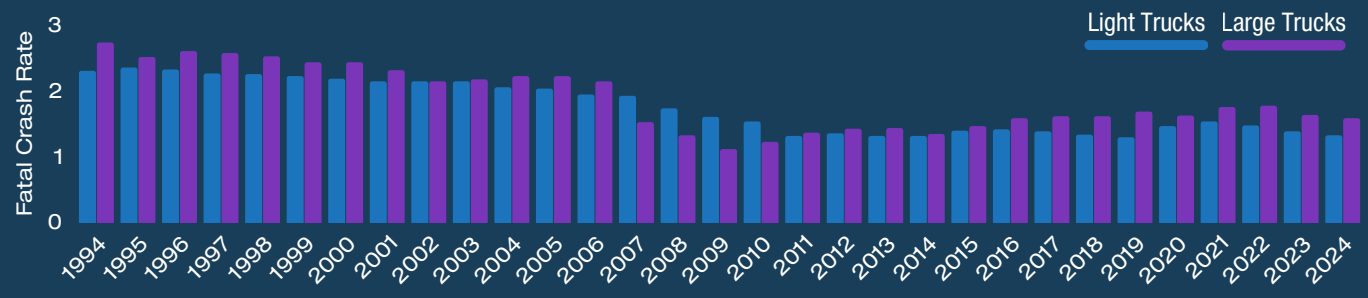
74,526 injuries

4,717 fatalities

Source: FMCSA, Motor Carrier Analysis and Information System (MCMIS); preliminary counts as of January 2026

> Workers who spend much of their time behind the wheel are regularly experiencing dangerous behaviors by both passenger vehicles and other business-related drivers. According to Nationwide's recent Driving Behaviors Survey, nearly three out of four people who drive regularly for their job said passenger car drivers are behaving more aggressive now than a year ago. In addition, 65% of respondents said other business-related drivers are driving more aggressive as well.
>
> Ken Anderson
> Risk Management Technical Director, Business Auto
> Nationwide

Fatal Crash Involvement Rate Per 100 Million Vehicle Miles Traveled



Source: NHTSA, Fatality Analysis Reporting System (FARS); NHTSA defines a large truck as weighing over 10,000 lbs and a light truck as weighing 10,000 or less

Premiums, Verdicts and Repairs: The Impact on Fleet Margins

Fleets today are absorbing pressure from multiple directions at once. Multiple cost pressures are converging on already-tight margins, underscoring the focus areas of risk management, safety, and loss prevention.

Commercial Auto Insurance Premiums, YoY Percent Change

Source: Bureau of Labor Statistics (via Federal Reserve Economic Data)

Premium Inflation Persists

Both company-owned and employee-owned vehicles are contributing to insurance costs, which escalate further as insurers scrutinize driver records, DOT scores, and safety performance with greater rigor in order to more accurately price risk.

One area where the insurer-fleet relationship is evolving is telematics. Over a third of the top 50 commercial auto insurers now offer better terms in exchange for telematics data. Fleets that do elect to share data gain meaningful risk management support and premium reduction, according to SambaSafety's 2025 Telematics Report. The challenge, however, is that 70% of fleets still don't share telematics data with their insurer or broker—leaving potential savings on the table and visibility gaps on both sides.[39]

Runaway Litigation Drives Uncertainty for Fleets

Legal system abuse is driving substantial cost increases for businesses, not just insurers. Rising jury verdicts, fueled by aggressive plaintiff attorney tactics, third-party financiers, and inflation, have pushed commercial auto liability payouts to levels that are reshaping how fleets think about risk management. This escalation reflects a cycle in which plaintiffs and attorneys pursue increasingly large awards, inflating litigation costs and insurance premiums for businesses. These pressures are structural, not cyclical. Insurers and reinsurers are clear. Legal reform is part of the solution, but fleets that reduce their litigation exposure with better safety outcomes are already ahead.

Strategic Intervention Can Stabilize Out of Control Crash Costs

Collisions remain one of the largest financial drains on fleet operations. Employers collectively paid $72.2 billion in a single year toward crash-related costs, according to a study by the Network of Employers for Traffic Safety.[40] Fifty-seven percent of commercial drivers surveyed by Nationwide reported that repair costs have increased between 2024 and 2025—a figure that tracks with broader trends in parts costs and labor rates.[41]

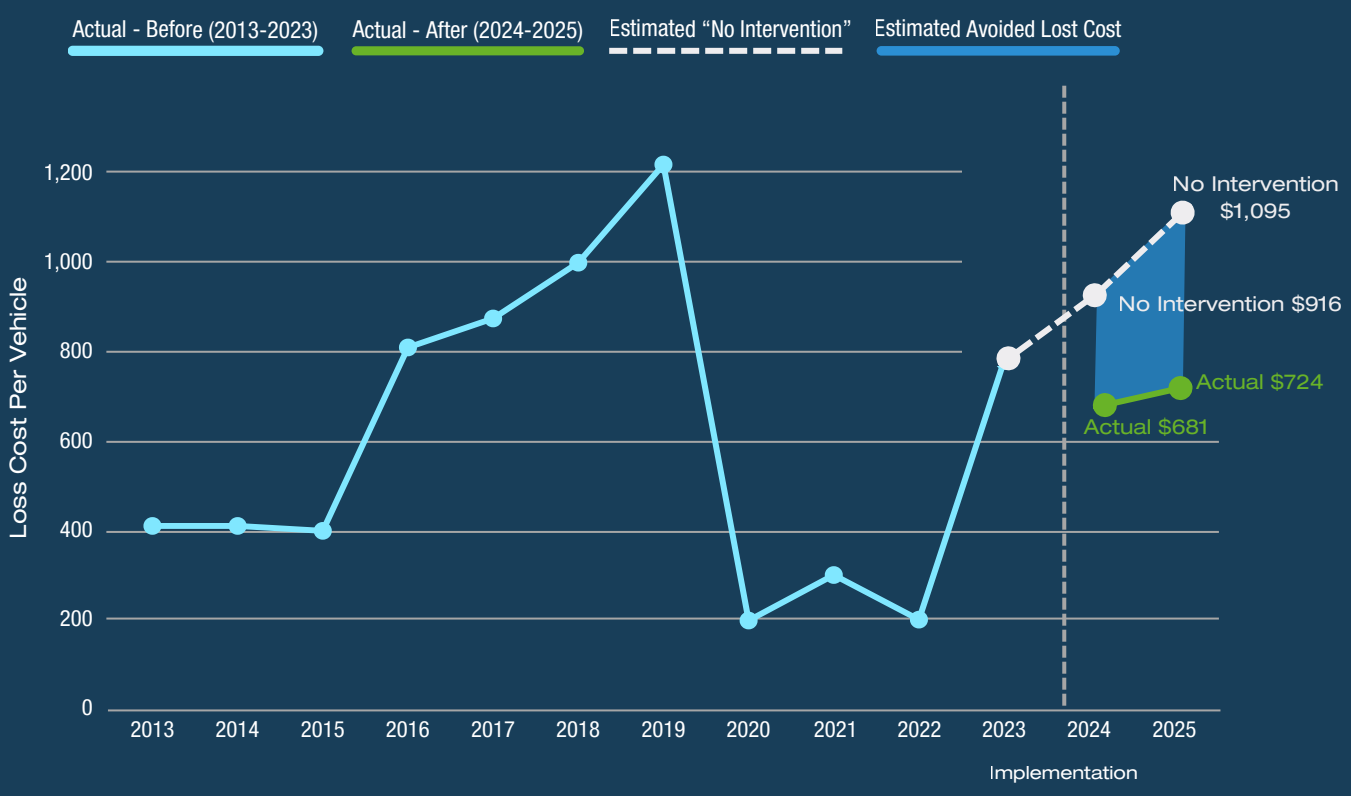
SambaSafety's 13-year claims analysis of a portfolio of risk illustrates what strategic intervention can achieve. Loss cost per vehicle climbed until a coordinated suite of risk management tools changed the trajectory. Continuous monitoring and driver training coincided with a stabilization in loss cost per vehicle, breaking the pattern in which claims scaled with exposure. The fleet continued to expand, but loss costs stabilized, ultimately yielding approximately $2.5 million in projected costs avoided.

In a separate analysis, a large retail fleet experienced significant cost avoidance, despite a three-fold growth in their driver population.

- ↓22% Claims Frequency
- ↓24% Claims Costs
- ↓50% Bodily Injury Claims

The most effective response is a comprehensive one.

Loss Cost Per Vehicle, Actual Vs. Projected

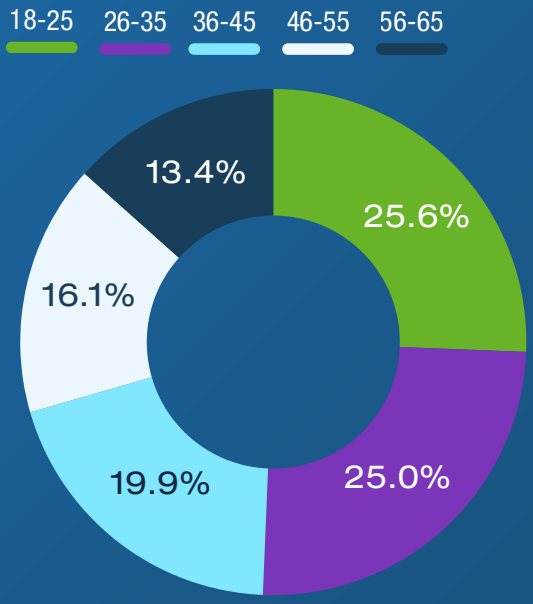


Source: Claims Analysis, conducted by SambaSafety's Risk Management Consulting Center of Excellence

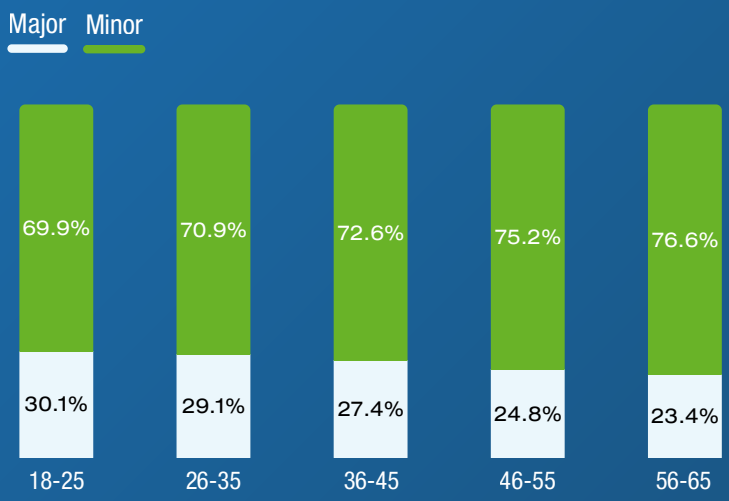
Driver Risk Shifts With Age

SambaSafety categorizes traffic violations as either major or minor based on severity. After normalizing for age distribution across the U.S. driving population, older drivers account for fewer violations overall and a lower concentration of serious offenses. Consistent with 2024 patterns, major violations account for more than 30% of all violations among drivers ages 18–25, while that share falls to 23% among drivers ages 56–65.

Proportion of Violations by Age Group (2024)

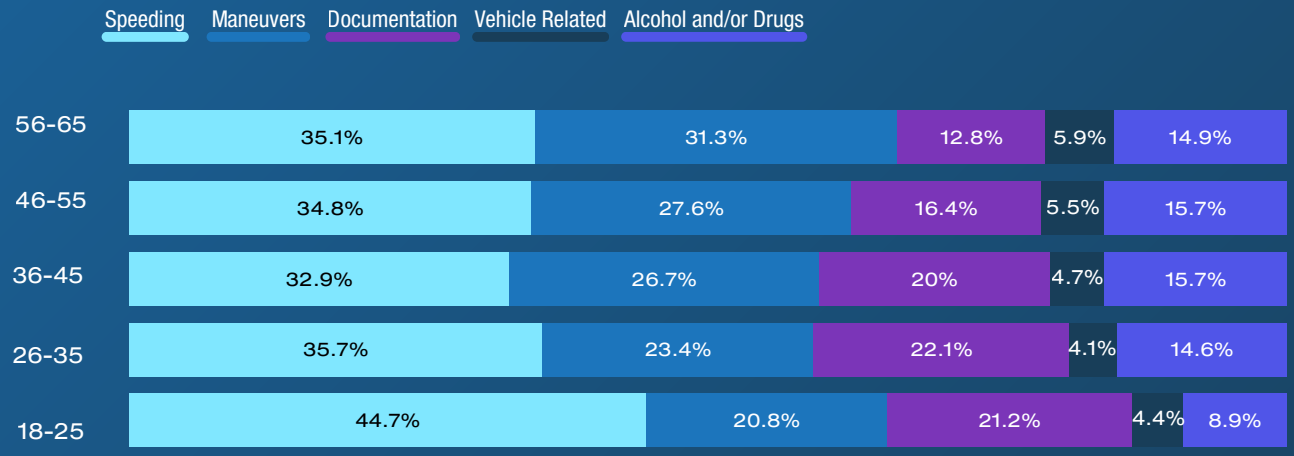


Major vs. Minor Violations By Age Group (2024)



Risk is differentiated. A training and intervention strategy that treats all drivers the same leaves an opportunity on the table.

Major Violation Category Distribution By Age (2024)



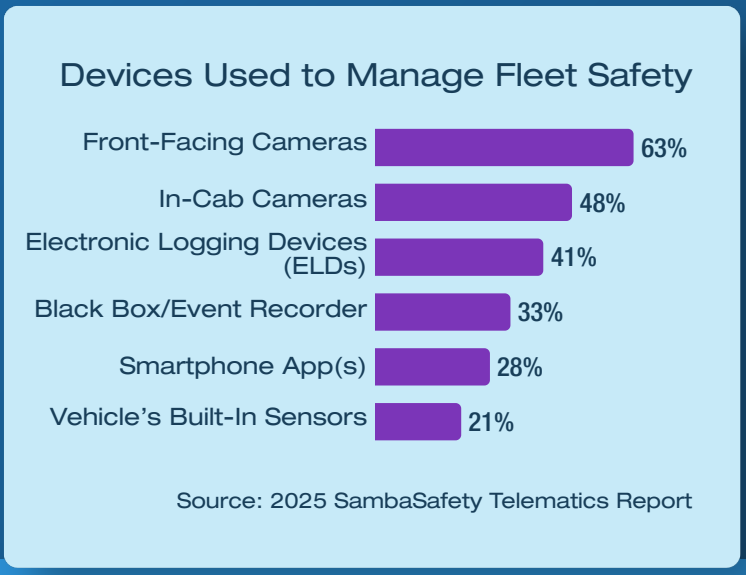
Source: SambaSafety Violation Analysis

The Safety Tech Stack Transforming Fleet Risk

Fleets today have access to a growing suite of safety technologies designed to reduce risk and improve driver performance. These include:

- In-cab and front-facing cameras
- AI that detects risky behaviors in real time
- Telematics devices that monitor risky driving patterns

These tools are increasingly paired with on-demand, data-driven training that delivers coaching based on actual driving events, turning data into action at the individual driver level.



Source: 2025 SambaSafety Telematics Report

AI has evolved from a silent observer into an active engagement engine that identifies high-risk behaviors—such as fatigue and distraction—long before a loss occurs. By transforming raw data into a digital 'game tape', fleets can move beyond mere recording to active crash prevention, utilizing real-time in-cab alerts and predictive analytics to drive a 19% average decrease in collision costs. As we look toward a future of generative and agentic AI, we aren't just tracking fleets; managers are now empowered to ask critical questions and use AI to autonomously prioritize coaching and safety optimization. This proactive approach neutralizes risk before it impacts your bottom line.

Sean O'Bryan, Safety Consultant, Verizon Connect

Cameras Emerge as Top Safety Investment

Eighty-four percent of fleets view telematics as very important or extremely important to their company's safety efforts.[42] Dashcams are a core part of that picture. For drivers, this technology provides exoneration in not-at-fault crashes. For fleets, dashcams can mean faster claims processing, reduced vehicle downtime, lower insurance premiums, and protection from litigation. Privacy concerns and installation complexity are the most common objections to cameras. Drivers often worry that employers will use in-cab cameras for surveillance, which can lead to discomfort or resistance. Fleets that approach implementation with clear communication, phased rollouts, and a focus on driver benefits tend to see stronger adoption and greater success. Those that start with front-facing cameras have found that it eases driver hesitancy; a study from Teletrac Navman found that 87% of drivers felt positive about new safety tech after deployment.[43]

AI Enables Scale

Eighty-three percent of fleets say that AI is the future of safety, according to a Teletrac Navman survey.[44] The case for it is practical. AI turns overwhelming volumes of risk data into fast, clear, and actionable insights that help identify which drivers pose the highest risk, summarize the underlying issues, and recommend targeted interventions before problems escalate.

AI enables uniform enforcement of safety policies across a fleet, reducing the variability that comes when different managers interpret data differently. It supports better coaching by highlighting positive behaviors alongside risks, contributing to a stronger safety culture. Similarly, AI makes safety programs more scalable—continuously monitoring an entire fleet and surfacing only what matters most, so safety teams can focus their attention where it will have the greatest impact.

Telematics is Accelerating Results

Telematics has become a core technology for commercial fleets, widely recognized as critical to improving safety. Eighty-eight percent of fleets identify safety as a key benefit, as reported last year in SambaSafety's 2025 Telematics Report.[45] By tracking harsh braking, speeding, and distracted driving in real time, telematics creates a continuous improvement cycle of:

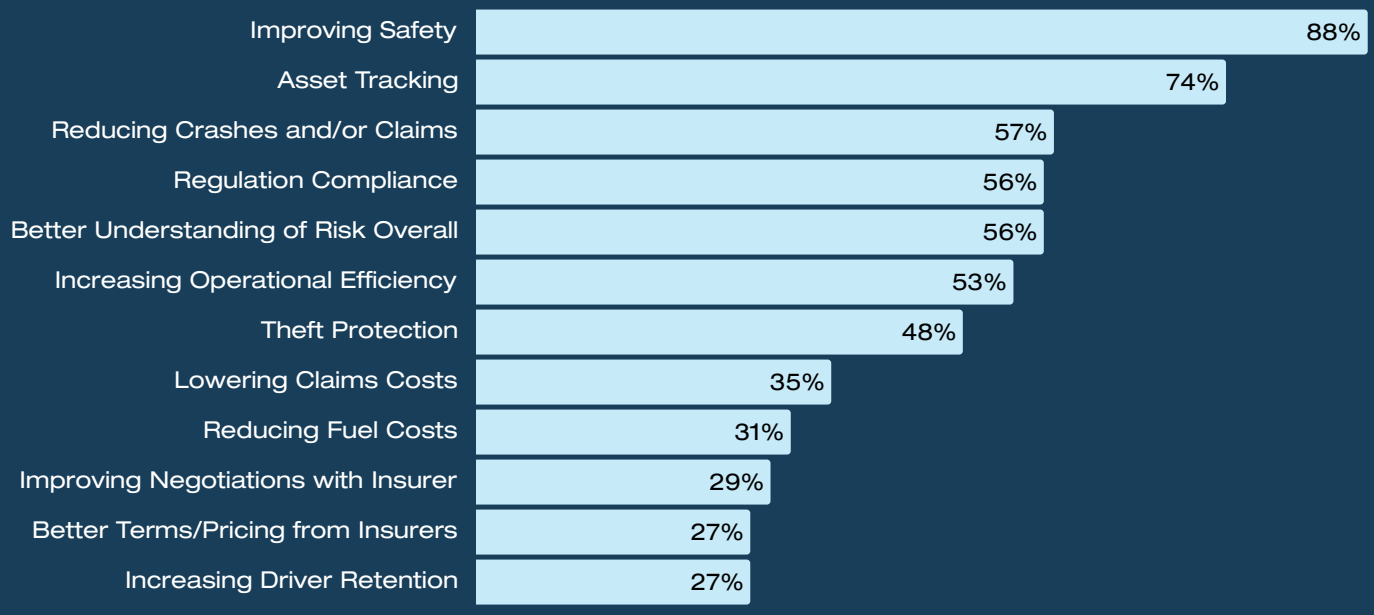
- Timely coaching
- Targeted training
- Reduced operating costs
- Lower insurance premiums

Fleets often realize the full benefits of telematics when combined with other technologies. For instance, in a study from Teletrac Navman, 70% of fleets said that pairing cameras with telematics sped up the claims process, and over half saw a driver exonerated within the last year.[46]

However, when it comes to telematics, the challenge is execution. Sixty-six percent of fleets see interpreting or acting on the telematics data they ingest as a top challenge. Fifty-three percent navigate concerns about data privacy. And 39% face driver resistance, according to SambaSafety's 2025 Telematics Report.[47]

These are solvable problems for the industry, but they require intentional follow-through, not just technology adoption.

Benefits of Telematics for Fleets



Source: SambaSafety 2025 Telematics Report

Training and Coaching Trends

Acting on telematics data is a challenge; nearly half of fleets plan to improve in this area over the next 12 months. Driver training, tied directly to what the data shows, is the most proven way to get there. The numbers behind training make a compelling case:

- 95% of fleets say training matters to their organization[48]
- 68% report that combining telematics with training reduces crashes[49]
- 58% say training enables more proactive intervention before incidents occur[50]
- 77% violation reduction experienced when monitoring and training are combined, more than half that of monitoring alone[51]

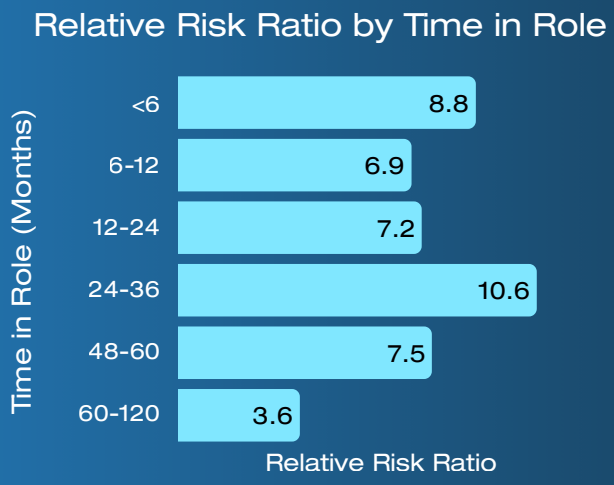
Fleets use a mix of training methods (behind-the-wheel, online, and classroom instruction), reflecting operational and industry differences. At the same time, belief in training doesn't always translate into execution. Many fleets still lack formal programs, creating both risks and opportunities. The fleets that are closing that risk are pairing telematics event data with on-demand training, assigning content based on what a driver did behind the wheel.

Preconfigured learning paths extend that approach across an entire fleet, addressing specific risks at scale without requiring custom program design for every driver—alleviating safety teams from additional work.

SambaSafety's Time in Role Analysis showed that professional drivers with five to ten years of experience were significantly safer than those with less than five years in the same role.

SambaSafety's Time in Role Analysis identified relative risk based on years of experience in the driving-related role.

While the first six months represent a heightened risk period as drivers adjust to new roles, systems, and processes, the highest risk occurs later—between 24 and 36 months of tenure. This elevated risk is attributed to overfamiliarity, where confidence and routine can give way to complacency.



Source: SambaSafety Time in Role Analysis

These findings underscore the importance of targeted driver training and engagement at critical career milestones. Enhanced onboarding support can help mitigate early-stage risk. At the same time, refresher training and re-engagement efforts around the two- to three-year mark can address complacency—reducing incident likelihood and reinforcing safe driving behaviors over time.

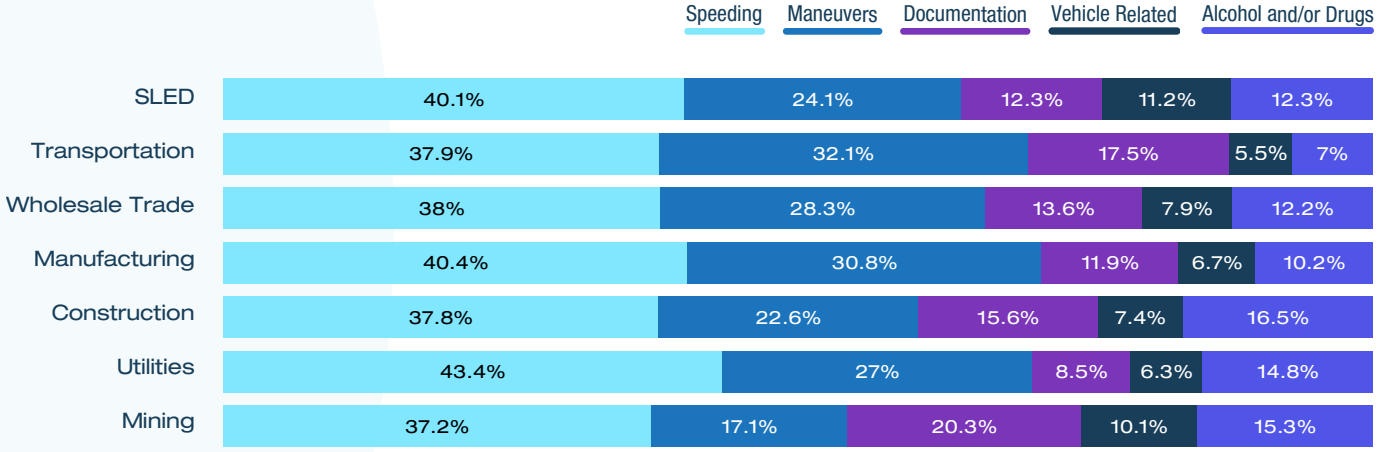
Industry Spotlight

Risk is not uniform across the commercial driving landscape. Violation patterns, exposure levels, and safety challenges shift meaningfully depending on industry type and fleet size. To explore these differences, SambaSafety analyzed about 340,000 MVR violations and CSA roadside inspection data representing over 900 customers and about 12,000 drivers across several industries. The findings on the following pages surface violation patterns and risk profiles for each segment, providing a more precise view of where risk concentrates and how it differs across the commercial fleet landscape.

Transportation, construction, and SLED (State and Local Government and Education) are three sectors that, as major employers of drivers and pillars of the U.S. economy, warrant a closer look from a risk and safety perspective. A few findings stand out across SambaSafety's MVR data:

- SLED sees a greater proportion of vehicle-related violations (11.2%) than most other large industry segments
- Transportation is at the high end for maneuvering violations as a proportion of all major violations (32.1%)
- The proportion of alcohol- and/or drug-related violations is higher in construction than in most other industries

Major Violation Distribution by Industry (2024)



Source: SambaSafety Violation Analysis

State and Local Government and Education (SLED)

Nearly five million publicly owned vehicles are on U.S. roads.[52] Every one of them is accountable to the public it serves.

Public sector fleets support essential services such as public safety, transit, utilities, and education. That visibility cuts both ways. A single at-fault crash involving a public agency vehicle can make headlines before the first claim is filed—resulting in reputational damage, regulatory scrutiny, and erosion of public trust.

Government agencies must manage driving risk not only to reduce crashes, but to demonstrate responsible stewardship of public resources and protect the institutions behind the wheel from scrutiny they can't easily walk back.

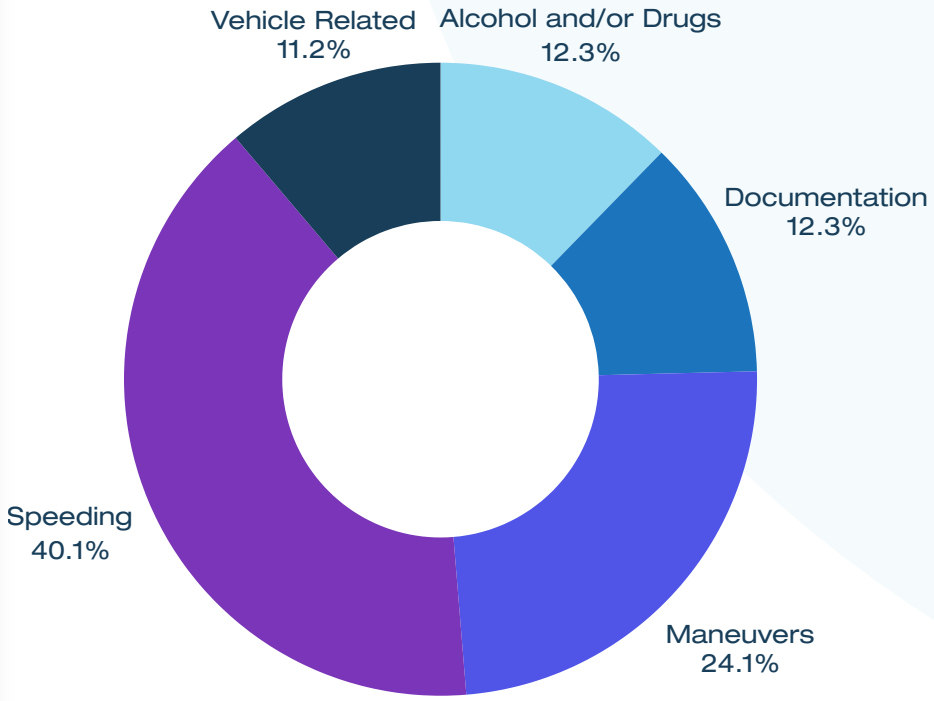
SLED fleets have a higher proportion of vehicle-related violations (11.2%) than most other large industry segments, indicating maintenance and inspection discipline as a priority. Two-thirds of SLED fleets say that AI will have a significant impact on safety over the next three years—a signal that the sector is increasingly treating risk management as a strategic investment rather than a compliance requirement.[53]

Kevin McReynolds

Sr. Director of Sales, Mid-Market and Government

Over the past three years, one of the most notable shifts I've seen in the public sector is a growing awareness of continuous driver monitoring. Government and education fleets have a reputation for being slower to adopt new technology—but we're starting to see that change, particularly around driver risk mitigation. Agencies are recognizing that telematics and driver risk tools can deliver real ROI, and vehicle-related violations, which tend to run higher in this segment, are largely preventable with the right visibility in place.

Major Violation Distribution, SLED (2024)



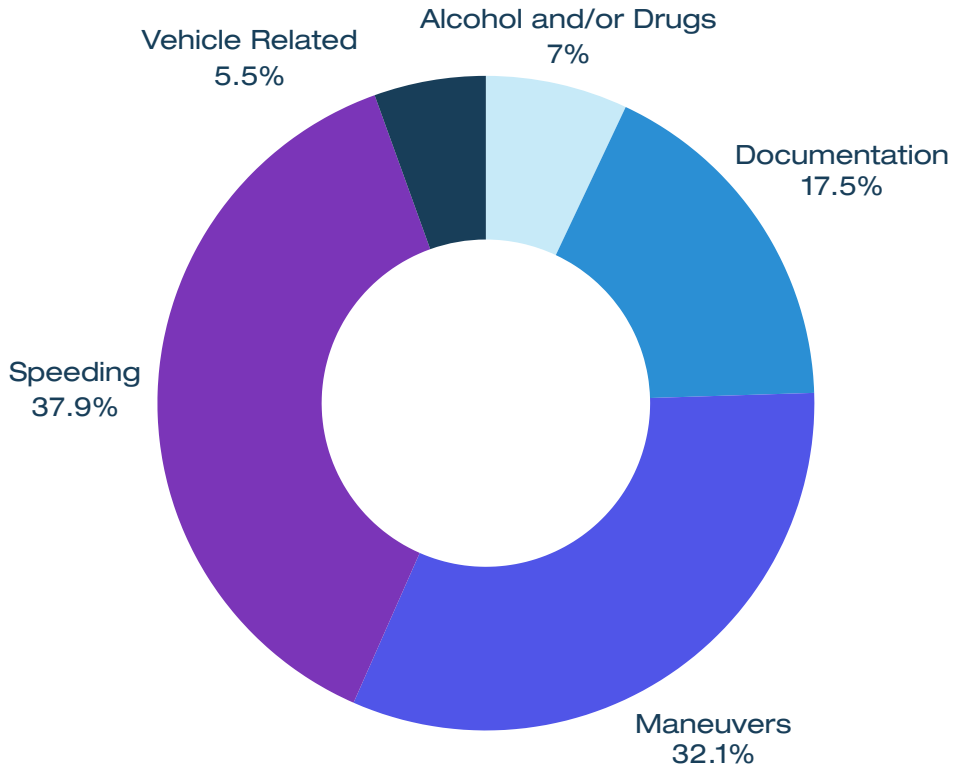
Source: SambaSafety Violation Analysis

Transportation Industry

The transportation industry moves the U.S. economy. In 2024, trucking generated $906 billion in revenues, moved 11.27 billion tons of freight, and employed 8.4 million people—including about 3.58 million commercial drivers.[54] Transportation services accounted for 6.3% of U.S. GDP in 2024, above pre-pandemic levels.[55]

> The freight market is resilient. The margin for operational error is not.

Major Violation Distribution, Transportation (2024)



Source: SambaSafety Violation Analysis

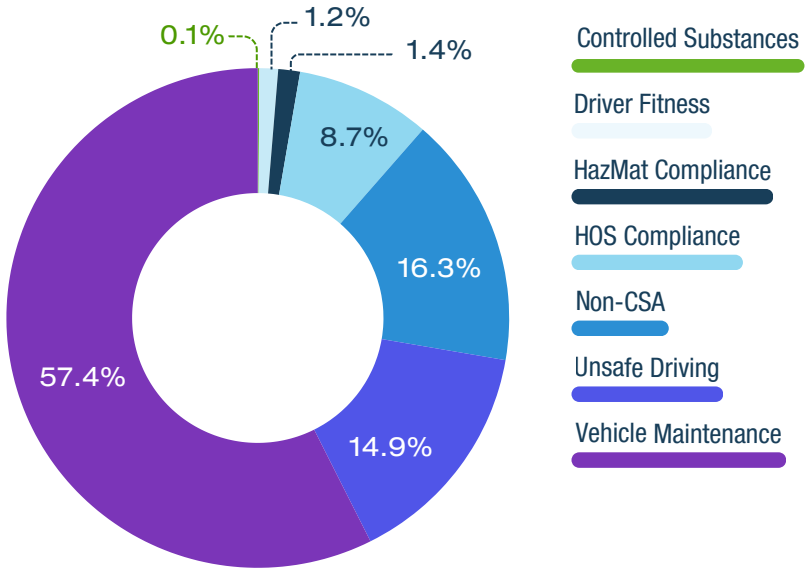
But profitability has been sharply constrained. Fuel costs, repair expenses, and truck and equipment payments are squeezing margins. Insurance rates have climbed to the third-ranked issue for trucking companies in 2025, according to ATRI,[56] prompting some fleets to reduce coverage and increase their exposure to catastrophic loss at precisely the wrong time.

Workforce instability is amplifying the risk. Driver turnover remains structurally high. A Randall Reilly survey found that only 31% of drivers feel supported by their company, and 35% feel no loyalty to their fleet.[57] Leading fleets are responding by reframing safety and risk management as integrated business strategies—investing in driver-centric operations, clearer career pathways, early recruitment programs, and proactive safety cultures that improve retention and reduce claims frequency and severity.

Transportation respondents stood out as among the most telematics-mature industries in SambaSafety's 2025 Telematics Report. Adoption of front-facing cameras reached 70%, well above the full sample average of 49%. Fifty-two percent have been using telematics for six or more years, compared to 41% of all fleets. That depth of experience appears to inform a strong sense of its value, with 91% of transportation respondents rating telematics as very or extremely important to fleet safety—above the 84% seen across all survey respondents.[58]

Looking ahead, the sector focuses its priorities on maximizing the data they already have, with nearly half planning efforts to improve their ability to both interpret and act on telematics data. Forty-one percent share telematics data with their insurer or broker, compared to 30% overall—a meaningful signal that the sector is further along in leveraging telematics within its insurance relationships.[59]

CSA Violation Distribution, Transportation (2025)



Source: SambaSafety FMCSA Analysis

AI is gaining ground quickly. Sixty-eight percent of transportation professionals rated AI as having a significant or extremely significant impact on fleet safety over the next three years; only 8% dismissed it as having no impact at all.[60] Fleets are already using AI-powered tools for dispatching, load planning, driver productivity, and predictive maintenance. More than two in five transportation leaders say they already see measurable ROI from their AI investments, with another third expecting returns within six months.[61]

For every 100 roadside inspections, drivers in the transportation industry see an average of 204 violations and 28 out-of-service orders

Source: SambaSafety FMCSA Analysis

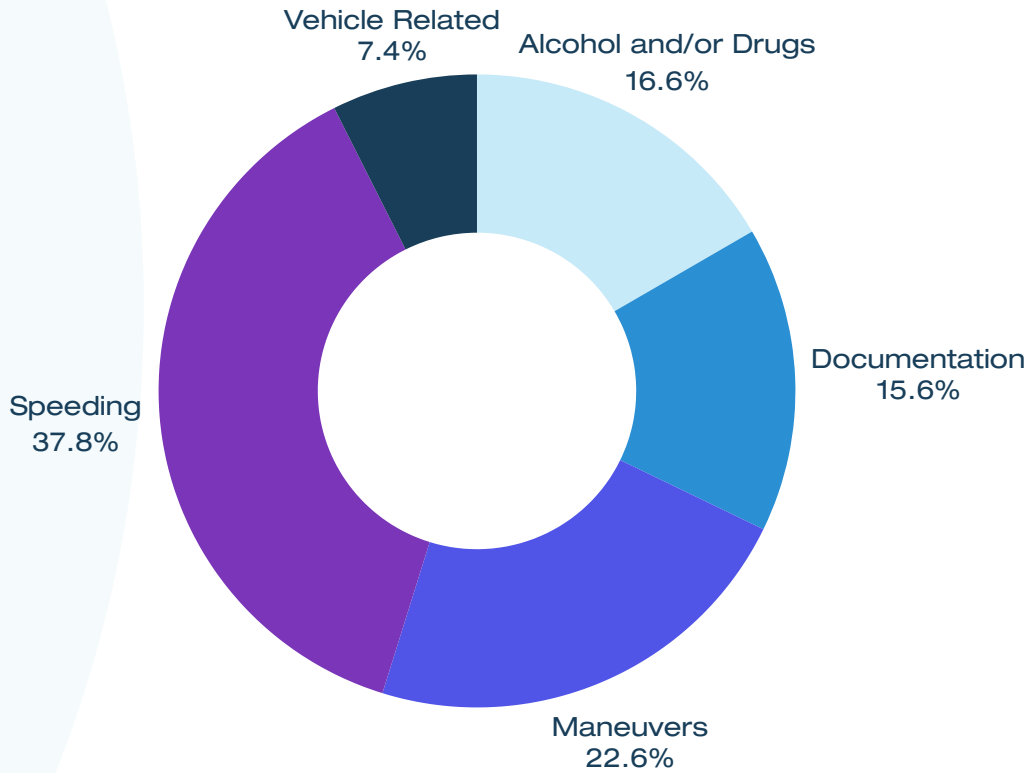
Construction Industry

The construction industry accounts for approximately 4.3% of GDP[62] and employs more than 8.3 million workers.[63] Total construction spending was estimated to reach a seasonally adjusted annual rate of nearly $2.2 trillion in 2024, supported by sustained public infrastructure investment and large-scale industrial and energy projects.[64] The scale is staggering, and so is the risk exposure.

Rising material costs, high interest rates, and persistent labor shortages are squeezing project margins. Insurers continue to push rates higher. And nuclear verdicts in construction-related injury and defect cases are reducing insurance capacity at the same time premiums are growing.[65] For many contractors, these economic and insurance dynamics have elevated risk management from a project-level concern to a balance-sheet one.

Safety and workforce risks sit at the center of this challenge. Construction remains one of the most hazardous industries in the country, with jobsite injuries and fatalities continuing to drive workers' compensation and liability losses. Ninety-two percent of construction firms report difficulty finding qualified workers. And less experienced labor on jobsites means more risk.[66] Leading firms are responding by treating safety as a business strategy rather than a compliance function; strengthening safety cultures, investing in training and monitoring, and building risk management into project planning from the start.

Major Violation Distribution, Construction (2024)



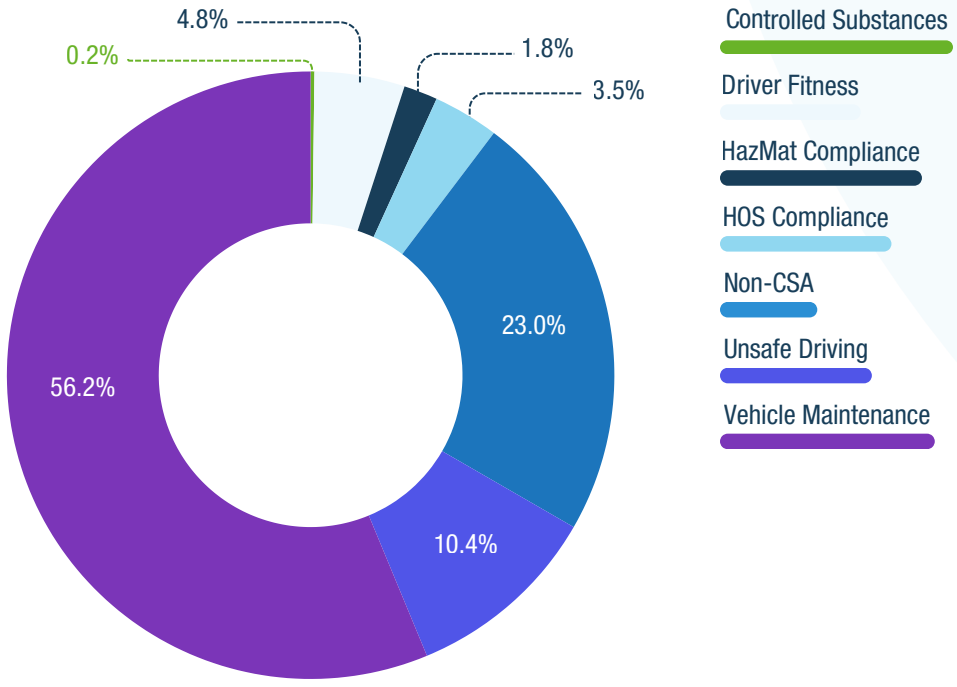
Source: SambaSafety Violation Analysis

Around 42% of construction fleets have been using telematics for six or more years. Eighty-eight percent rate it as very or extremely important to fleet safety. The industry's priorities reflect a sector still actively building out its capabilities: improving the ability to interpret data led at 59%, well above the 44% overall, and installing more front-facing cameras was cited by 41%, compared to 27% across all respondents. 59% of construction fleets expect AI to have a significant or extremely significant impact on fleet safety over the next three years.[67]

For every 100 roadside inspections, drivers in the construction industry see, on average, 232 violations and 34 out-of-service orders

Source: SambaSafety FMCSA Analysis

CSA Violation Distribution, Construction (2025)



Source: SambaSafety FMCSA Analysis

sambasafety

Regulatory Compliance Insights

The rulebook hasn't changed dramatically. What has changed is the consequence of ignoring it. FMCSA enforcement is more intense, more consistent, and more unforgiving than it has been in decades—and for small fleets and owner-operators, the margin between a manageable compliance environment and an existential one has never been narrower.

The fleets navigating it best aren't reacting to enforcement. They've built compliance into their day-to-day operatoins.

A Stricter Enforcement Climate is Taking Shape

As of April 2026, there are 2,078,584 motor carriers regulated by FMCSA, employing 9,253,885 drivers and operating 8,419,130 vehicles.[68] The compliance environment they're navigating is one of the most demanding in decades.

Intensified enforcement efforts: Fleets are adjusting to multiple high-impact developments simultaneously—proposed changes to the CSA Safety Measurement System, stricter Drug and Alcohol Clearinghouse enforcement, renewed English Language Proficiency inspections, and widespread action on non-domiciled commercial driver's licenses (CDLs).

These rules themselves aren't entirely new. What's new is the consistency and consequence of enforcement, where licensing downgrades, documentation errors, and log violations can quickly cascade into audits, out-of-service orders, and insurance scrutiny. The cost of even minor compliance failures has never been higher.

Workforce pressure and driver risk management: Enforcement isn't just creating paperwork problems; it's pulling drivers off the road. Non-domiciled CDL downgrades, Clearinghouse violations, and language proficiency failures can sideline drivers mid-route with minimal warning, creating immediate operational disruption in an already tight labor environment.

Regulators and insurers expect fleets to demonstrate stronger oversight of driver behavior and qualifications. Monitoring, paired with training and coaching, allows fleets to address risk proactively without eroding the driver trust and engagement that retention depends on.

Adoption of safety and compliance technology: Fleets are increasingly relying on ELDs, cameras, telematics, and safety platforms to manage regulatory expectations and reduce risk. But technology alone does not guarantee better outcomes. ELD revocations, misuse of personal conveyance, and inconsistent follow-through on safety alerts illustrate a consistent pattern: tools work when clear policies, training, and accountability support them. Visibility is only valuable if someone acts on it.

Fleets that manage risk well aren't simply reacting to it; they've built regulatory awareness, driver oversight, and safety technology into how they operate every day. That discipline is what separates a manageable compliance environment from a destabilizing one.

Brandon Wiseman

President, Trucksafe &
Partner with Childress Law

> What causes the biggest trouble for fleets isn't the one-off violation here or there. It's the repeated pattern of non-compliance. That's what really gets punished—through audits, higher CSA scores, insurance pressure, and ultimately litigation exposure. Successful fleets leverage technology to identify those patterns and fix issues before they escalate.

FMCSA Analysis

The FMCSA's Compliance, Safety, Accountability (CSA) program uses fleet data to identify and address safety risks through Behavior Analysis and Safety Improvement Categories (BASICs).

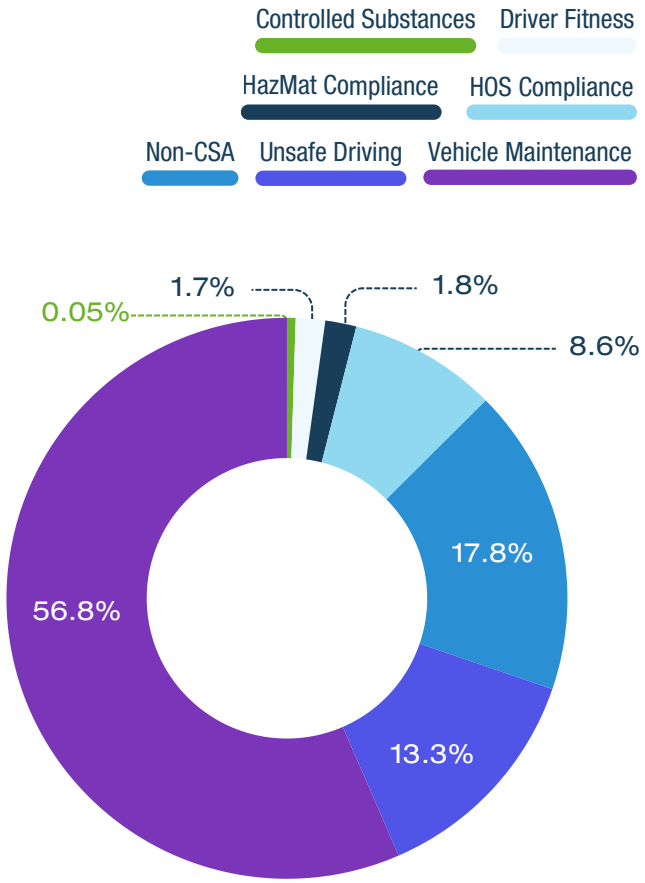
SambaSafety's direct integration with FMCSA enables automated alerts on CDL status changes, citations, roadside inspections, and DOT-reportable crashes. The 2025 breakdown tells a familiar story with a few notable shifts:

- Vehicle Maintenance violations accounted for 56.8% of violations, down 1.5 percentage points from 2024. A leaking or underinflated tire violation was the top violation in this category and overall.
- Unsafe Driving rates changed negligibly from 2023 through 2025, with speeding 6-10 mph over the limit as the top violation within that category.
- Hours of Service (HOS) Compliance violations rose from 4,052 in 2024 to 4,199 in 2025; a figure likely to climb in 2026 as enforcement efforts intensify.

> Today, we're facing an enhanced enforcement environment. DOT and FMCSA are applying tighter scrutiny with reduced tolerance for preventable violations, turning issues that were once manageable into immediate operational challenges for carriers that aren't staying ahead of compliance.

Steve Wilhelms, Founder & CEO, NextRisk

FMCSA Violation Distribution (2025)



Source: SambaSafety FMCSA Analysis

Top FMCSA Violations

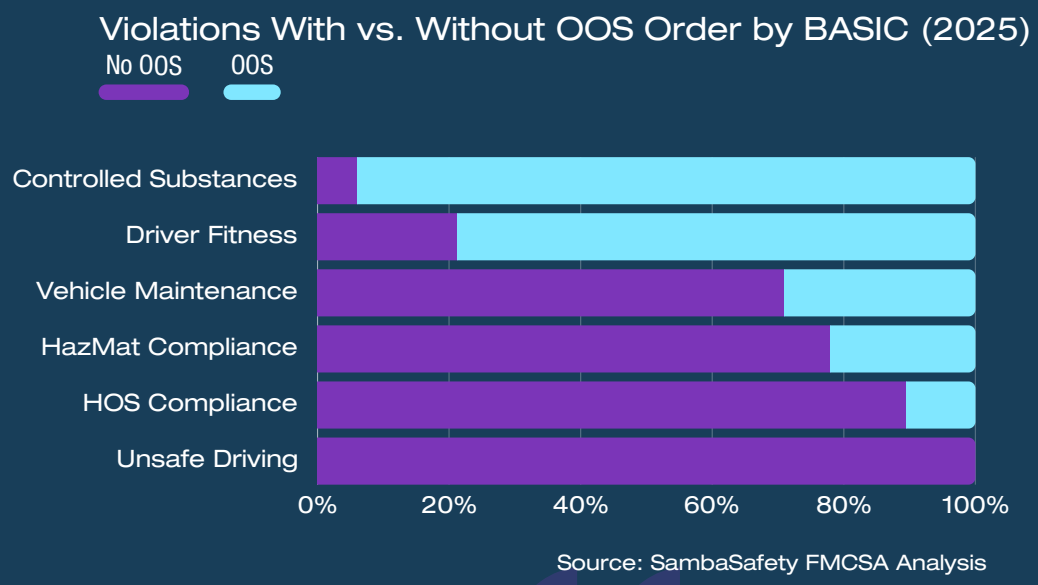
As was the case in 2024, violations within the Vehicle Maintenance BASIC comprise half of the 2025 top ten list. Tire, brake, and speeding violations have made the top five for the second year in a row.

Rank	Code	Description	BASIC	Severity Weight	Prev. Rank
1	393.75A3-TAOL	Tires - leaking or inflation less than 50% of the maximum inflation pressure on tire not equipped with ATIS	Vehicle Maintenance	8	4
2	393.47E	Clamp or Roto type brake out-of-adjustment	Vehicle Maintenance	4	2
3	392.2-SLLSR	State/Local Laws - registration/tag violation	Non-CSA*	-	-
4	392.2-SLLS2	State/Local Laws - Speeding 6-10 mph over the speed limit	Unsafe Driving	4	3
5	393.45B2-B-AIR	Air Brake - Hose/tubing damaged or not secured	Vehicle Maintenance	4	-
6	392.2-SLLLR	State/Local Laws - Lane restriction violation	Non-CSA*	-	-
7	392.2-SLLTCD	State/Local Laws - Failed to obey a permanent or temporary traffic control device e.g. safety official signal sign light lane marking other	Non-CSA*	-	-
8	392.2-SLLEWA1	State/Local Laws - Excessive weight, 1-2500 lbs over on an axle or axle groups	Non-CSA*	-	6
9	393.45D-B	Air Brake - Audible air leak at proper connection	Vehicle Maintenance	4	-
10	393.9	Inoperable Required Lamp	Vehicle Maintenance	2	1

Source: SambaSafety FMCSA Analysis

*Non-CSA category represents state/local violations tracked by FMCSA but not scored and do not impact CSA.

Out-of-Service Orders Are a Growing Operational Threat



Source: SambaSafety FMCSA Analysis

Out-of-Service Trends

Out-of-service (OOS) orders have become one of the most disruptive operational challenges facing FMCSA-regulated fleets, and the numbers are moving in the wrong direction. In 2024, there were 453,458 vehicle OOS violations. In 2025, that figure rose to 478,683.[69]

Vehicle maintenance issues remain the leading cause of OOS orders, followed by hours-of-service and driver credentialing violations. Tires, brakes, lighting, or log errors can shut down a truck immediately, halting productivity and triggering cascading costs from roadside repairs and load repowers to missed delivery windows and customer penalties. These disruptions rarely happen at a convenient moment. They happen when trucks are loaded and running on tight schedules.

> Out-of-service orders are treated like a compliance problem. But when you look at them on a balance sheet—lost revenue, fines, emergency repairs, increased insurance costs from degraded CSA scores, and potential litigation exposure if that vehicle is involved in a critical loss—the total cost of risk absolutely justifies the investment in preventive monitoring.
>
> **Scott Fouts, SVP, Enterprise Risk Service Leader**
> **HUB International and Specialty Program Group**

Driver-related OOS orders carry even higher operational impact. Licensing downgrades, expired medical certificates, Clearinghouse violations, and ELP failures can remove drivers from service with little warning, sometimes mid-haul. In many cases, fleets only discover these issues during a roadside inspection, after the damage has already happened.

Importantly, OOS orders are rarely isolated events. Repeated violations signal systemic gaps and carry heavier weight in CSA scoring, increasing audit risk and insurance scrutiny. In today's enforcement environment, minimizing OOS exposure requires proactive maintenance and investment in technology to identify and address risks before an inspection.

FMCSA Responds to Driver Fatigue and Log Falsification

Fatigue is a persistent roadway safety risk. And regulators are increasingly treating electronic logging device (ELD) manipulation as a primary enabler.

ELDs were mandated to ensure compliance with HOS limits designed to prevent fatigued driving. But enforcement agencies report widespread falsification has undermined those safeguards. Inspectors report altered or fabricated electronic records that conceal excessive driving time and mask violations that would otherwise place drivers out of service. The link between falsified logs and crash risk is direct.

Regulators are tightening the consequences. New out-of-service criteria under development would allow inspectors to sideline drivers when ELD data itself has been manipulated, without requiring proof that a specific HOS limit was exceeded at the moment of inspection. Modern tampering, enforcement officials say, often involves rewriting entire duty-status histories, making it impossible to determine when a driver was resting or behind the wheel.

The FMCSA has moved to address the problem at its source, overhauling how ELDs are approved and monitored. Around three dozen ELDs were revoked from the government's list of approved devices in 2025.[70] Tougher vetting of ELD providers, closed loopholes, and front-end fraud checks aim to keep tamper-friendly devices off the registered list altogether, reinforcing the link between reliable data, fatigue prevention, and roadway safety.

During International Roadcheck 2026, inspectors across the U.S., Canada, and Mexico will focus specifically on ELD tampering, falsification, and manipulation. The Commercial Vehicle Safety Alliance (CVSA) has identified inaccurate or edited logs among the most common violations uncovered during roadside inspections. During the three-day enforcement blitz in May, inspectors will look for signs that driving time has been hidden or electronically altered to bypass HOS limits—signaling a more aggressive posture toward fatigue-related violations.

Less Margin for Error: Compliance Risk in Small Fleets

Small fleets and owner-operators face a compliance environment that is increasingly unforgiving, not because the rules differ from those applied to large carriers, but because the consequences fall differently. Recent FMCSA enforcement efforts around non-domiciled CDLs, English Language Proficiency, Drug and Alcohol Clearinghouse compliance, and ELD certification have raised the cost of even brief compliance lapses, often with little warning.

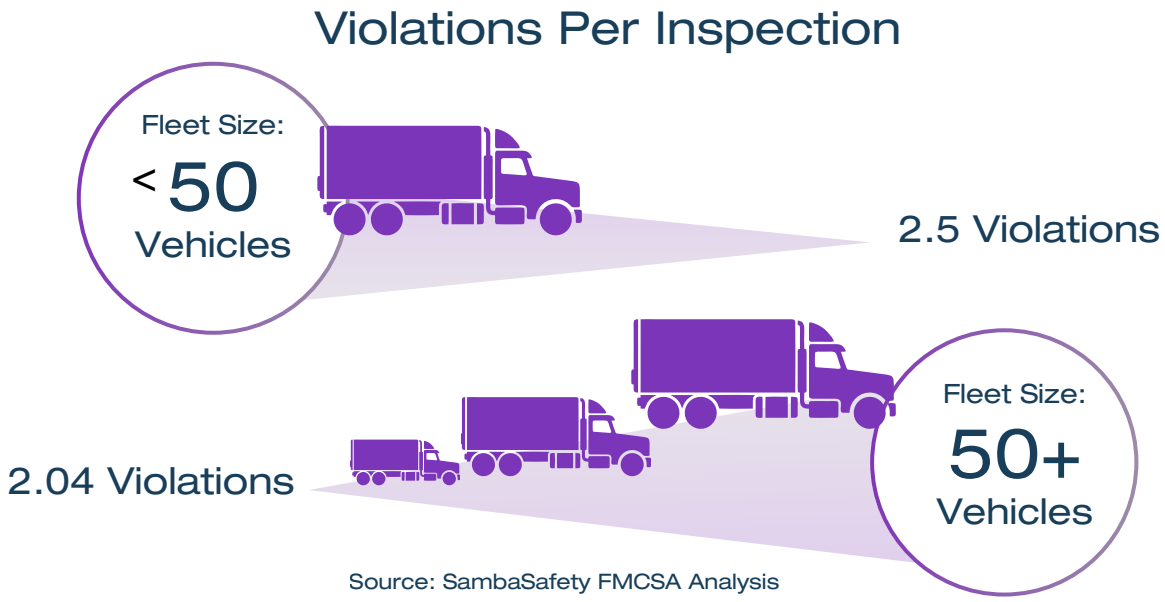
For owner-operators, a single enforcement action can eliminate all revenue for days or weeks. Inspectors frequently discover licensing downgrades or credential issues only during roadside inspections, after they have already placed drivers out of service mid-haul. The margin for error is narrow, and the recovery window is just as narrow.

Industry reporting reinforces this imbalance. While large fleet closures dominate headlines, analysts warn that small fleets are more vulnerable to regulatory pressure because they often rely on lower-cost ELDs, informal compliance processes, and spot-market freight.

Stricter ELD enforcement and credentialing scrutiny disproportionately increase shutdown risk for these operators, even as many have remained economically resilient due to low overhead.

The advantages large carriers enjoy don't come from scale alone; they come from disciplined execution. Rigorous recordkeeping, proactive monitoring, and fast response to compliance and safety issues are habits, not resources. They're built through consistent processes, not headcount. Small fleets that rely on memory or periodic reviews are more likely to miss the early warning signs that later trigger enforcement actions.

Together, these dynamics create a narrow margin for error. For small fleets and owner-operators, FMCSA enforcement is less about absorbing fines and more about business continuity. As enforcement intensifies, survival increasingly depends on adopting big-fleet compliance practices (continuous monitoring, documented follow-up, and preventive discipline) within the constraints of limited resources.



Source: SambaSafety FMCSA Analysis

Geographic Trends

SambaSafety tracks license violation rates throughout 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.

Southwest Region:

The Southwest maintained the lowest violation rate of any U.S. region in 2024, continuing a multi-year downward trend. Arizona, which had been climbing steadily since 2020, reversed course with a notable drop of 2.4 percentage points to 27.0%. New Mexico ticked up slightly to 30.3%, making it the region's highest-rate state. Texas and Oklahoma remained low at 14.0% and 14.5%, respectively. The top three violations in the Southwest remained all speeding-related for 2024, consistent with every prior year since 2020: Speed More Than 10% Above Posted Limit held the top spot, followed by Speeding and Special Restrictions/Exceeding Reasonable and Prudent Speed.

Mountain Region:

The Mountain region continued improving in 2024, with the regional average declining to 31.5% from 32.8% in 2023. Colorado remained the highest-rate state at 37.7%, a meaningful 2.3 percentage point drop from 40.0%. Wyoming held the lowest rate at 21.7%, while Utah was the lone exception, posting a small increase to 23.9%. The top three violations in the Mountain Region remained unchanged from prior years: Drove a Defective/Unsafe Vehicle continued to top the list, followed by Speeding 10-19 Over Limit and Speeding.

Midwest Region:

The Midwest's 2024 story is dominated by North Dakota, which surged 12.2 percentage points to 44.7%—the largest single-year increase of any state in any region—displacing Iowa as the region's highest-rate state. Iowa itself declined modestly to 41.2% but remains one of the highest in the country. Ohio continued its multi-year decline, falling to 34.8%.

Overall, the regional average held nearly flat as North Dakota's spike offset improvements elsewhere. All three top violations in the Midwest remained speeding-related in 2024: Speeding held the top position, followed by Speed and Speeding 15-25 MPH Above Limit—the latter two swapping positions relative to 2023.

Southeast Region:

The Southeast saw a slight overall decline in 2024, with the regional average falling to 29.9%. South Carolina reached 51.4%—the highest violation rate of any state in the country—up from 50.3% in 2023. Virginia also increased to 36.1%, while Florida declined by 1.8 percentage points to 29.9%, and Mississippi dropped further to 13.0%, now among the lowest rates nationally. Red Light Camera retained its position as the top violation for the second consecutive year. Speeding 10-MPH or Less held at #2. The third spot saw a notable shift, with Maneuvers: Following Too Closely entering the top three, displacing Speeding.

Top Violation: Speeding

Speeding remained by far the most common violation appearing in the top-3 regional analysis in 2024. Every region had at least one speeding-related violation in its top three—including the Mid-Atlantic, which added a speeding violation to its top three for the first time.

Mid-Atlantic Region:

The Mid-Atlantic saw the steepest improvement of any region in 2024, with the regional average dropping 2.8 percentage points to 24.0%. New Jersey posted the most dramatic decline—falling more than 7 percentage points from 44.8% to 37.7%—though it remains by far the region's highest-rate state. Pennsylvania dropped 3.8 points to 15.9%, and D.C. fell 4.2 points to 17.7%. Delaware was the only state to increase, rising modestly to 36.2%. Disobeying a Traffic Device remained the #1 violation for the fourth consecutive year. Notably, Speeding entered the Mid-Atlantic's top three for the first time, claiming the #2 position—a departure from the region's historically non-speeding violation profile. No License, Registration, or Insurance ID in Possession rounded out the top three.

Pacific Region:

The Pacific region's average continued declining to 23.9% in 2024 from 24.9% in 2023. Oregon held the highest spot for the third consecutive year at 36.2%, while Alaska increased to 32.5%. Hawaii continued a sustained improvement, dropping to 29.5% from a 2020 peak of 43.1%. Nevada hit a new low of 11.7%—the lowest violation rate in the entire country. The top three violations remained all speed-related and consistent with prior years: Exceeding 65 MPH Maximum Limit held the top position, followed by Unsafe Speed for Conditions and Speeding.

New England Region:

New England was the only region to see an overall rate increase in 2024, rising slightly to 23.6% from 23.0% in 2023, breaking a sustained downward trend. Rhode Island drove much of the shift, jumping 3.3 percentage points to 29.2%. Connecticut and Maine also increased modestly, while New Hampshire, the region's perennial leader, continued declining to 29.8%—narrowing the gap with the rest of the region. Vermont, at 15.8%, remained the lowest-rate state in New England.

The top violation composition shifted notably in 2024: Speeding reclaimed the #1 position, reversing the 2022–2023 pattern when Documentation led the region. Failure to Pay Fine and Cost dropped to #2, and Speed Greater Than Reasonable and Prudent remained third.

Top Violation: Non-Speeding

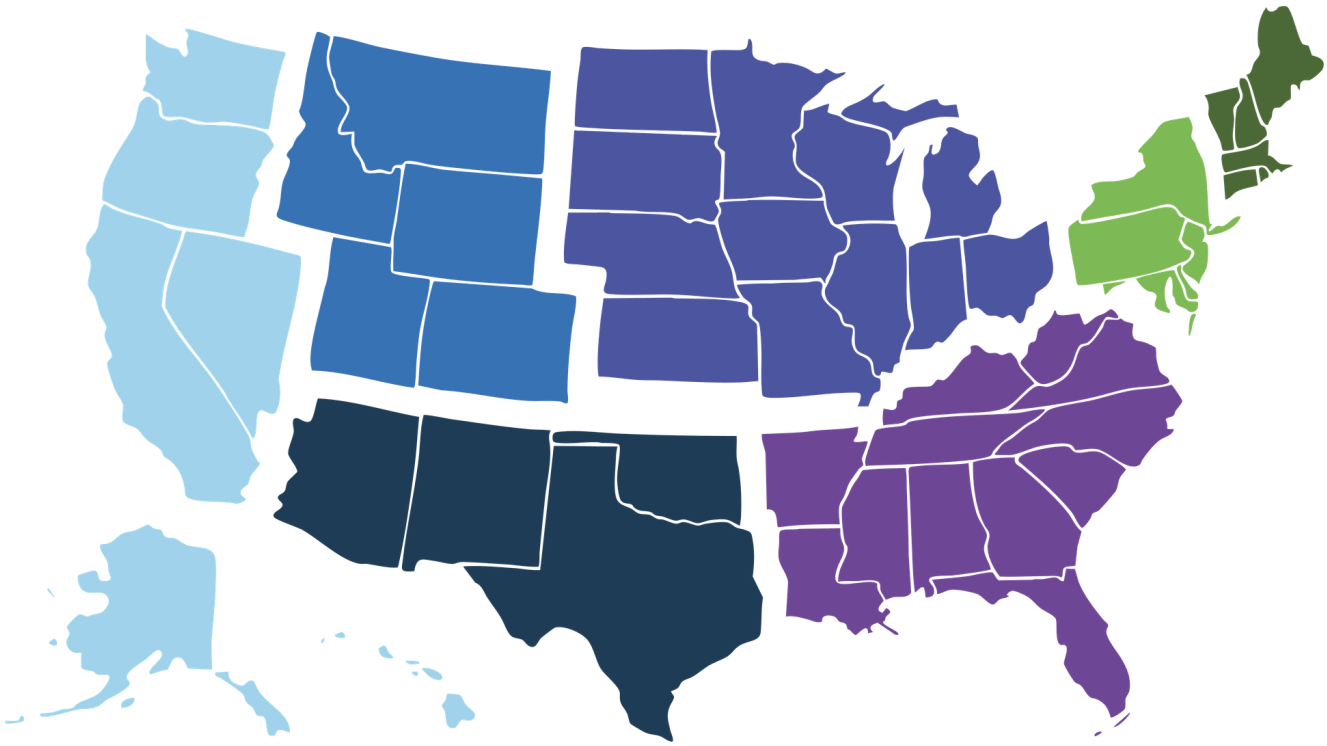
Among non-speeding violations, Maneuvers remained the second most common category appearing in regional top threes—with Red Light Camera, Disobeying Traffic Devices, and Following Too Closely all representing the category in 2024—followed by Documentation and Vehicle-Related violations.

Canada:

Canada continued improving in 2024, with the violation rate falling to 20.3%—down 1.0 percentage point from 2023. The top violation profile remained consistent: Speeding 6-10 Over Limit in a 31 mph zone and Speeding 6-10 Over Limit in a 37 mph zone held the top two spots, while Disobeying a Legal Sign remained third.

2024

Violation Rate by Region



Pacific	Mountain	Southwest	Midwest	Southeast	Mid-Atlantic	New England
23.9%	31.5%	16.8%	28.3%	29.9%	24.0%	23.6%
↓ 1.0	↓ 1.3	↓ 0.7	↓ 2.1	↓ 0.4	↓ 2.8	↑ 0.6

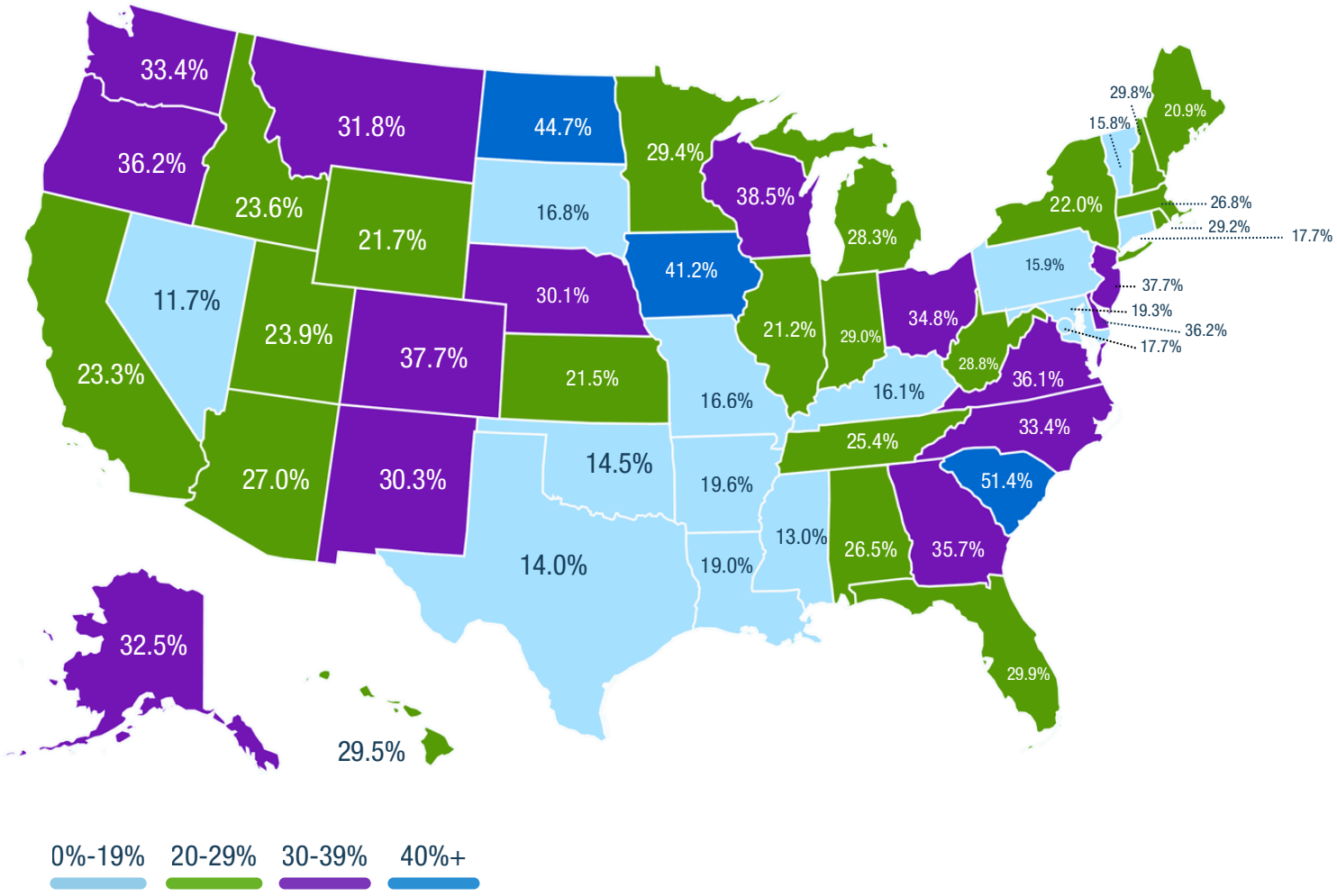
Canada

20.3%

↓ 1.0

Source: SambaSafety Violation Analysis. Violation rate determined by the percentage of unique licenses that have at least one violation in 2024.

Violation Rate by State



Source: SambaSafety Violation Analysis. Violation rate determined by the percentage of unique licenses that have at least one violation in 2024.

2024 Violation Rate by State

Pacific

State	2020	2021	2022	2023	2024
Alaska	32.7%	30.8%	31.3%	31.2%	32.5%
California	25.6%	26.1%	26.5%	24.2%	23.3%
Hawaii	43.1%	39.4%	36.8%	31.6%	29.5%
Nevada	19.0%	17.5%	15.3%	13.8%	11.7%
Oregon	35.1%	36.2%	37.0%	35.8%	36.2%
Washington	40.1%	39.5%	36.3%	34.3%	33.4%

Mountain

State	2020	2021	2022	2023	2024
Colorado	45.7%	44.3%	42.1%	40.0%	37.7%
Idaho	25.8%	24.2%	24.0%	23.9%	23.6%
Montana	36.1%	35.0%	34.9%	32.3%	31.8%
Utah	26.3%	23.8%	24.1%	23.6%	23.9%
Wyoming	28.2%	26.7%	24.5%	22.9%	21.7%

Midwest

State	2020	2021	2022	2023	2024
Illinois	30.3%	26.8%	27.8%	25.6%	21.2%
Indiana	38.7%	35.2%	34.8%	32.3%	29.0%
Iowa	43.8%	43.3%	42.7%	42.0%	41.2%
Kansas	26.4%	24.8%	24.0%	21.7%	21.5%
Michigan	32.5%	31.0%	30.7%	29.8%	28.3%
Minnesota	32.2%	31.9%	31.8%	31.0%	29.4%
Missouri	21.3%	19.2%	18.5%	17.6%	16.6%
Nebraska	35.2%	33.0%	30.9%	29.9%	30.1%
North Dakota	23.0%	22.2%	31.0%	32.5%	44.7%
Ohio	45.4%	42.7%	41.7%	38.0%	34.8%
South Dakota	17.3%	16.6%	17.4%	16.2%	16.8%
Wisconsin	39.0%	39.5%	39.4%	38.0%	38.5%

Southeast

State	2020	2021	2022	2023	2024
Alabama	24.9%	24.5%	24.9%	26.1%	26.5%
Arkansas	20.7%	20.9%	20.6%	20.4%	19.6%
Florida	30.1%	25.6%	30.2%	31.7%	29.9%
Georgia	34.3%	33.8%	34.3%	35.9%	35.7%
Kentucky	19.1%	17.6%	18.2%	17.2%	16.1%
Louisiana	21.4%	19.7%	18.2%	17.9%	19.0%
Mississippi	18.7%	17.9%	16.0%	14.1%	13.0%
North Carolina	37.4%	34.70%	33.2%	34.1%	33.4%
South Carolina	49.1%	46.6%	46.4%	50.3%	51.4%
Tennessee	28.9%	27.1%	27.2%	26.9%	25.4%
Virginia	41.7%	40.1%	37.2%	35.3%	36.1%
West Virginia	32.1%	31.0%	29.9%	29.0%	28.8%

New England

State	2020	2021	2022	2023	2024
Connecticut	25.6%	21.1%	17.8%	16.3%	17.7%
Maine	23.4%	21.7%	19.6%	19.6%	20.9%
Massachusetts	31.0%	29.3%	28.0%	26.7%	26.8%
New Hampshire	37.1%	34.7%	33.4%	32.1%	29.8%
Rhode Island	28.2%	26.6%	26.0%	25.9%	29.2%
Vermont	24.9%	20.9%	18.2%	15.5%	15.8%

Southwest

State	2020	2021	2022	2023	2024
Arizona	24.6%	26.2%	27.6%	29.4%	27.0%
New Mexico	35.6%	33.0%	30.2%	29.9%	30.3%
Oklahoma	21.7%	19.5%	17.8%	14.2%	14.5%
Texas	17.1%	15.9%	14.7%	14.2%	14.0%

Mid-Atlantic

State	2020	2021	2022	2023	2024
Delaware	41.3%	37.4%	35.7%	35.5%	36.2%
District of Columbia	31.6%	27.0%	27.1%	21.9%	17.7%
Maryland	22.8%	20.1%	20.4%	19.5%	19.3%
New Jersey	56.0%	50.7%	48.9%	44.8%	37.7%
New York	31.2%	27.7%	24.4%	24.3%	22.0%
Pennsylvania	23.8%	23.3%	23.2%	19.7%	15.9%

Canada

2020	2021	2022	2023	2024
29.2%	26.7%	23.3%	21.3%	20.3%

From Insight to Outcomes

As we complete the third installment of SambaSafety's Driver Risk Report, the picture that emerges is one of compounding pressures met with measurable progress. The commercial auto insurance market has endured fourteen consecutive years of underwriting losses. Nuclear verdicts are accelerating. Driver burnout is at a seven-year high. FMCSA enforcement has entered one of its most demanding phases in decades. And yet, across every segment of this industry, the organizations that are gaining ground share a common thread: they have stopped treating safety as a compliance obligation and started treating it as a strategic imperative.

The data in this report makes the path forward clearer than ever. Distracted driving violations are rising, speeding remains a factor in nearly 30% of all traffic fatalities, and driver fatigue continues to be among the most under-reported of all roadway risks. At the same time, the tools available to address these behaviors have never been more effective or more accessible. Continuous monitoring and training are proven tools for reducing violations and crashes.

For insurers, brokers, and fleets alike, the challenge today is not identifying the right tools—it is executing with the discipline those tools require. Visibility into driver behavior is only valuable when someone acts on it. Technology investments yield returns only when clear policies, training, and consistent follow-through support them. The fleets and insurers positioned to lead in the years ahead are not those with the most sophisticated platforms; they are those that have built accountability and safety culture into how they operate every day.

SambaSafety remains committed to equipping the industry with the data, insight, and solutions needed to meet this moment. We are grateful to the customers, partners, and experts who contributed their knowledge and experience to this report, and we thank you for your continued commitment to safer roads. Together, let us take these insights forward—reducing risk, strengthening resilience, and building a transportation ecosystem that is safer for everyone on the road.

Get Insights

SambaSafety Research Hub

Visit our website for more research from SambaSafety.

Delivering Outcomes Across the Entire Risk Lifecycle

The findings in this report don't stop at the headline. SambaSafety translates risk intelligence into real-world results with tools that enable faster assessment, targeted intervention, and measurable improvement across every stage of the driver risk lifecycle.

RISK ASSESSMENT
For Underwriters

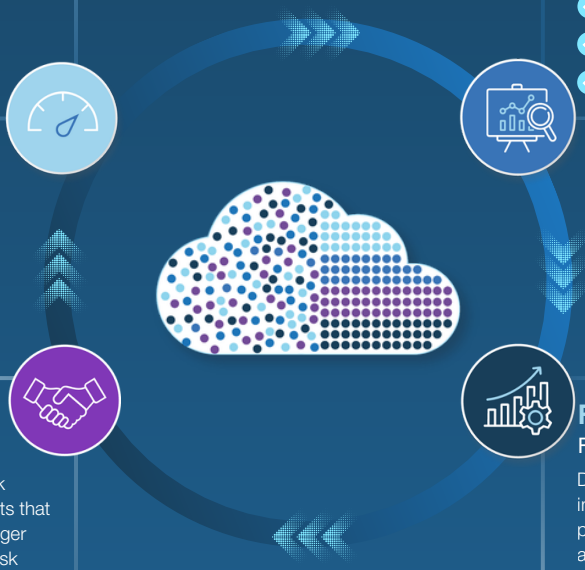
Underwriters access over 3,000 integrated data sources, from MVR and court to telematics, camera, and DOT, to support faster underwriting, accurate pricing, and continuous assessment of risk.

- **Improve quote to bind**
- **Improve pricing accuracy**

RISK MONITORING
For Safety Professionals

Safety Professionals benefit from continuous visibility into driver risk, complete driver profiles, actionable alerts, and integrated interventions proven to reduce incidents and sustain long-term improvement.

- **Ensure compliance**
- **Enforce safety policies**
- **Retain drivers**



RISK CONSULTING
For Risk Consultants

Risk Consultants gain portfolio-level risk intelligence and actionable driver insights that enable clearer recommendations, stronger client conversations, and measurable risk outcomes.

- **Reduce loss costs**
- **Deepen risk advisory**
- **Streamline renewals**

RISK IMPROVEMENT
For Driver Trainers

Driver Trainers and HR Professionals can improve employee retention and performance with evidence-based training, aligning behavioral change with observable safety improvement.

- **Improve driver performance**
- **Retain drivers**

What's new in 2026: Turning Report Insights Into Action

Three new capabilities that close the loop between what the data reveals and what you can do about it.

AI Profile Summary

Instantly distills all driver risk data into a single, scannable summary, helping safety leaders identify risk patterns, focus interventions, and prepare for meaningful coaching in seconds.

Risk Insights

Translates complex safety data into fleet-level risk trends, enabling proactive decision-making and clearer demonstration of program impact.

Learning Paths

Streamlines training delivery by grouping courses into structured paths that reduce admin effort, prevent redundancy, and improve learner engagement at scale.

Learn more at SambaSafety.com

Expert Contributors

Scott Fouts
MS, GSP, CSHM, CLCS, CBIA, CEEM
SVP, Enterprise Risk Service Leader
HUB International and Specialty Program Group

Scott Fouts is the Enterprise Risk Services Leader at HUB International and the leader of HUB's Risk Services Specialty Program Group (SPG). With 20+ years spanning occupational safety, catastrophe modeling, and specialty lines insurance, Scott brings carrier-side experience from The Hartford and deep technical expertise across multiple industries that include construction, energy, agriculture, transportation, and complex risk sectors.

A Certified Extreme Event Modeler and dual M.S. graduate of West Virginia University, Scott partners with brokers, clients, and carriers to build programs that perform and protect organizational resources. In his current role, Scott is instrumental in leading and executing key enterprise initiatives, introducing new products and resources, AI solutions as well as providing technical guidance on risk management strategies to support HUB International's Commercial Lines Industry Practices. He collaborates closely with internal and external stakeholders to ensure the protection of client's operations.

Kyla Hagan-Haynes
DrPH, MPH
Safety Solutions Architect
SambaSafety

Kyla Hagan-Haynes joined SambaSafety in 2025 as our Safety Solutions Architect. Dr. Hagan-Haynes is trained as an injury epidemiologist. Previous to Samba, she spent 15 years as a motor vehicle safety researcher at the National Institute for Occupational Safety and Health (NIOSH) where she studied work-related risky driving behaviors, fleet safety management, and safety culture within regulated and non-regulated fleets, with specific focus on the oil and gas extraction industry.

Dr. Hagan-Haynes has published over 30 articles on work-related crashes and other safety and health topics, in both scientific and industry trade journals. She also served as the federal liaison to the Board of the Network of Employers for Traffic Safety (NETS) during 2020-2025. Dr. Hagan-Haynes works with SambaSafety customers to improve their fleet safety policies and to implement custom scoring to align with customer goals and industry best practice.

Brandon Wiseman
President, Trucksafe &
Partner with Childress Law

Brandon Wiseman is Partner with Childress Law and President of Trucksafe, a full-service DOT regulatory compliance consulting firm. As a transportation attorney, Brandon has assisted some the nation's leading motor carriers in developing and maintaining compliant and cutting-edge safety programs, and he has also represented carriers of all types and sizes before the FMCSA on matters such as safety rating upgrades and civil penalty proceedings.

Through his consulting company, Brandon offers motor carriers state of the art compliance resources and regulatory training materials, covering a wide range of safety-related topics. Brandon is a regular speaker at industry events and contributor to industry publications.

Thank You to Our Contributors


sambasafety

Appendix A: Violation Categories and 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.*

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

From 2021 to 2024, these three categories accounted for over 90% of all major violations.[71]

Major

Speeding

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

Maneuvers

Violations related to actions taken by the driver while turning, stopped, passing, etc.
Examples:
- Careless driving
- Reckless driving
- Inattentive/distracted driving
- Phone use/texting

Documentation

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

Major

Vehicle-Related

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

Alcohol and/or Drugs

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

Equipment

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 known as Behavior Analysis and Safety Improvement Categories (BASICs). 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 safety risk. SambaSafety monitors for CSA violations and inspections.

Carriers with a score of 65% or higher in these BASIC categories are subject to FMCSA investigation (60%+ for HazMat and 50%+ passenger transport).

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.

Endnotes

1. Conning, 2025 Commercial Auto Study
2. AM Best, Best's Market Segment Report
3. Conning, 2025 Commercial Auto Study
4. Wood Mackenzie, Coordinated buildout of charging infrastructure will enable US medium and heavy-duty trucking electrification momentum
5. Insurance Institute for Highway Safety, As heavy EVs proliferate, their weight may be a drag on safety
6. CCC Intelligent Solutions, Crash Course Q1 2025 Report
7. SambaSafety, 2025 Telematics Report
8. Westfleet Advisors, 2024 Litigation Finance Market Report
9. Marathon Strategies, Corporate Verdicts Go Thermonuclear
10. Governors Highway Safety Association and Cambridge Mobile Telematics, Distracted Driving Raises Crash Risk by 240%—A New Action Plan for States to Reduce Risk
11. NHTSA, Distracted Driving in 2024
12. SambaSafety, 2025 Telematics Report
13. Lytx, 2026 Road Safety Report
14. Travelers, Travelers Risk Index
15. Travelers, Travelers Risk Index
16. AASHTO Journal, States Seeing Success with 'Hands Free' Driving Laws
17. NHTSA, Speeding
18. NHTSA, Overview of Motor Vehicle Traffic Crashes
19. Insurance Institute for Highway Safety, Speed
20. Jingqin Gao, et. al., Assessing the impact of fixed speed cameras on speeding behavior and crashes: A longitudinal study in New York City
21. AAA Foundation, Prevalence of Drowsy Driving Crashes: Estimates from a Large-Scale Naturalistic Driving Study
22. Hagan-Haynes, et al., On the road again: A cross-sectional survey examining work schedules, commuting time, and driving-related outcomes among U.S. oil and gas extraction workers
23. National Transportation Safety Board (NTSB), Reduce Fatigue-Related Accidents
24. AAA Via Magazine, Drowsy Driving Is as Dangerous as Drunk Driving
25. SambaSafety Efficacy Study
26. SambaSafety, 2025 Telematics Report
27. SambaSafety, 2025 Telematics Report
28. SambaSafety Efficacy Study
29. Aflac, Workforces Report: An Employee Benefits Survey
30. Geotab, The Impact of Driver Stress on Safety & Retention
31. Sleep Health, A National Sleep Foundation Position Statement and Call to Action
32. Commercial Carrier Journal, What Drivers Want: respect keeps drivers behind the wheel
33. SHRM, Building a Connected Workforce: Key Insights on Employee Engagement
34. Geotab, The Impact of Driver Stress on Safety & Retention
35. SambaSafety, 2025 Telematics Report
36. Nationwide, Driving Behaviors 2026 Survey Findings
37. NHTSA, Fatality Analysis Reporting System (FARS)
38. Element, Annual Market Pulse Report: Navigating fleet management in 2025
39. SambaSafety, 2025 Telematics Report
40. Network of Employers for Traffic Safety (NETS), Cost of Motor Vehicle Crashes to Employers
41. Nationwide, Driving Behaviors 2025 Survey Findings
42. SambaSafety, 2025 Telematics Report
43. Teletrac Navman, Mobilizing the Future of Fleets Report: 2026 Risk and Exoneration Edition
44. Teletrac Navman, AI & Driver Safety survey
45. SambaSafety, 2025 Telematics Report
46. Teletrac Navman, Mobilizing the Future of Fleets Report: 2026 Risk and Exoneration Edition
47. SambaSafety, 2025 Telematics Report
48. SambaSafety, 2025 Telematics Report
49. SambaSafety, 2025 Telematics Report
50. SambaSafety, 2025 Telematics Report
51. SambaSafety Efficacy Study
52. Federal Highway Administration, Highway Statistics Series
53. SambaSafety, 2025 Telematics Report
54. American Trucking Associations, American Trucking Trends 2025
55. Bureau of Transportation Statistics, Transportation Services Contributed 6.3% to U.S. GDP in 2024; down from 2023 and from a high of 6.6% in 2022
56. ATRI, New ATRI Research to Study Rising Commercial Auto Insurance Costs, Risk Management Strategies
57. Randall Reilly, Data Bites: Drivers & Retention
58. SambaSafety, 2025 Telematics Report
59. SambaSafety, 2025 Telematics Report
60. SambaSafety, 2025 Telematics Report
61. SupplyChainBrain, How AI Adoption Will Mature for Transportation in 2026
62. Bureau of Economic Analysis (via Federal Research Economic Data)
63. Bureau of Labor Statistics, Industries at a Glance: Construction
64. U.S. Census Bureau, Monthly Construction Spending, January 2026
65. WTW, IMR 2024 Spring Update – Construction
66. AGC News, New Survey Finds Construction Workforce Shortages Are Leading Cause Of Project Delays As Immigration Enforcement Affects Nearly 1/3 Of Firms
67. SambaSafety, 2025 Telematics Report
68. FMCSA, Motor Carrier Management Information System (MCMIS)
69. FMCSA, Motor Carrier Management Information System (MCMIS)
70. FreightWaves, Revoked ELDs up 62% so far in 2025
71. SambaSafety Violation Analysis


sambasafety

sambasafety

Join the conversation shaping the future of safety

Do you have questions for our team or want to be involved in future SambaSafety thought leadership opportunities? Scan the QR code to contact us.