

NEWS & INSIGHTS

Safety = Profit: New Trucking Data Flips the Script

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Why it matters

Fresh data from the American Transportation Research Institute reveals safety isn't a cost center – it's a profit potential in today's tough times for trucking

The big picture

[ATRI's annual Operational Costs of Trucking](#) provides key data and benchmarks for companies. Much of the story is known – tough year for trucking revenue. Truckload carriers are averaging a loss of \$0.090/mile

But the data reveals an opportunity to bolster the bottom line by increasing safety and decreasing risk.

By the numbers:

- Insurance premiums hit a record **\$0.102 per mile** in 2024
- Combined with deductibles, total risk costs reached **\$0.133 per mile**
- Out-of-pocket safety expenses averaged **\$0.031 per mile**

For perspective: The \$0.031/mile average out-of-pocket expense might seem small, but for a carrier running 100,000 miles annually, that's \$3,100 in direct losses per truck.

The insurance squeeze continues

- **What's happening:** Insurance costs keep climbing despite hopes for relief.
- **2024:** 3% premium increase (following 12.5% jump in 2023)
- **Q1 2025:** 5.8% increase – nearly double the 2024 rate

Reality check: Premiums are climbing. Companies attempt to slow their increase by increasing deductibles or retention, meaning more skin in the game.

The profit opportunity

The math is simple: Reducing out-of-pocket safety costs goes straight to profit. And that means attacking what I call the “Four Phases” – litigation, post-accident, accident response, and (most importantly) pre-accident.

For context: With truckload carriers losing \$0.090/mile, even modest safety improvements could:

- Cut deductible payouts
- Reduce future premium increases
- Turn red ink to black

Between the lines

Traditional cost-cutting (fuel, tires, maintenance) requires driving fewer miles – which means less revenue. Safety improvements, however, reduce costs while maintaining or increasing revenue.

Safety's advantage: Reducing accidents and violations cuts costs without reducing revenue. Every dollar saved on safety-related expenses flows directly to profit.

Real-world impact: A carrier that cuts safety-related costs by just 50% would improve its bottom line by \$0.0155 per mile.

What's next: Carriers that treat safety as a profit strategy – not compliance burden – will have a competitive edge as the industry consolidates.

The bottom line

In an industry where every penny per mile matters, the \$0.031 in out-of-pocket safety costs represents more than just an expense. It's the difference between profit and loss for many carriers.

Action items for carriers:

- Audit your total cost of risk, not just insurance premiums
- Calculate the ROI on safety investments
- Track safety metrics alongside financial performance
- Consider safety technology as capital investment, not operating expense

My discussion with ATRI's Dr. Alex Leslie:

[Watch the Video](#)

[Listen to the Podcast](#)

If you have any questions on how to streamline your operations to reduce costs, [contact me](#), or anyone in the Saxton & Stump Trucking and Commercial Transportation Group.

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