



Protecting people  
on the move

## Whitepaper

How a fleet and driver  
risk management  
programme delivers  
tangible business benefits



## About TTC Group

**Protecting people on the move.** TTC Group is a leading provider of road safety training and services, educating 500,000 road users annually.

For businesses, we provide services to reduce fleet operating costs and risks by improving driver safety and compliance with the law. We offer fleet risk management services and driver training for companies with commercial vehicles, PCVs, fleet vehicles and grey fleet drivers.

We are appointed by 14 UK police forces to deliver retraining for 'speeding' and 'drink drive' offenders under the National Driver Offender Retraining Scheme (NDORS) and the Drink Drive Rehabilitation Scheme (DDRS) across the UK.

Our training services extend to other vulnerable road users. We are the largest cycle training provider offering programmes for businesses and the nationally recognised 'Bikeability' and 'Balanceability' courses.

Our services are Quality Assured to the highest international standards. We are one of only a handful of UK organisations to have been awarded the ISO:39001 Road Traffic Safety Management System accreditation.

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# How a fleet and driver risk management programme delivers tangible business benefits

Driving is one of the most dangerous activities many of us undertake every day. Driving for work involves additional risks; that's why the Health and Safety Executive explicitly says employers have a legal duty of care to any of their employees who drive 'at work', irrespective of the vehicle's ownership.

## Key highlights

- Road traffic crashes now represent the 8<sup>th</sup> leading cause of death globally <sup>[1]</sup>
- There is around 1 work-related death every 90 seconds worldwide <sup>[2]</sup>
- Over 25,000 lives were lost on EU roads in 2016, with up to 40% of those deaths being work-related <sup>[3]</sup>
- About 1 in 3 (31%) fatal crashes and 1 in 4 (26%) serious injury crashes, in Britain, involve someone driving for work <sup>[5]</sup>
- The pillars of work-related road safety are road safety laws, health and safety legal compliance, the impact of crashes on staff well-being, the cost of crashes to business and the maintenance of brand reputation
- It is an offence for a person to cause or permit another person to drive without a legal driving licence <sup>[9]</sup>
- It is estimated around 800,000 people drive without legal licences <sup>[10]</sup>
- Health and Safety legislation extends to work-related driving, as cars and vans used for business are now legally considered to be an extension of the work place <sup>[12]</sup>
- Health and Safety fines have increased significantly since February 2016 <sup>[14]</sup>
- People who drive hire cars, or their own private vehicle for work (the grey fleet), should all be included in any fleet risk management programme
- The hidden costs of a collision could be between 4 and 32 times the 'bent metal' costs
- Implementing a road risk programme can bring significant, tangible and financial business benefits



Around  
**31%**  
of fatal crashes in  
Britain involved  
someone driving  
for work

# Driving for work – the International, European and GB perspective

## International perspective

Driving a vehicle is, without doubt, the most dangerous activity that millions and millions of people in the world undertake on a regular basis.

The World Health Organisation (WHO) states “road traffic crashes now represent the 8<sup>th</sup> leading cause of death globally. Deaths from road traffic crashes have increased to 1.35 million a year. That’s nearly 3,700 people dying on the world’s roads every day.”<sup>[1]</sup>

In addition, millions more people, including vulnerable road users such as pedestrians and cyclists, are injured or disabled every year; many suffering life-changing injuries with long lasting effects. These losses take a huge toll on close relatives, wider families and broader communities. In all countries around the world, the cost of emergency response, health care and human grief is immense.

In terms of work-related figures, the NIOSH Global Review of Occupational Road Safety 2010 says that globally “it is estimated that work-related incidents make up 25% of the road toll, rising to 50% if commuting is included.”<sup>[2]</sup>

To put this into context, if 25% of the 1.35 million deaths were work-related, this equates to around 1 work-related death every 90 seconds worldwide.

In Europe, the European Transport Safety Council (ETSC) June 2017, stated over 25,000 lives were lost on EU roads in 2016, with up to 40% of those deaths being work-related.<sup>[3]</sup>



Often, it is other road users and passengers of an at-work driver who is killed or injured... making up around 85% of those killed and almost 70% of casualties in work-related crashes.<sup>[6]</sup>



## The impact in Britain

Britain has worked hard over the last decade or so to reduce casualties on our roads, mainly by investing in the 3 ‘Es’ of road safety.

These are:

- **Engineering** – of roads and vehicles
- **Enforcement** – of road traffic laws especially of excessive or inappropriate speed, hand-held mobile phone use or drink/drug driving
- **Education** – offering additional education to driving offenders or people involved in crashes, so the risk for all road users is reduced

As a result, in 2017, Britain currently resides 4<sup>th</sup> in the number of road deaths per million inhabitants, as detailed in the GB Reported Road Casualties Annual Report 2017,<sup>[4]</sup> after Norway, Sweden and Switzerland.

## GB road death statistics

Over the last decade, the number of fatalities on Britain’s roads has declined by 39% but has plateaued at around 1,800 deaths a year on the road, nearly 25,000 seriously injured and around 170,000 reported casualties.<sup>[4]</sup>

While the decline in deaths is encouraging, there are still nearly 5 people a day killed on British roads – too high by anybody’s standards.

## Driving for work

Businesses can play a role in reducing death and injury on our roads too.

It’s estimated about 1 in 3 (31%) of fatal crashes and 1 in 4 (26%) of serious injury crashes in Britain involve someone driving for work.<sup>[5]</sup> That’s around 500 people a year that are killed and over 10 times that number seriously injured. Fleet News, in their ‘Business of Safety and Risk report’ states: “Often, it is other road users and passengers of an at-work driver who are killed or injured. In 2016, they made up around 85% of those killed and almost 70% of casualties in work-related crashes.”<sup>[6]</sup>

There are several pillars supporting driving for work road safety. These are health and safety compliance, the impact of crashes on staff well-being, the cost of crashes to business and the maintenance of brand reputation.

The banner, under which organisations manage these risks, is called Fleet and Driver Risk Management.



# Managing fleet and driver risk

In the UK, driving for work activities are covered by many different pieces of legislation<sup>[7]</sup> that cover the company, its directors, staff and drivers:

- Corporate Manslaughter and Corporate Homicide Act 2007
- Health and Safety at Work Act 1974
- Management of Health and Safety at Work Regulations 1999
- Health and Safety Offences Act 2008
- Road Traffic Act 1991
- Road Safety Act 2006
- Road Vehicles (Construction and Use) Regulations 1986 & 2003
- Carriage of Dangerous Goods Regulations 2009
- The Motor Vehicles (Driving Licences) Regulations 1999

To comply with all this legislation:

- The company must not do anything which puts drivers at risk
- The company's work-related driving activities must not endanger other road users
- Directors must put appropriate policies and procedures in place to ensure this happens
- All employees must follow those policies and procedures at all times
- Drivers must follow the guidance in the Highway Code



## Corporate manslaughter

One of the most high-profile pieces of recent legislation that concerns road safety is the Corporate Manslaughter and Corporate Homicide Act 2007. Since the introduction of the Corporate Manslaughter and Corporate Homicide Act in 2007, there have been just over 25 convictions, of which 1 was directly related to Corporate Manslaughter (road safety). This was Baldwins Crane Hire Ltd, where a driver, Lindsay Easton, died when driving a crane which crashed into an earth bank in 2011. The vehicle's brakes had failed. The company was fined £700,000 plus costs in December 2015 and the incident was well publicised.<sup>[8]</sup>

However, several other laws also apply to the driving task. For example, in January 2017 a haulage boss and his mechanic were both jailed after being found guilty of manslaughter when a tipper truck crashed in Bath killing 4 people following brake failure; the driver was cleared of dangerous and careless driving. Secondly, in March 2017, the driver of a bin lorry, which crashed in Glasgow killing 6 people, was banned from the roads for 3 years after admitting 'culpably and recklessly' driving a vehicle (car) to the danger of the public. Most recently, in November 2018, Midland Red (South) Ltd were fined £2.3 million under health and safety legislation, after a bus driver drove into a Sainsbury's supermarket killing 2 people.

## Licence compliance

It is an offence under the current **Road Traffic Act** Section 87<sup>[9]</sup> for an employer to allow an employee to drive a car or motor vehicle without the correct driving licence.

## Drivers of motor vehicles to have driving licences

**1. It is an offence for a person to drive on a road a motor vehicle of any class otherwise than in accordance with a licence authorising him to drive a motor vehicle of that class.**

**2. It is an offence for a person to cause or permit another person to drive on a road a motor vehicle of any class otherwise than in accordance with a licence authorising that other person to drive a motor vehicle of that class.**

As a result of the cause or permit statement, many companies now check their drivers' licences against the DVLA database. While there are no officially published statistics, according to research it is estimated that around 800,000 people drive without legal licences.<sup>[10]</sup> If one of your drivers is driving illegally, then it's likely your fleet insurance is invalid if they crash. This could mean if they are unfortunately involved in a serious incident while driving on your behalf, you would need to cover claim costs from your day-to-day business – which may be very significant.



For large goods and passenger-carrying vehicles, there is also the need for drivers to undertake Driver Certificate of Professional Competence (DCPC) periodic training, where they must complete 35 hours of JAAPT-approved training over 5 years. To demonstrate compliance, the driver must hold a 'driver qualification card' or 'DQC.' Drivers can get a £50 fixed penalty for driving professionally and not producing it when asked to do so by the police or DVSA.

## Health and safety compliance

As detailed in the Health and Safety Executive's Driving at Work leaflet<sup>[11]</sup> "Employers have duties under health and safety law for on-the-road work activities. The Health and Safety at Work Act 1974 states you must ensure, so far as reasonably practicable, the health and safety of all employees while at work. You must also ensure that others are not put at risk by your work-related driving activities. The self-employed have similar responsibilities."

'So far as reasonably practicable' means balancing the level of risk against the measures needed to control the real risk in terms of money, time or trouble. However, you do not need to act if it would be grossly disproportionate to the level of risk.

If you employ 5 or more people, the management of health and safety at Work Regulations 1999 requires you to manage health and safety effectively.

The Health and Safety Executive is very clear this Health and Safety legislation extends to work-related driving, as cars and vans used for business are now legally considered to be an extension of the work place.<sup>[12]</sup> You must carry out an assessment of the risks to the health and safety of your employees, while they are at work, and to other people who may be affected by your organisation's work activities. Even if you employ fewer than 5 people, you still have a legal duty of care to ensure that your firm's driving activities don't put drivers or other road users at risk.

You must consult with your employees and, where applicable, their health and safety representatives, on health and safety issues, including:

- **Risks arising from their work**
- **Proposals to manage and/or control these risks**
- **The best ways of providing information and training**

## Change in Health and Safety fines 2016

For several years, the Corporate Manslaughter Act has been identified by many commentators as the most important legislation that affects road safety issues. While very important, the most likely risk for most businesses is the major overhaul of health and safety fines and sentencing guidelines introduced in February 2016.



They (the fine and sentencing guidelines) direct the courts to consider the sentencing of offending organisations by way of a step-by-step approach, primarily examining culpability, the seriousness of harm risked and the likelihood of harm, which are divided into a number of different levels to reflect the scale within each category... the guidelines then require an assessment of turnover in order to set a starting point for a fine.<sup>[13]</sup>

**Kizzy Augustin** Senior Associate at Pinsent Masons LLP

As a result, the size of health and safety fines has increased significantly since 2016. BLM, an insurance risk and commercial law firm, publishes a list of fines and costs incurred.<sup>[14]</sup> Here are some recent examples of the major fines related to road and driver risk.

|  Fine |  Costs |  Company |  Incident description   |  Fine date |
|--|---|---|--|---|
| £2.3m  | £ 7,214   | Midland Red (South) Ltd   | Bus driver drove into a Sainsbury's supermarket killing 2 people   | Nov 2018  |
| £2m  | £115,000  | Travis Perkins Trading Company  | Customer died after being crushed by company vehicle in the company's yard   | Apr 2016  |
| £1.3m  | £130,000  | Tarmac Trading  | Pedestrian died and another suffered serious injuries after being hit by cars in separate incidents  | Oct 2016  |
| £1m  | £27,943   | Glynwed Pipe Systems  | Delivery driver killed   | Mar 2018  |
| £1m  | £130,000  | Veolia ES (UK)  | Employee suffered fatal injuries when he was hit by a reversing refuse vehicle   | Jan 2019  |
| £1m  | £130,000  | Nottingham County Council   | Council fined after a member of the public was crushed by a tractor  | Apr 2017  |
| £900k  | £49,800   | Jaguar Land Rover   | Worker lost their leg following car accident and 2 other employees suffered minor injuries   | Jan 2017  |
| £800k  | £10,000   | Laing O'Rourke  | Employee accidentally reversed a dumper truck into his brother when the pair were trying to move a broken down scissor lift on a service road. The brother was crushed to death between the 2 vehicles | Mar 2017  |

## Grey fleet

Health and safety legislation covers all staff driving for work, independent of the vehicle they are driving. This means people who drive hire cars or their own private vehicle for work (the grey fleet) should all be included in any fleet and risk management programme.

## Driver safety

Driver safety is a key driving force for implementing a comprehensive fleet and driver risk management programme. In the UK, where there is a strong legislative and enforcement framework, compliance with the law is a key incentive to act. In other countries, where the legal framework is less strong or does not exist or function effectively, many companies adopt a corporate and social responsibility (CSR) approach where ensuring the safety of the business driver or rider is simply the right thing to do.

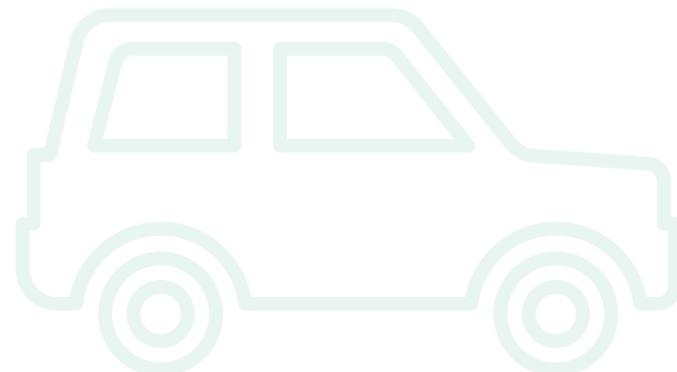
In addition, many companies are now developing a stronger health and safety culture within their business as it makes good business sense. As a result, by offering driver assessment and training, companies are offering their staff additional 'life skills' which they can use both inside and outside the work environment. In addition, by working closely with staff, driver training can support employee engagement retention and well-being schemes.

Finally, having safer drivers can deliver a more successful and more profitable business. By reducing the cost of collisions and potentially the severity of each collision, through more driver awareness training, businesses can reduce the cost of collision repairs both from a vehicle perspective but also a human one too.

Vehicle damage and write-off costs are often a small part of the true cost of a collision. Some experts have stated that the hidden costs of a collision could be between 4 and 32 times the 'bent metal' costs i.e. the cost of repairing the vehicle.

Brake, the road safety charity, states other costs may also include: <sup>[15]</sup>

- Vehicle recovery and storage costs
- Vehicle downtime
- Reduced vehicle resale value
- Driver's loss of expertise
- Driver, other third party, personal injury
- Third party vehicle and/or property damage
- Third party loss of earnings
- Third party legal costs
- Missed sales
- Damage or lost stock
- Impact on business reputation
- Management and administration time



In fact, Brake makes an excellent business case for taking action. "Consider this example: your company vehicle hits another from behind, causing £1,000 of damage to your vehicle, £1,000 to the other one and an injury claim for the other driver of £1,000. While the reported cost of the collision is £3,000, the total cost is likely to be at least £6,000. If your organisation makes a 10% return on sales, to cover this collision it would require £60,000 of revenue. If your organisation makes 50p per sale, it's the equivalent of 120,000 unit sales. The question companies need to ask is this: is it easier to sell 120,000 extra products or more proactive in preventing collisions?"

## Fleet costs

Reducing the number and severity of collisions will logically reduce the costs of running a fleet. However, it can be difficult to identify specific cost savings as few companies have the management information processes to provide statistical evidence of success.

The Driving for Better Business (DfBB) organisation, nevertheless, has analysed a variety of businesses to provide supportive information. DfBB is a government-backed Highways England programme to help employers in both the private and public sectors reduce work-related road risk, decrease the associated costs and improve compliance with current legislation and guidance.

Using data from their business champions, they highlight some of the individual benefits their champions have achieved in their DfBB Risk Guide. <sup>[16]</sup>

- Insurance claims ↓ **54%**
- Accident rates ↓ **40%**
- Repair costs ↓ **23% to 82%**
- Fleet insurance ↓ **26%**
- Incidents ↓ **22% to 87%**
- Fuel use ↓ **10%**
- Maintenance costs ↓ **30%**
- Damage costs ↓ **78%**
- Third party claims ↓ **84%**
- Speeding ↓ **80%**
- Own fault claims ↓ **20%**

These figures clearly show implementing a road risk programme can bring significant, tangible and financial business benefits.

## Brand reputation

In today's business environment, brand reputation is a valuable asset; it can take years to build and minutes to destroy. That's why, implementing a fleet and driver risk programme can demonstrate to key shareholders, investors and the press that the company is doing everything it can to reduce the risk to drivers and to the business. Even if a driver has a crash, the company can still show it was aware of the driver risk issue and put in place programmes and training to minimise it.



# Greenhous Group's business growth drives comprehensive health and safety programme for 'at-work' drivers

The company operates a full work-related driving programme to ensure compliance with their duty of care responsibilities and a safer working environment for all their drivers.

- ✓ Effectively manages duty of care responsibilities – legal and health and safety
- ✓ Legal compliance through licence checking via the DVLA
- ✓ Personalised training which makes drivers more aware while driving for work
- ✓ Management alerts that identify issues to be resolved
- ✓ Consistent work-related driving programme supporting all drivers
- ✓ Digital technology providing a tailored learning solution and continuous engagement

The Greenhous Group is one of the top 20 motor groups in the UK. Its principle activities include the sale and distribution of fleet and retail cars, vans and trucks, the refurbishment of contract hire, rental and fleet vehicles after the completion of their contracts, the service and MOT of vehicles and the wholesaling of truck, van and car parts.

Founded in 1912, the company has an annual turnover exceeding £1 billion and is listed in the Sunday Times top 100 largest private UK companies. The company currently employs nearly 1,000 people, across a number of sites, mainly in the North Midlands and Wales.



## Growth in business increases risk exposure

In the last few years, Greenhous has experienced significant growth both organically and through acquisition. This has resulted in more staff driving for work and therefore the total mileage driven by 'at-work' drivers, has increased. While the company has always been legally compliant by checking driving licences, it wanted to do more.

The company has 4 key categories of 'at-work' drivers – fleet 'vehicle delivery' drivers, vehicle technicians, company car drivers and employees who use hire cars for work journeys. Nobody is permitted to drive their personal vehicles for business purposes. Around 250 people regularly drive for work.

The key driving force behind the Greenhous work-related programme was the health and safety of employees. In early 2018, sponsored by the board, the company chose to take a proactive and wide-ranging approach to driver safety, not only to keep their drivers safe and reduce collision costs, but to support a broader safety culture within the whole business.

In May 2018, Greenhous chose our Continuum platform to provide a full driving licence check, driver assessment and training programme to support the whole business.

## Introducing the programme

Any change management programme aimed at making drivers more aware and therefore able to take better driving decisions, needs careful consideration. Employees can see the leadership of the business is committed to the programme and it has sponsorship from the top leadership team.

As a result, the Greenhous Fleet Operations Director was instrumental in the initial pilot, not only to work alongside the 20-plus fleet drivers on the trial but, most importantly, to demonstrate the board's commitment and support of it.

## Programme roll-out

After the trial was successfully completed in the summer of 2018, a further 180 staff were invited onto the programme. Every driver undertakes a formal licence check, an online driver risk assessment followed by a tailored programme of elearning on an ongoing basis to ensure consistent engagement in the scheme. Little and often is the key here – without being intrusive.

Once the results of the licence check have been returned by the DVLA, these are reviewed and any anomalies are communicated to the relevant manager and the health and safety co-ordinator via email alert and phone call in more urgent situations.

The outcome of the assessment and licence check drives the amount and type of further driver education required. In addition to on-road driver coaching, our Continuum platform offers 15 short targeted online elearning modules as well as 36 micro driver training videos that can be rolled out over the lifetime of the programme, directly to the driver.

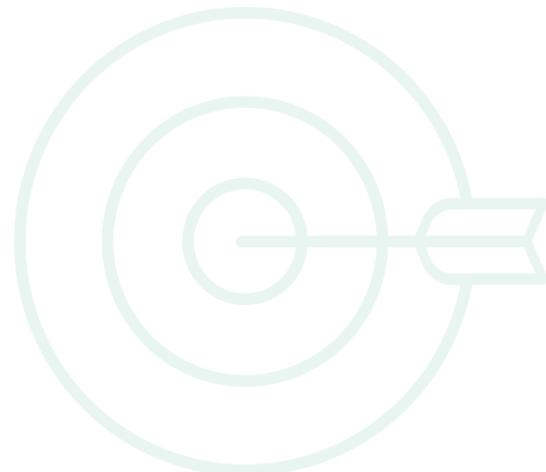
### Programme management

Critical to the success of any road risk programme is management information that drives decision making. Continuum offers dashboards and drill-down capabilities. This allows the fleet manager to understand the status of their programme at any time 24/7. Continuum also provides compliance reports and, where necessary, alerts the manager to information that may need immediate action. Drivers also receive individual alerts for training or document upload.

Greenhous, because of its 4 categories of 'at work' drivers each of which are based at different locations and have different levels of experience, needs to manage its drivers through a single online portal. This allows the management team to compare different initiatives and share best practice.

### Outcome

Greenhous now has full control over its work-related programme and works closely with our team to co-create solutions if a new requirement is identified. Future opportunities include rolling out the programme to people who use hire or company cars on an occasional basis, as well as looking at technologies such as telematics.



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Continuum provides us with a continuous programme to ensure we manage our duty of care to employees. We're also delivering a health and safety programme that reduces the risk exposure of our drivers, both at work and at home. Our drivers like it too. In fact, several department managers have told me directly that their drivers have said they have changed the way they drive following the driver coaching. Working with TTC has helped us create a strong foundation for ensuring our drivers are safe, our vehicles are less damaged, and our business is compliant.

**Gina Hughes**  
Health and Safety, Greenhous

# Future of fleet risk management

While driver behaviour is a key factor in road safety it is estimated that 95% of crashes are caused by human error <sup>[16]</sup> so therefore training needs to focus more and more on the individual driver. This means any training interventions must be data-driven so the driver receives a completely personalised training experience, focused on their unique training needs. This also signifies different technologies such as telematics and even biometrics (human telematics) need to provide data that will inform training interventions.

Traditional driver training involving our on-road driving is perfect for some drivers however, more cost-effective and targeted training using data and technology is highly sought after, especially if it is not too intrusive on the drivers time.

In addition, the impact of autonomous or semi-autonomous vehicles will affect the driving environment as technology starts to take over the role historically performed by the driver. This will require training to help the driver understand the benefits of such technology as well as some of the new challenges it can bring.

## Conclusion

The evidence is clear. There are 5 key business reasons for adopting a comprehensive fleet and driver risk programme to support your employees who drive for work. If you do, you will be legally compliant, comply with your health and safety obligations, ensure your drivers are safer behind the wheel, save money while running your fleet as well as maintaining your brand reputation. Now is the time to act.

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In 2005, Arval's incident ratio (the percentage of the fleet involved in a collision in each year) was about 43%. Crash repair costs alone amounted to almost £150,000 and third party claims totalled £70,000. By the end of 2016, following the introduction of a wide range of road safety initiatives over the years, Arval's crash repair costs have dropped to just £26,000 and third party claims have dropped to just £11,000. The business is therefore now saving over £180,000 each year in direct costs compared to 2005. <sup>[12]</sup>

**Tracey Fuller** Engagement Manager and Road Safety Ambassador, Arval, DfBB Case Study

“

The business has benefited significantly from our direct interventions, which have resulted in a 13% reduction of costs incurred for accident collision damage against the same period last year and a 3.2% reduction on average fuel purchased per vehicle. Furthermore, the number of 'At Fault' claims and overall claims has dropped by 20% and 15% respectively over the last 12 months. <sup>[12]</sup>

**Colin Knight** Head of Fleet Safety Management and Compliance, Clancy Docwra, DfBB Case Study

“

Having reduced the number of incidents by 22%, our annual crash repair costs fell by approximately £60,000. The real savings weren't immediately obvious though. We found we'd also saved a further £50,000 in mobile repairs, £70,000 in renting replacement vehicles while the crashed ones were fixed, and almost £100,000 on the costs for our own internal fleet maintenance and repair team. The total annual saving is therefore well over £275,000. <sup>[12]</sup>

**Alison Moriarty** CMILT, Fleet Risk and Compliance Manager, Skanska, DfBB Case Study

Other case studies are available at the Driving for Better Business website [www.drivingforbetterbusiness.com](http://www.drivingforbetterbusiness.com)



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