



OLD REPUBLIC

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THE EXTRA MILE



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Have You Considered the Total Cost of Risk?

Motor carriers operate in a business environment where margins are often thin, and disruptions can quickly erode profitability. While many leadership teams focus heavily on revenue generation, freight demand, and operational efficiency, one of the most overlooked threats to long-term success is the true cost of risk. Every preventable accident, injury, violation, or employee turnover event creates a business interruption—one that quietly drains resources, weakens operational stability, and reduces the company's ability to invest in growth.

Risk is not simply a safety department issue. It is a financial issue, an operational issue, and ultimately a leadership issue. At its core, the cost of risk encompasses both direct and indirect losses arising from events that disrupt business operations. Direct costs are usually easier to identify because they appear on invoices, claims reports, repair estimates, or insurance statements. Indirect costs are often far more damaging because they spread throughout the organization in ways that are harder to measure.

Consider the financial impact of a vehicle accident. The direct costs may include vehicle repairs, cargo damage, insurance deductibles, towing and legal expenses, and workers compensation claims. However, the indirect costs could be much higher. Freight may be delayed, customers may lose confidence, and equipment may be taken out of service—all of which could eat away at your profits. One preventable incident can create a ripple effect across the entire operation.

The same principle applies to work-related injuries. A driver injured while climbing out of a cab or slipping in a trailer may require medical treatment and lost workdays. The potential hidden costs include overtime for replacement drivers, delayed loads, reduced morale, increased administrative workload, and productivity losses. So, ask yourself, how many loads must you haul to make up for these unbudgeted losses? Out-of-service orders create another major business interruption that can have a significant financial impact. Revenue generation immediately stops with every roadside inspection and out-of-service order. If a delivery is late, customers may seek alternative carriers. Additional recovery costs may be required to complete the shipment. The equipment may remain idle while repairs are made. In some situations, repeated violations can damage Federal and Provincial safety scores and negatively affect the company's reputation with shippers and insurers.

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Driver turnover can be viewed through the lens as a business interruption. It is more expensive and more disruptive to replace a good driver than to retain one. Vacant trucks generate no revenue, while the costs of recruiting, onboarding, and training a replacement driver add up.

These business interruptions can create a cumulative financial drain on the company's bottom line. For this reason, motor carriers must help employees understand the connection.

Employees need to understand that preventable losses reduce the company's financial flexibility. Every dollar spent on preventable incidents is a dollar that cannot be invested elsewhere. That means fewer resources are available for wage increases, better health benefits, upgraded equipment, new technology, driver comfort improvements, or facility enhancements.

For example, a company that experiences multiple preventable accidents may spend hundreds of thousands of dollars annually on repairs, claims, legal costs, and insurance increases. Those unbudgeted losses were never intended to be part of the business plan. When leadership is forced to absorb those costs, difficult financial decisions often follow. That may mean delaying the purchase of newer equipment or postponing raises and bonus opportunities. It might mean scaling back investments in training, maintenance, or employee wellness programs. In severe cases, recurring losses can even threaten profitability and long-term company stability.

This message should not be communicated as a threat, but rather as shared ownership. The goal is to help every employee see how their daily decisions can affect the company's overall health. Simple actions, like wearing a seat belt, conducting pre-trip inspections, and reporting workplace hazards, can all help protect the organization's ability to grow and reinvest in its people.

Note: These lists are not intended to be all-inclusive.

Call to Action

Communicate the total cost of risk to employees and the importance of loss prevention and mitigation.





Fall Driving Hazards

Fall may not seem as severe as winter, but it still poses unique challenges for drivers. Distractions, visibility challenges, traffic changes, and unpredictable road conditions can catch drivers off guard, so now is the time to remind them how to handle these hazards.

One major risk this time of year is the return to school. Student drivers, crossing guards, buses loading and unloading children, and students walking near roadways all increase exposure, especially during the early morning and afternoon hours. Drivers operating through residential areas, small towns, and school zones should be mindful of their surroundings, slow down, be ready to stop suddenly, and watch for children crossing unexpectedly between vehicles.



Harvest season means more farm equipment will be operating on public roads. Tractors, combines, and implements typically travel well below the posted speed limit and may require extra room to maneuver. Remind drivers to be patient around farmers and avoid aggressive driving. They should also anticipate farm vehicles making sudden turns into fields or narrow driveways, so drivers should increase following distance to avoid a rear-end accident.

Road conditions can change quickly this time of year. Rain, frost, and wet leaves can reduce traction and make pavement surprisingly slick. Remind drivers to slow down and adjust speed to the conditions, increase following distance to allow themselves more time to perceive hazards and react in time, and avoid sudden steering or braking to prevent a jackknife or loss of control.





With shorter days comes reduced visibility. For this reason, it's a good idea to reinforce thorough pre-trip vehicle inspections with drivers. Remind them to keep lamps, markers, and reflectors clean and in working order. Windows, mirrors, and cameras should also be kept clean and free of obstructions. Also, reduced daylight hours can disrupt a driver's circadian rhythm, causing fatigue. Remind them to take breaks, get plenty of rest, and avoid heavy meals and caffeine.

Animal strikes are another seasonal hazard to avoid. Deer activity increases this time of year, particularly near wooded and rural areas. Fog and longer nights can also limit a driver's ability to perceive hazards and react in time. Situational awareness is keen. Remind drivers to be vigilant and to slow down in high-risk areas. And if an animal is blocking the roadway, the driver should stay in their lane and avoid evasive maneuvers that could lead to a loss-of-control accident.

Lastly, since dispatchers and driver managers have the most contact with drivers, they play a vital role in conveying seasonal safety messages. Help keep fall driving hazards top of mind with drivers during phone calls, while awaiting dispatch, and even at safety meetings. These reminders demonstrate that safety is a shared responsibility, and by addressing these hazards early and consistently, motor carriers can help reduce the risk of preventable incidents.



Culture Drives Outcomes

Motor carriers do not drift into safety excellence by accident; they achieve it intentionally by creating a culture that values safety. Employee behavior often reflects the values of the organization. Whether the culture is good or bad, company culture is what drives outcomes; and a good company culture separates great motor carriers from the competition.

Culture can influence how employees make decisions, respond to pressure, treat one another, and ultimately perform on the road and in the workplace. Outcomes drive the company's success, and motor carriers that genuinely value safety over short-term production pressures are better positioned to avoid preventable losses. On the other hand, ignoring safety protocols can create the wrong kind of culture, possibly leading to increased accidents and injuries, driver turnover, and other indirect costs.

Culture starts at the top. A company's mission, vision, and values should not be slogans buried in a handbook or hanging unnoticed on a wall. They should clearly define who the company is, what it stands for, and how employees are expected to perform. These guiding principles must be practical, actionable, and consistently demonstrated through the company's daily decisions. Employees pay far more attention to what leaders do than to what they say, so actively promoting safety can go a long way to building the right culture.

What gets measured gets attention. Companies should track leading and lagging indicators, including preventable accidents, inspection violations, injury trends, seat belt usage, telematics data, near-miss reporting, and employee participation in safety training. Measuring performance sends a clear message that culture is more than words; rather, it is an operational necessity that is beyond compromise.



Company standards apply to everyone, making accountability crucial to culture building. Regardless of position, tenure, or production level, every employee must be held accountable for safety performance. For example, when the unsafe behaviors of a so-called “good driver” are ignored because the driver is productive or difficult to replace, leadership unintentionally weakens the culture they are trying to build.

Remember, culture drives outcomes; and the best way to build the right culture is through consistency. Hold firm to your values under pressure and during difficult market conditions. Employees will notice your commitment and follow your lead to excellence.

Note: These lists are not intended to be all-inclusive.

Call to Action

Define your company's mission, vision, and values, and communicate those standards to employees.





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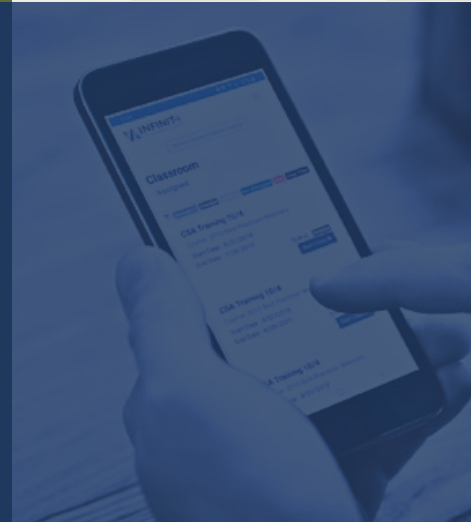


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