Managing Risk & Rising Insurance Costs
Motor Carrier Data Collection Form

The American Transportation Research Institute (ATRI) is researching the challenges posed by rising commercial auto insurance costs in the trucking industry and how motor carriers are changing their risk strategies in response.

To do so, this confidential data collection effort seeks motor carrier insurance policy information from 2021 through 2024, including coverage amount, premiums, and losses for each layer. The questions in this data collection form refer to **auto liability coverage only** (not cargo, physical damage, workers' compensation, etc.).

All respondents and their data will be kept **strictly confidential** and will only be reported as industry averages. ATRI will sign non-disclosure agreements upon request.

All participating carriers will receive a customized report that compares their fleet's cost of risk to an anonymized peer group as well as an advance copy of the full report.

This data collection form can be completed online here or by returning this form via email to aleslie@trucking.org. Please reach out to Alex Leslie at aleslie@trucking.org or (651) 641-6162 with any questions.

1. Please enter your contact information. Occasionally ATRI will follow up with participants to clarify responses. Your information will be kept strictly confidential.

Company	Contact Name
Email	Position/Title
City, State	

Fleet Demographics

2. How many truck-tractors are in your fleet?

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3. What is your primary for-hire business operation type? *(Check only one)*

- ☐ Truckload Dry Van
- ☐ Less-Than-Truckload
- ☐ Refrigerated Van
- ☐ Tanker
- ☐ Flatbed
- ☐ Oversize/Overweight
- ☐ Express / Parcel Service
- ☐ Intermodal Containers
- ☐ Automotive Transportation
- ☐ Household Goods Mover
- ☐ Bulk
- ☐ Other (please specify):____________________

4. What are the three primary types of commodities that your company hauls? (Select only the top three.)

- ☐ Agricultural Products
- ☐ Automotive Parts
- ☐ Construction/Building Materials
- ☐ Electronics
- ☐ Finished Vehicles
- ☐ Food Products – Refrigerated
- ☐ Food Products – Non-Refrigerated
- ☐ Forest Products / Wood
- ☐ Garbage or Sanitation
- ☐ General Freight
- ☐ Hazardous Materials
- ☐ Heavy Machinery/Equipment
- ☐ Household Goods
- ☐ Industrial Gases
- ☐ Intermodal Containers
- ☐ Livestock
- ☐ Manufactured Goods
- ☐ Mine Ores
- ☐ Modular/Mobile Homes
- ☐ Non-Hazardous Chemicals
- ☐ Paper Products
- ☐ Petroleum Products
- ☐ Refrigerated Not-Food
- ☐ Retail Store/General Merchandise
- ☐ Steel / Metal Sheets, Coils, Etc.
- ☐ U.S. Mail/Parcel Service
- ☐ Other (please specify):_________________

5. What was your fleet's total annual truck-tractor mileage, 2021 through 2024?

   2021: ________________

   2022: ________________

   2023: ________________

   2024: ________________

6. For each year, what was your fleet's total number of crashes in each of the following categories? (Responses will only be used to analyze impact on premiums.)

Year	Non-Preventable Crashes (as Defined by FMCSA[1])	Preventable Crashes: DOT-Reportable	Preventable Crashes: Non-Reportable
2021			
2022			
2023			
2024			

7. What was your subrogation success rate on non-preventable crashes?

   _____%

8. Do you utilize a form of self-insurance?
   - No
   - Single-parent captive
   - FMCSA-authorized self-insurer
   - Risk retention group (RRG)
   - High-deductible policy / self-insured retention

9. Are you a member of an insurance **group** captive?
   - Yes
   - No

[1] See FMCSA Crash Preventability Determination Program definitions here: https://www.fmcsa.dot.gov/sites/fmcsa.dot.gov/files/2020-04/CPDP%20Fact%20Sheet.pdf.

10. Do you utilize any form of alternative risk transfer in any of your auto liability coverage layers? Select all that apply.
    - Corridor deductible / aggregated layer
    - Multi-year / aggregated insurance program
    - Quota-share layer (between insured and insurer)
    - Swing / retrospectively rated layer
    - Other: ___________

Insurance Coverage Data

11. For the years 2021 to 2024, please enter the following details for each layer of your **auto liability coverage** policy stack in USD (*do not* include cargo, physical damage, workers' compensation, etc.):
    - Coverage amount (ex., a layer covering from \$1m to \$3m = \$2m total coverage),
    - Self-insured amount if applicable,
    - Deductible amount if applicable,
    - Annual premium paid (or captive premium / allocation) if applicable,
    - Total loss or out-of-pocket costs under SIR / deductible fleetwide, and
    - Reserves for open claims.

Though the exact details of your policy stack may not fit this format, please enter them to the best of your ability.

2021						
Coverage Layer	**Coverage Amount**	**Self-Insured Amount (If Applicable)**	**Deductible Level (If Applicable)**	**Premium or Captive Premium (If Applicable)**	**Total Loss / Out-of-Pocket Costs Under SIR / Deductible**	**Reserves for Open Claims**
1st	$	$	$	$	$	$
2nd	$	$	$	$	$	$
3rd	$	$	$	$	$	$
4th	$	$	$	$	$	$
5th	$	$	$	$	$	$
6th	$	$	$	$	$	$
7th	$	$	$	$	$	$
8th	$	$	$	$	$	$

2022						
Coverage Layer	**Coverage Amount**	**Self-Insured Amount (If Applicable)**	**Deductible Level (If Applicable)**	**Premium or Captive Premium (If Applicable)**	**Total Loss / Out-of-Pocket Costs Under SIR / Deductible**	**Reserves for Open Claims**
1st	$	$	$	$	$	$
2nd	$	$	$	$	$	$
3rd	$	$	$	$	$	$
4th	$	$	$	$	$	$
5th	$	$	$	$	$	$
6th	$	$	$	$	$	$
7th	$	$	$	$	$	$
8th	$	$	$	$	$	$

2023						
Coverage Layer	**Coverage Amount**	**Self-Insured Amount (If Applicable)**	**Deductible Level (If Applicable)**	**Premium or Captive Premium (If Applicable)**	**Total Loss / Out-of-Pocket Costs Under SIR / Deductible**	**Reserves for Open Claims**
1st	$	$	$	$	$	$
2nd	$	$	$	$	$	$
3rd	$	$	$	$	$	$
4th	$	$	$	$	$	$
5th	$	$	$	$	$	$
6th	$	$	$	$	$	$
7th	$	$	$	$	$	$
8th	$	$	$	$	$	$

2024						
Coverage Layer	**Coverage Amount**	**Self-Insured Amount (If Applicable)**	**Deductible Level (If Applicable)**	**Premium or Captive Premium (If Applicable)**	**Total Loss / Out-of-Pocket Costs Under SIR / Deductible**	**Reserves for Open Claims**
1st	$	$	$	$	$	$
2nd	$	$	$	$	$	$
3rd	$	$	$	$	$	$
4th	$	$	$	$	$	$
5th	$	$	$	$	$	$
6th	$	$	$	$	$	$
7th	$	$	$	$	$	$
8th	$	$	$	$	$	$

12. If there are any unique features of your policy stack that you were not able to enter in Question 11 but would like ATRI to know, please share them here.

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13. What percentage of your fleet's total trucking-based revenue was spent on auto liability insurance? (Include only revenue from asset-based operations, not brokerage, warehousing, etc.)

    2021: ________________

    2022: ________________

    2023: ________________

    2024: ________________

14. What was your total collateral requirement for auto liability insurance in 2024? (If your collateral was atypically high in 2024 for any short-term reason, please enter your total collateral for a prior year.)

    $____________

15. How many truck incidents penetrated $5 million in liability coverage each year?

2021: _______________

2022: _______________

2023: _______________

2024: _______________

Responses and Strategies

16. Please estimate the percentage of trucks in your fleet that had the following safety technologies installed in 2021 and in 2024.

Safety Technology	Percent of Trucks Installed	
	2021	2024
Road-facing cameras	%	%
Driver-facing cameras	%	%
Forward collision warning	%	%
Lane departure warning	%	%
Blind spot detection	%	%
Collision mitigation system	%	%
Adaptive cruise control	%	%
Automated emergency braking	%	%
Lane-keeping assist	%	%
Lane-centering assist	%	%
Active steering assist	%	%

17. Has your fleet increased investment in driver training and/or coaching? If so, please estimate the percentage increase in expenditures in this area in 2024 compared to 2021.

_______%

18. Do you plan on increasing (or beginning) auto liability self-insurance in the next two to three years? If so, what is your target amount of self-insured coverage?

$____________

Self-Insurance / Single-Parent Captive Questions

1. Is the claims handling for your self-insurance managed:
    - By a third-party administrator
    - Internally

2. What was the total annual expense (internal and/or external) to administer or manage your self-insurance in 2024?

    $_________

3. What was your loss ratio for self-insurance in 2024 on:

    - Paid losses: ____%

    - Ultimate losses, paid plus incurred but not reported (IBNR): ____%

4. For your fleet, what are the primary benefits of self-insuring for commercial auto liability?

    ____

    ____

    ____

5. For your fleet, what are/were the biggest limitations of self-insuring for commercial auto liability?

    ____

    ____

    ____

6. How has self-insuring for commercial auto liability impacted your litigation strategy?

    ____

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    ____

7. Does your fleet place any insurance offshore?
    - Yes
    - No