



As members of the TTSAO Insurance Group and independent insurers and brokerages we are in support of the TTSAO's initiative to increase the current \$40 hr. cap related to instruction provided by truck training schools. Diminished public safety and increased economic loss are key concerns which are directly related to the quality of training provided by Truck Training Schools.

We've reviewed documentation supplied by the TTSAO which provides evidence that current fees cannot support the ongoing and rising expenses associated with training and producing quality drivers. If the cap is not addressed we expect that, over time, despite all efforts from the Truck Training Schools, our new drivers will not be as qualified and this will increase in the number of accidents on our roads as well as the severity of those losses.

Injury and death from motor vehicle accidents are a tragedy, especially when they can be prevented. We recognize that these schools play an important role in promoting safety and best practices which are then utilized throughout the driver's career. Graduating qualified drivers for today and in the future is critical for public safety.

From an insurance perspective, mounting claims costs due to injury and property damage prompt insurers to increase insurance premiums for the trucking industry. This increased expenses pressure, could in some cases force difficult financial decisions for carriers. There is already a heightened risk as vehicle maintenance schedules are pushed out and new technologies designed to improve safety of the driver and the road sharing public are put aside to manage costs.

This also equates to managing the expenses incurred by the public sector with regard to increased emergency response and the damage to the "moving economy" due to lengthy highway closures for complex incidents.

Properly trained drivers are a large part of the solution for increasing public safety on shared roads, reducing all costs associated with highway accidents and stabilizing insurance premiums for transportation companies.

Truck training schools need the financial resources to provide the training we expect them to deliver as an insurance industry and as part of the general public. We ask that you work with the TTSAO in addressing the cap in support of quality truck training.

Signed in Support By The TTSAO Insurance Group:

Angelique Magi, National Vice- President Transportation & Strategic Initiatives  
The Guarantee Company of North America