



In Canada, commercial vehicle safety is governed by federal and provincial regulations that work together to ensure road safety, regulatory compliance and accountability. These regulations affect everything from driver hours and vehicle inspections to licensing and maintenance. Improving compliance protects your fleet, enhances your reputation and can lead to better insurance outcomes.

Transportation companies can take the following steps to improve their safety performance and strengthen compliance with national programs:

1. Understand the National Safety Code (NSC) and key compliance areas:

The National Safety Code (NSC) is a set of 16 standards designed to enhance commercial vehicle safety across Canada.¹ Each province and territory enforces these standards for motor carriers operating within their jurisdiction. NSC audits — often conducted by government agencies or authorized third parties — assess a company's compliance with these standards. To prepare, companies should conduct internal audits regularly to identify and correct gaps. Key areas of focus include:

- □ Knowledge and Performance Tests (NSC Standard 2): Ensure drivers possess the necessary fundamental knowledge and driving skills for the specific type of commercial vehicle they will operate.
- Driver Fitness (NSC Standard 6): Ensure drivers meet medical and licensing requirements.
 Track licence expirations and keep medical assessments current.
- ☐ Hours of Service (NSC Standard 9): Monitor compliance with daily and weekly driving hours limits to prevent fatigue-related incidents.

- Vehicle Maintenance (NSC Standard 11): Implement and follow structured schedules for preventative maintenance and retain service records.
- Driver and Vehicle Files (NSC Standard 2):
 Maintain complete, accurate records for all drivers and vehicles, including driver training certifications and inspection history.
- Cargo Securement (NSC Standard 10): Ensure loads are properly secured to prevent shifting or spillage in transit.
- Daily Vehicle Inspections (NSC Standard 13):
 Require drivers to complete and submit daily pre- and post-trip inspection reports.

2. l	Un	derstand how safety compliance impac	ts i	nsurance rates and terms:	
_		Review how insurers assess safety performance, inspection results and violation history when determining premiums and coverage options.		Maintain strong compliance practices to improve your ability to secure contracts with shippers and brokers that prioritize safety.	
C		Identify and mitigate risk areas such as maintenance issues, unsafe driver behaviour or hours-of-service violations that could lead to increased insurance costs or restricted options.			
3.	M	onitor your Carrier Profile/Commercial \	Veh	icle Operator's Registration (CVOR) Reports:	
		Access your Carrier Profile/CVOR reports through your provincial transportation authority ² (e.g., Alberta Transportation, Ontario's CVOR system).		Use risk management tools or third-party platforms to monitor safety performance and develop action plans based on the data.	
C		Review monthly updates for trends in inspections, convictions and collisions.		Be aware that profile formats and access methods vary by province. Contact your jurisdiction for specific procedures.	
4.	ln	vest in driver training and developing a	cult	cure of safety:	
C		Assess initial driver competency levels then provide drivers with training to ensure they are fully competent before they are released to drive on their own. Implement regular training for defensive driving, regulatory compliance and hours-of-service updates.		Coach drivers who receive violations or who are at higher risk.	
				Adopt technologies like ELDs (Electronic Logging Devices) and telematics to monitor and improve driving behaviour.	
5. P	ric	oritize preventive vehicle maintenance:			
		Enforce mandatory pre- and post-trip inspections and address defects immediately.		Review maintenance trends to identify recurring issues and correct them before they become	
		Maintain accurate records for inspections and repairs as per federal and provincial standards.	costly problems.	costly problems.	
6. 5	Stı	engthen your risk management strateg	ies:		
C		Consult with your insurance broker to understand how your compliance performance ratings affect premiums and coverage terms.		Regularly update internal compliance policies, procedures and training programs based on Carrier Profile data and incident trends.	
C		Develop a crisis response plan for collisions, inspections or regulatory breaches to minimize financial and reputational harm.		Regularly review compliance violations and granular vehicle incident data to identify trends and implement action plans to mitigate future incidents.	
(Consider increasing your deductible to retain more risk and potentially reduce premium costs.		Develop and maintain effective documentation processes associated with all fleet risk management programs to ensure you can prove	

Stay Ahead with Proactive Risk Management

Strong safety and compliance practices are essential for long-term success. Stay competitive, compliant and protected from avoidable risks by monitoring your Carrier Safety Profile, investing in driver training and maintaining well-serviced vehicles

you've exercised your due diligence.

To learn more, connect with a HUB transportation insurance specialist at hubinternational.com/transportation.

¹Canadian Council of Motor Transport Administrators, National Safety Code (NSC) Standards, accessed May 5, 2025.

² Transport Canada, "Information Links," accessed May 13, 2025.