

# 5 factors driving up transportation claims costs



## The road ahead looks bumpy

Economic shifts, rising risks, and new technologies are all converging to redefine how fleet safety and claims are managed. To stay competitive, transportation leaders must understand the threats facing their fleets and drivers — and how to overcome them.



### Threat #1: Thieves keep getting smarter

# 13%

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Cargo theft jumped 13% year-over-year in Q2 2025.<sup>1</sup> Criminals are using digital tools and even AI to impersonate brokers and infiltrate supply chains, making real-time visibility and monitoring essential.

**ORIGAMI RISK PRO TIP:**

Find patterns and deploy preventive measures before thefts escalate. Theft [incident/event reporting](#) and claims functionality can be used to track, tag, and analyze every near miss, cargo theft claim, and *over-short-and-damaged* (OS&D) claim.



### Threat #2: A nuclear verdict explosion

# \$1.4B

awarded in oversized verdicts against transportation companies

Even minor crashes may quickly turn into lawsuits costing millions. In 2024, juries awarded \$1.4B in oversized verdicts against transportation companies<sup>2</sup>, driving up insurance costs across the board.

**ORIGAMI RISK PRO TIP:**

Use [claims management tools](#) to capture data to support a stronger defense, streamline workflows and improve efficiency, quantify risk exposures, monitor litigation trends, and maintain detailed documentation — including telematics videos — for the life of the claim.



### Threat #3: Overworked drivers and understaffed fleets



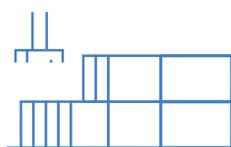
Turnover in trucking is high, and drivers are retiring at a faster rate than they are being recruited. Recruiting struggles mean companies must do more to retain drivers, support safety, and reduce risks to make the job more appealing to younger generations.

**ORIGAMI RISK PRO TIP:**

Use [EHS technology](#) to incorporate data from vehicle inspections, training, safety meetings, driver observations, accident investigations, corrective actions, near-miss reporting, safety metrics, and mobile inspections to create a better environment for drivers, reduce turnover risk, and maintain safety standards.



### Threat #4: Bad processes eroding razor-thin margins



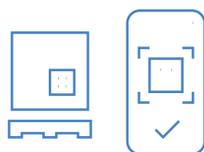
Freight volume volatility and manual claims processes leave little room for error around the bottom line. Without smarter tools, transportation leaders struggle to control costs and become more vulnerable to rising risk factors.

**ORIGAMI RISK PRO TIP:**

Turn manual workflows, disparate data, and siloed systems into automated, centralized processes and increase visibility using Origami Risk's [reporting/dashboard tools](#) with your consolidated data. Visibility with consolidated data enables you to identify trends and patterns, close claims more quickly, reduce claim costs, and increase recoveries and subrogation, ultimately reducing your [total cost of risk](#).



### Threat #5: Too much reacting, not enough prevention



Many fleet managers spend their time putting out fires instead of anticipating them. Shifting to proactive, predictive strategies is key to staying ahead of threats.

**ORIGAMI RISK PRO TIP:**

Shift from reactive mode to proactive mode with predictive analytics that can help you identify emerging [trends](#), perform root cause analysis, monitor corrective actions, and gain insights from near misses.



Ready to modernize your approach to safety and claims?

Learn how Origami Risk helps transportation providers turn risk into resilience.



<sup>1</sup> "Cargo theft surged 13% across North America in Q2" DC Velocity

<sup>2</sup> "Thermonuclear' Verdicts on the Rise, Report Finds" Transport Topics