2026

DRIVER RISK REPORT

Current Trends Shaping UK Motor Risk



sambasafety

Foreword

October 2026

For many, driving is a normal part of the working day. For organisations, it's also one of the hardest risks to manage. That tension is especially clear in the UK, where collisions involving people driving for work continue to have devastating consequences. The question I keep coming back to is: what will it take for us to act on them earlier?

This report brings that question into sharper focus.

Across the UK motor market, we can see real progress. Safety and risk stakeholders are more connected than they were a few years ago, and the conversations are more constructive. Technology is advancing in meaningful ways. Compliance, long treated as separate from safety culture, is also moving back to the forefront where it belongs.

Still, progress doesn't mean we've reached the finish line. There's more to do to make safety simple, routine, and expected. That is especially true when it comes to driving for work, which remains one of the most persistent risks organisations face.

When we build human-centred systems that proactively engage drivers before something goes wrong, we can move beyond simply reacting to failures and create genuine partners in safety. The same idea applies to technology. Driver data and telematics are most useful when they come together to create a clearer view of risk, giving fleets and insurers a better chance to act early.

As technology matures, fleets of all sizes have greater access to tools that can make risk easier to understand and address. For fleets, that means responding to risk sooner and with greater confidence. For drivers, it means getting the right support at the right time rather than relying on a one-size-fits-all approach.

The progress we've made has laid the foundation. The real opportunity is to make sense of the information fleets already have and turn it into action. When organisations can see where risk is changing, respond with the right support, and measure whether it worked, safety becomes more practical and more accessible.

On behalf of everyone at SambaSafety, I want to thank our UK partners and industry professionals who contributed to this report. The conversation you're helping shape matters to fleets, drivers, and everyone who shares the road.

I'm confident the best is still ahead.



Matt Scheuing
CEO, SambaSafety



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Research Methodology and Data Sources

SambaSafety's 2026 UK Driver Risk Report is the second instalment in our annual series. Each year, customers and industry stakeholders rely on SambaSafety's analysis and deep expertise in workplace safety to better understand the evolving landscape of mobility risk.

To develop this report, we analysed a broad range of datasets from SambaSafety's records repository, including United Kingdom (UK) and United States (US) telematics, licence records, penalty charge notices (PCNs), and Notices of Intended Prosecution (NIPs). Our approach is supported by published research from industry partners including Aon's UK risk and human capital divisions, safety organisations and other third-party research institutions, ensuring a balanced and evidence-based perspective.

The report also includes findings of a SambaSafety survey of insurers, brokers, and fleets that examines how telematics is being leveraged across fleets and insurance to advance safety and reduce risk, and highlights opportunities where these two groups can work together more closely to maximise telematics data usage.

Endorsement Analysis

SambaSafety conducted a global licence analysis, standardising endorsement categories across UK and US to allow meaningful comparisons by time and severity. The endorsement analysis used nearly 50 million licence records between 2021 and the first half of 2025. More than 14 million unique licences (over 28%) had at least one recorded endorsement during this period.

SambaSafety classified endorsements into the following categories, with major and minor subgroups of each.

- Speed Limit Offences, such as 'Exceeding speed limit on a motorway'
- Careless & Reckless Driving Offences, such as 'Driving without due care and attention'
- Licence & Insurance Offences, such as 'Using a vehicle uninsured against third-party risks'
- Drink & Drug Driving Offences, such as 'In charge of a vehicle while unfit through drink'
- Traffic Sign & Direction Offences, such as 'Failing to comply with traffic light signals'
- Construction & Use Offences, such as 'Using a vehicle with defective brakes'





Telematics Survey

SambaSafety surveyed commercial motor insurance and fleet professionals from the United Kingdom (UK), North America, and other countries to understand the use of telematics in their organisations and the present challenges they face in scaling adoption. Conducted from March to July 2026, we received 740 eligible responses, including 479 individuals representing traditional and grey fleets, 212 individuals representing insurance brokers, and 49 individuals representing insurers.

Telematics Analysis

Speeding intensity (by frequency and trip distance): This analysis included more than 28 million unique driving events processed between October 2025 and February 2026.

Severe speeding and distracted driving rates (by sector and time of day): This analysis included more than 135.1 million unique driving events from 245 fleets between January 2026 and July 2026. The data comes from 11 different telematics service providers (TSPs) covering more than 95,000 drivers and 500 million miles. SambaSafety performed time-of-day analyses for a subset of data from June and July 2026. We calculated industry sector rates using two-digit North American Industry Classification System (NAICS) codes reported by the customer. We reported the median rate per fleet per 100,000 miles in each sector. This report only includes industry sectors with a minimum of nine fleets reporting data for each event type.

Executive Summary

Market Conditions Have Moderated, but Claims Costs Continue To Rise

Insurers have capacity for well-managed fleets. Fleets that can demonstrate risk control are best positioned to secure stronger renewal terms. Even so, motor insurers face escalating vehicle repair costs. Vehicle repairs accounted for £1.9 billion of the £2.9 billion in Q1 2026 payouts, and electric vehicle claims cost substantially more than their petrol or diesel equivalents.

Fleets Share Telematics Data With Insurers When Asked and Value Understood

The percentage of fleets sharing data with insurers and brokers has risen slightly in the past year, up to 35% in 2026. Among fleets that don't share, about two-thirds say they were never asked. Another disconnect remains: brokers expect far more pushback due to distrust of the insurance industry than fleets report (52% of brokers vs. 5% of fleets). Insurer- or broker-led conversations about data sharing should start with an articulated benefit, as an increasing proportion of fleets perceive insufficient benefit from doing so.

Driving for Work Remains the Leading Occupational Hazard; Severe Speeding and Distraction Play a Significant Role

In 2025, 445 people died in collisions involving a working driver in Great Britain, close to double the number of deaths linked to on-site workplace incidents. Risky driving behaviours play a role in these deaths. Speeding offences compose the largest share of driver offences (37%), but the number of distracted driving offences is steadily growing. Severe speeding events are especially high risk and are highest among Construction fleets, more than five times that of Transport fleets.

Telematics Delivers More Value When Coupled With Training

Nearly 90% of fleets surveyed use telematics. Among those who use the data to assign driver training, 78% report fewer crashes or claims. Only 26% of fleets currently couple/pair their data with training. Fleets that actively monitor, coach, and train drivers on speed and distraction will see fewer crashes and claims.

445 people died in collisions involving a working driver in 2025.

Source: Department for Transport, UK[1]



Motor Insurance Insights

UK commercial motor conditions have moderated for fleets that are successfully managing risk. However, claims inflation continues to pose challenges for insurers, in part due to rising repair costs linked to advanced driver assistance systems (ADAS) and electric vehicles (EVs).

Telematics gives fleets a tool to demonstrate how they manage risk, yet only about one-third of fleets currently share their data with an insurer or broker. While more fleets are sharing their data than in 2025, gaps in perception between fleets, insurers, and brokers about fleets' willingness to share continue to limit its broader adoption. Fleets aren't necessarily resisting or distrusting telematics. The real barriers are whether anyone is asking them to share data and whether the value of doing so is clear enough.

Turning Market Moderation into Sustainable Advantage

UK commercial motor risk is entering a more nuanced and important phase. Capacity is available, and market conditions have moderated for well-managed risks, but the real commercial opportunity lies in how clearly organisations can evidence risk management, explain operational change, and use data to control claims performance.

As a Chief Commercial Officer for our UK Insurance division and member of the Aon UK Commercial Risk Executive, I see clients navigating a market where claims inflation continues to influence insurer appetite. Higher bodily injury awards, rising repair costs, and the added complexity of electric vehicles are all shaping underwriting decisions. Appetite for new business remains selective in some segments, particularly public transport and road haulage, and risks with adverse claims experience still face tougher pricing, closer scrutiny, and, in some cases, higher deductibles.

That said, I am encouraged by the increased competition, pricing moderation, and greater deductible stability we are now seeing. Fleets that can evidence sustained investment in safety, driver management, claims control, and governance are securing stronger outcomes because insurers have the confidence to compete for risks they understand and trust.

What This Means For Fleet Operators

The opportunity for fleet operators is not simply to benefit from improving market conditions, but to make those conditions more sustainable through stronger evidence, sharper insight, and better risk decisions.

For many operators, commercial motor remains both a significant insurance cost and a material retained loss exposure. Market moderation is welcome, but it should not lead to complacency. In my view, clients that can evidence risk action, explain operational change, and demonstrate claims control will be best placed to secure insurer confidence, maintain competitive tension, and manage their total cost of risk.



Amy Froude

Chief Commercial Officer, Commercial Risk, Aon UK

> The commercial reality is that cost pressure has not gone away. Technology, people, trade, and weather are all changing the risk landscape, while supply chain disruption, fuel costs, operating inflation, and workforce pressures continue to constrain margins. That is why I believe commercial motor risk needs to be managed as an integrated business issue, not simply as an annual insurance purchase.

Smarter Vehicles Drive Steeper Claims Costs

Modern vehicles have become harder and more expensive to repair. Rising vehicle complexity continues to push replacement costs higher as ADAS rely on technologies that are embedded throughout the vehicle in bumpers, windscreens, and body panels. These components are costly to replace and require precise calibration after repair, increasing both labour hours and total repair costs. The average accidental damage claim rose 8% in a single quarter to £3,699, which the Association of British Insurers attributes to higher parts prices and increasing vehicle complexity.

Thatcham Research and Innovate UK found battery electric vehicle claims running about 25.5% more expensive than internal combustion equivalents and take about 14% longer to repair.[3] Much of the cost is for the high-voltage battery, which represents up to 40% of the vehicle's total value. Minor collision damage can therefore trigger a total loss.

Despite these challenges, fleets will continue to adopt EVs to realise savings in fuel and maintenance, and the Zero Emission Vehicle Mandate adds regulatory influence. Battery electric vans reached a record 16.3% of new light commercial vehicle registrations in August 2026, although the year-to-date share of 11% remains less than half of the 24% mandated target.[4]

The frequency of claims associated with commercial EVs also appears to be slightly greater than for Internal Combustion Engine (ICE) vehicles. At least one peer-reviewed study in the Netherlands found a higher rate of at-fault claims among commercial fleet drivers using EVs compared with their ICE counterparts.[5] Despite this increased frequency, safety outcomes for occupants of EVs involved in crashes or pedestrians struck by EVs appear to be similar when compared to ICE vehicle occupants.[6]

Insurers who modernise their EV workflows and close the knowledge gap have a clear path to reducing cycle time and severity for these losses.

Of the **£2.9 billion** British motor insurers paid out in the first quarter of 2026, **£1.9 billion** went to vehicle repairs.[2]



Telematics Data Sharing to Build Market Confidence

Data Sharing Dynamics

SambaSafety's 2026 telematics survey found that insurance professionals consider telematics a significant tool for improving commercial motor profitability. However, they don't always align with fleets on how ready they are to share it. While most perceive the biggest obstacle to data sharing as fleet resistance, the reality is that there are differing assumptions about why fleets do or don't share data.

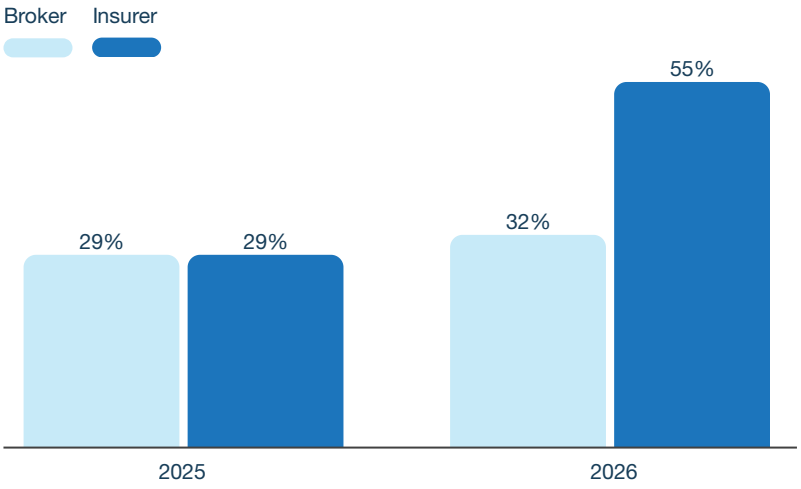
Understanding differing perceptions matters because telematics is increasingly being used to address some of commercial motor's most pressing challenges, including rising premiums and claims severity. For insurers, brokers, and fleets, effective data sharing depends on understanding what motivates participation and what continues to prevent it.

The European Union (EU) Data Act's 'access by design' requirement took effect in September 2026 and gives users more control over connected vehicle data such as speed, braking, and mileage.[7] The Act does not apply in Great Britain directly, but UK businesses that operate in the EU can fall within its scope. Because manufacturers design vehicles for the wider European market, UK fleets may also benefit as OEM data becomes easier to access and share with insurers.

Fleet Data Sharing Is Increasing

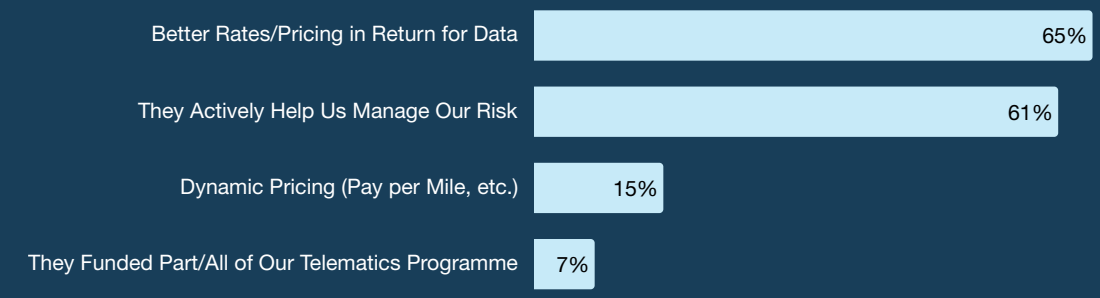
More fleets are sharing their telematics data. Thirty-five percent of fleet respondents report sharing telematics data with an insurer or broker, a five-point increase from 2025. More than half (55%) of Transport and Logistics fleets shared data with their insurer in 2026, a 26-point jump from the year before, and almost one-third (32%) shared with their broker.

Proportion of Transport and Logistics Fleets Sharing Telematics Data With Broker or Insurer



Source: SambaSafety 2026 Telematics Survey

Fleet Reasons for Sharing Telematics Data With Insurance (Insurer or Broker)



Source: SambaSafety 2026 Telematics Survey

Fleets sharing telematics data with brokers for better rates and pricing increased from **30%** in 2024 to **80%** in 2026.

Source: SambaSafety 2026 Telematics Survey

Fleets Share for Price and Partnership

Fleets share their telematics data with their insurer or broker primarily for better pricing and risk management. Among insurers, helping manage risk is the top-cited reason fleets share (59%), followed by receiving better rates in return for data access (54%). These motivations emphasise the important role that insurers and brokers fulfil as risk partners.

The role of pricing in a fleet's decision to share has grown significantly. In 2024, 30% of fleets reported sharing telematics data for better rates or pricing. In 2026, 80% of fleets sharing with brokers cited pricing as the primary motivator.

Together, these findings suggest pricing conversations have become a more prominent component of telematics-sharing relationships.

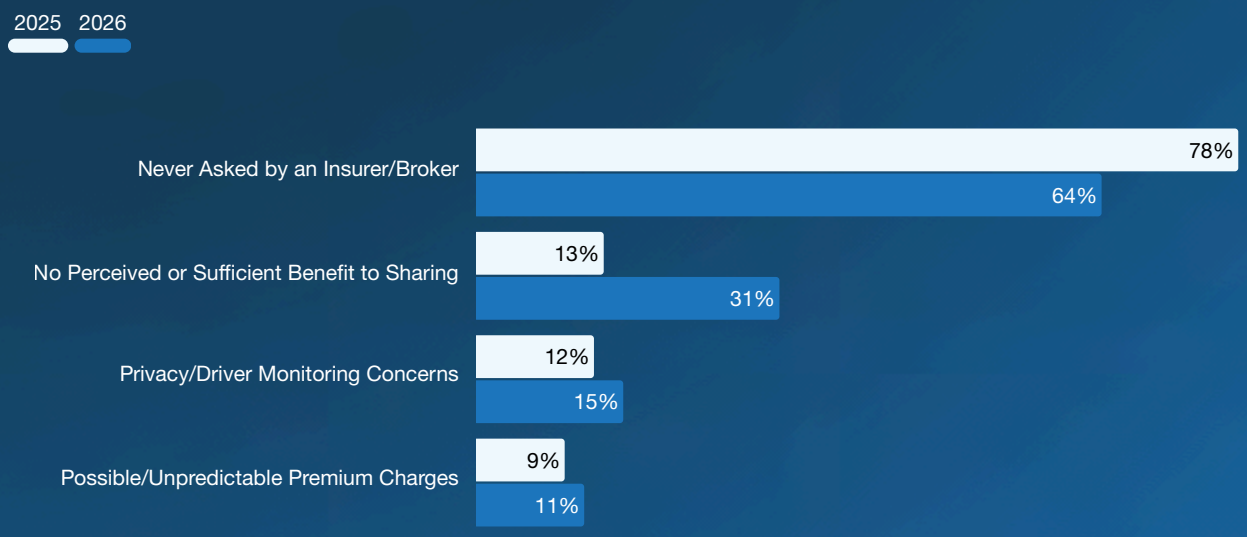
The Barrier Isn't Resistance — It's Not Being Asked

Although sharing is becoming more common among fleets, the survey indicates that the main obstacle isn't a lack of willingness. Understanding why fleets choose not to share provides a clearer picture of the barriers.

In 2025, 79% of fleets reported not sharing their data because they were never asked. This year, 64% say the same, a 14-point decline that suggests insurers and brokers are making progress in initiating data-sharing conversations.

However, a second trend emerged. The proportion of fleets citing insufficient value or benefit as the reason for not sharing more than doubled, rising from 13% in 2025 to 31% in 2026. While outreach remains the largest barrier, the findings suggest that asking fleets to share is only part of the challenge. Insurers and brokers must demonstrate a clear benefit in exchange for data.

Fleet Barriers to Telematics Data Sharing (2025 vs. 2026)



Source: SambaSafety 2026 Telematics Survey

Brokers Overestimate Fleet Objections

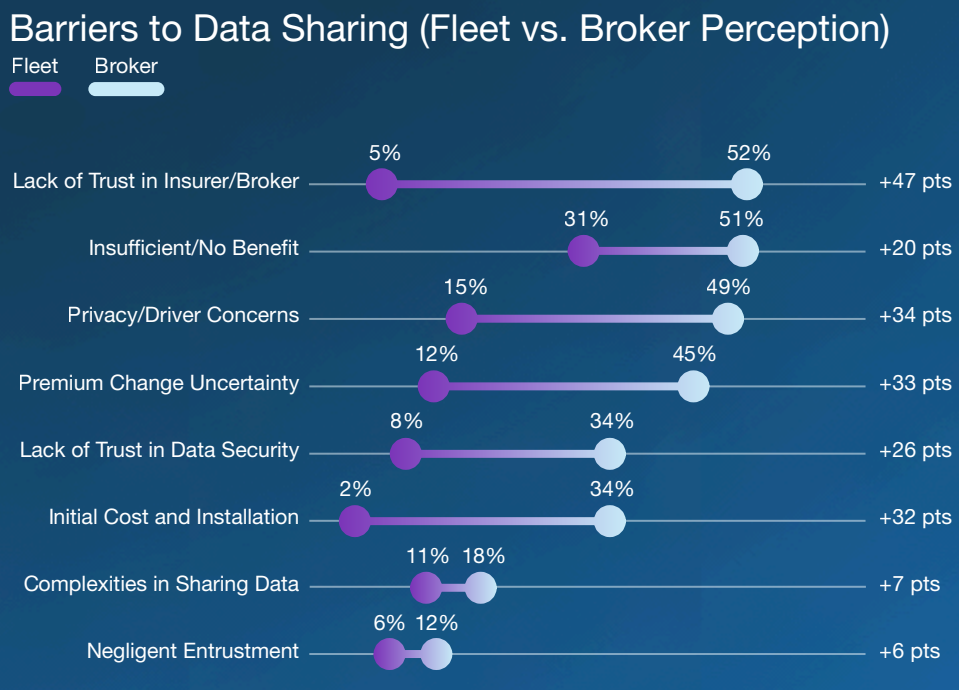
The perception gap is just as evident from the broker perspective. Forty-nine percent of brokers say driver privacy is an objection they frequently encounter when discussing telematics programmes with clients. However, with fleets that do not share data, 15% cite privacy or driver monitoring concerns as reasons for hesitation.

The difference in perception becomes even more substantial when considering trust. More than half of brokers (52%) report that fleets object to sharing because they distrust, or are sceptical of, how the data will be used. Only 5% of fleets share the same concerns. On data security, one-third of brokers cite it as a concern, compared with 8% of fleets.

These findings suggest that brokers may be approaching data-sharing client conversations with higher expectations of resistance than fleets have indicated. While privacy and trust remain concerns for some fleets, the results indicate they're not the most significant reasons most choose not to share their data.

Instead, fleets are more likely to highlight practical concerns, particularly regarding whether they have been approached and whether the benefits of sharing have been effectively communicated. As telematics becomes an increasingly important data source for pricing, claims, and risk management, insurers may benefit from raising brokers' awareness of the real barriers and motivations to data sharing by fleets.

The challenge is not in persuading an unwilling market. It's in communicating a value proposition that aligns with what fleets want from data-sharing relationships.



Source: SambaSafety 2026 Telematics Survey

Incentives Can Motivate More Fleets to Share

The perception gap isn't limited to why fleets hesitate. It also shows up in what would move them to say yes. Fleets consistently report more willingness to share their data, based on a range of incentives, than insurers or brokers expect.

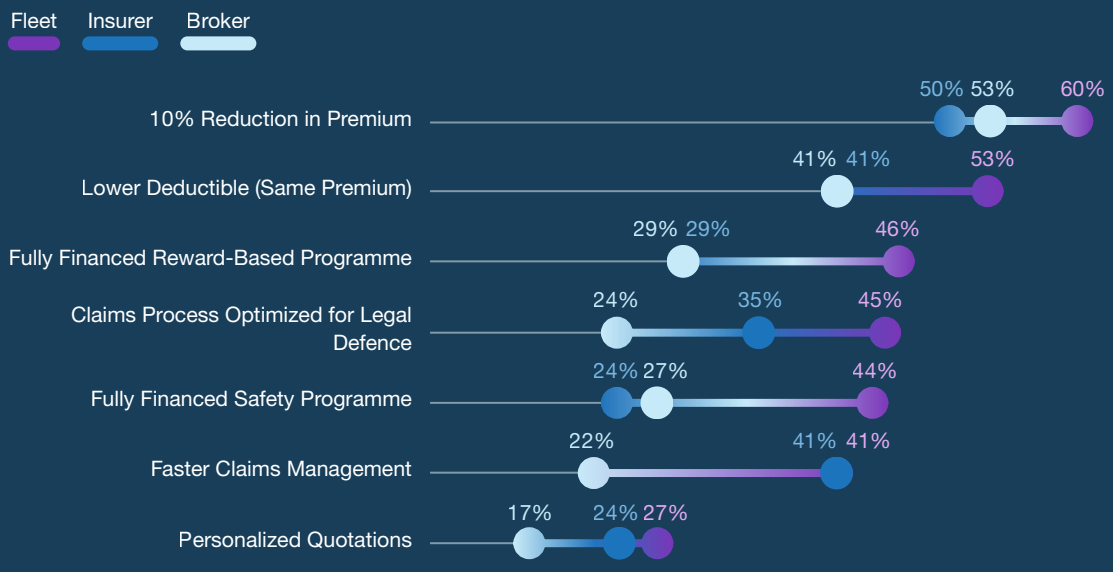
Financial incentives remain a strong motivator. Sixty percent of fleets say a lower premium would move them to share, while 53% say the same about a lower deductible.

What's less expected is how closely other incentives follow behind. Nearly half of fleets (46%) say they would share data for a rewards-based programme that reduces risky driving, and 45% would share in exchange for stronger claims support during liability disputes. Another 44% report willingness to share in exchange for a financed safety programme.

Insurers and brokers tend to underestimate that willingness. For example, 24% of insurers estimate that a fully financed safety programme would motivate fleets to share, well under the 44% who say it would. Fully financed reward programmes share a similarly wide gap: 29% of insurers estimate fleets would participate, compared with 46% reported by fleets.

One area where insurer expectations and fleet responses closely align is faster claims management, with both groups reporting a 41% willingness to share.

Proportion of Fleets Willing to Share by Incentive (vs. Insurer and Broker Perception)



Source: SambaSafety 2026 Telematics Survey



Loss Control Is Insurers' Leading Telematics Use Case

Sixty-three percent of insurers report using telematics data for loss control efforts, almost a 20-point increase since 2024, and it is their leading use case. Risk segmentation and determining liability in a claim follow at 42% each.

These use cases are consistent with the broader challenges and changes insurers are trying to solve. Telematics provides loss control teams with a more direct view of fleet-wide driving behaviours such as distraction, speeding, harsh braking, and other risk predictors. Loss control professionals can engage in data-driven conversations with policyholders and advise fleets on programme policy, coaching, and training efforts.

Telematics is also being used in other parts of the insurer organisation, including claims processing. On average, insurers report using telematics across at least 2 distinct business functions.

2.5 | Average number of telematics use cases by commercial auto insurer

Source: SambaSafety 2026 Telematics Survey

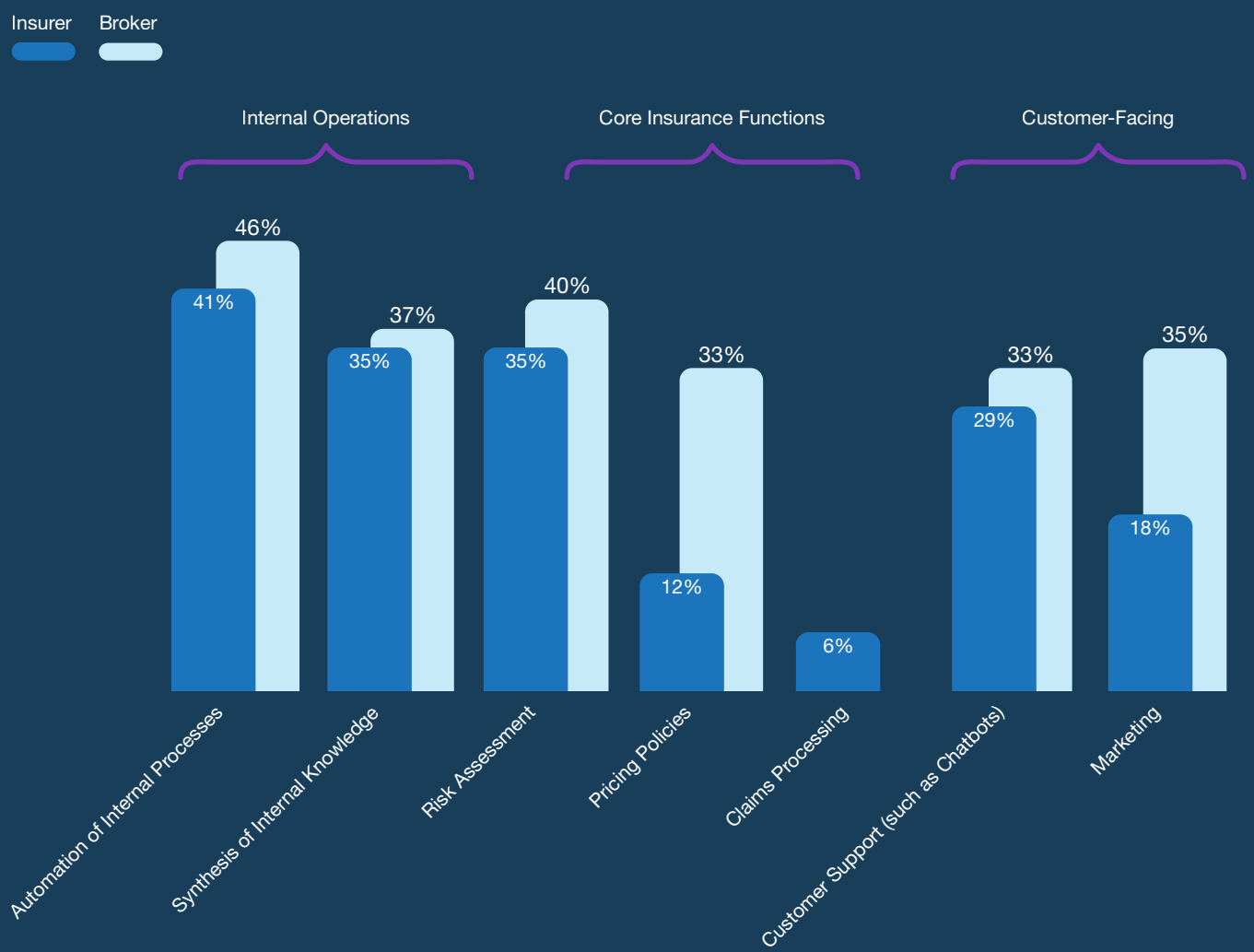
AI Is Moving From Pilot to Practice

As insurers and brokers expand telematics across internal functions, they also face the challenge of interpreting and applying larger volumes of data. The survey results provide one view into how insurance companies expect Artificial intelligence (AI) to support more of that work.

Forty-six percent of brokers and 41% of insurers currently use AI to automate processes, and at least 80% anticipate using it for process automation within the next three years.

The most common use beyond automation is risk assessment. Forty percent of brokers and 35% of insurers currently use AI to assess driver risk, and one-third of brokers use it to assist with policy submissions. Another third use it for marketing.

Insurer and Broker Use of AI



Source: SambaSafety 2026 Telematics Survey

Five Principles for Building Motor Risk Resilience

1 Convert Technology Investment Into Measurable Risk Value

Most fleet operators have already invested in risk technology. The priority now is to ensure that investment creates measurable commercial value through better insight, improved claims performance, and stronger operational decisions. Technology is not a silver bullet, but when it is aligned to clear use cases, it can improve both risk and claims outcomes.

2 Evidence the Risk Story Insurers Need to Believe

Insurers expect organisations to show investment in assets, people, and technology. The difference lies in proving that investment is changing outcomes. Clients that can demonstrate improving risk trends, claims frequency, and claims control are better placed to secure insurer confidence and protect value.

3 Track How Operational Change Affects Exposure

Organisations, people, and customers change quickly. Understanding how that change affects the risk profile is critical to better decisions. This context also helps insurers understand how growth, expansion, or operational change is being managed by fleets and how clients are preventing change from becoming claims cost. That clarity is often what turns a challenging underwriting discussion into a more constructive commercial conversation.

4 Use Insight to Align Internal Decisions and Market Confidence

Risk and insurance analytics can help leadership teams measure the impact of business investment and demonstrate return. They also support smarter capital allocation, stronger risk retention decisions, and more sustainable cost reduction plans.

For some clients, there is understandable concern that data will be used directly for underwriting or premium rating. Yet data can provide context, explain risk more clearly, and help markets understand the organisation behind the exposure. Used well, this can amplify the positive story, open new market conversations, and increase optionality.

5 Put Driver Behaviour and Wellbeing at the Centre of Risk Control

Vehicles are only one part of the risk picture. The people who drive every day are central to reducing risk and cost. Whether they are full-time professional drivers or occasional users, the person behind the wheel is often decisive in whether a claim occurs.

Driver-related risk is complex, spanning health and wellbeing, motivation, role fit, training, compliance and supervision.

> The opportunity is clear: clients should not simply benefit from improving market conditions; they should use this moment to make those conditions sustainable. Organisations that use data to evidence risk quality, support better decisions, and demonstrate continuous improvement will be best placed to manage volatility, reduce cost and secure stronger insurance outcomes.
>
> Amy Froude, Chief Commercial Officer, Commercial Risk, Aon UK

Strategic Intervention Helped One Insurer Avoid £1.9M in Projected Claims

SambaSafety's work with an insurer's construction portfolio shows what strategic intervention can achieve. An insurer's construction portfolio of more than 25 policyholders and over 5,000 drivers implemented SambaSafety's risk monitoring solution for all insured fleets. The programme was designed to address sustained upward pressure on loss costs. It also gave the insurer's risk consultants actionable visibility into portfolio-wide driver behaviour for the first time.

Claims Costs Were Climbing as the Portfolio Grew

Ahead of implementation, the portfolio faced sustained claims inflation and rising claim severity. Without intervention, actuarial modelling projected the loss cost per vehicle trending between £670 and £820. The insurer needed a scalable way to identify risk and drive behavioural change. It also needed to stabilise the portfolio while continuing to take on more risk.

A Coordinated Response Changed the Trajectory

SambaSafety's risk monitoring capabilities were rolled out to all policyholders in phases over the course of a year.

As adoption grew, risk signals began surfacing across the driver population. Policyholders acted on those signals, and half of them used SambaSafety's integrated training to address the behaviours behind them. The portfolio continued growing, and the insurer avoided a projected £1.9M in claims over 24 months.

What the portfolio achieved:

£1.9M

in projected claims costs avoided over 24 months

34%

lower loss cost per vehicle vs. pre-implementation

57

drivers with suspended licences identified in the first **six months,** so policyholders could act



Crashes and Risky Driving Behaviours

Driving for work causes more deaths than any other occupational hazard in the UK. Understanding the factors that lead to work-related crashes is the first step toward preventing them. Government statistics and in-house driver offence and telematics data show that speeding and distraction are prevalent and vary by industry segment. Driver fatigue is a less visible yet persistent risk for fleets.

The Value of Proactive Fleet Risk Management

Having worked across the broker, insurer, and policyholder sides of commercial motor risk, I've learned that the best risk management strategies don't just improve claims outcomes or renewal results. They help organisations build safer operations and contribute to safer roads for everyone. Today, I work with fleets and insurers to help identify risk earlier and turn data-driven insights into meaningful action.

From the fleet side, driver risk often becomes a priority only after something has gone wrong, whether that's an injury, a costly claim, increased operational expense, or difficult renewal terms. In my experience, speeding and mobile phone use remain two of the biggest contributors to preventable losses. Many of these incidents can be avoided by addressing driver behaviour and operational practices before a collision occurs.

Most fleet managers understand the risks associated with speeding and distraction and want to address them. The challenge is often knowing where to start or having the tools and resources needed to take meaningful action, particularly for small and mid-sized fleets.

Telematics can play a valuable role in identifying high-risk behaviours, but data alone does not reduce risk. The real value comes from translating data into action, which is why many fleets rely on trusted partners who can help interpret insights and turn them into practical risk management strategies. When organisations use those insights to address the behaviours and business practices driving risk, the benefits extend beyond reduced claims and lower operating costs. They help create safer drivers, safer fleets, and ultimately safer roads for everyone.

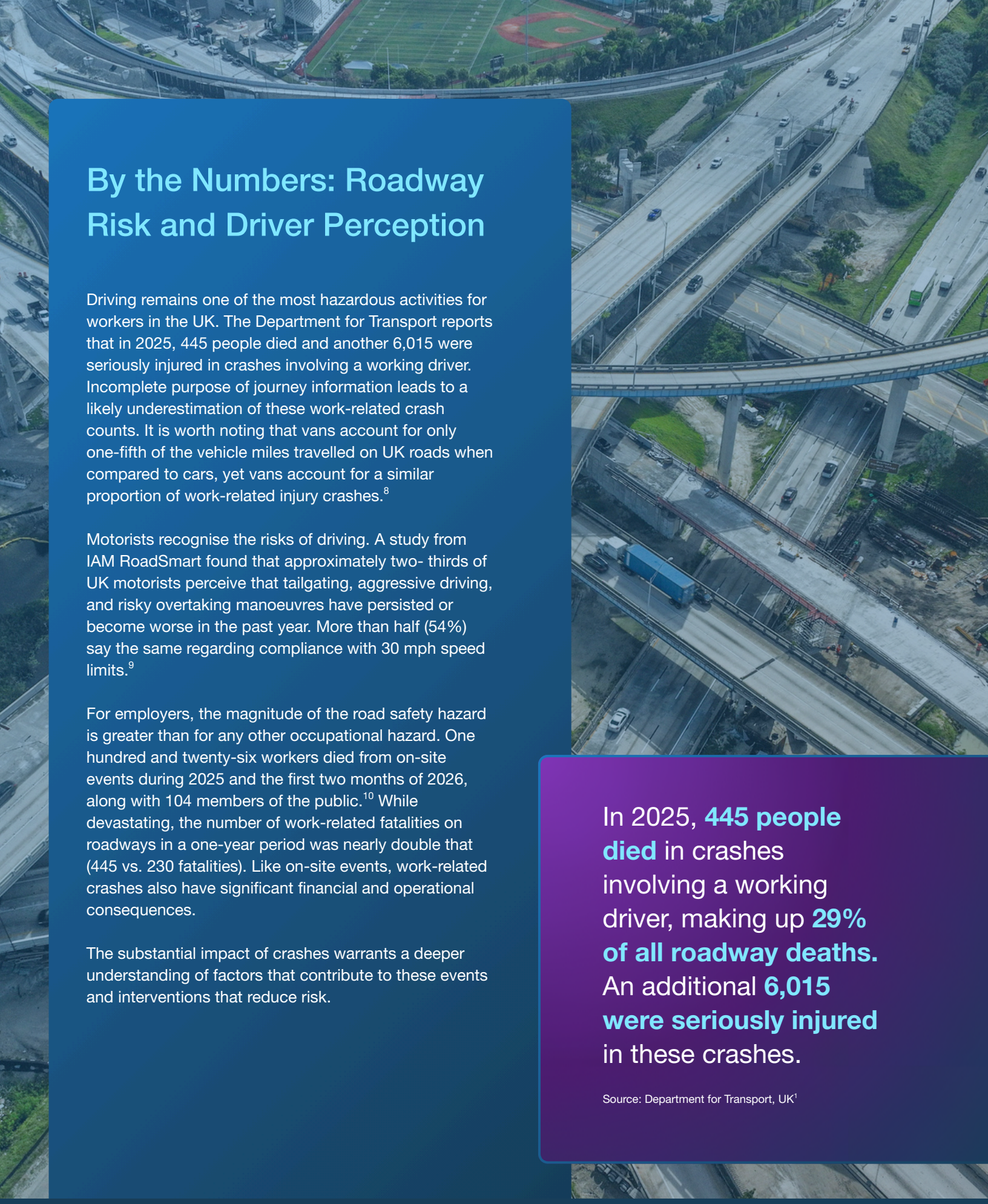
When fleets act on these insights, they are not only improving safety outcomes, they are reducing their total cost of risk. Fewer collisions, claims and operational disruptions benefit the fleet, whilst insurers gain greater confidence in the quality of the risk and are better positioned to support customers over the long term. The most successful organisations recognise that risk management is not simply about collecting more data. It is about turning insight into action that benefits drivers, businesses, insurers, and the communities they serve.



Stephanie Maiden, SCLA, ARM, AINS

Principal Risk Advisor, Casualty Partnerships, SambaSafety

> The real value comes from translating data into action, which is why many fleets rely on trusted partners who can help interpret insights and turn them into practical risk management strategies.



By the Numbers: Roadway Risk and Driver Perception

Driving remains one of the most hazardous activities for workers in the UK. The Department for Transport reports that in 2025, 445 people died and another 6,015 were seriously injured in crashes involving a working driver. Incomplete purpose of journey information leads to a likely underestimation of these work-related crash counts. It is worth noting that vans account for only one-fifth of the vehicle miles travelled on UK roads when compared to cars, yet vans account for a similar proportion of work-related injury crashes.[8]

Motorists recognise the risks of driving. A study from IAM RoadSmart found that approximately two- thirds of UK motorists perceive that tailgating, aggressive driving, and risky overtaking manoeuvres have persisted or become worse in the past year. More than half (54%) say the same regarding compliance with 30 mph speed limits.[9]

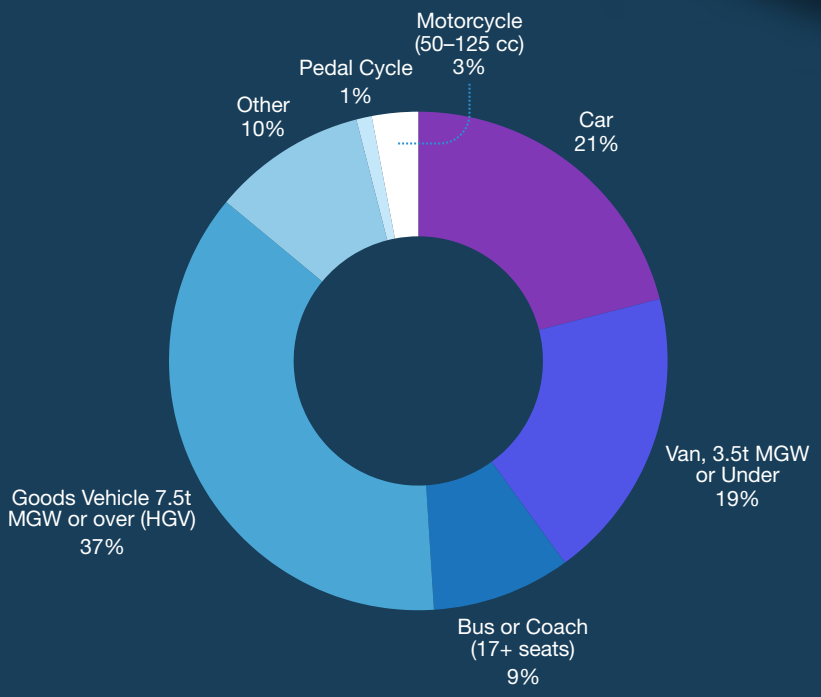
For employers, the magnitude of the road safety hazard is greater than for any other occupational hazard. One hundred and twenty-six workers died from on-site events during 2025 and the first two months of 2026, along with 104 members of the public.[10] While devastating, the number of work-related fatalities on roadways in a one-year period was nearly double that (445 vs. 230 fatalities). Like on-site events, work-related crashes also have significant financial and operational consequences.

The substantial impact of crashes warrants a deeper understanding of factors that contribute to these events and interventions that reduce risk.

In 2025, **445 people died** in crashes involving a working driver, making up **29% of all roadway deaths.** An additional **6,015 were seriously injured** in these crashes.

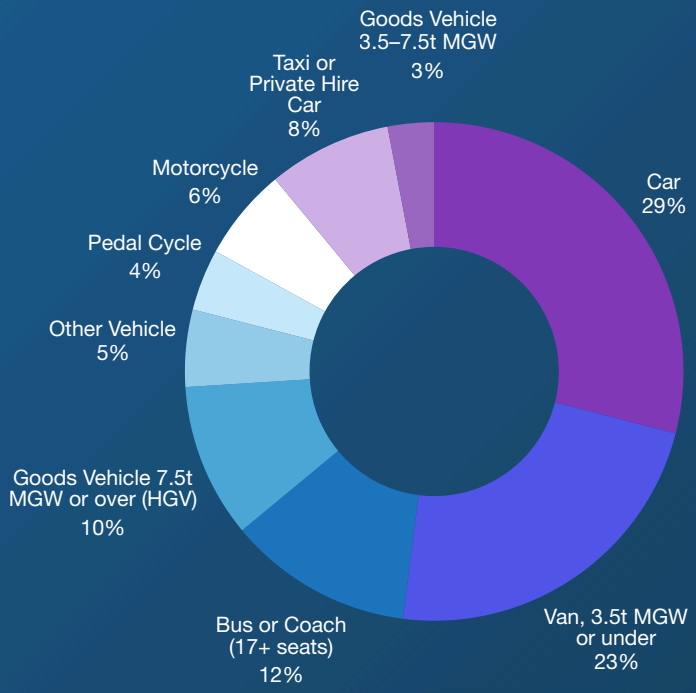
Source: Department for Transport, UK[1]

Fatal Work Journey Collisions by Vehicle Type, 2025



Source: Department for Transport, UK[1]
t = tonnes; MGW = maximum gross weight

Injury-Involved Work Journey Collisions, by Vehicle Type, 2025



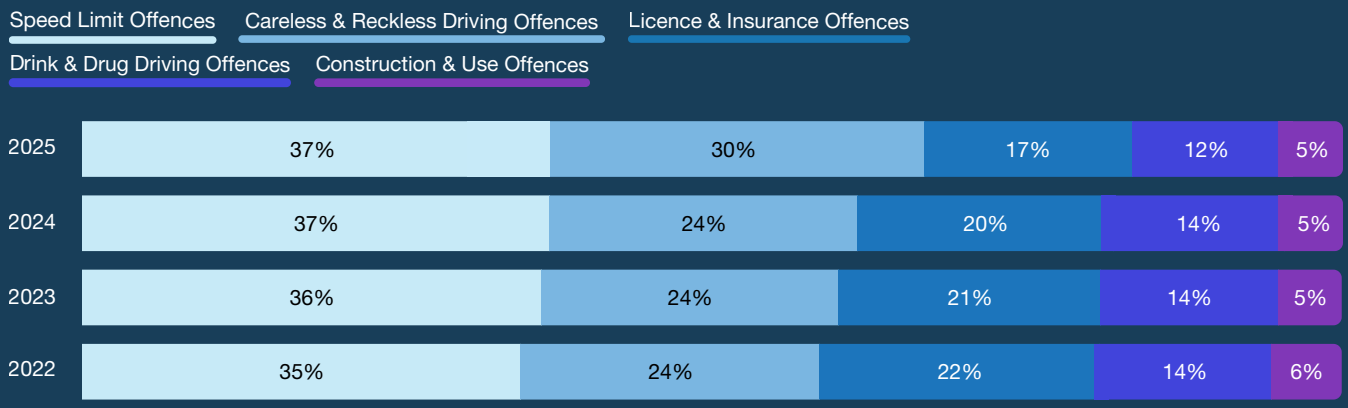
Source: Department for Transport, UK[1]
t = tonnes; MGW = maximum gross weight

Speeding Remains Top Offence and Risk Multiplier

As a vehicle's speed increases, the likelihood and severity of a collision rise exponentially, and risky driving behaviours such as harsh braking and close following further compound that risk.

Speeding's share of the major offences trended upwards through 2024, according to SambaSafety data. UK government data corroborates this, showing 2.5 million speed limit offences that same year, a 9% increase since 2023, and the highest figure recorded since 2011.[11] That number demands action from fleets, insurers, and everyone with a role in driver risk.

Major Endorsement Category Distribution by Year



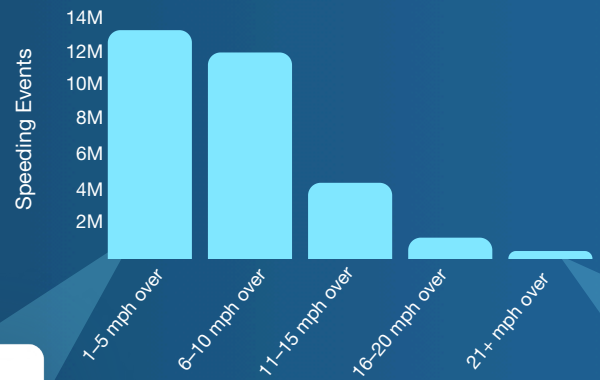
Source: SambaSafety Endorsement Analysis; CY2025 based on preliminary data
Percentages are rounded to the nearest whole number and may not sum to 100%

One of the more established public policy responses has been the deployment of speed safety cameras, now operating at thousands of sites across Great Britain. Research from the Road Safety Observatory confirms that the technology is working: the deployment of speed cameras leads to appreciable reductions in speed in the vicinity of the cameras and substantial reductions in road traffic incidents and casualties at those locations. The national safety camera evaluation programme, one of the most prominent reviews of camera effectiveness, found that there was a 42% reduction in the number of people killed or seriously injured at camera sites, and a 22% reduction in personal injury road traffic incidents, equating to around 4,230 fewer incidents per annum.[13]

Unsafe speeds were a factor in **52%** of fatal collisions in the UK in 2025.

Source: Department for Transport, UK[12]

Speeding Event Volume by Severity (Oct 2025–March 2026)



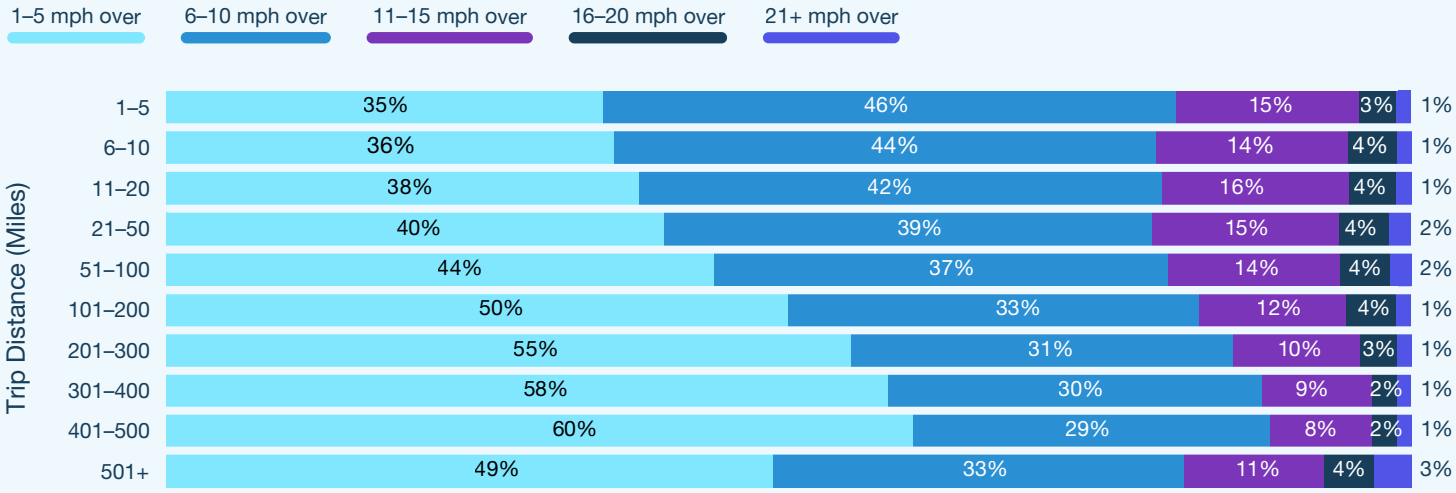
36.1%
increased probability of a claim within 12 months

82.2%*
increased probability of a claim within 12 months

Source: SambaSafety 2026 Telematics Analysis and SambaSafety Crash Prediction Study
* Claim probability is for 21–25 MPH over limit in a 60 MPH zone

SambaSafety conducted an analysis of telematics speed-related events across varying trip distances, revealing a clear pattern in how drivers exceed speed limits. Short trips show a higher share of moderate-to-aggressive speeding, where drivers covering 1–5 miles exceed the speed limit by 6 mph or more at notably higher rates than those on longer trips. As trip distance increases, the distribution shifts towards lower-threshold exceedances, with mild speeding (1–5 mph over) becoming increasingly dominant. This overall pattern may reflect differences between local fleet driving patterns and long-haul driving, though sector-level data would be needed to confirm this. The pattern breaks down past 500 miles, where the share of higher-threshold events ticks back up, suggesting that fatigue may be a contributing factor on the longest trips.

Distribution of Speeding Intensity by Trip Distance



Source: SambaSafety 2026 Telematics Analysis
Percentages are rounded to the nearest whole number and may not sum to 100%

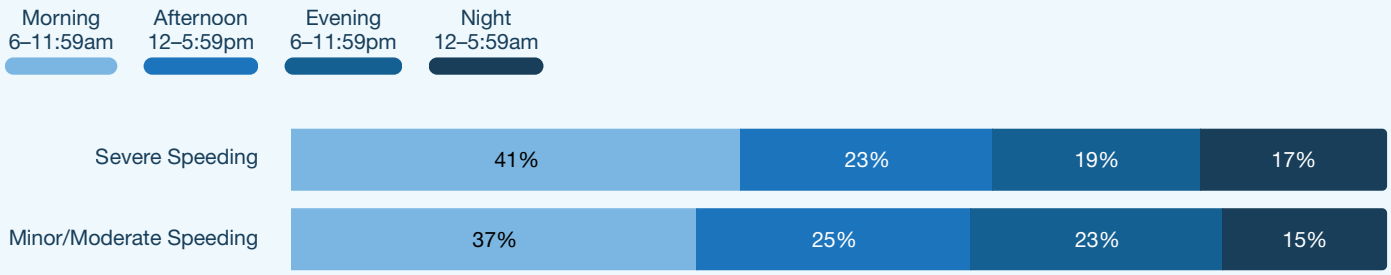
Severe Speed Clusters in Early Hours

Speeding events also cluster heavily between 6 am and noon, coinciding with the start of the working day. More notably, severe speeding events, defined in this report as 21 mph or more above the speed limit or speeds greater than 85 mph, account for a larger share of activity during these hours than minor or moderate speeding events (41% vs. 37%). A similar pattern appears overnight, between midnight and 6 am, when severe speeding represents a slightly higher share of events (17% vs. 15%).

Greater driving exposure during morning hours or operational pressures tied to the start of the working day may contribute to this pattern. The relationship between speed, crash likelihood, and crash severity suggests that fleet safety managers should look beyond individual driving behaviour and examine other factors that contribute to speeding.

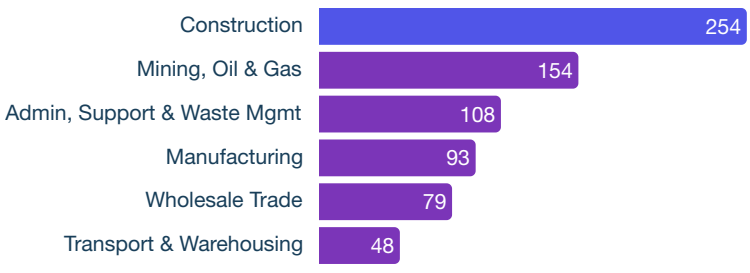
Both the sheer number and the rate of severe speeding events are **greatest in the morning hours, a rate 21% greater than the average** for all times of the day.

Severe vs. Minor/Moderate Speeding by Time of Day



Source: SambaSafety 2026 Telematics Analysis

Severe Speeding by Industry, Median Fleet Rate per 100,000 Miles



Source: SambaSafety 2026 Telematics Analysis

While speeding remains a meaningful indicator of risk, it isn't distributed evenly across industries. Severe speeding ranges from 254 events per 100,000 miles among Construction fleets to 48 among Transport fleets, a more than fivefold difference between the two.

Those differences provide important context when comparing survey results by industry and fleet size. Transport, Construction, and Enterprise fleets each approach safety, training, and telematics differently. Examining those differences reveals where the greatest priority lies for fleet managers and risk advisors.

Employers Address Increasing Distraction Behind the Wheel

Distraction was a factor in 12% of fatal and serious collisions in the UK in 2025.[12] Phone use increases the likelihood of a crash by 240% and is considered one of the 'Fatal Four' driving behaviours.[14] Eating or adjusting in-vehicle technology reduces a driver's reaction time and situational awareness. For insurers, distraction translates directly into increased frequency and severity of claims and larger bodily injury payouts, ultimately leading to higher premiums for both individuals and commercial fleets. An estimated 53.5% of UK drivers report having used their phone at least once while driving in the past year; this rate has increased each year drivers have been surveyed since 2019.[15]

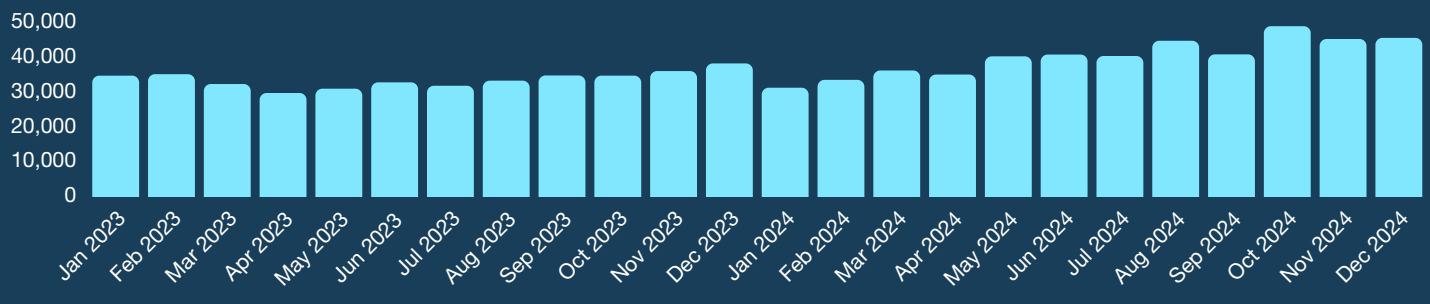
Increases in phone use can also be observed in endorsements, where distracted driving offences in SambaSafety data rose 31% over a two-year period, from early 2023 to the end of 2024. While some of the endorsement increases reflect stronger enforcement in many jurisdictions, the proliferation of phones, devices, and new in-vehicle technology is becoming a persistent and growing contributor. Telematics data analysed in Lytx's 2026 Road Safety Report shows inattentiveness rising 168% from 2024 to 2025.[15]

Employers are increasingly concerned about the risk of distracted driving, with 85% of executives saying they are worried about employees' use of mobile technology behind the wheel, up from 77% the year prior, according to a study by the insurance company Travelers.[17] In response, 68% of employers have implemented distracted driving policies, most commonly by formally restricting calls, texts, and emails while driving (84%), disciplining non-compliance (77%), and banning handheld device use (53%).

In-cab cameras that detect handheld phone use in real time are increasingly common, alerting drivers and safety managers. Clearly written policies with behaviour-based coaching workflows encapsulate the most effective approach to address risky behaviour.

On the legislative front, the UK has strengthened its approach to mobile phone use while driving, closing previous loopholes by prohibiting all handheld use, even when a vehicle is stationary in traffic. Drivers caught committing the offence face a £200 fine and six penalty points. New drivers risk automatic licence revocation from a single offence. Trials of AI-enabled camera enforcement in Devon and Cornwall have already demonstrated that consistent detection works: compared to 2023 figures, 2025 data showed an 80% decrease in mobile phone detections and an 83% decrease in seatbelt non-compliance at monitored locations, strong evidence that visible, credible enforcement can change driver behaviour at scale.[18]

Distracted Driving Offences Over Time (2023–2024)



Source: SambaSafety Endorsement Analysis

Distracted Driving Peaks During the Workday Morning

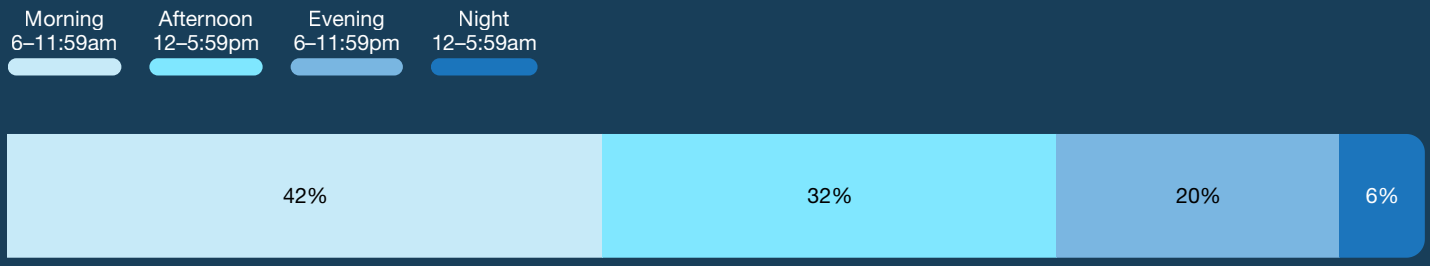
SambaSafety telematics data indicates that more than 40% of fleet distracted driving events occur in the morning hours (6 am–11:59 am). This greater proportion could be due to greater driving exposure during the morning hours. However, work-related pressures to make calls or multitask while driving may also play a role. Employer policies that leverage driver training with telematics, combined with a strong culture that prioritises safety over production, can reduce the prevalence of these events.

53%

of drivers report having used their mobile phone at least once while driving in the past year.

Source: Department for Transport, UK[14]

Distracted Driving by Time of Day



Source: SambaSafety 2026 Telematics Analysis



Construction Leads in Distracted Driving Events

Distracted driving behaviour also varies considerably by industry. Construction fleets recorded the highest median distracted driving rate at 187 per 100,000 miles. Transport and Warehousing fleets run substantially lower at 76 per 100,000 miles, as do wholesale trade fleets at 74.

Those differences suggest that the risk of distracted driving varies across fleet segments. Transport fleets are more likely to operate heavy goods vehicles under an operator's licence, which brings them under DVSA and Traffic Commissioner oversight, including inclusion in the Operator Compliance Risk Score (OCRS). Repeated driver offences, including mobile phone use, can put the operator's licence at risk. This level of oversight is less common among Construction and Wholesale Trade fleets, where a smaller proportion of vehicles (often light vans under 3.5 tonnes) require an Operator's Licence.

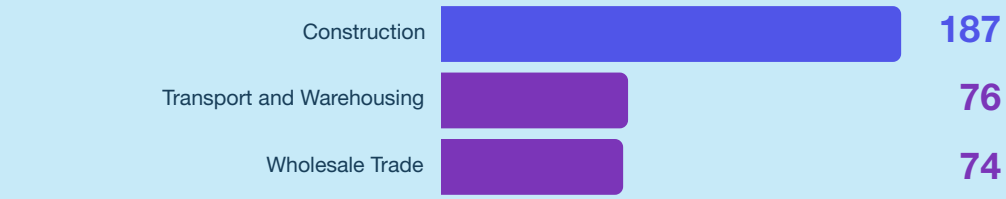
For insurers, the findings highlight one of telematics' most practical applications. Distracted driving is difficult to measure through traditional underwriting data alone. Cameras and related telematics event data provide underwriters and loss control teams with additional visibility into behaviours that have historically been difficult to identify consistently.

84%

of insurance professionals view distracted driving as a significant threat to commercial motor profitability.

Source: SambaSafety 2026 Telematics Survey

Distracted Driving Rate per 100,000 Miles (Median Rate per Fleet)



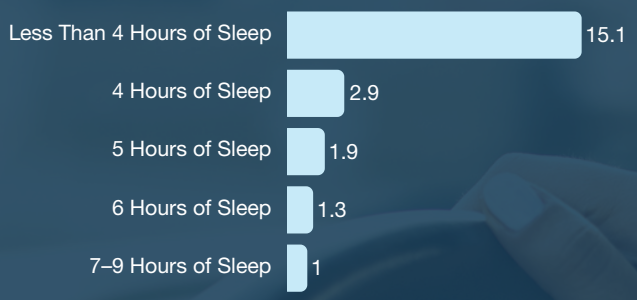
Source: SambaSafety 2026 Telematics Analysis

Driver Fatigue – The Invisible Yet Persistent Risk

Driver fatigue is one of the most challenging problems facing UK fleets and motor insurers. The difficulty in detecting drowsiness following a crash makes drowsy driving one of the most underreported traffic safety issues. Nonetheless, 10–20% of all crashes are estimated to be caused by driver fatigue.[19] Young male drivers, heavy goods vehicle (HGV) drivers, and shift workers pose the greatest risk.[20] The National Safety Council estimates that the cost of fatigue is £1,337 per worker per year in Transport, including costs for absenteeism, decreased productivity, and healthcare.[21]

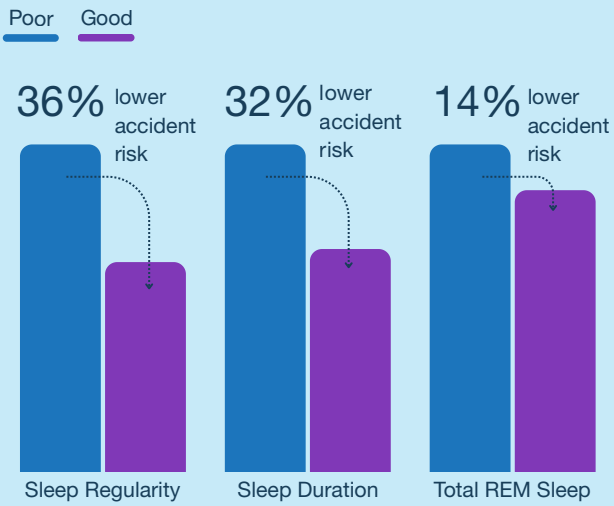
In a 2025 study conducted by Third Pillar of Health for National Highways, 48% of UK occupational drivers got fewer than seven hours' sleep before a shift, which is the recommended minimum amount of sleep needed for individuals.[22] In addition, 78% of drivers carried ongoing sleep debt (i.e., multiple days of insufficient sleep), and 65% reported regular sleepiness at work. Inadequate sleep is the primary contributor to driver fatigue. Drivers who have slept less than four hours have crash rates more than 15 times higher than those who have slept at least seven.[23] Even losing two hours of sleep meaningfully increases risk. For commercial drivers, long hours and irregular schedules can make adequate sleep without disruption especially challenging.

Crash Probabilty by Amount of Sleep



Source: Tefft, Acute sleep deprivation and culpable motor vehicle crash involvement[23]

The Positive Impact of Improved Sleep on Accident Risk



A study by Discovery Vitality found that sleep regularity, duration, and total REM sleep had significant effects on an individual's crash risk.

Source: Discovery Vitality, The Sleep Factor: A Data-Led Blueprint For Better Health[24]

Occupational driver-specific data on sleep, subjective and objective alertness tests, and working hours are key metrics that can be used with technology to better understand and prevent fatigue on roadways and work sites.[25] Driver-facing cameras are another tool to identify drivers who need fatigue-related support. When using cameras, it is essential that fleet and safety managers provide timely follow up and intervention to prevent potentially catastrophic consequences. Other telematics metrics, such as harsh braking, can also provide useful data that can be suggestive of driver fatigue.

Clusters of harsh braking between 2–6 am and 2–4 pm in telematics data can indicate a **driver fatigue issue**.

Additionally, telematics data can help to identify driving durations that reveal insufficient time for adequate sleep.

Within the insurance space, brokers are uniquely positioned to partner with clients to review claims and telematics data to help identify fatigue risk patterns and develop strategies to reduce them. For insurers, a fleet's shift patterns, vehicle mix, and driver tenure can provide useful insights for rating factors and loss control guidance.



We know fatigue accounts for 20% of road traffic collisions, yet organisations often do not collect data on this risk for their operations. Fatigue is frequently managed by fleets solely through compliance with drivers' hours (where they are mandated), but this is insufficient. We need to make fatigue risk visible through accident investigations that ask meaningful questions on fatigue. We also need to address the myriad of challenges drivers face in their personal and professional lives. A multi-pronged approach with training, technology, and thoughtful scheduling is needed to address fatigue among occupational drivers.

Marcus de Guingand
Managing Director, Third Pillar of Health

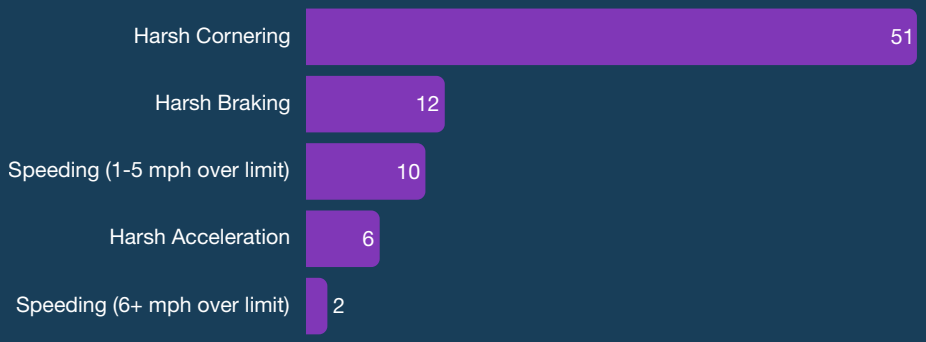
Context Shapes How Fleets Should Interpret Telematics Data

An analysis of telematics events across a cohort of more than 23,000 drivers between January and August 2026 was conducted to understand where risk concentrates. These drivers recorded 738,439 events over 9.2 million miles, or 80 events per 1,000 miles. Vans made up 91% of vehicles, and trucks 9%.

Harsh cornering accounted for nearly two-thirds of events. Roundabouts, narrow roads, and a van-heavy mix may all contribute, and such events can signal risk for loss of vehicle control and rollover. Speeding of 6 mph or more over the limit was very low at 2 per 1,000 miles.

The same numbers can mean different things in different fleets. Vehicle mix, industry, and road type all shape what telematics events signal, so context matters. A cornering rate that is a concern in one operation may be typical in another.

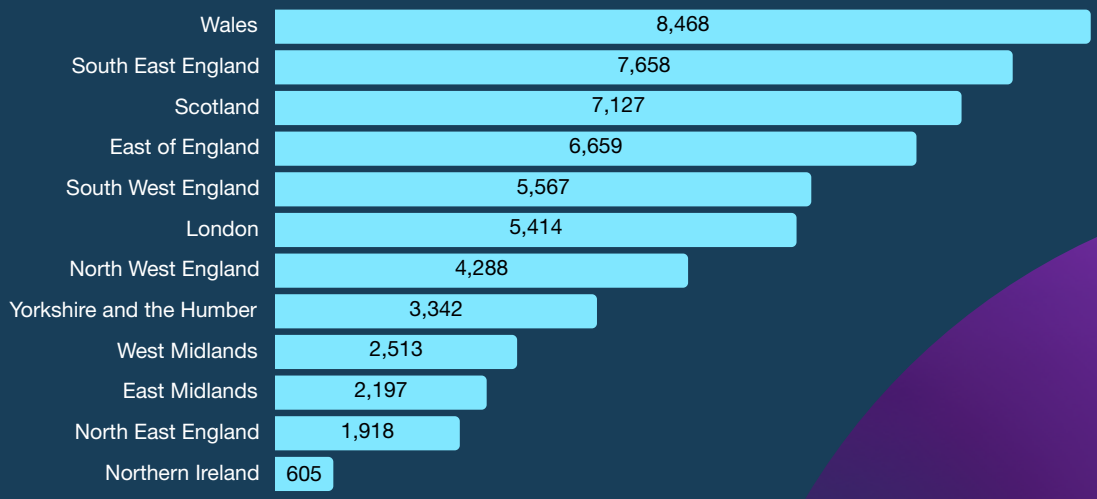
Safety and compliance managers can start by reviewing events by route, vehicle, and driver, then assign targeted training where events cluster. Select a provider with configurable thresholds and dashboards to drill into areas of opportunity. Insurance risk consultants can further help fleets benchmark their data against similar businesses, so you know whether a rate signals a problem or reflects how you operate.



Event Category Breakdown: Events per 1,000 Miles

Harsh cornering dominates both raw volume and weighted score in this cohort, the opposite pattern from a highway-heavy US operation.

Regional Breakdown of the Number of Speeding Events by Postcode Area



Fleets Reducing Risk

Workforce pressures in the haulage sector pose challenges for insurers and fleets alike, making a strong case for the use of technology. Telematics is an important tool for fleets, and it often sits at the centre of their safety programmes. The next challenge is turning the data into better driver outcomes and making the results visible to insurers. Fleets are scaling telematics and relying often on cameras. Yet the strongest impact comes when data also guides driver coaching and training. AI is also beginning to shape driver risk improvements and will continue to play a growing role in fleet safety.



Haulage Workforce Under Pressure

The HGV sector faces a workforce crisis. Three key factors are at play: finding new drivers, retaining those already qualified, and protecting drivers' health.

Hiring

The Road Haulage Association (RHA) estimates that the industry needs to train 60,000 new HGV drivers every year for the next five years, up from 40,000 annually estimated just a year ago.[26] Logistics UK reports that only 4% of the HGV driver workforce are in the youngest working age group (16–24 years), while they make up over 11% of the wider working-age population.[27]

Retention

Retention is another challenge. In 2025, the RHA reported that 100,000 drivers let their Driver Qualification Card lapse over the previous year, accounting for one in six of all working-age lorry drivers in Britain. RHA testimony states that insurance costs and training expenses are the root causes of the exodus.[28]

Driver Wellbeing

The health of HGV drivers is a third significant challenge facing the industry, where drivers are one and a half times more likely to be obese than their peers and have twice the rate of diabetes. Wellbeing advocacy focuses on providing drivers with improved facilities that enable quality rest, proper nutrition, and exercise. RHA launched a groundbreaking Wellbeing Charter earlier this year with 'A Million Moments for Improvement'.[29] Better facilities are also essential to the retention and attraction of people working in the industry.

> Being diabetes-safe is not complicated. It is about creating supportive workplaces where drivers can manage their health properly, where managers understand the risks, and where simple, sensible adjustments are made to how work is organised. This is good for safety, for productivity, for recruitment and retention — and above all, it is the right thing to do.
>
> Richard Smith
> Managing Director, Road Haulage Association[30]

Telematics is a Core Component of Fleet Safety

Telematics has matured for fleets, moving far beyond its origins as a tracking tool. Nearly 90% of SambaSafety's 2026 telematics survey respondents report using telematics devices. Telematics is most used to manage fleet safety, which can lead to fewer claims, stronger driver protection, and better coaching informed by continuous data.

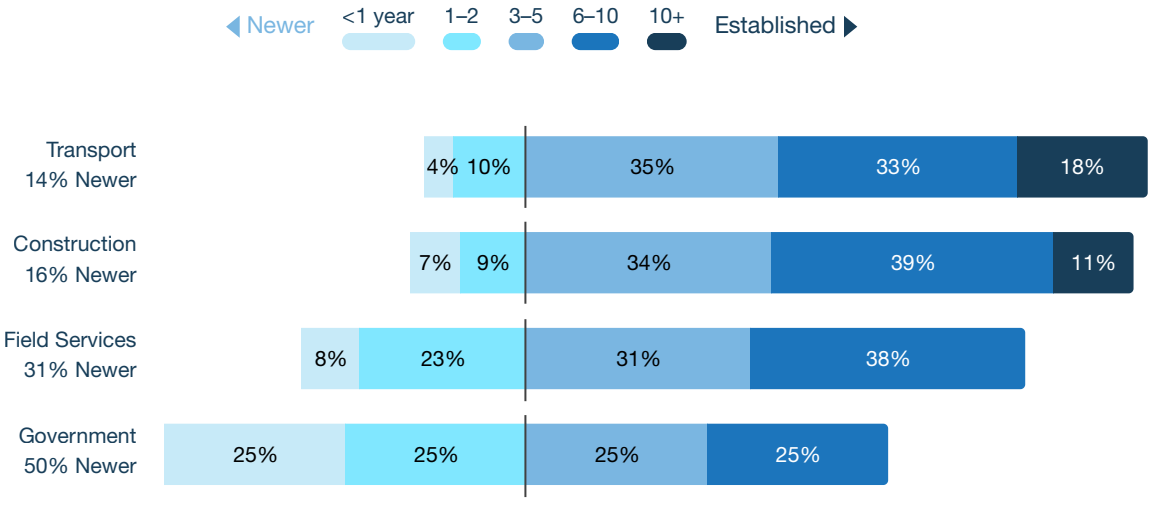
The challenge today is to make that performance visible to insurers. While fleets have the data to support their safety improvements, translating it into a beneficial underwriting result remains difficult.

Fleets Are Scaling Telematics, Not Just Adopting It

For the last several years, telematics has moved out of the pilot stage and has become an essential element of fleet safety programmes. Forty-six percent of fleet survey participants have utilised telematics devices for at least six years, long enough for the technology to have become an established practice.

Within the Transport industry, 14% of fleets have two or fewer years of telematics experience, yet the remaining 86% have three or more years of established use, making it the most mature industry compared to Construction, Field Services, and Government.

Years of Telematics Use by Industry Sector



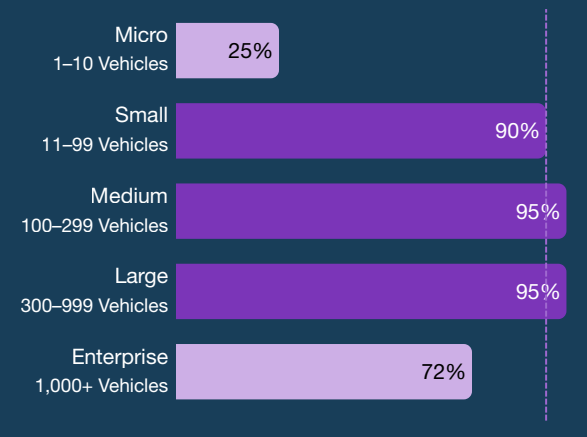
Source: SambaSafety 2026 Telematics Survey

Vehicle Coverage Varies According to Fleet Size

Not every fleet is at the same stage of vehicle monitoring. The typical (or median) fleet monitors 90% of its vehicles, while the average across all telematics adopters is closer to 70%. That difference shows an industry moving at different speeds: some fleets are actively deploying, while others are still testing devices before committing further.

Further investigation shows that fleets with 10 or fewer vehicles track only about 25% of their fleet on average. Midsize fleets, ranging from 11 to 999 vehicles, monitor nearly their entire operation (90–95%). Enterprise fleets with more than 1,000 vehicles monitor a smaller share of vehicles (72%), which may be due to a greater proportion of grey (employee-owned) or passenger vehicles in which telematics devices are sometimes not installed.

Proportion of Telematics-Monitored Vehicles by Fleet Size*



Source: SambaSafety 2026 Telematics Survey

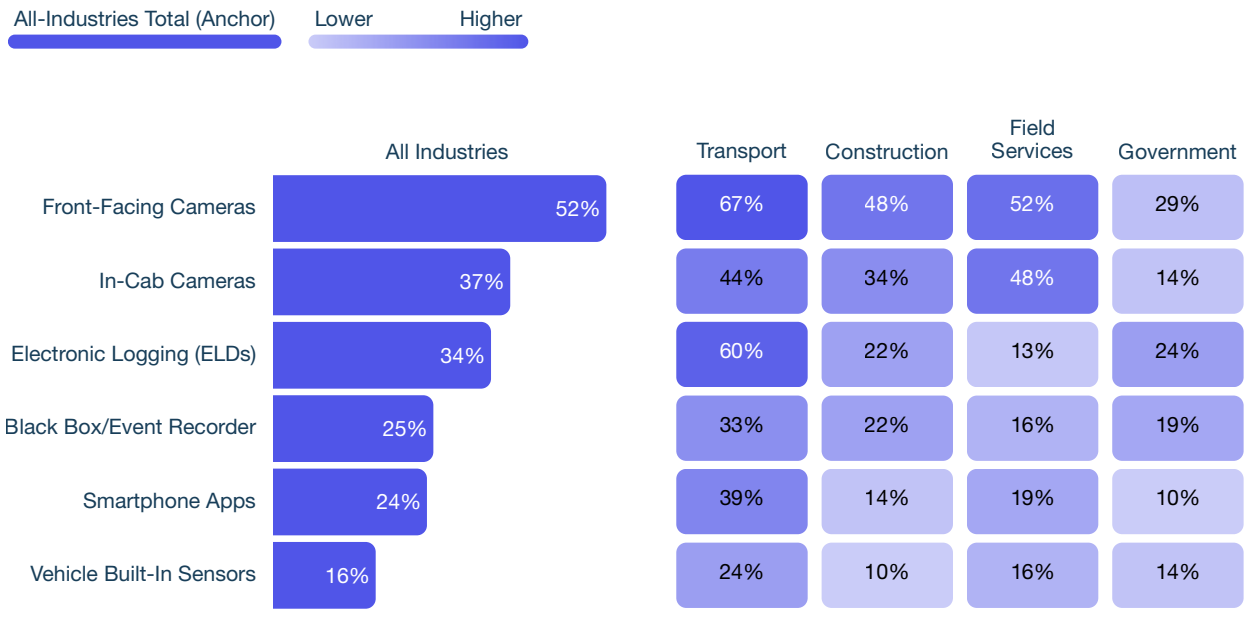
Camera Footage Becomes Vital to Fleet Safety

Cameras are the most common telematics devices used to manage fleet safety. Fifty-two percent of fleets use front-facing cameras, while 37% use in-cab cameras. Fleets are finding that cameras can provide evidence that exonerates drivers in collisions. The Parliamentary Advisory Council for Transport Safety (PACTS) also points to the ability of in-cab cameras to provide real-time alerts for risky driver behaviours inside the cab, such as taking eyes off the road, not using a seatbelt, and mobile phone handling.[31] Recorded video footage can also be a tool for engaging in follow-up coaching with drivers. AI-enabled cameras are equipping fleets with more scalable insights for driver intervention.

Among fleet respondents, Transport fleets have the highest rate of front-facing camera use at 67%. Field Services fleets (48%) have the greatest usage of in-cab cameras.

> We implemented telematics 2 years ago with forward-looking cameras, and the results have been **tremendous** with **great driver acceptance.**
>
> Fleet Respondent
> SambaSafety 2026 Telematics Survey

Devices Used to Manage Fleet Safety



Source: SambaSafety 2026 Telematics Survey

The Data Is Paying off for Fleets

Fleets use telematics for multiple purposes, even if it was initially intended for a specific use case. Most start with improving safety (83%) as a reason for adopting telematics, with asset tracking close behind at 74%.

Although fleets report these as their top applications for telematics, they are increasingly using telematics for a broader range of purposes, such as increasing operational efficiency, theft protection, and negotiating power with insurers. The average fleet employs telematics across five distinct use cases. Larger fleets, particularly those managing 1,000 or more vehicles, tend to have an even higher average of 6.5 use cases.

The Average Fleet Employs Telematics Across **Five** Distinct Use Cases.

Source: SambaSafety 2026 Telematics Survey

The versatility of telematics shows that it is no longer a bolt-on tool but part of how the organisation operates, unifying teams around purposeful improvement based on accurate measurements.





The Combined Impact of Telematics and Training

Eighty-six percent of all fleets consider telematics very or extremely important to safety. Within the Transport industry, which has little room for error and even less tolerance for guesswork, this climbs to 91%.

Fleets continue to see safety value from telematics, particularly when paired with driver training. When fleets use telematics to implement necessary driver training, it creates a feedback loop that can lead to safer outcomes and fewer claims.

This approach represents one of the industry's biggest opportunities. Today, only 26% of fleets use telematics data to assign driver training.

Fleets that combine telematics and training report some of their strongest outcomes to date. Seventy-eight percent report fewer crashes or claims after pairing telematics with training, a three-year high, while 89% report improved safety overall.

The benefits aren't limited to safety. The percentage of fleets crediting the combination with improved driver retention and satisfaction has grown from 28% in 2024 to 45% in 2026.

78%

of fleets report reduced crashes when training is informed by their telematics data, yet only

34%

use the data in that way.

Source: SambaSafety 2026 Telematics Survey

AI Advances the Next Phase of Telematics

While AI adoption continues to grow, most fleets remain in the early stages of implementation. Sixty percent report using AI in some form; however, the majority are either using AI assistants for individual tasks (36%) or piloting AI in limited areas (17%). Only a small percentage report that AI is deeply embedded across multiple business functions.

Sorting through multiple device streams, connecting drivers to their own data, and targeting training to the right people are tasks AI-powered analytics is built to solve.

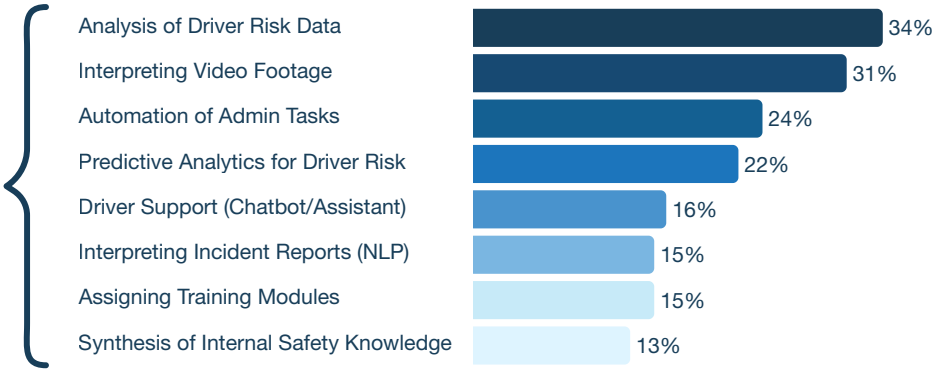
Fleet respondents indicate AI use is growing in safety and risk management. Approximately one third of fleets (34%) use it to analyse driver risk, while 31% use it to interpret video footage. In both instances, AI helps execute in minutes what may require hours of manual review.

Verizon Connect reports that AI-enabled video telematics reached 46% of fleets in 2025, up from 36% just two years earlier, a pace that suggests the newer use cases won't stay behind for long.[32]

Other applications, such as generative and assistant-style models, are still discovering their potential and are poised for exciting growth ahead. Driver support chatbots are used by 16% of fleets, and 15% use AI to interpret incident reports. Another 15% use it to assign training, while 13% use it to synthesise internal knowledge and safety guidance.

Even with progress, fleets are cautious about fully adopting AI into their fleet safety operations, noting several obstacles. Accuracy concerns top the list at 48%, followed by real uncertainty about AI's practical value (36%) and resistance from drivers (34%). These concerns point to closer scrutiny of whether AI can deliver accurate and useful information.

Ways Fleets Use AI Today



Source: SambaSafety 2026 Telematics Survey

From Insight to Impact

Driving continues as the leading occupational hazard for workers across the UK, yet risk varies across fleet segment, vehicle composition, and size.

Most surveyed fleets already collect telematics data, but fewer use it to guide driver training or share it with insurers and brokers. That gap is one of the clearest opportunities identified in this report.

For fleets, the priority is to act on what the data reveals about speeding, distraction, fatigue, and other risks. That may mean targeted training or coaching. It may also require changes to policies, routes, schedules, or wider fleet operations.

For insurers and brokers, the opportunity begins with a clearer conversation about how telematics data will be used and what fleets can expect in return. When evidence of safer performance is visible and understood, it can support more informed discussions about risk management and insurance.

Telematics creates value when organisations use the information consistently, measure whether action leads to improvement, and make that progress visible. Fleets that connect driver behaviour with the realities of their operations will be better equipped to act where risk is greatest and protect everyone who shares the road.



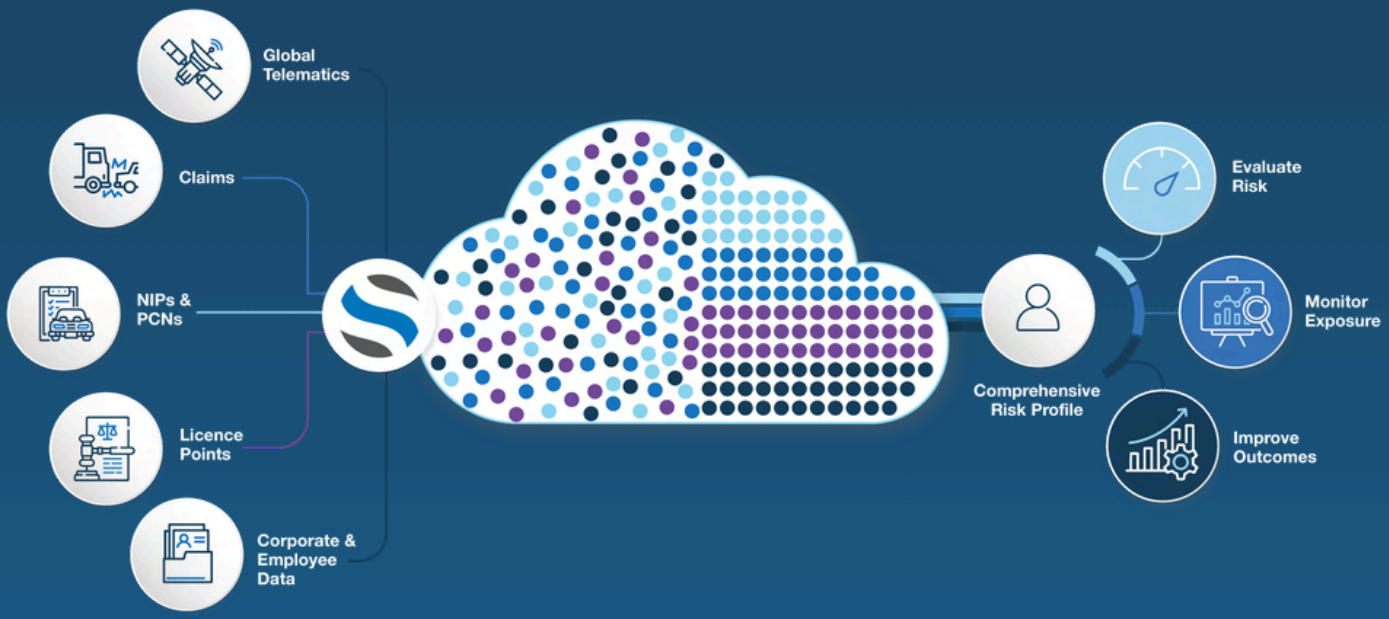
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SambaSafety Risk Cloud

Designed to Make Driver Risk Data More Powerful, Reliable, Accessible and Actionable



SambaSafety consolidates unique and highly complementary driver data sources from global, national and customer-specific sources.

By normalising, enriching and centralising all driver data into a single view, the SambaSafety Risk Cloud transforms billions of data points into actionable insights.

With a comprehensive view of your risk landscape and a single Risk Index for each driver, businesses are empowered to quickly evaluate, continuously monitor and proactively reduce road risk.

The SambaSafety Risk Cloud unifies driver data from all sources into a single view, empowering businesses to identify and intervene on risk with unparalleled clarity and precision.

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