

What safety actions matter most for fleets and drivers?

Northland Safety Guide: Where to focus your safety efforts.

Maintaining the safety of your fleet is no small responsibility. As a leader, drivers rely on you to create an environment where they can succeed and return home safely – they count on the decisions you make long before something goes wrong.



Don't wait: Why acting before a crisis matters

- A clean claims history is valuable but is only one indicator of safety strength.
- A single severe crash can disrupt operations, threaten contracts and risk lives.

Act before issues arise, when improvements can be made thoughtfully. Time pressures, data overload and competing priorities can make that difficult.

Northland surveyed fleet safety managers across a range of fleet sizes to identify challenges and proven best practices. This guide uses our findings to give you **seven easy steps** to help guide decisions by **focusing on what matters most**.



Choose where to focus your attention

Time and time again, safety managers told us the same thing: You are **data-rich but time-starved**.*

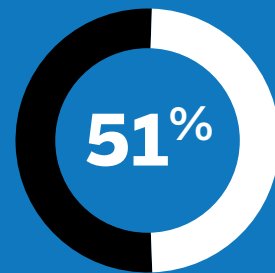
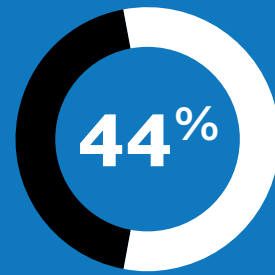
How can safety managers decide where to focus when everything seems important?

- **Identify high-impact behaviors:** Prioritize actions such as speeding, harsh braking and unsafe following distance.
- **Look for patterns, not isolated events:** Focus on repeated behaviors and intervene early.
- **Avoid data overload:** Concentrate on a small number of meaningful behaviors that indicate real risk.

From insight to impact

A distributor with a history of serious crashes focused on the most critical telematics alerts – hard braking and speeding. They used that data to coach drivers on their specific problem behaviors. The result: They cut both the number of accidents and the cost per claim.

What your peers are saying*



Nearly half of safety managers feel overwhelmed by data, with most saying that speed monitoring has the biggest impact on safety.

*Source: Travelers Risk Control, "How Risk Control Helped a Challenging Fleet Turn Things Around" (Metrics that Matter™ telematics pilot case study, 2024).



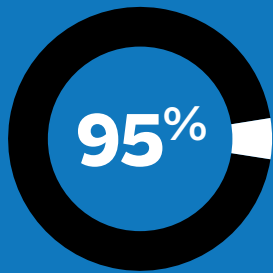
Build buy-in at every level

Drivers: Buy-in depends on **how safety is communicated**.

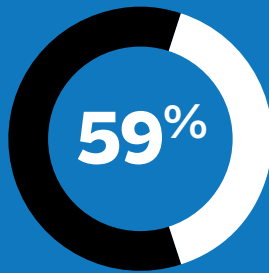
Which interactions most influence driver safety behavior?

- **Frame safety in ways drivers relate to:** Avoid punitive, unclear or “big brother” messaging.
- **Focus on engagement over enforcement:** Emphasize shared responsibility, not just rules.
- **Involve drivers:** Encourage feedback and ongoing dialogue.

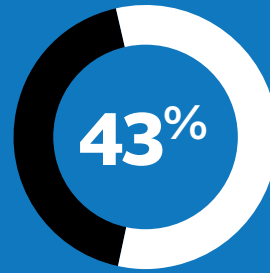
What your peers are saying*



say drivers are open to safety initiatives



say driver involvement is most effective in building culture



say in-person training is best

An overwhelming majority believe their drivers are open to safety initiatives, but engagement can transform willingness into safer performance, especially through in-person training.

Senior leadership: Without **internal alignment**, safety efforts struggle to gain traction.

What's the best way to secure support and budget for safety initiatives?

- **Connect safety to business impact:** Focus on priorities that protect the bottom line (driver qualification, vehicle maintenance, accident response).
- **Show operational impact:** Demonstrate how safety measures can improve efficiency and reduce risk without adding cost.
- **Build credibility through progress:** Start with achievable goals and show measurable improvement.

*Source: Northland Risk Control field reports and customer visit observations.



Raise hiring standards

Safety begins behind the wheel. **Poor hiring practices undermine safety** from the outset.*

Which hiring practices matter most when safety is a priority?

- **Commit to clear, consistent selection standards:** Formalize requirements for driving history and experience and maintain hiring records.
- **Screen beyond the résumé:** Evaluate past behavior through background checks, testing and interviews.
- **Verify that drivers can safely do the job:** Test drivers in real conditions.



From insight to impact

After an intersection crash left a family with serious injuries, a trucking company was found negligent in entrusting the truck to the driver. The jury awarded \$70.6 million – a costly reminder that weak hiring and coaching practices can lead to devastating consequences.

*Source: The National Law Journal's "Top 100 Verdicts" <https://www.northlandins.com/resources/accident-management/verdicts-indicate-need-for-driver-coaching>



Turn insights into effective coaching

A key safety challenge is **turning data into insight – and insight into action**. Data alone doesn't change behavior. Timely, consistent coaching does.

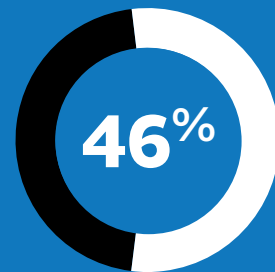
How to turn safety findings into improvement

- **Shift from reporting to coaching:** Reports show what happened, but coaching drives improvement. Use data and video to reinforce safe behaviors and address risk early.
- **Make coaching timely and constructive:** Focus on specific behaviors, set expectations and address patterns early through frequent, nonpunitive conversations.
- **Document and reinforce:** Record coaching conversations and corrective actions to support accountability and defend post-incident actions.

From insight to impact

Upon analyzing claims data, an organization identified significant claims tied to overnight driving likely caused by gaps in driver coaching. With support from its insurance partner, the company implemented data-driven coaching with targeted training modules for supervisors.

What your peers are saying*



struggle to turn safety data into actionable coaching

The hard part isn't getting data – it's using it to change driver behavior.

*Source: Travelers Risk Control, Workforce Safety Survey Drives Significant Investment (SafetyView® employee perception survey case study, 2025)



Reinforce a strong safety culture

Most safety managers we surveyed see **training as essential**. Lasting improvement, however, comes from consistently reinforcing safety expectations through daily behaviors – not one-time training efforts.

Which practices have the greatest impact on safety over time?

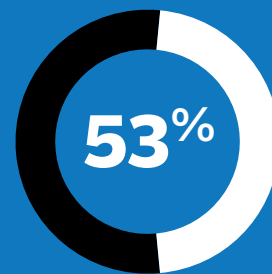
- **Apply the right training approach:** Use in-person training for high-risk tasks and online modules for reinforcement – keeping safety practical, credible and tied to real work.
- **Reinforce through coaching:** Follow training with observations and regular coaching to turn safety principles into habits.
- **Share and recognize success:** Highlight effective practices and proactive behaviors, reinforcing them with incentives.

From insight to impact

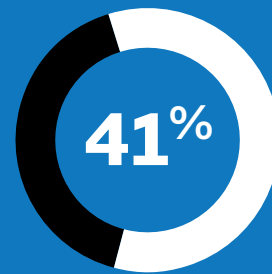
A longtime Northland insured had no formal defensive driving program and was hesitant to train veteran drivers. After implementing Northland’s training materials, even a 25-year accident-free driver who was initially skeptical said the training reinforced and strengthened proven safety practices.

What your peers are saying*

Common strategies to motivate safe driving



offer financial incentives



provide/
use driver
recognition
and awards

*Source: Northland Risk Control field reports and customer visit observations.



Measure what actually matters

Metrics are a mirror, not the goal. They explain what happened, why it matters and what to do next. Effective programs **focus on a few useful measures**, not everything available.

Which safety metrics inform decisions and which ones add noise?

- **Use lagging and leading indicators:** Incidents and claims show what happened. Leading indicators like hiring compliance, high-risk driving behaviors and coaching effectiveness reveal where risk can still be reduced.
- **Focus on numbers you can use, not just report:** Track what you can use to guide action. If a metric doesn't drive decisions or behavior, it isn't useful.

From insight to impact

After identifying that some drivers were simply going through the motions on pre- and post-trip inspections, we shared practical accountability strategies used by other fleet owners. The examples prompted customers to strengthen oversight and reinforce meaningful inspection routines to help reduce preventable risks.





Choose the right insurance partner

Our research shows that many safety managers already rely on insurance partners for guidance. **The best partners stand out** by reducing guesswork, prioritizing risks and reinforcing safer behaviors across the fleet.

In what ways do insurance partners add the most value?

- **Turning data into action:** A trusted partner helps you translate telematics and data trends into focused coaching for behaviors that matter.
- **Provide risk recommendations:** Experienced professionals support safety leaders through in-person, one-on-one or online guidance.
- **Engage consistently:** Ongoing collaboration reinforces progress over time, rather than one-off recommendations.

From insight to impact

When a safety manager's departure left a carrier with compliance gaps, incomplete driver qualification files and HAZMAT oversight issues, Northland advisors provided targeted on-site support for new leadership. Within months, the fleet rebuilt its safety program, strengthened controls and restored accountability.



When things go wrong, report immediately

While this guide is designed to help prevent incidents, accidents can still occur. **Early action** can affect outcomes, claim resolution and your bottom line.

Act immediately

- Get medical help and contact emergency services.
- Secure the scene and protect people, equipment and cargo.
- Document key facts (photos, statements, time, location).
- Report the incident **promptly** to your insurance carrier.

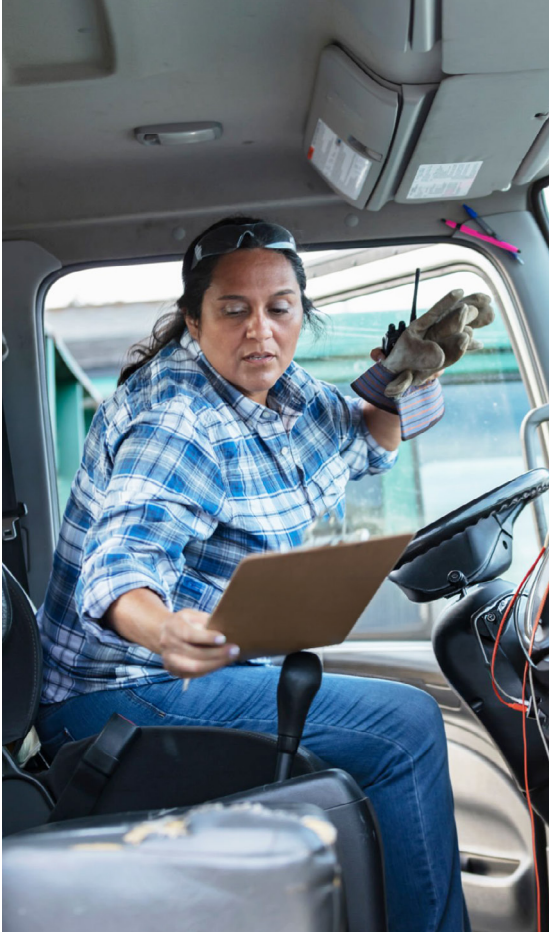


Why timing matters

- Late reporting can limit investigations, reduce recovery and increase overall claim complexity.
- On average, attorneys are notified 60–90 days before insurers – delays that can increase attorney involvement and costs.*
- Early reporting can improve investigation, recovery and claim outcomes.

Use incidents to prevent the next one

- Identify trends and operational gaps.
- Improve driver training and safety procedures.
- Strengthen cargo security and loss prevention.
- Reduce repeat accidents and future claims.



The role of technology: An enabler, not a substitute

Technology should support safety – not replace it. **Choose systems based on safety goals** that help reinforce accountability and good habits.

Telematic systems provide insight into driving behavior and vehicle performance

- Driver scorecards, event data and video can help identify speeding, distraction and aggressive driving.
- Use these insights to guide coaching and provide context when incidents occur – **not just to monitor**.

Advanced Driver Assistance Systems (ADAS) help alert drivers to potential risks

- Use them to support safe driving and incident investigation.
- They are most effective when paired with training, experience and clear expectations for driver behavior.

From insight to impact

A 175-unit fleet strengthened driver oversight by implementing dashcam telematics and safety monitoring for all drivers. Combined with training from their Northland Insurance risk control advisors and ongoing accident trend analysis, the fleet significantly reduced loss frequency and improved driver performance.

Summary: Data alone doesn't improve safety

The numbers reflect people whose lives depend on the decisions you make.

Acting on what the insights reveal is what drives change.

Clear priorities, consistent coaching and leadership commitment can shift organizations from reacting to incidents toward preventing them.

Northland's hands-on safety support and risk guidance is grounded in deep experience and a commitment to care, designed to give you greater control.

Partner with an experienced risk professional to pressure-test your approach, focus on what matters most and help get your drivers home safely.



Key takeaways

- Focus on driving habits that create the most risk.
- Get drivers and leaders aligned and committed to safety.
- Use data to coach consistently, rather than simply monitoring performance.
- Chose a partner that helps you prevent losses, not just pays claims.

*Northland Risk Managers Survey, December 2025.

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