

A man with curly hair, wearing a green t-shirt and a brown leather apron, is smiling and talking on a black smartphone. He is standing next to a white van that is plugged into a yellow charging cable. The van is parked on a cobblestone street. In the background, there are bare trees and a brick building. A white geometric line graphic is overlaid on the image, connecting the man's head, the van's side mirror, and the charging cable.

A fresh look at fleet risk.

Fleet Risk White Paper

Better with every move.

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A fresh look at fleet risk.

After several disruptive years, businesses are steadily getting back on the road. Department for Transport data shows business mileage increased by 61% between 2021 and 2022^[1], while recent RAC Foundation research found one in six job adverts now require a driving licence^[2]. For thousands of employees, vehicles are an extension of the workplace – and their employers have a legal responsibility to keep them safe.



£43.2bn

combined cost of reported road collisions in 2022^[4]

Of course, that's easier said than done. The Health and Safety Executive cites driving as one of the most dangerous activities workers will undertake, and the government's latest accident statistics back that up. Almost a quarter (23%) of on-road injuries and a third (29%) of fatalities involve at-work drivers^[3], while even minor collisions can disrupt operations, with cost and reputational impacts for businesses.

At Ayvens, we recognise that effective risk management is about more than just complying with legal requirements – it's a business opportunity too. Understanding and taking action to improve your operation is a step towards a more sustainable, cost-effective fleet while benefitting employee wellbeing. We've witnessed those benefits first hand, having helped thousands of UK businesses with tailored, proactive solutions for their drivers.

Ongoing bottlenecks with vehicle supply, parts availability and workshop time, alongside increasingly costly claims, have pushed risk further into the spotlight.

To help understand the latest trends, we worked with Atomik Research to survey 301 fleet decision-makers from across the UK. The results highlight a sector facing several challenges with cost and downtime, and where risk management is more important than ever.

Suzanne Philips

Head of Specialist Sales
Ayvens

References:

- [1] <https://assets.publishing.service.gov.uk/media/64e8b433635870000d1dbfbc/nts0403.ods>
- [2] <https://www.racfoundation.org/media-centre/more-than-one-in-six-jobs-require-applicants-to-be-able-to-drive>
- [3] https://www.ucl.ac.uk/civil-environmental-geomatic-engineering/sites/civil-environmental-geomatic-engineering/files/final_report_ward_christie_walton_dec_2020.pdf
- [4] <https://assets.publishing.service.gov.uk/media/65143a8d88281e000db4e960/ras4001.ods>

Cost challenges for fleets.

Although inflationary pressures are beginning to ease, businesses have faced several years of surging operating costs since the start of the pandemic. Supply chain disruption has impacted vehicle and parts availability, rising interest rates have affected monthly rentals, while embargoes on Russian energy have led to higher workshop rates, fuel and charging costs.

Most (96%) fleets had been impacted by rising costs during the last 12 months:

- 48% of said fuel prices had increased
- 45% are paying more for repairs, maintenance and tyres (RMT)
- 44% reported higher fleet insurance premiums

Rising insurance and repair, maintenance and tyre costs are a significant financial burden for fleets. However, one in five (21%) decision-makers told us they hadn't budgeted for those recent increases.

Among that demographic:

- 37% had overspent on budgets, while...
- 28% are cutting costs in other areas of the business and...
- 25% had postponed vehicle replacements to balance the books.



“Fleet managers are already under pressure to decarbonise vehicles and adapt to fast-changing emissions rules and tax regulations. Rising operating costs risk disrupting important initiatives such as vehicle procurement at a time when sustainability is high on the agenda and workshop capacity is stretched.”

Suzanne Philips
Head of Specialist Sales
Ayvens

Putting a price on vehicle downtime.

Workshops are under unprecedented pressure, facing reduced parts availability, rising costs and a shortfall of technicians during a period where fleets are tending to operate older, more repair-prone vehicles. This is an industry-wide challenge, with the BVRLA's latest Industry Outlook report claiming lead times have increased by 57% since the start of the pandemic in 2020^[5].



Almost half (44%) of decision-makers reported a “significant increase” in vehicle-off-road (VOR) time since last year. Within that group:

- 45% attributed the rise in VOR to increased demands on vehicles
- 39% noted issues with servicing, maintenance and repairs
- 89% said the increase in downtime was significantly impacting their fleet

Unplanned downtime can be incredibly costly for businesses, affecting profit, productivity and potentially attracting penalties if it leaves them unable to meet contractual obligations with customers. Respondents reported an **average VOR cost of £392** per vehicle, per day, rising to £485 for the largest operators.

Unsurprisingly, most are working hard to keep their employees mobile, and the most common solutions include an additional cost and/or administrative burden for fleet managers:

- 40% had expanded their fleet, while...
- 36% are making greater use of daily rental to fill gaps and...
- 24% have told employees to use their own vehicles

Grey fleet vehicles are often older and less efficient than a business's own, which adds compliance challenges for fleet managers. They are an extension of the workplace, and included within duty of care requirements, so employers must ensure they are roadworthy and adequately insured.

References:

[5] <https://www.bvrla.co.uk/static/fbdd9852-27bb-4d64-b5d1949a8e300d36/BVRLA-Industry-Outlook-report-2024Digital-singles.pdf>

[6] <https://tide.theimi.org.uk/industry-latest/news/motor-trades-vacancies-march-2024>

Taking control of downtime.

Fleet managers have a duty of care to ensure vehicles are safe and road-legal, and a business responsibility to keep employees mobile. With a third of cars and vans failing their MOT during the first attempt^[7], and vehicle defects contributing to 1,343 collisions during 2022^[8], a proactive approach to maintenance is an important step towards reducing downtime and managing risk.



“Although wider industry challenges are beyond fleets’ control, fleet managers can take steps to mitigate the impact on their cost and uptime. Being proactive can help highlight issues before they put vehicles out of action, enabling contingency plans to be put into place and keeping employees on the road. Prevention is always better than the cure.”

Suzanne Philips
Head of Specialist Sales
Ayvens

Most (84%) fleets said they have measures in place to maximise uptime:

- **43%** have introduced regular or daily maintenance checks – typically requiring a 10-15 minute walk-around to identify faults before they affect the vehicle’s usability
- **29%** had increased spot checks, but this was much more common among large fleets (42% of responses) than the rest of the sample (26%)
- **27%** had introduced telematics and/or predictive maintenance solutions, helping them to plan less disruptive workshop visits.

The results also suggest decision-makers with sole or final responsibility for procurement are more likely to have to put those initiatives in place. Only 11% of them had done nothing to reduce downtime, compared to 21% of fleets where decisions are made by a team.

Measuring VOR is an important foundation for those decisions. Our Uptime Live solution can track this in real-time, proactively booking appointments and enabling our team to chase slow-moving appointments. This can also be integrated with the My Vehicle Check smartphone app, which guides drivers through inspections and helps them to report faults to the fleet manager.

References:

[7] <https://www.gov.uk/government/statistical-data-sets/mot-testing-data-for-great-britain#mot-test-results-by-class>

[8] <https://www.gov.uk/government/statistics/reported-road-casualties-great-britain-annual-report-2022/reported-road-casualties-great-britain-annual-report-2022>

Creating a ‘safety-first’ culture.

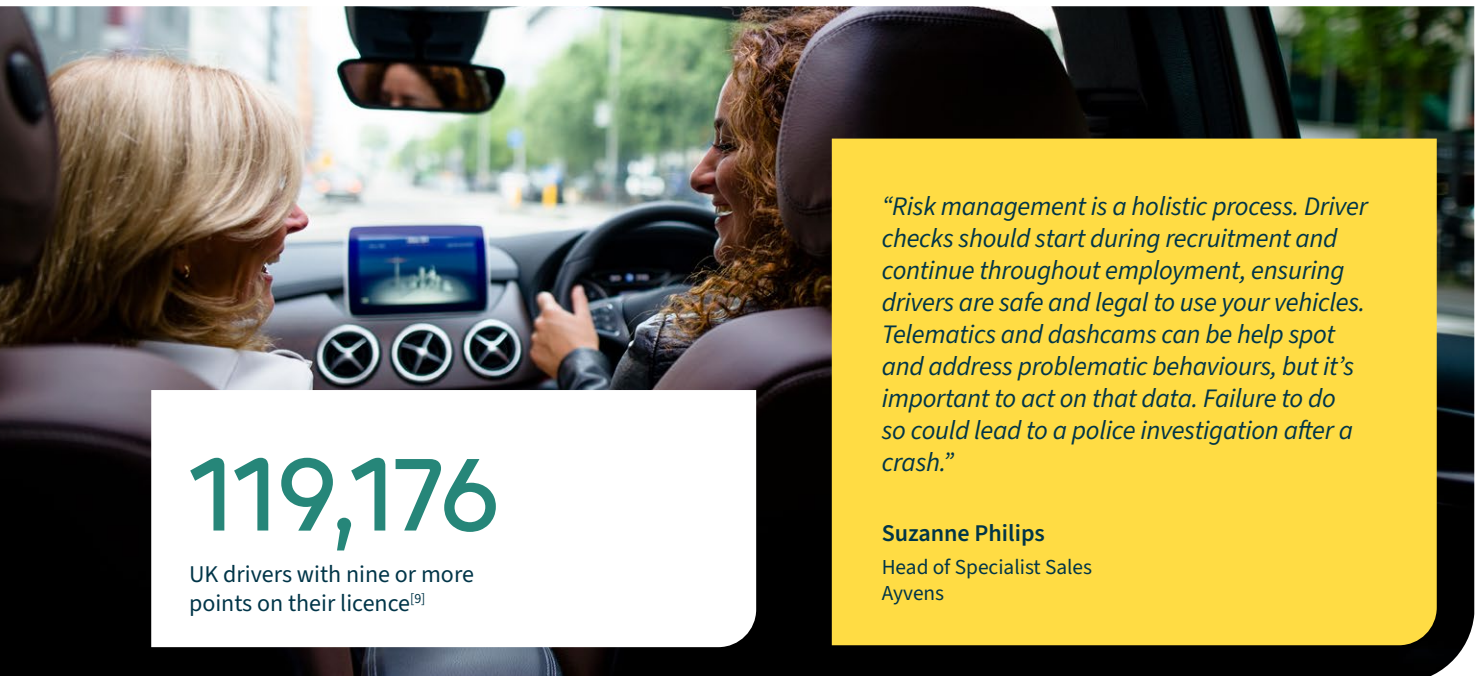
Businesses simply can’t afford bad driver behaviour. Alongside increased wear and downtime, fuel consumption and insurance premiums, poor driving is a safety risk and can reflect negatively on employers – especially if vehicles are liveried. Fleet managers could also be held accountable for incidents if they don’t have a robust risk management strategy in place.

Our survey shows decision-makers are aware of that responsibility. Among those who reported an uptick in accidents and claims during the last 12 months:

- 81% said vehicle downtime had increased, compared to just 20% among those hadn’t seen a rise in claims – showing the operational impact of riskier driving.
- 43% had put additional driver training programmes in place.
- 41% are carrying out more frequent driving licence checks.

However, you can’t manage what you can’t measure. Only **38% have conducted a third-party fleet risk assessment**, while a third (34%) had introduced telematics and half (51%) had added dashcams.

Respondents understand the need for expert support. More than three quarters (78%) are interested in insurance that includes risk assessment, training and accident management to enhance the safety of their fleet. That rises to 88% of large operators.



119,176

UK drivers with nine or more points on their licence^[9]

“Risk management is a holistic process. Driver checks should start during recruitment and continue throughout employment, ensuring drivers are safe and legal to use your vehicles. Telematics and dashcams can be help spot and address problematic behaviours, but it’s important to act on that data. Failure to do so could lead to a police investigation after a crash.”

Suzanne Philips
Head of Specialist Sales
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References:

[9] DVLA information request

Making risk manageable.

Risk needn't be a burden for businesses. With a fleet of 3.4 million funded cars and vans, we're used to working with new vehicle technology across a wide variety of operational needs. We provide expert guidance and a suite of solutions to help your business identify, monitor and control risk, maximising your vehicles' uptime while keeping employees safe.

Driver Safety

We'll help your drivers access the knowledge and skills to stay safe, including streamlined daily vehicle walkarounds and fault reporting, licence checking, and targeted training underpinned by your real-world data.

Intelligence

Telematics provides detailed fleet insight about your fleet, including mileage, journey times, extended workshop visits and driver style, enabling proactive management of risk and maintenance.

The first step to a safer fleet...

Our Fleet Risk Assessment tool is designed to make it easier for fleets to understand and address their unique challenges. Our expert account managers will guide you through the entire process, helping you to improve compliance, maximise vehicle uptime and keep your employees safe.

[Find out more](#)

Ayvens Insurance

Ayvens Insurance has been running since 1994, with over 900,000 vehicles covered across 20 countries. It's backed by full end-to-end support, including driver and vehicle updates, accident management and claims handling.



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