

INTERMODAL SAFETY BRIEFING

How CSA Works, Its Effect on Insurance Rates and How to Mitigate Risk

CSA is the Federal Motor Carrier Safety Administration's data-driven safety compliance and enforcement program designed to improve safety and prevent commercial motor vehicle crashes, injuries, and fatalities. CSA consists of three core components: the Safety Measurement System, interventions, and a Safety Fitness Determination rating system to determine the safety fitness of motor carriers. CSA affects a driver's safety record based on their safety performance and compliance, which in turn impacts the safety record of the motor carrier they are working for.

Importance

The motor carrier's safety data appears in the SMS, which is updated once a month with data from roadside inspections, including driver and vehicle violations, crash reports from the last two years, and investigation results. The SMS assigns "scores" and considers the number of safety violations and inspections; the severity of safety violations or crashes; when the safety violations occurred, with recent events weighted more heavily; the number of trucks a carrier operates and the number of vehicle miles traveled; and Acute and Critical Violations found during investigations. FMCSA organizes the SMS data into seven Behavior Analysis and Safety Improvement Categories and groups carriers with other carriers that have a similar number of safety events and then ranks carriers and assigns a percentile from 0 to 100 (the higher the percentile, the worse the performance) to prioritize them for interventions.

Stakeholders

This safety briefing is designed to assist all:

- **Commercial Drivers**
- **Motor Carriers**
- **Insurance Companies**

Safety Tips

CSA scores impact a motor carrier's insurance costs. The higher the score, the more their insurance premiums will be because there is a higher risk of an insurance payout due to unsafe driving practices. In some cases, it's difficult for motor carriers to obtain insurance at any cost. In order to help decrease premiums, motor carriers need to show a cleaner safety history and CSA score. If a motor carrier's drivers continue to incur violations, it's impossible for the motor carrier's score to improve, especially since new violations are weighted more heavily. In addition, insurance companies tend to focus on more severe violations such as speeding 15-plus MPH over the posted limit, speeding in construction zones, texting, handheld cell phone use, and reckless driving.

There are ways to educate motor carriers about how to improve safety in their operations, including introducing workplace videos and media, conducting live training sessions with compliance manuals, and hiring safety consultants to ensure that safety protocols are implemented in an efficient and timely manner, given ever-changing regulations. Well-written, comprehensive safety policies and procedures that are consistently enforced are the only proven way to reduce violations and resulting scores.

Disclaimer: This Intermodal Safety Briefing is not exclusive and is offered for general guidance. It does not constitute industry standards or best practices.

