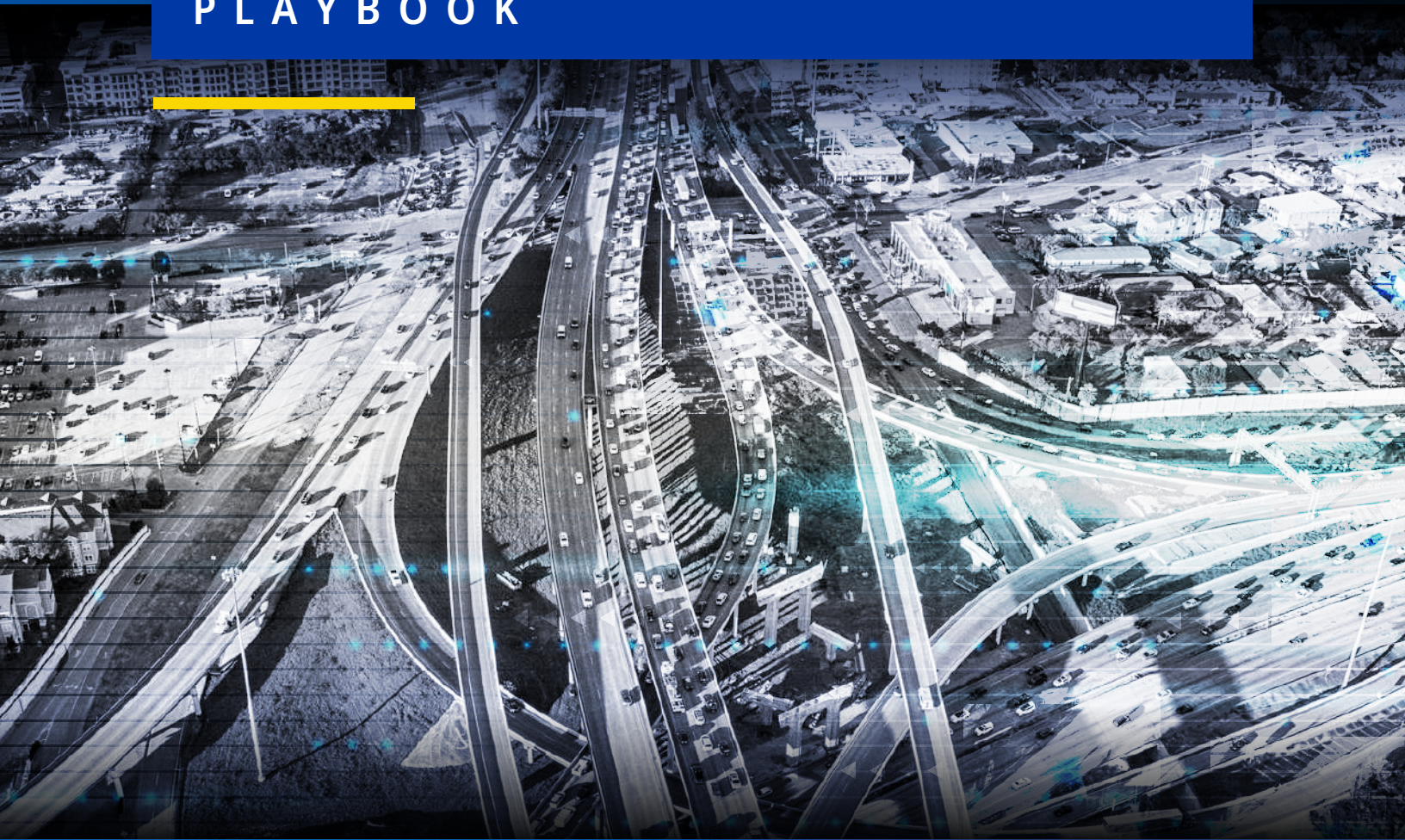


Taking the Target Off Your Trucks

FLEET DEFENSIBILITY

PLAYBOOK



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Visibility Isn't Defensibility

The Standard Has Changed

Fleets today have significant visibility into driver behavior, vehicle performance, and operational risk. But visibility alone does not create defensibility.

Historically, fleets were judged primarily by crashes, violations, and insurance claims. Today, they're increasingly judged by the processes behind those outcomes. Regulators, insurers, and plaintiff attorneys aren't simply asking what happened after an incident. They're evaluating whether the organization identified risk, followed established safety policies, and can demonstrate a consistent process for managing driver performance over time.



As nuclear verdicts rise and social inflation drives larger settlements, safety technology has evolved from an operational tool into a critical source of defensible evidence. Camera footage, telematics, driver coaching records, qualification files, and documented safety workflows are routinely scrutinized during investigations and litigation. At the same time, FMCSA enforcement continues to emphasize proactive safety management, increasing expectations that carriers can demonstrate continuous oversight rather than reactive compliance.

A defensible safety operation answers four questions

Did you identify the risk?

Did you act on known issues?

Did you follow your own policies?

Can you prove it?

Organizations that can't consistently answer "yes" to each of these questions face larger operational, regulatory, and legal exposure.

What Makes a Safety Operation Defensible?

Built on Process, Not Individual Judgement

A defensible safety operation consistently demonstrates how risk is identified, evaluated, addressed, and documented across the organization. It's built on repeatable processes rather than individual judgment, ensuring every meaningful safety event follows the same path from detection through resolution.

A defensible operation can show that:

- ✓ Risks are actively identified before they become incidents.
- ✓ Safety events are reviewed and prioritized.
- ✓ Coaching, corrective actions, and follow-up are documented.
- ✓ Safety policies are applied across the organization.
- ✓ Performance is measured, monitored, and improved.

The cost of a large truck crash

\$200K **\$3.6M**

average, crash
involving injuries

average,
fatal crash

Source: [FMCSA](#). As litigation costs rise, fleets can no longer afford safety processes that fail to identify, prioritize, and document risk.

Without these elements, safety data can become evidence that risks were recognized but not addressed. Defensibility is built through consistent action, clear processes, and documentation that proves how risks were identified and addressed.

Insurance providers are looking beyond crash history to understand how fleets manage risk. During renewals, underwriting reviews, and post-incident investigations, carriers evaluate whether safety events are consistently handled. Fleets with established safety processes can demonstrate that risks are being managed with defined actions, documented follow-up, and measurable accountability.

True defensibility is built in the back office, where safety data is connected directly to compliance records and driver files. When telematics data, camera events, and driver qualification (DQ) files live in separate silos, critical information falls through the cracks. A defensible safety operation bridges these gaps, ensuring that every alert automatically triggers an authorized, trackable workflow that leaves an auditable paper trail.

01
Identify

02
Improve

03
Defend

Disconnected systems create risk. Connected workflows create defensibility.

Why Fleets Face Increased Risk

More Data, Less Clarity

A fleet becomes vulnerable when safety processes cannot consistently demonstrate how risk was identified, evaluated, and addressed. While many organizations now have access to more safety data than in the past, disconnected systems and inconsistent workflows can make it difficult to prove proactive risk management.

Lagging indicators, such as crashes, citations, CSA violations, and claims, help fleets understand past performance but provide limited ability to prevent future events. Leading indicators highlight risky behaviors, emerging trends, and coaching opportunities before an incident occurs.

Fleets have access to growing volumes of safety information, but disconnected systems often make it difficult to gain a complete view of driver risk.

CHRIS GRZINCIC • VP OF IT, NU-WAY TRANSPORTATION



These challenges typically appear in three areas

01

Data Saturation

More alerts arrive every day than any safety team can realistically review, investigate, and act on.

02

Interpretation Gaps

Raw events rarely explain themselves. Without context, routine activity and real risk look the same.

03

Information Fragmentation

Telematics, video, HOS, and DQ files sit in separate systems, so no single record shows the full picture.

Safety teams need a reliable way to distinguish routine activity from meaningful risk. A work-by-exception model provides that structure by directing attention to the events that warrant investigation while allowing routine activity to remain in the background.

Turning Safety Data Into Action

Work by Exception

Forward-thinking fleets use automated workflows to identify meaningful exceptions while ensuring every required action is consistently completed and documented. Work-by-exception uses business rules to surface the events requiring human judgment while routine activity continues in the background, allowing safety teams to focus their time where it has the greatest impact.

Business rules distinguish routine activity from meaningful exceptions. High-priority events are routed to the appropriate stakeholders while lower-risk activities remain visible without demanding immediate attention.

In practice

A driver generates multiple speeding events over a three-week period. What happens next determines whether the organization has a safety record or a liability.

Without a structured process

- The alerts remain in separate systems.
- No documented follow-up occurs.
- Weeks later, the driver is involved in a serious collision.
- During litigation, the focus extends beyond whether a speeding event occurred to whether the company recognized the pattern, responded according to policy, and can document what it did.

With work by exception

- Repeated speeding events are automatically prioritized for review.
- The exception is assigned to the appropriate manager.
- Coaching is documented and tracked to completion.
- The organization can demonstrate a consistent process for identifying risk and taking corrective action before the incident occurred.

Safety professionals have a finite amount of time. Organizations cannot effectively investigate every alert or respond to every data point. Instead, carriers must prioritize the information that delivers the greatest operational value.

GARY FALLDIN · FLEET SAFETY INDUSTRY EXPERT

*The strongest safety operations embed **business rules, coaching, driver qualification, and documentation** directly into everyday workflows — improving consistency, accountability, and operational discipline.*

Organizations reduce exposure by creating a repeatable process for managing every meaningful safety event. Whether the information comes from telematics, AI cameras, HOS, roadside inspections, or driver qualification records, every meaningful event should follow the same documented path. Applying one process to every event strengthens coaching, improves accountability, and supports a more defensible safety operation.



A Repeatable Safety Process Reduces Risk

Every safety event should follow the same operational path.

01

Identify
the Risk

02

Prioritize the
Exception

03

Take
Action

04

Document
the Outcome

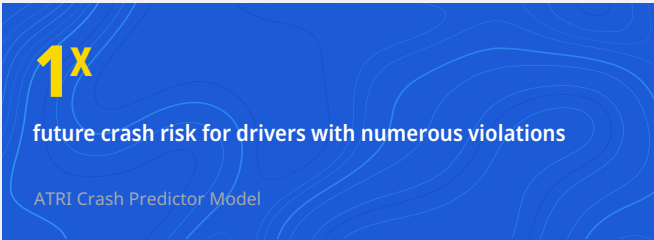
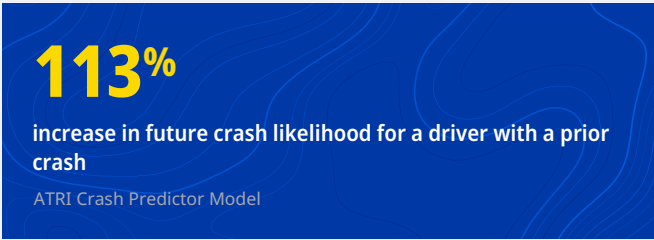
05

Improve
Performance

Identifying Risk Before Incidents Occur

Leading Indicators Change the Window

Predictive risk management focuses on identifying behavioral trends before they become incidents. By uncovering patterns such as speeding, following distance, training deadlines, and driver profiles, safety teams gain the context needed to intervene during the critical window of prevention rather than reacting after a claim occurs.



[ATRI](#) crash predictor research. These findings reinforce why identifying behavioral trends early is far more effective than relying solely on historical performance.

	Indicators Included	Operational Value	Defensibility Impact
Lagging Indicators	DOT recordable crashes, citations, workers' compensation claims, CSA violations.	Documents past occurrences; provides historical reporting but lacks predictive utility.	Used in legal proceedings to establish historical patterns of operational failure.
Leading Indicators	Speeding patterns, following-distance variances, harsh braking, delayed training completion.	Identifies risky behaviors early enough for intervention.	Demonstrates active corporate governance and disciplined policy enforcement.

Safety data creates value only when it drives consistent action. Every significant event should follow the same process: identify the risk, take corrective action, document the response, and verify the outcome.

Building a Defensible Safety Operation

Technology Alone Doesn't Do It

Technology has transformed the way fleets identify risk. Cameras, telematics, compliance platforms, and connected vehicle systems generate a constant stream of safety information. Yet technology alone does not improve safety or strengthen defensibility. Without consistent workflows, defined responsibilities, and documented follow-up, alerts become another source of information rather than a catalyst for action.

A defensible safety operation requires people, processes, and accountability working together to ensure every meaningful safety event is evaluated, addressed, and documented. Four elements hold it up.

01

Culture

Safety should be part of every decision, from leadership to drivers. Drivers are more likely to engage in coaching when safety is reinforced through everyday decisions.

02

Teamwork

Safety and operations can't work in silos. Sharing the same data and goals helps teams identify risks sooner and coach drivers more effectively.

03

Training

Training shouldn't stop after orientation. High-performing fleets use driver data to deliver ongoing coaching before small issues become larger problems.

04

Technology

Technology works best when it enforces consistent process. An integrated platform brings data together, flags exceptions, and routes them for follow-up.

Once these elements are in place, safety events move from isolated alerts to structured workflows that identify risk, guide coaching, document action, and improve performance.

Organizations don't struggle because they lack safety data. They struggle because the data lives in disconnected systems, follows inconsistent processes, or depends on manual follow-up.

Technology creates visibility into risk, but operational discipline determines whether that visibility leads to measurable improvement and a defensible record of action.



Turning Events Into Action

What Happens After the Alert

The value of technology is determined by what happens after an alert is generated. The difference between traditional safety management and a work-by-exception approach becomes clear when you follow a single safety event.

Traditional approach

- A driver triggers an event.
- Alerts appear in separate systems.
- The alerts sit in different dashboards and go unreviewed.
- After a later incident, those missed alerts become a liability.

Incident-based coaching process

- A driver triggers an event.
- Related telematics and video events are combined into a single exception.
- A coaching workflow is created.
- Within 24 hours, a manager reviews the event with the driver, completes coaching, and documents everything in one centralized system.

Why Documentation Matters

Two fleets experience the same driver event and provide the same coaching. The difference comes months later, when the records are requested.

In one organization, the coaching happened, but there is no documentation showing when it occurred, what was discussed, or whether the driver acknowledged the corrective action. In the other, the event, coaching session, driver acknowledgment, and follow-up are all recorded according to company policy.

From a safety perspective, both organizations addressed the issue. From a legal and regulatory perspective, only one can demonstrate that it did. Without objective documentation, even well-executed safety practices become difficult to prove.

Safety data only has value when it's tied to action.

Defensibility Through Coaching

Every Conversation Becomes Part of the Record

Every coaching conversation, completed training assignment, documented acknowledgment, and resolved exception contributes to something larger than individual driver performance. Collectively, they create a documented record of how the organization identifies, manages, and mitigates risk. That consistency forms the foundation of corporate defensibility.

Corporate defensibility is reinforced through daily processes that ensure safety exceptions are identified, reviewed, coached, and documented.

Strong safety programs rely on automated business rules rather than manual workarounds or inconsistent decisions.

SHANE GARDNER · SENIOR ACCOUNT EXECUTIVE, EBE TECHNOLOGIES



It Starts Before the Event

Defensibility begins long before a safety event occurs. An organization's legal standing is built on the entire driver lifecycle: recruiting, onboarding, and driver qualification files through training, ongoing compliance, and daily operations.



If these stages are managed in isolated platforms, proving compliance during a deposition is extremely difficult. Connecting the entire driver lifecycle into a single integrated workflow ensures that a change in driver status, such as an expired medical card or a sudden spike in HOS violations, automatically triggers corrective workflows.

By integrating safety event data directly with the driver's master document file, carriers can prove that they managed, coached, and qualified every driver according to company policy from day one.



Mitigating Alert Fatigue

Noise Buries Risk

Disconnected safety systems create duplicate alerts and unnecessary noise. As Falldin noted, repeated alerts frustrate drivers, while Grzincic explained that alert fatigue makes meaningful risks harder to identify.

Coaching, applied consistently, has measurable operational impact.

17%

reduction in harsh braking

Camera monitoring combined with driver coaching

34%

reduction in speeding

Camera monitoring combined with driver coaching

Source: [US Department of Transportation](#). Standardized intervention meaningfully improves driver behavior.

A structured coaching process helps fleets focus on improvement

01

Review the facts

Establish exactly what happened, using objective event data.

02

Provide actionable training

Assign coaching or training matched to the specific behavior.

03

Confirm understanding

Have the driver demonstrate the correct technique, not just hear about it.

04

Establish accountability

Set the standard and the expectation going forward.

05

Document the outcome

Record what was done, when it occurred, and how the driver responded.

Coaching reduces organizational exposure only when it is completed consistently and supported by objective documentation. Without a documented record, those efforts become difficult to demonstrate.

Consistency Creates Defensibility

Data Without Action Is Liability

Collecting safety data without taking action can create liability. In litigation, identifying a safety issue without demonstrating timely follow-up can be more damaging than never collecting the data at all, because it suggests the organization recognized the risk but failed to act.

2010
\$2.3M ▶ 2018
\$22.3M

Average trucking nuclear verdict, as reported by [Marathon Strategies](#). If a carrier repeatedly identifies unsafe behaviors but fails to complete documented interventions, those missed actions may become evidence of negligence.

Consider this scenario

A carrier identifies repeated following-distance violations through onboard camera technology. The alerts are reviewed, but no coaching is completed and no follow-up is documented. Months later, the driver is involved in a rear-end collision. During discovery, plaintiff attorneys obtain the safety records and identify the prior alerts. The issue is no longer whether the technology detected the behavior. The focus becomes why the organization failed to demonstrate a consistent response.

Had the same events triggered documented coaching, corrective action, and follow-up according to company policy, the organization would be able to demonstrate that known risks were identified and proactively managed.

Every exception follows a reliable workflow

01 Review
The event is identified and systematically reviewed.

02 Execute
Coaching and training are completed per policy.

03 Verify
Driver acknowledgment and follow-up are documented.

Effective documentation captures

- ✓ The specific details and exact timing of the safety event.
- ✓ Verified coaching and training completion records.
- ✓ Clear evidence of documented follow-up and accountability.

Documentation Proves Accountability

Judged by What You Can Prove

A safety program is ultimately judged by the actions an organization can prove it took. When facing an audit, insurance review, or litigation, fleets need more than written policies. They need clear evidence that those policies were followed in practice.

Gaps such as missing driver qualification records, incomplete onboarding documentation, or unresolved safety events create questions about whether a company identified and addressed risk appropriately. A defensible safety operation relies on consistent processes, documented decisions, and a clear record of how issues were handled from identification through resolution.



Preventable incidents affect more than safety performance. They influence insurance costs, underwriting decisions, operational disruption, and long-term business risk. As insurers increasingly look beyond historical loss data, documented safety processes provide additional evidence that an organization is actively managing driver risk through consistent oversight and accountability.

38%

Increase in industry liability costs per mile since 2015, according to ATRI — making consistent documentation and defensible safety practices more important than ever.

Structured workflows and automation help ensure every safety exception is reviewed, addressed, and documented.

The Defensibility Blueprint

Four Steps to a Defensible Safety Operation

The concepts in this playbook become sustainable through repeatable operational practices. The following blueprint outlines practical steps organizations can take to strengthen safety operations and corporate defensibility.

- 01 Bring your data together**
Identify every system generating driver alerts — cameras, telematics, HOS — and connect them into a single view. Eliminating duplicate alerts gives safety teams a single source of truth.
- 02 Automate routine work**
Replace manual reviews with automated business rules. Solutions like **EBE CORE Fleet Safety** continuously audit DQ files, verify applicant records, and flag critical exceptions, so safety teams resolve risk instead of searching for it.
- 03 Align IT, Operations, and Safety**
Align all three around shared information and standardized processes so decisions support both productivity and compliance.
- 04 Track proactive metrics**
Lagging indicators must be recorded for compliance, but measure corporate performance using leading metrics.

Key metrics to track

Coaching Latency

How quickly managers coach drivers after an alert. Target a 24–48 hour window.

File Quality

Regular reviews to ensure coaching notes are factual, objective, and complete.

Loop Closure Rate

The percentage of safety events ending with completed coaching, training, and documented follow-up.



Defensible by Design

The Future of Fleet Safety

While every fleet's tech stack is unique, the underlying challenge is the same: the transition from collecting safety data to executing a disciplined, repeatable operational response.

Adding more cameras, telematics sensors, or administrative dashboards won't make a fleet safer. Without a centralized, automated framework to manage the downstream workflow, more data simply means more unmanaged risk. A defensible safety operation is not built on individual heroism or manual effort. It is built on system integration, automated business rules, and disciplined document management.

When your safety processes are tested — by an underwriter, an auditor, or a plaintiff's attorney — the outcome depends on four answers

Did you identify the risk?

Did you act on known issues?

Did you follow your own policies?

Can you prove it?

The safest fleets of tomorrow will not be the organizations with the most alerts, the most dashboards, or the most data. They will be the organizations that can consistently and objectively prove three things.

THE ULTIMATE STANDARD

01

We identified the risk

02

We took action

03

We improved the outcome

That's what transforms safety technology into a defensible safety operation.

Fleet Defensibility Scorecard

How Defensible Is Your Operation Today?

Use the scorecard on the following pages to evaluate your safety program across four pillars: **Culture, Teamwork, Training, and Technology**. This assessment helps identify operational gaps, uncover data silos, and measure how effectively your team manages by exception.

Scoring matrix

For each of the ten statements that follow, rate your organization on a scale of 1 to 5.

01

Completely manual, fragmented, or reactive.

02

Mostly manual with occasional or inconsistent tracking.

03

Defined corporate policy, but execution is inconsistent across terminals.

04

Connected and tracked, but requires heavy manual administrative effort.

05

Fully integrated, automated, and governed by data-driven business rules.

How to use it

Score each of the ten statements, then add your totals on [page 20](#) to find your defensibility band. Be honest about execution rather than intent — the questions ask what actually happens day to day, not what policy says should happen.

STEP 1

Score

Rate all ten statements from 1 to 5.

STEP 2

Total

Add your ten scores for a result out of 50.

STEP 3

Act

Match your total to a band and prioritize the weakest pillar.



The 10-Question Maturity Matrix

PILLAR 1 Onboarding & Compliance Governance

- | | | |
|-----------|---|---|
| 01 | Pre-Hire Integrity
Driver Qualification (DQ) files are automatically audited and verified by system rules before a driver is officially onboarded, eliminating manual oversight and fragmented paper trails. | <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto; display: flex; justify-content: flex-end; align-items: center; padding-right: 5px;">/ 5</div> |
| <hr/> | | |
| 02 | Exception Documentation
When a hiring candidate falls outside standard guidelines but is brought on anyway, the business justification and tailored remedial training program are centrally documented to eliminate future negligent hiring exposure. | <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto; display: flex; justify-content: flex-end; align-items: center; padding-right: 5px;">/ 5</div> |

PILLAR 2 System Integration & Data Noise

- | | | |
|-----------|---|---|
| 03 | Unified Technology Infrastructure
Telematics, in-cab cameras, compliance records, and applicant tracking systems are integrated into a single ecosystem, eliminating disconnected data silos. | <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto; display: flex; justify-content: flex-end; align-items: center; padding-right: 5px;">/ 5</div> |
| <hr/> | | |
| 04 | In-Cab Alert Streamlining
Systems are automated to suppress duplicate or conflicting alerts for a single safety event, preventing driver irritation and alert fatigue. | <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto; display: flex; justify-content: flex-end; align-items: center; padding-right: 5px;">/ 5</div> |
| <hr/> | | |
| 05 | Managing by Exception
Back-office technology filters out background noise, surfacing only actionable, high-risk anomalies for human intervention rather than requiring staff to manually audit every alert. | <div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto; display: flex; justify-content: flex-end; align-items: center; padding-right: 5px;">/ 5</div> |

NOTES

Continue to [page 19](#) for **Pillars 3 and 4**, then total your ten scores on [page 20](#).

Culture, Coaching & Accountability

PILLAR 3 Organizational Culture & Alignment

- 06 Cross-Departmental Alignment** Operations and safety departments are fully synchronized and speak the same language daily, ensuring operational speed never compromises compliance or legal defense standards. / 5
- 07 Proactive Key Performance Indicators** Leadership evaluates safety success on leading indicators such as coaching response latency and loop-closure rates, rather than relying strictly on lagging metrics such as accidents and citations. / 5

PILLAR 4 Driver Coaching & Accountability Execution

- 08 Speed to Resolution** The time between a critical in-cab safety exception and a completed, documented coaching interaction is systematically held to a 24-to-48-hour window. / 5
- 09 Behavioral Loop Closure** The coaching process requires the driver to actively demonstrate the correct technique and formally commit to the standard, rather than just receiving a passive verbal warning. / 5
- 10 Evidentiary File Quality** All driver interventions are recorded on objective facts, including specific training actions and driver responses, omitting subjective manager opinions or emotional commentary that could be weaponized in court. / 5

NOTES

Add your scores from all ten questions and turn to [page 20](#) to find your defensibility band.

Calculating Your Defensibility

Add your scores from questions 1–10 to find your total.

0 / 50

41 – 50

The Defensible Safety Leader

Your operation runs on a connected, work-by-exception approach. Automated business rules and shared data reduce back-office work and eliminate unnecessary friction for drivers. Consistent processes and documented actions create a stronger safety record and provide the evidence needed to support your decisions when they're scrutinized.

26 – 40

The Operational Friction Zone

You have clear safety policies, but execution still relies on manual processes and disconnected systems. Siloed data slows coaching, creates unnecessary work for the back office, and contributes to alert fatigue. When day-to-day actions don't consistently align with documented policies, it can increase your exposure during audits, investigations, or litigation.

10 – 25

High Legal Risk / Reactive Posture

Your current safety program spends more time responding to issues than preventing them. Manual processes and limited visibility make it harder to maintain complete compliance records and act quickly on emerging safety concerns. Strengthening automation and accountability can improve consistency, reduce risk, and better support your organization when incidents occur.

Wherever you landed, the next move is the same

Pick the lowest-scoring pillar and close that gap first. Defensibility compounds: every connected system, automated rule, and documented coaching record makes the next one easier to prove.

Let's Look at Your Safety Operation Together

EBE Technologies develops back-office automation for transportation and logistics. **CORE Fleet Safety** connects telematics, camera events, driver qualification, and coaching into one documented workflow, so every meaningful safety event follows the same defensible path.



Schedule a walkthrough

See how CORE audits DQ files, suppresses duplicate alerts, and routes exceptions to the right manager with documentation attached.

[Learn about CORE](#) ▶

Take the scorecard online

Complete the Fleet Defensibility Scorecard on our website and get your score, pillar breakdown, and recommended next steps instantly.

[Take the quiz](#) ▶

Talk to EBE

Bring your own questions. We've spent decades building back-office workflows for carriers of every size.

[Let's chat](#) ▶