LeasePlan

lt's time to rethink risk

Fleet risk white paper

Well Well Will Provide

What's next?

I think the biggest challenge of fleet risk is getting companies to look at it from the right perspective. Data protection and privacy, for example, is a major compliance challenge that companies spend millions of pounds and thousands of hours complying with – because they recognise the value of doing it right and the penalties for getting it wrong.

For me, fleet risk should be seen as a challenge of similar importance – in fact, one with even more reasons to act on. Unlike data protection, it's not just about protecting against the downside. I think there can be significant benefits for businesses who are proactive about risk.

This is why we've split this white paper into two parts. We start with the risks of not taking risk seriously – everything from financial costs to potential legal and reputational dangers. Then, we look at the other side of the coin. The benefits you could see for your business and your employees if you're proactive about risk.

I think either one of these strands is a good reason to engage with fleet risk, but together they make a powerful argument. In case you do want to take action, we finish with some of the ways we can help you rethink risk in your organisation. I hope you find our white paper helpful.

Chris Black Commercial Director, LeasePlan UK

Disclaimer

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The risks of not addressing fleet risk

For many organisations, fleets are just a way to keep their people moving. Apart from that, they only think about their vehicles in terms of servicing, MOTs and breakdowns. But the reality is very different. Fleets represent a huge range of risks, and costs, to businesses that can be minimised, or even removed completely, with careful planning.

Understanding the law

The Health and Safety at Work Act 1974 states that you must ensure, so far as reasonably practicable, the health, safety and welfare of all employees while at work. This means you are legally obliged to ensure that:



your company-related vehicles are roadworthy

your drivers are safe

your drivers have the necessary qualifications and experience

you have a proper risk management strategy in place

"It shall be the duty of every employer to ensure, so far as is reasonably practicable, the health, safety and welfare at work of all his employees."

Source: Health and Safety at Work Act 1974

Planning to get it right

Your business is responsible for ensuring that it is compliant with fleet laws and all your drivers display the right behaviours. It sounds challenging, but it doesn't have to be. Here are some suggestions from Alison Moriarty, Fleet Risk Director, DRiiVE Consulting Ltd, to help you get started.



By Alison Moriarty, DRiiVE Consulting Lta

Start early

One of the easiest ways to have good drivers is to hire them. Include driving licence checks as part of the recruitment process to see if candidates are prone to speeding or committing other offences. This also allows you to check if there are restrictions on their licence or the size of vehicle they can drive.

Set standards from day one

2 Before anyone gets behind the wheel of one of your vehicles, make it clear you expect a high standard straight away. The driver induction should cover a range of topics, including speeding, driver fatigue, walk-round checks, driver hours, drugs and alcohol, driving in adverse weather and wellbeing.

Keep checking

You will also need to carry out regular licence checks through the DVLA for all your drivers (as paper licenses are no longer legal documents). Consider using a reputable supplier to help you do this, but please remember you must act on the data that you receive from the checks.

Provide regular training

Your drivers will all need regular training. This is likely to cover similar ground to the induction, but in greater depth. You can check the effectiveness of the training by closing every session with questions to show that the driver has paid attention and understood.

Keep in touch

In a normal working week, you may not see your drivers all that often, particularly if they start work from home, so make sure you set times to meet them in person to discuss their concerns and promote your safety messaging. One option is to hold monthly toolbox talks on a safety or welfare topic. These should only take 10 to 15 minutes, including time for the drivers to ask questions.

The driver induction should cover a range of topics, including speeding, driver fatigue, walk-round checks, driver hours, drugs and alcohol, driving in adverse weather and wellbeing.



Monitor driver performance

Managers know they must monitor employee performance on site or in the office, but this is sometimes forgotten when it comes to driving. Please make sure you monitor what they're doing on the road, as driving is one of the highest-risk work activities there is. One way to do this is to use telematics, either in house or by outsourcing to a third-party specialist. Just remember the 'box' only gives you data, what's important is how you use it to have meaningful discussions with drivers. It is vital these conversations take place - and not just for their wellbeing. If your data shows a driver regularly speeds and they are then involved in a serious crash involving speed, you will need to show what steps you have taken to address the issue. If you have done nothing, your company may well be investigated by the police.

Monitor driver time

The hours your drivers drive, and work, is restricted by legislation and will depend on the size and type of vehicle they drive. Make sure you know the domestic hours and EU rules or take an online training course to get up to speed. Your drivers will need to keep a daily record of driving hours in their vehicles, in case they are stopped by the Police or DVSA. You must check these records and ensure that your drivers are compliant. This is important because many road deaths are associated with driver fatigue and courts will not hold back when sentencing. In May 2020, Renown Consultants were fined £750K (with costs) when their driver fell asleep at the wheel after working excessive hours, killing the driver and passenger.

Monitor drugs and alcohol

8 You will need to have a company policy to ensure that your drivers are not driving under the influence of drugs or alcohol as well as a robust and documented testing process in place. To make this fair, it should include all employees. The legislation around drug driving has zero tolerance to eight illegal drugs but was amended in 2015 to include allowable limits for a list of prescription drugs. You need to make your drivers aware of this through toolbox talks so that they do not fall foul of the law.

Monitor medical conditions and medication

Make sure your drivers know they have to notify you if they already have, or develop in future, any medical conditions that could affect their driving. Over 180 conditions are notifiable to the DVLA and while most will not lead to the loss of a driving licence, a failure to inform them will incur a fine. If you suspect a driver has not informed the DVLA, you should report this so it can be investigated. In addition, please make sure your drivers know that they need to inform their managers if they are taking any medicine that may affect their driving, even if it isn't something directly by legislation, such as some hay fever medication.

Monitor your drivers' daily checks

10 Your drivers have to do daily walk-round checks for their vehicles and understand the critical defects that would prevent them from taking a vehicle out on the road. You then need a process for monitoring this is done, which could be an app or a paper form. If a driver is found to be driving a vehicle with a critical defect, you can protect the company by producing the walk-round check. As long as it is signed and dated, the fault will lie with the driver.



To conclude, I know there's a lot here about legislation and responsibilities, but the most important thing to focus on is driver behaviour. All your drivers will know how to drive safely, your responsibility is to make sure they do this all the time. If there's one thing I encourage companies to keep in mind, it's that the lowest standard you accept will become the highest standard that many drivers achieve.

Recognising responsibilities

Despite the legal requirements, many organisations don't properly engage with their fleets. We think there are three key reasons for this:



They don't perceive the people using the vehicles as professional drivers. Some van fleets might handle deliveries, of course, but many more are used by builders, plumbers, electricians - in fact, anyone who needs storage space to transport the tools of their trade. This is even more common in car fleets. People are driving to meetings, appointments or wherever they need to go to do their job. The driving itself isn't the job. But, if someone is using a vehicle in your fleet, you need to think of them, and their vehicles, as a professional driving fleet.

There's a perception in some companies that anything to do with a vehicle is the responsibility of the driver. Managers can maybe give them a pack of information, or just expect them to know it all already, and leave drivers to face the blame when something goes wrong. However, this is very much not the case. While drivers do need to take care, the greater responsibility rests with managers and the company – and they can be held liable for drivers' mistakes, particularly when there hasn't been enough support provided.

Those who do want to address risk can sometimes be overwhelmed by the sheer size of the challenge or they get caught up trying to find the perfect solution. We have some suggestions on page 16 that could help you get started and then you just need to make sure you constantly build and develop your plans as you go.

"Road casualty statistics are a sobering reminder of the dangers of motoring. We should all work to reduce them, which is why we launched SafePlan Zero aiming for zero road deaths from our fleet by 2030."

Chris Black, Commercial Director, LeasePlan UK

Looking after your vehicle

So, what are the costs of not addressing fleet risks? The most obvious one when it comes to accidents, or breakdowns, is damage to the vehicle itself. Anything from dents to full write offs can be seen on the bottom line, both as a direct cost for the company and as higher insurance premiums. It's also worth remembering that cars are getting more and more expensive to repair, in part because they use so much more technology these days – a trend that is very likely to continue.

A few financial costs:

£33 billion

up 40%

The yearly cost of reported and unreported accidents is £33 billion

Source: Reported road casualties in Great Britain, Department for Transport, 2019 Average vehicle repair cost in 2019 was over £1,900 – up 40% from 2013

Source: UK Car Body Repair Market report, Trend Tracker, 2019

£8-£53 of uninsured losses

For every £1 of insured losses, there are between £8 and £53 of uninsured losses

Source: International Loss Control Institute

Dealing with downtime

Then, there's the more intangible cost of downtime. If your company's vehicles are off the road, you may not be able to operate at your usual capacity - or you will be facing additional costs to source replacements.

This applies even more to your colleagues. There's a natural tendency to talk about fatalities and serious injuries when it comes to accidents, but more minor incidents can also have significant consequences.

Take something such as whiplash, for example. It can be suffered in minor accidents at speeds as low as 10mph, yet it could mean weeks off work to recover – or regular absences for a number of years in more severe cases.

Then there's the psychological angle. One of your colleagues might walk away physically unharmed from an accident that wasn't their fault, but if someone else was seriously hurt or killed, they could be dealing with post-traumatic stress that affects their entire life, including their work, for months or even years.

Legal costs

A serious injury or fatality for a driver or member of the public can also create significant legal challenges for companies. This starts with the time and expense of investigating a case before any charges are even brought, which could involve weeks or months of work for an entire team.

Then, there's the cost of going to court itself and if the case is lost, the fines can be significant, particularly in the case of corporate manslaughter, where they are expressed as a percentage of global revenue. This could be enough to bankrupt smaller companies, while larger ones that may be able to meet the fine still have to face the effects on their business and share price when they are required to broadcast their failure.

Taking fleet risk seriously doesn't just reduce the chances of something like this happening, it means you have clear evidence to use in your defence to show you have done everything you could to protect your drivers and the public.

Reputational risks

Finally, there are the risks to reputation from a badly run fleet – particularly for smaller organisations that operate in specific areas. This doesn't have to involve major events to have a major effect. No business wants to be known as the company that doesn't park safely or regularly jumps the lights or simply doesn't get to meetings on time because it has too many breakdowns. Managing fleet risk addresses these seemingly lesser problems as well.

Driving safety improvements on England's roads

At Highways England, we may only look after a small percentage of the UK's roads (around 4,300 miles of motorways and major A roads), but they handle a vast amount of traffic, including around 65% of freight. For this article, LeasePlan has asked me to focus on van driving, but many of my observations could also apply to trucks and company cars.



By Mark Cartwright, Highways England

I'd like to start by pointing out one common misconception when it comes to vans. Many people see them as nothing more than funny shaped cars rather than small trucks and I think this can create significant problems.

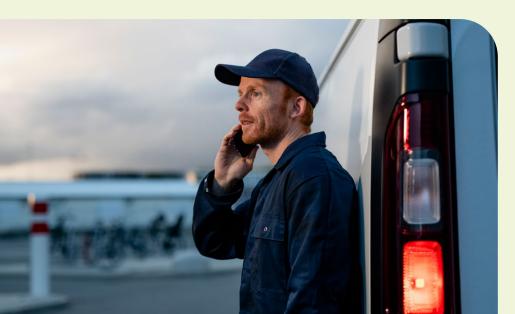
They tend to be used for different purposes than trucks. The majority of trucks are used as 'carrying' vehicles – they help get things from A to B. Vans, on the other hand, are often 'doing' vehicles. Some may be used for deliveries, of course, but far more are used by people to carry the equipment they need to do their jobs.

This is where the challenge comes in. If you asked a truck driver what they do for a job, they'd tell you they are a truck driver. But most van drivers would say that they are plumbers, builders, electricians and so on. This is true, of course, but they are also professional drivers – and they often take this driving for granted, rather than acknowledging its importance in the way a truck driver would. Why does this matter? Well one example I sometimes like to use is to ask people what links deep-sea divers, coal miners and van drivers. Few guess that it's they're among the groups most likely to die at work.

So, how do you improve safety? Most people would probably say it's all about the vehicle, but I'd argue this isn't the priority. Poor vehicle condition can certainly make things worse when a crash happens, as well as being an indicator for how a company may operate more generally, but I think the key thing to focus on is people.

Research into fatal crashes suggests that the main causes are people related, such as deviating from lane or failing to notice a vehicle in front has stopped. This can be down to fatigue, diet, mental health even hydration. A great study by Mercedes-Benz a little while ago showed that nearly three-quarters of van drivers struggle to stay hydrated and eat a healthy diet, but many don't realise that dehydration can affect cognitive abilities and risk perception. Similarly, the nature of a van driving job can include several elements that can affect mental health and increase the risk of suicide.

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In the truck world, companies need to keep their operator licence, so the compliance chain is short and well managed. In the van world, some companies don't even have someone with overall control of the vehicles. We have a wide range of materials to support drivers with their health and wellbeing at <u>www.drivingforbetterbusiness.com/calmdriver</u> and a second pack that focuses on the key driving risks for van drivers at <u>www.drivingforbetterbusiness.com/van-driver-toolkit</u>

Companies also need to recognise their legal obligations. There's another misconception in the industry that legislation is different in the van world, but in fact the law is pretty much the same as it is for truck drivers. This means that if companies have different policies and procedures for vans and trucks (which many do), it's clear that they know what's required and haven't applied it in all cases. This could put them at risk of investigation and a criminal charge if anything bad was to happen.

Compliance should aim to be similar as well. In the truck world, companies need to keep their operator licence, so the compliance chain is short and well managed. In the van world, some companies don't even have someone with overall control of the vehicles. In fact, they may not even see themselves as transport companies! For those companies that want to make a difference, there are two more things I think they can do. First, they can raise awareness of best practices within their businesses. As I've said, van drivers are professional drivers and their employers should encourage them to see themselves as this. Not only could this help them be safer on the road, they can then pass information on to their friends and families. For example, we've seen that many road users don't know what to do when they have a breakdown, which is why our recent advertising has focused on the message of 'go left'. If companies and their drivers engage with campaigns such as this, they can help lead from the front to make the UK's roads safer for everyone.

Second, they can use the power of procurement. After all, the bad van, and truck, drivers on the roads are working for someone. Few companies would enter into a business arrangement without doing due diligence, we think this should include fleet operations alongside everything else an organisation does. You could help drive change by expecting and requiring your suppliers to operate their vehicles better and more safely.

The benefits of proactively managing risk

Now we've looked at the possible costs of not engaging with risk, we'd like to make the case even stronger by highlighting some of the additional benefits of proactively managing it. This isn't just a case of reducing the chances of something bad happening, it can create real opportunities for your business to save money, work more efficiently, look after employees and boost morale.

It's good for your business

Having plans in place to manage risk can reduce the number and severity of incidents, with a knockon reduction in everything from repair costs to vehicle and personal downtime. But that's still just the start.

Some risk reduction techniques, such as telematics in particular, may start with improving safety, but as you develop your capabilities, you can discover ways to optimise the performance of your fleet. This could look at everything from changing driving styles to improve fuel economy to improving the overall usage of your vehicles, so you can do more while spending less.

In fact, risk plans can allow you to be more flexible and responsive to current challenges and future opportunities. A car policy, for example, doesn't just set out the rules for your vehicles (though these are important in themselves). It can be a way you manage change through your fleet, such as the transition to electric vehicles, which will become more and more important for companies as the Government's 2030 deadline on new petrol and diesel vehicles gets closer.

This also allows you to be more responsive to sudden or unexpected changes. The pandemic, for example, saw the workload of delivery firms rise dramatically. Those with good risk plans in place were able to bring new people on board, help them understand what was expected of them and get trained for the job far more quickly. Then, there's your duty of care to your employees. This is a legal requirement you need to meet, but it's also something that makes good sense. Looking after their physical and mental health helps them perform at their best – and for many businesses, fleet is one of the main areas where they may be at risk.

Risk plans can allow you to be more flexible and responsive to current challenges and future opportunities.

It's good for your employees

The greatest advantage for your employees is the obvious one. You will be helping them become better drivers. This should keep them, and other people, safer when they are on the road, but that's just the start. Better drivers are likely to be less stressed at the wheel, have a driving style that looks after their vehicles better and even have better fuel economy. Beyond supporting them in the workplace, you could be teaching them techniques that make them healthier and save them money for their rest of their lives. On top of that, it may be that it's not just them you are teaching. While the first step in a training process may be to get your drivers to make behavioural changes, you can make real progress when they understand why the changes are important. This is when they'll want to pass the information on to help their friends and family – and the benefits of your safety programme can snowball far beyond your fleet. There's a valuable employee morale element to this as well. We've already talked about how managing fleet risk means there's less chance of bad things happening that reduce employee wellbeing, but a highly visible and well delivered plan works on the upside as well. It can boost morale by making it clear that you want to look after your employees and are willing to do as much as you can to keep them safe.

Finally, we've talked about how this can prepare your business for change, but it also helps your employees cope with change, particularly when it is sudden or unexpected. The pandemic, for example, meant many people were homeworking for the first time, while delivery firms needed to handle a sudden and significant rise in their workloads.

Better drivers are likely to be less stressed at the wheel, have a driving style that looks after their vehicles better and even have better fuel economy.

Seven tips for managing risk

Joe Masters is the Transport Manager at Metropolitan Thames Valley, one of the UK's largest housing associations. In his role, he introduced a farreaching risk-reduction strategy that has made a large fleet significantly safer – and won him the UK Fleet Champions Award 2020. We asked him for his tips about reducing risk as a fleet manager.



By Joe Masters, Metropolitan Thames Valley

Make sure your drivers think of themselves as drivers

This might sound counterintuitive, but it's important to remember that most people don't drive for a living. Our drivers are plumbers, carpenters, electricians and so on. For them, driving is just what they do to get to where they're working. We had to get the message across that many of them spend as much time at the wheel, or even more, than they actually do at their jobs. This helped drive a change in how they saw their driving – and made them more receptive to our risk-reduction plans.

Start with the challenges and find opportunities

Our driver campaign started by looking at our biggest challenges. These were compliance with inspections, claims and failing to make the most of telematics. Then, we built our campaign around them.

Take telematics as an example. We were using it purely as a tracker, but there's much more information available. By opening it up, we could look at the detail of safety events, such as speeding, with weekly reviews of the data to check progress and identify areas to target.

Get management buy-in

If you can get management on board, everyone else has to follow suit (even if they don't always want to). However, that can be easier to say than do, particularly if there isn't a recognition that things need to be improved.

One of the ways we did this was to take managers on a course with the FTA (now known as Logistics UK). It can have a much bigger impact when an external expert tells you that although drivers may need to do vehicle checks themselves, the ultimate responsibility for roadworthiness is with directors and fleet managers.



Make things easy

One of the big changes we wanted to implement was improved vehicle checks. There was resistance to the idea ("We're plumbers, not mechanics, how are we meant to know how to do this?"), so we looked for a way to make it easy.

We have the advantage of an inhouse app that streamlines a lot of processes, but we supported it with a DVLA video that shows how to do a walk-around check. (If you would like to try this with your fleet, it is available at https://youtu.be/OXSPqyPDZJs) Drivers could watch this every day until they got the hang of it and it meant they were all able to carry out their checks from that point forward.

Make things real

At the same time, we stressed the dangers of not carrying out an inspection. We built a campaign looking at real-life case studies of tragedies supplied by Brake and Global Fleet Champions. These drove home the point that no-one wants to be responsible for a child getting hurt or the police having to knock on someone's door to deliver the worst-possible news. It also helped us make clear that we're not doing this because we want to catch people out. We want to keep them safe.

Encourage awareness and changes in habits

Even small changes in habits can significantly reduce the number of incidents or accidents. This can cut costs and keep people safe. Parking is one of the key ones. We tell our drivers to avoid parking at junctions or areas with obscured views - and to make sure they always fold-in their wingmirrors. Speeding is another area that we're really careful with. Telematics makes this easy to monitor, but sometimes more support is still required. One thing we've found is that when a speed limit in an urban area is cut from 30 to 20, we find some drivers going at 25, as they feel this is still an acceptable speed (given that it used to be 30). We make clear that it's 20 for a reason - and point out that going at 25 is the equivalent of doing almost 90 on the motorway! Taken together our work on speeding has helped cut 'speeding events' by 75% in just 18 months and we're always reminding our drivers to be even more careful.

Make it clear it's about support, not blame

Finally, and perhaps most importantly, you need to make clear that any risk-reduction plan is about looking after your drivers. It's not there to find reasons to blame them for mistakes. Given the year we've just had, there's more pressure on people than ever. They need, and deserve, as much support as possible. If they repeatedly refuse to play ball, that's when performance reviews and disciplinary action may be required, but it's very much the last resort – and, hopefully, won't be needed at all.

Our work on speeding has helped cut 'speeding events' by 75% in just 18 months.

The 'Fatal Four' and driver motivation

Certain traffic offences make a significant contribution to the numbers of people killed and seriously injured on UK roads, which is why the National Police Chiefs' Council prioritises enforcement of the Fatal Four.



By Dr Lisa Dorn



Mobile phones

In 2019, there were 637 casualties on Britain's roads – including 18 deaths and 135 serious injuries – in crashes where a driver using a mobile was a contributory factor (DfT, 2019).



Seatbelts

The percentage of road deaths where the victim was not wearing a seatbelt has increased from 25% in 2016 to nearly a third in 2018 according to Direct Line and the Parliamentary Advisory Council for Transport Safety.



Inappropriate speed contributes to around 11% of all injury collisions reported to the police, 15% of crashes resulting in a serious injury and 24% of collisions that result in a death (DfT, 2017).



Drink and drug driving

In 2018, an estimated 8,680 people were killed or injured when at least one driver was over the drink-drive limit – a 1% increase from 2017. In 2019, a driver or rider being impaired by legal or illegal drugs contributed to 2,278 reported road casualties – 92 of these people were killed and 737 were seriously injured (DfT, 2020) To support the police in enforcing these key traffic laws, psychologists have been involved in the design of interventions to change driver behaviour. While most drivers follow the rules of the road on a regular basis, others routinely break them. One of the factors that differentiates law-abiding from law-breaking behaviour is driver motivation and it is a key component of any intervention that aims to change driver behaviour. Motivation is the reason drivers behave the way they do. Although motives are rarely directly observable and may not be consciously available, they are what cause you to act in any capacity, including behind the wheel.

There are two different types of motivation – extrinsic and intrinsic. An extrinsic motivation arises from outside the individual and involves a reward of some kind. For example, a driver can be incentivised towards safer driving with lower insurance premiums or with a company scheme based on their good driving record. However, an incentive can send the message that you are no longer doing something for yourself. In studies it has been shown that even when incentives do prompt a change in behaviour, this change may not be sustained when the incentive is removed.

Intrinsic motivations, on the other hand, arise from within, as you focus on what is beneficial for your own safety and wellbeing. For example, following the traffic rules can lead to feelings of comfort, not only because you may have little concern about falling foul of the traffic law or being involved in a crash, but perhaps because you are following social norms and are less likely to be rebuked by other road users. This makes your journey more pleasurable and relaxing.

Currently, most safe driving interventions tend to focus on the risks of being involved in a crash or being caught and prosecuted. Information about risks can change perceptions, but some people can enter a state of denial. Negatively-framed interventions can generate fear of the consequences of committing offences and this could lead to counterproductive results; increasing rather than decreasing risky behaviours (Cutello et al, 2020). Motivating safer driving is about building a picture of how the new behaviour is more desirable than the high risk behaviours. Strategies that aim to reframe safer driving as pleasurable can 'market' new behaviours to those that break the rules. Messages highlight how the new behaviours are more advantageous so drivers perceive the new behaviours are more 'me', more doable or make their old behaviour seem less attractive. A tailored mix of interventions for managing the risks of driving for work, delivered over a period of time, may

include telematics, driver briefings, group discussions and the effective use of communication channels to nudge safer driving. Driver coaching explicitly helps drivers to plan behavioural changes with easy steps over time and develop 'if-then' coping strategies to prevent relapse. These kinds of interventions can help drivers reframe emotional connections to high-risk behaviours – focusing on the positive benefits of the new behaviours, as shown in the figure below.

Eight positive benefits of new safe-driving behaviours



Key references

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How LeasePlan can help

The first step in managing fleet risk is to decide that it's something your organisation takes seriously and wants to address. Then, you can build a plan for your specific requirements. You don't have to do everything at once, just work towards a 'zero tolerance' approach until it's the default position for your business and bad driving behaviour simply isn't tolerated.

We know this might sound intimidating, particularly if you're not currently addressing risk, which is why we've developed a suite of tools and guidance to support you. Some focus on specific challenges, while others aim to drive broader behavioural change.

In addition, our experts are on hand to help you bring all the data and analysis together with SafePlan Zero, so you can identify the areas you want to focus on and create a visible evidence trail that shows you have done everything you can be reasonably expected to do if the worst does happen.

SafePlan Zero

Our four-step approach:

Educate employees about the importance of safer driving

Report and measure fleet safety through tools and benchmarks



Implement tools to keep your employees safe on the road.

Sources and further reading:

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International Loss Control Institute.

Discover more

For more information and to download our Fleet Risk Guide, visit our dedicated webpage.

LeasePlan UK

165 Bath Road Slough, Berkshire SL1 4AA

leaseplan.com