

# Private Fleets: Are They Worth The Risk?



Operating a private fleet today comes with increasing financial and legal risks, making it harder to control costs and ensure compliance. Is your private fleet exposing you to avoidable liabilities?

## RISING INSURANCE COSTS

### \$10M+ IN NUCLEAR

verdicts are driving insurance premiums to historic highs

### 47% INCREASE

in fleet insurance costs per mile over the past decade is continuing to raise financial strain.

### 100% OF RISK


from catastrophic claims is absorbed by self-insured fleets, adding financial volatility.




LOWER  
RISK

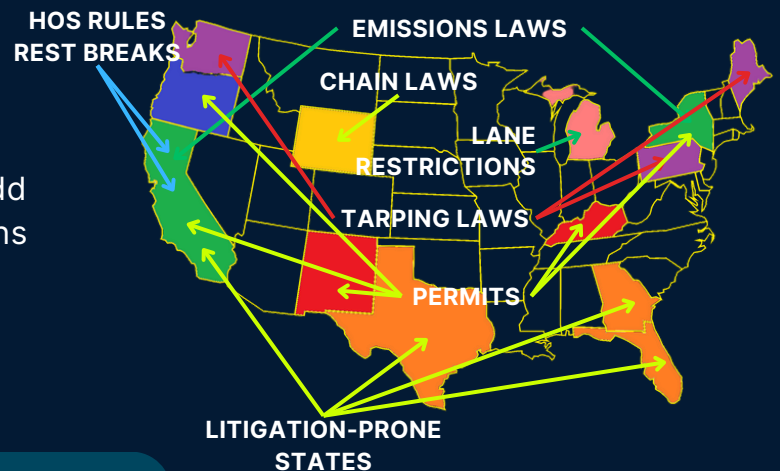
Dedicated contract carriers assume liability, reducing financial volatility

## REGULATORY & COMPLIANCE COSTS

 States that pose higher litigation risks include California, Florida, Texas, and Georgia

 State-specific supply chain laws add complexity & cost to fleet operations

 Evolving DOT, FMCSA & labor laws increase compliance risks



LOWER  
RISK

Dedicated carriers manage regulatory burdens, ensuring compliance

## THE LEGAL THREATS

Private fleets are an easy target due to safety violations & driver fatigue claims.



### \$280M VERDICT

awarded against a trucking company after a crash



### 50% INCREASE

in median nuclear verdicts in recent years



**LOWER RISK**

Dedicated providers absorb liability, shielding shippers from massive legal settlements

## PENDING LITIGATION & EXPOSURE

- Surge in personal injury & wrongful death lawsuits targeting private fleets
- Third-party litigation funding is increasing, fueling more aggressive lawsuits
- Risk of class action lawsuits, punitive damages, and legal uncertainty



**LOWER RISK**

Transfer risk and reduce financial exposure with dedicated contract solutions

## THE BOTTOM LINE

Private fleets are increasingly burdened by rising legal and insurance risks that threaten financial stability. By shifting to a dedicated contract carrier, businesses can offload liability, minimize exposure, and gain predictable cost control. Making the transition now can help avoid the financial strain of the next major lawsuit or insurance rate hike.

Maintaining a private fleet increases capital burden, risk exposure, and operational challenges. Now is the time to transition and secure long-term financial and operational stability.