2025

DRIVER RISK REPORT

Current Trends Shaping UK Motor Risk

sambasafety

September 2025

At SambaSafety, our mission is to empower organisations with actionable data to help them confidently address road risk and improve safety. This UK edition of our Driver Risk Report builds on our commitment to delivering clarity through complexity. With market conditions intensifying, we hope the insights inspire positive change and collaboration across the risk and safety ecosystem.

Our UK Driver Risk Report arrives at an important time for those within the risk and safety ecosystem. Organisations are facing a convergence of challenges: rising claims costs, data overload, market volatility and labour shortages. These pressures are not isolated—they're interconnected, and they're reshaping how risk is understood and managed. The question is, what can be done?

First, we must recognise that risk is not random. In contrast, it's overwhelmingly predictable. Across every segment, the opportunity to reduce crashes, protect reputations and strengthen operations is real, and it starts with understanding the drivers behind the risk. People, more specifically behaviours, are responsible for the vast majority of crashes.

Second, it is clear that safety is not an accident and compliance is no longer the finish line. It is the starting point. The real value lies in continuous improvement and successful companies approach it from the human angle, recognising that investments in safety lead to better outcomes. That starts with proven risk management tools, clear accountability and actionable insights. Our data shows just how effective this can be; fleets that invest in these tools see a reduction of up to 50% in per-driver claims frequency and millions in avoided claims costs.

Finally, focusing on the precious few can make a meaningful difference in a short amount of time. Several clear indicators of risk emerged in the report: speeding, distraction and time in role. All have a sizable impact on outcomes yet are relatively easy to address with sensible and pragmatic solutions. With the right insight, we can turn challenges into progress and ensure that safety remains top of mind for everyone on the road.

We hope our 2025 UK Driver Risk Report stimulates dialogue and action for change. Thank you for being part of this journey. Your dedication to advancing safety and accountability inspires everything we do. Together we can pave the way towards a safer, more resilient industry.

Thank you for your commitment to safer roads.

Matt Scheuing
CEO, SambaSafety

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Research Methodology & Data Sources

SambaSafety's 2025 Driver Risk Report: Current Trends Shaping UK Motor Risk marks the first UK-specific edition in our annual series. To develop this report, we analysed a broad range of datasets from SambaSafety's UK records repository, including UK and US telematics, licence records, Penalty Charge Notices (PCNs), Notices of Intended Prosecution (NiPs) and claims data. 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.

Claims Studies

SambaSafety's claims studies were drawn from two long-term studies of large fleets, examining activity over an multi-year period both before and after the adoption of risk management strategies. The first leveraged data from a cohort of 138,000 drivers representing the global logistics industry. Claims were analysed over an eight-year period. The second study leveraged seven years of data for a cohort of over 73,000 drivers in the UK. Together, these insights illustrate the measurable impact of data-led safety programmes in reducing claims frequency, severity and strengthening operational resilience.

Endorsement Analysis

While this report focuses primarily on UK fleet results, a global licence analysis was conducted, standardising endorsement categories across UK and US to allow meaningful comparisons by driver age, category and geography. The endorsement analysis was conducted using nearly 50 million licence records in the US and UK between 2020 and 2024. Over 14 million unique licences had at least one recorded endorsement during this period.

Endorsement Categories

Endorsements were classified into the following categories:

- Speed Limit Offences: SP endorsements such as 'SP50 Exceeding Speed Limit on a Motorway'
- Careless & Reckless Driving Offences: DD and CD endorsements such as 'CD10 Driving without due care and attention'
- Licence & Insurance Offences: IN, LC, BA and AC endorsements such as 'IN10 Using a vehicle uninsured against third party risks'
- Drink & Drug Driving Offences: DR and DG endorsements such as 'DR50 In charge of a vehicle while unfit through drink'
- Traffic Sign & Direction Offences: TS, MW, PC and UT endorsements such as 'TS10 Failing to comply with traffic light signals'
- Construction & Use Offences: CU endorsements such as 'CU10 Using a vehicle with defective brakes'

Executive Summary

Industry Dynamics Forcing Change

Pricing Moderates, Pressure Persists

While signs of pricing moderation are emerging in parts of the UK, insurance capacity remains tight—particularly for fleets with poor claims history. Rated premiums continue to rise, and insurers are increasingly requiring demonstrable risk management practices, such as telematics adoption, to secure sustainable rates. In this environment, businesses must take a proactive stance. Enhanced presentation of risk—combining credible data with evidence of investment in safety—can unlock alternative markets and improve outcomes. Turning data into actionable insight, embedding consistent safety practices, and exploring alternative insurance structures are all part of a long-term strategy. With the right approach, organisations can better navigate volatility, contain costs and protect profitability.

Protecting People Through Smarter Systems

Fleet safety is shifting from reactive oversight to proactive intervention, powered by telematics and AI-driven tools. These systems surface behavioural indicators such as harsh braking, distraction and fatigue, enabling early action and tailored training. As vehicles grow more complex and electric models introduce new demands, flexible onboarding and continuous education are essential. At the same time, rising employee expectations and workplace stressors are adding pressure. Data shows a clear link between driver wellbeing and operational resilience. Safety monitoring and targeted support are no longer just compliance measures—they're central to creating safer, more supportive environments. Organisations that align safety strategies with workforce needs are better equipped to reduce risk and strengthen retention.

Compliance as a Safety Catalyst

Organisations are increasingly moving beyond a narrow view of compliance towards a broader, more integrated approach to safety. Regulatory expectations continue to rise, but the most forward-thinking businesses are treating compliance as a foundation—not a finish line. This shift reflects a deeper understanding that safety must extend across the entire operational ecosystem, including contractors, suppliers and grey fleet drivers. Managing agency staff under IR35 rules and adapting to evolving standards requires structured oversight and cultural alignment. By embedding safety into everyday decision-making and aligning it with workforce wellbeing, organisations can reduce exposure, improve accountability and foster a more resilient safety culture.

Foreword

2025 UK Insurance Landscape

At Aon, we continue to see the impact of megatrends on our clients through more volatility, increased complexity and new risk interdependencies. These megatrends: trade, technology, weather and workforce are generating significant business challenges for organisations whose revenue and profitability rely on moving goods or people around by road.

The link between these megatrends and their impact on risk and insurance is not always obvious, but they underpin the availability of risk capital (insurance) and its cost (premium and claims).

Trade: Supply chain volatility has reduced, but geopolitical tensions mean risks remain. These risks are particularly felt in relation to supply of vehicles, as well as availability and cost of spare parts, creating acute risks in claims costs.

Technology: Increased connectivity provides opportunities for optimisation, but multiple data systems and more data points mean clients are at risk of overload. A common challenge is the underutilisation and interpretation of data to identify real risk exposure and thereby take targeted action to mitigate risk and save costs.

Weather: Increasing frequency and severity of adverse weather events creates more challenging driving conditions, increasing risks to people and assets. Longer-term climate trends have moved organisations towards the electrification of fleets, bringing benefits in reduced emissions and operating expenses. However, capital expenditure is typically higher, with consequential impact on risk exposure (and cost) if not fully understood.

Workforce: Attracting and retaining good drivers and keeping them safe remains a challenge across the competitive landscape and industry segments. Shortages of specialised labour to work on battery electric vehicles are causing further upward pressure on claims costs.

Quantifying risk and providing relevant and credible insight to help make informed decisions is what we do at Aon. In this dynamic and fast-changing world, we are proud to support SambaSafety's first UK Risk Report, which serves as a barometer of the challenges faced by UK businesses, but more importantly, shows how being well informed and well advised can provide better outcomes and protect profitability.

Rob Kemp
CEO Commercial Risk
Aon UK

Motor Insurance Insights

The UK fleet insurance market faces sustained pressure as rising claims costs, labour shortages, supply chain volatility and the transition to electric vehicles continue to drive inflation. Insurers are cautious, with higher deductibles and stricter risk controls for fleets viewed as higher risk. This section explores how businesses can work closely with brokers and insurers, using telematics data and clear risk improvement strategies to demonstrate strong controls, secure capacity and maintain confidence in motor cover.

Motor Insurance Market Pressures Continue

Market Pressures

The UK motor insurance market is facing sustained pressure as claims inflation continues to outpace premium growth. Vehicle repair bills are rising due to more complex parts, specialist labour and longer turnaround times. Theft remains a costly driver of claims, while the rapid adoption of electric vehicles is adding further strain with higher repair costs and downtime. At the same time, underwriting capacity is tightening, forcing businesses to prove strong risk management in order to secure cover.

Repair Costs

Repair inflation remains the largest contributor to rising claims. Labour costs for technicians have climbed, and complex vehicles equipped with sensors and electronics require longer repair times. Electric vehicles add further expense, with parts often more expensive and repairs taking longer to complete. Global trade volatility and the risk of tariffs on imported parts amplify these pressures.

Driving Behaviour

Distracted driving has increased considerably in recent years and often leads to higher-severity collisions. There are many “in cab” sources of distraction as both vehicles and job roles are more connected. Whilst handheld mobile phone use continues to be a major contributor, other causes such as routing devices, work-related apps, smoking and fatigue all contribute. This is especially true in rear-end crashes, where reduced reaction time and higher impact speed significantly increases injury risk and liability concerns for employers managing commercial fleets.

EV Transition

The transition to battery electric vehicles (BEVs) is reshaping costs. BEV repairs are already estimated to be significantly higher than internal combustion vehicles, due to specialist parts, extended repair times and the need for trained technicians. As BEVs grow to nearly a quarter of new registrations, insurers and fleets alike face added cost pressures.

Insurer Underwriting Appetite

Insurers are cautious, with capacity limited for high-risk industries or fleets with poor loss records. Stricter risk controls such as telematics adoption, structured incident reporting and evidence of proactive driver management are increasingly prerequisites for cover. Competition is strengthening for well-managed risks, but businesses must be prepared to present credible data and a clear risk narrative.

With access to more predictive data sources and robust risk mitigation efforts, insurers and fleets can work together to address these worrisome trends—paving the way for a more sustainable and equitable insurance landscape.

Marc Spurling
LLB(hons), Executive Director
Transport and Logistics, Aon UK

“The cost of risk continues to be a challenge. However, the rewards for organisations that demonstrate a commitment to risk management are significant. Safer driving keeps vehicles on the road, avoids hire costs, reduces service and repair costs, reduces fuel costs and reduces collisions.”

Insurance Headwinds Facing UK Fleets

UK and EMEA Replicate Global Challenges

Motor continues to be the most challenging line of insurance in the UK, with claims inflation remaining a key consideration. Increased loss frequency and higher claims costs have resulted in limited insurer appetite, higher deductibles and price increases in some markets.

Broadly, insurers remain cautious but there are some positive signs. Vehicle repair costs and downtimes remain elevated, but supply chain delays are abating. Pricing is moderating in several markets and competition for preferred risks is gaining momentum.

Claims Inflation Underpins Insurance Costs

Credit hire costs continued to rise by 7% in 2024; these continue to account for a large proportion of total claims spend in many instances.[1]

While car parts and availability have stabilised, geopolitical factors such as potential trade tariffs, treatment of import of Chinese BEVs and risks to supply chain interruption from conflict are heightened near-term risks with potential to increase price pressures.

Capacity is particularly constrained on placements with poor claims history or those viewed as higher risk, such as logistics companies and bus operators. Insurers have required some insureds to adopt risk management controls, such as telematics, to secure cover. There are, however, some encouraging signs. In parts of the region, pricing is starting to moderate as competition strengthens and insurers become more growth-focused.[2]

New LCV Registrations

July 2025

Total Registrations	23,433	↓	-5.1%
Pickups	1,897	↓	-17.3%
4X4	620	↑	.5%
Vans <=2.0t	738	↓	-20.6%
Vans 2.0-2.5t	4,138	↑	2.5%
Vans 2.5-3.5t	16,040	↓	-4.6%
Rigids 3.5-6.0t	799	↑	63.7%

Source: SMMT

Battery Electric Vehicle (BEV) Impact

The more significant underlying impact on claims inflation is the transition to net zero and increase in adoption of Battery Electric Vehicles (BEVs). Businesses are not only exposed as they transition their own fleets to BEVs but by more BEVs on the road, with BEVs projected to be 24% market share in 2025 (up from 19% in 2024).[3] Private consumers and incentive schemes such as salary sacrifice are increasing rate of adoption. BEV repairs are 25% more expensive than ICE vehicles.[4] This is in part due to longer repair times (14%) and the fact they are typically more expensive. For large leasing fleets with high numbers of BEVS we are seeing costs at or above these levels.

Soaring Repair Costs are Driving up Claims Severity

Claims inflation remains a significant challenge, driven by escalating costs in vehicle repairs, parts and labour. These pressures have consistently caused claims inflation to outpace broader economic inflation.

In response, insurers are implementing rate increases and shifting more risk onto businesses. However, the market's capacity to absorb these adjustments is increasingly constrained, with rate hikes now moderating to a range of approximately 2.5% to 7.5%.

> "ADAS has redefined repairability, and what used to be a simple bumper repair now triggers costly calibrations and diagnostic repairs. This has increased the average severity between £250 and £600 more per claim on newer vehicle models."
>
> Mike Anderson, Industry Consultant and Owner, Collision Advice

One of the most persistent cost drivers is the increasing complexity of vehicle repairs. Advanced Driver Assistance Systems (ADAS), now standard in most new vehicles, require specialised recalibration even after minor collisions. These systems, while improving safety, have introduced new layers of cost and labour intensity. Repair jobs now involve a greater number of replacement parts—many of which are lightweight and more prone to damage—contributing to longer repair times and higher technician specialisation requirements.

Labour, parts and diagnostics have emerged as significant contributors to accidental damage claim costs. Labour costs for repair technicians increased by 14% in 2024, but have stabilised into 2025.[5]

However, increase in Employer National Insurance Contributions (NICs) and increased minimum wage levels continue to put inflationary pressure in this part of the insurance claim cost. As global supply chain disruptions and new US motor tariffs ripple through the UK and EU, the cost of imported parts—especially for electric and luxury vehicles—is expected to rise further, exacerbating claims inflation.

£7.7 billion
in vehicle repair costs[6]

Up to **£600 increase**
in average claims severity

14% increase
in collision repair labour costs[5]

Predictive Risk Indicators

SambaSafety conducted an in-depth analysis to assess what risk factors are the strongest predictors of a person being involved in a collision, which will be explored in the following pages. Establishing these correlations demonstrates the value in including certain operational data sources—such as Penalty Charge Notices (PCNs) or an individual's time in role—in a fleet's risk management strategy.

Penalty Charge Notices (PCNs)

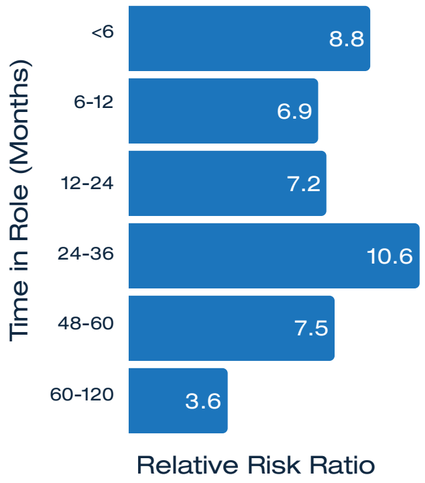
The link between many PCNs and a future collision was de minimis. However, SambaSafety found 11 PCNs where there was a strong correlation between drivers who recorded two or more of the following PCNs and a collision in the next 12 to 24 months.

Highest	• Failing to give way to oncoming vehicles • Stopped on a pedestrian crossing and/or crossing area marked by zig-zags
High	• Entering and stopping in a box junction when prohibited • Failing to drive in the direction shown by the arrow on a blue sign • Using a route restricted to certain vehicles • Being in a bus lane • Failing to comply with a sign indicating that vehicular traffic must pass to the specified side of the sign • Failing to comply with a no entry sign
Medium	• Failing to comply with a sign indicating a prohibited turn • Failing to comply with a restriction on vehicles entering a pedestrian zone • Failing to comply with a sign indicating a restriction on vehicles entering and waiting in a pedestrian zone

Prior Collisions

To evaluate the likelihood of future collisions, an additional analysis was conducted using historical claims data. The severity of the initial incident emerged as a strong predictor of subsequent claims, with higher-severity collisions correlating to increased risk over the following 24 months. Collision severity in this analysis was classified into four tiers—Low, Medium, High, and Highest—based on claim value, injury type, and regulatory reporting thresholds. For example, "Highest" includes fatal or disabling damage claims, while "Medium" may involve moderate vehicle damage or minor injuries.

Interestingly, the data reveals a dip in repeat claim probability for High Severity collisions. This anomaly may reflect behavioural change—drivers who experience a serious incident may become more cautious, effectively "frightening themselves safe." This behavioural inflection point offers a valuable opportunity for targeted coaching and risk mitigation, underscoring the importance of early intervention following high-severity collisions.



Time in Role

Drivers in a role between 5 and 10 years were comparatively much safer than those in the same driving role for less than 5 years. The second highest risk period for a driver is the first 6 months, due to the role, systems and processes being new. However the highest risk period for an employee is between 24 and 36 months in their driving role, which we apportion to drivers becoming overfamiliar and potentially complacent in their role.

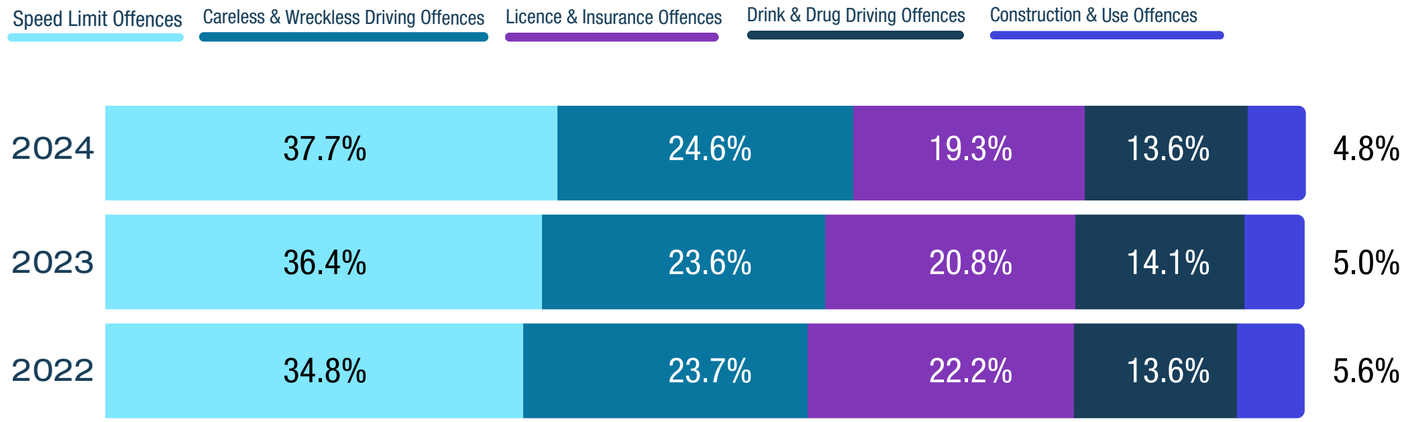
This data highlights the need for targeted driver training and engagement strategies at key points in a driver's career. By delivering focused onboarding support early and refresher training around the two- to three-year mark, organisations can address both inexperience and complacency, reducing the likelihood of incidents.

Speeding Continues Upward Trend

Speeding endorsements have long comprised the largest proportion of all endorsement categories. Its share has steadily increased each year and is now approaching 40% of motoring offences.

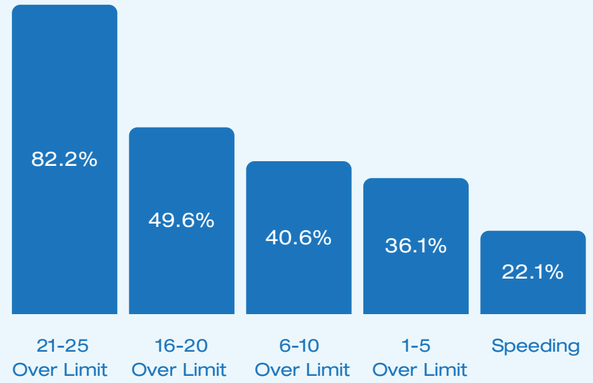
Speeding is the leading factor in crashes resulting in fatalities.[7] Nearly one-third of traffic-related deaths involved speeding in 2023.[8] Managers can reduce speeding incidents in their business with effective risk management practices. A SambaSafety study determined that companies that continuously monitor and train reduce speed-related offences by nearly 20% after the first 12 months.

Endorsement Category Distribution, By Year



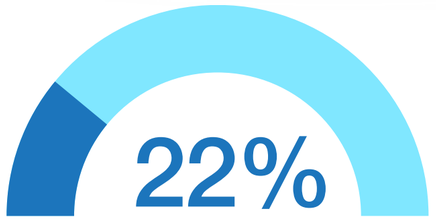
Source: SambaSafety Violation Analysis, CY2024 based on preliminary violation data

Future Claim Probability By Speeding Severity



Speeding is a leading indicator of future crashes, increasing the probability of a claim in 12 months by 20% to 80%, depending on the driver's speed relative to the posted limit.

Source: SambaSafety Crash Prediction Study



22% of drivers involved in a fatal collision had a speeding conviction in the past five years[9]

Distraction Increases Crash Severity

The phenomenon of distracted driving has been immensely damaging in recent years, contributing to 35% of fatal crashes.[10] Nearly 90% of drivers witnessed another motorist using a handheld mobile phone in the last 12 months,[11] a behaviour that is linked to a rise in crashes, including fatal ones.

Motorists' Safety Attitudes

83% Support camera use in detecting or prosecuting tailgaters

78% Support instant licence suspensions for drivers using a handheld phone

66% Support ban on phone use while driving (including hands-free)

Source: IAM RoadSmart 2024 Road Safety Survey

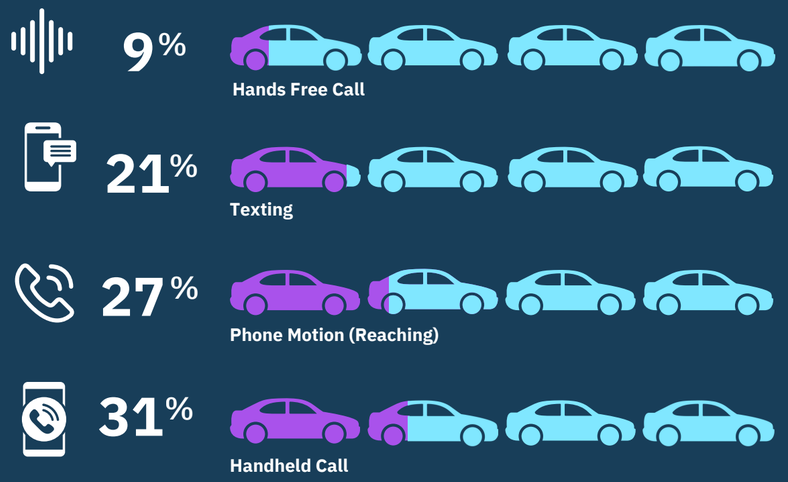
While legislation and enforcement technology such as roadside cameras have been somewhat effective, distracted driving remains a significant problem from the perspective of road safety.

From an employer perspective, 64% of businesses worry about liabilities caused by distracted driving behaviour within their workforce.[12] Distraction from mobile devices or tech accounted for 25% of crashes involving commercial drivers.

This can have a significant impact on the severity of a crash, considering that drivers have less time to brake before impact when they are distracted. The speed at impact is on average 21% higher when a driver is interacting with their screen compared to a crash with no distraction.[13] This increases to 31% for a handheld call.

Speed at impact is 21% higher when a driver is interacting with their screen compared to a crash with no distraction

Crash Impact Speed Increase, By Distraction Type



Source: Cambridge Mobile Telematics

Employers can take deliberate actions to reinforce this, such as proactively assigning training to ensure employees understand the danger of distracted driving and know how to avoid it. SambaSafety customers doubled down on their commitment to safety in 2024, with an overall increase of 42% in distracted driving courses completed.

Risk Management Leads to Improved Outcomes

Commercial motor insurers and brokers are increasingly prioritising proactive risk management to improve safety outcomes and control costs. Fleets are responding, with 74% reporting they now use telematics data to inform driver training.[14] Continuous behavioural insight, combined with engaging, tailored elearning, has emerged as one of the most effective strategies to address high-risk driving behaviours and strengthen safety culture.

According to results from SambaSafety's annual telematics report, on-demand training is also becoming a core part of insurer-led programmes, with 40% of commercial insurers offering flexible learning designed to target specific risks without overburdening drivers.[15] When telematics data is paired with structured training, over 70% of fleets report reductions in crash and claims frequency. Telematics is growing in popularity among commercial insurers, with 64% offering or planning to offer a telematics-based risk management solution.

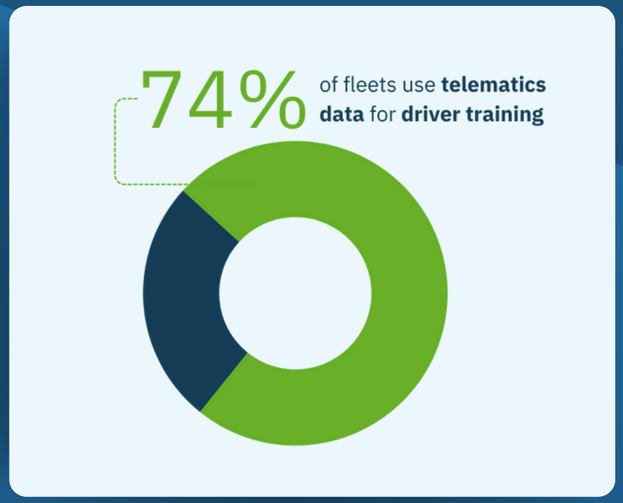
Integrating telematics data with structured e-learning has proven highly effective in reducing driver risk. A large UK fleet using SambaSafety's platform saw a 40% improvement in high-risk driver scores in the first month, with overall fleet risk scores improving by 26% after six months. By surfacing only the most actionable insights, SambaSafety helps fleets deliver targeted training earlier, reducing incident risk and preventing serious collisions.

"We have already seen a wave of insurers' initiatives focused on risk management. The old and barely used referral programs have evolved into structured safety programs, paid or at least subsidised by the insurance carriers. The pioneers of these programs have already achieved significant adoption and shown robust ROIs."

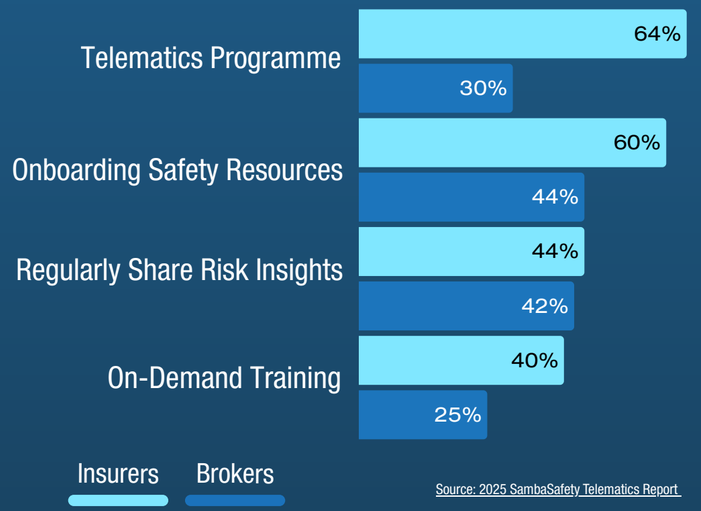
Matteo Carbone,
Founder, IoT Insurance Observatory

72%

of fleets report that the combination of training and telematics has **reduced crashes and/or claims**



Risk Management Tools Commercial Insurers and Brokers Offer or Plan to Offer in 2026



Source: 2025 SambaSafety Telematics Report

Securing Capacity and Confidence

There are several ways a business with fleet operations can maximise insurance outcomes:

Enhanced presentation of risk to insurance market:
Bringing objective facts and credible data alongside stories of success. This demonstrates time and financial investment in risk management actions and provides alternative markets with an up-to-date understanding of your business.

Leverage insight:
Effective analysis of data which focuses on critical measures is one part of the story; the other is turning it into insight that informs decision making. Working with partners that understand what data matters and provide you with pragmatic guidance from their experience. This amplifies the impact of the data with internal decision makers and insurers.

In it for the long haul: There is no single silver bullet. Risk improvement is a continuous process and may involve multiple features (technology, process and people) to embed consistency and manage internal and external dependencies.

Alternative structures: Deep understanding of risk and measurement of impact enables you to consider alternative insurance structures with confidence. Moving deductibles or considering non-conventional programmes should be informed by data in partnership with your risk advisors.

Fleet Safety Insights

Fleets face increasing pressure to manage driver risk as vehicle technology grows more complex and expensive to maintain. Rising claims are frequently tied to driver behaviours such as distraction, speeding and fatigue, while the shift to electric vehicles and advanced safety systems demands new training and support. This section examines how these converging trends are reshaping motor risk and explores how technology, data and proactive driver management strategies can help fleets enhance safety and maintain insurability.

Evolution of Fleet Safety

Fleets are moving to an approach centered on proactive insights with telematics technology at the core of this transition. This additional data highlights events and incidents such as harsh braking and cornering to make early interventions and improve safety. Data shows that statistically, drivers with several minor events in a row are more likely to have a more severe accident down the line. Fleets can use these insights to target the right drivers with tailored training. In addition to physical damage, there's a psychological toll to being in a collision, so predictive measures enabled by telematics data should be seen as immensely valuable.

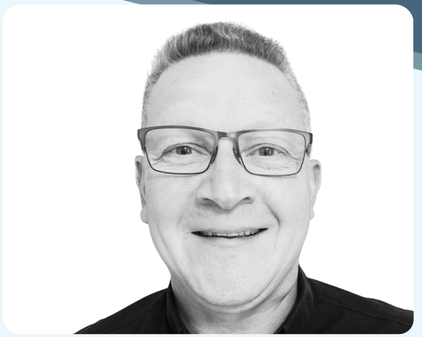
New Vehicle Technology: Modern vehicles are increasingly complex, with numerous sensors that can cause downtime when they fail, parts are sometimes hard to source and skilled technicians are in short supply. New regulations have introduced mandatory safety features such as lane assist, emergency brake assist and speed sign recognition, requiring significant driver education and adaptation.

Building Trust: Another technological challenge is the introduction of electric vehicles; "range anxiety" can set in as drivers need to understand whether a vehicle has enough charge to complete its route. This requires additional driver training and support.

Driver Development: Flexible onboarding for new drivers, allowing them to choose between e-learning and practical buddy shifts, is the way to address the complexities of driving today. Actively communicating the safety elements of ongoing training sends a strong message that the safety and wellbeing of drivers matters.

Employee Wellbeing: Understanding driver mental health and fatigue management, in addition to physical fitness, is crucial to a fleet's safety. While telematics was first introduced to improve fuel efficiency and track vehicle locations, its evolution and the introduction of AI technology has meant new uses in the areas of distraction and overall driver safety. The recent introduction of new features from some providers has enabled real-time driver coaching and engagement while making safety and efficiency improvements more accessible and motivating for drivers.

People + Technology: Most fleets now have telematics, but the effectiveness of this technology depends on how the data is managed, made sense of, and actioned. Technology alone doesn't create safer fleets—people do. Organizations that actively engage their workforce to reinforce telematics insights and embed safety practices into daily operations will see the greatest impact. When managers and drivers work together to turn data into action, telematics becomes more than a monitoring tool; it becomes a catalyst for a strong safety culture, reducing risk and driving long-term success.



Mark Stravens
Head of Driver Operations & Fleet
Tesco

"Technology gives us the insight, but it's our people who turn it into action. By combining data with coaching, we're not just reducing claims, we're building a safer, more resilient operation."

Investments in Safety Address Evolving Employee Expectations

Businesses are recognising an investment in safety extends beyond compliance, to meeting the rising expectations of their customers and employees.

Employee Wellbeing

Working long hours under risky conditions, drivers are feeling stressed and undervalued.[16] Company leaders are hearing from their drivers about the need for sustained focus on safety. Recent surveys across the industry reinforce that technology and training play an important role in addressing that need.

93% of UK lorry and van professionals indicate work-related stress has a negative impact on their driving performance.[17]

47% have considered quitting their jobs because of it.[18]

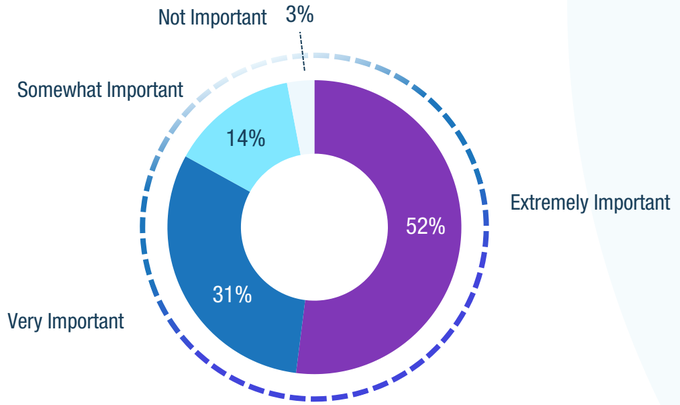
50% are in support of new technology to help improve overall driving performance.[19]

> Drivers are essential to many businesses—whether they are dedicated professionals or employees who drive as part of delivering customer services. As demand for drivers continues to grow, attracting and retaining skilled talent, as well as ensuring their safety, remains a significant challenge. In the UK, road incidents involving at-work drivers cost businesses an estimated £2.7 billion annually, factoring in vehicle repairs, insurance, lost productivity, and legal expenses. Aon's driver assessment suite can support mitigation of these risks through enhancing skills, awareness and ensuring ongoing assessment.

Charlotte Schaller
Partner, Aon Human Capital Solutions

A growth in telematics adoption indicates employers are taking this seriously. Over 90% of fleets say telematics is important to their safety strategy, and over half say it is vital and has made a positive impact.[20] For those not yet using telematics or cameras, one in four say they plan to incorporate it into their safety programmes in the next 12 months.[21]

How Important is Telematics to Your Company's Efforts to Manage Fleet Safety?



Source: 2025 SambaSafety Telematics Report

However, insight without action breeds risk. Training is a key element in addressing the employee engagement, retention and safety confluence of challenges.

In understanding the unique needs of the team, such as generational, geographic and behavioural patterns, companies can establish more effective programmes that reinforce the importance of employee safety and wellbeing.

Beyond Compliance: Driving Safer Outcomes

Compliance is no longer the finish line—it's the starting point. In today's transport landscape, regulatory bodies like the DVSA are reshaping expectations. The DVSA's Earned Recognition scheme and updates to HGV inspection data signal a shift: fleets must now demonstrate proactive safety management, not just tick boxes.

Continuous Improvement: This evolution reflects a broader truth: the real value lies in continuous improvement. Annual surveys, such as those conducted by IAM RoadSmart, emphasise strong public support for enforcement and a growing appetite for a safety-first culture. These findings underscore the need for organisations to move beyond minimum standards and embrace a mindset of accountability and care.

Expanding Safety Practices: Every collision is a human tragedy—not a statistic. Five lives lost daily on our roads is five families devastated. The moral imperative is clear: safety must extend beyond the fleet to the entire operational ecosystem. Health and safety legislation makes this responsibility explicit. Yet many organisations with robust site-based safety protocols overlook their road risk obligations. That gap must close.

Organisational Imperative: More than half of all registered vehicles in the UK are driven for work. That means employers have a unique opportunity to influence behaviour. Whether managing grey fleet drivers or professional drivers, organisations must prioritise driver safety.

Learning from Risk Patterns: In the following pages, we explore trends in road risk both in the UK and United States (US). While the US presents a markedly different driving environment—from expansive road networks and varied state-level enforcement policies to distinct infrastructure and vehicle usage patterns—there are valuable insights to be gained by examining its data. Despite these differences, commonalities emerge in the behavioural indicators, risk factors and safety outcomes that transcend geography.

Learning from this alternative landscape allows us to identify shared challenges such as distracted driving, fatigue and fleet compliance gaps, while also recognising the impact of proactive safety cultures and technology adoption. By drawing parallels between UK and US data, we can better understand how cultural shifts from compliance to commitment can influence road safety outcomes across borders.

5 people

lose their lives on UK roads every single day[22]

50%+

of vehicles driven are for work[23]

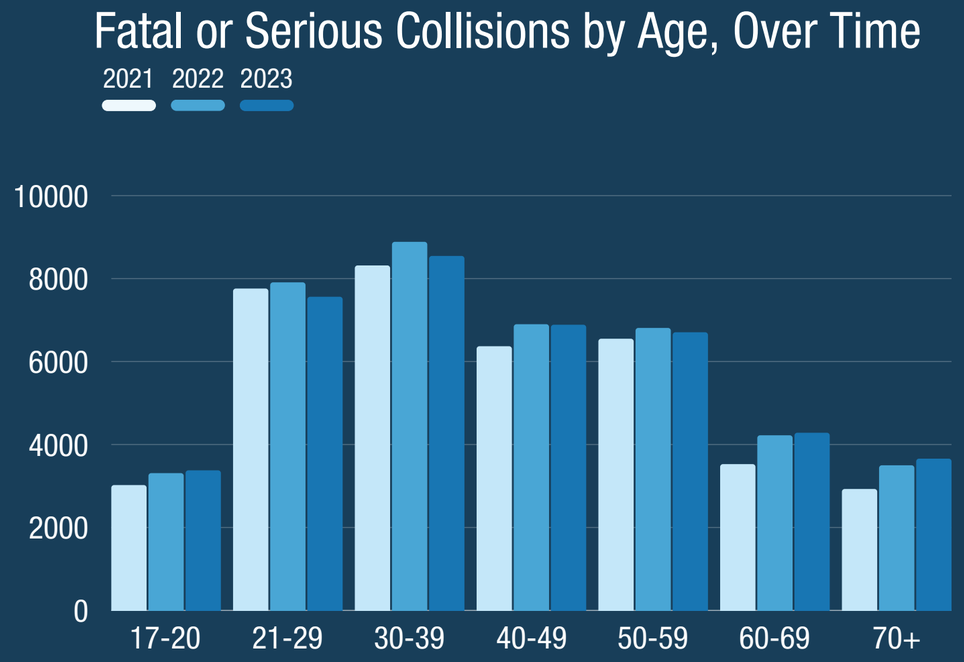
Organisations must move beyond minimum standards and embrace a mindset of accountability and care.

Crash Statistics Underscore Need for Driver Training

Speeding remains a leading contributor to fatal collisions, with younger drivers disproportionately represented in these incidents. In 2023, excessive speed was a factor in 58% of all UK road collisions.[24] Department for Transport (DfT) police-attended crashes suggests that drivers aged 21 to 39 were involved in over 16,000 fatal crashes.[25]

This data underscores the importance of continuous driver development, particularly among younger generations. Leading organisations address this by embedding driver safety training into new hire onboarding and reinforcing it with regular micro-learning modules. These targeted interventions help address specific risk trends within a fleet, such as the rise in speeding offences most common among younger drivers.

While fatal collisions represent the most severe outcomes, they are only part of a wider picture of road risk. Preventing these tragedies requires understanding and addressing early warning signs. Organisations that proactively track licence changes and high-risk behaviours are better equipped to intervene early. Targeted digital learning programmes, informed by these insights, can reduce risk exposure and deliver measurable improvements in driver safety.



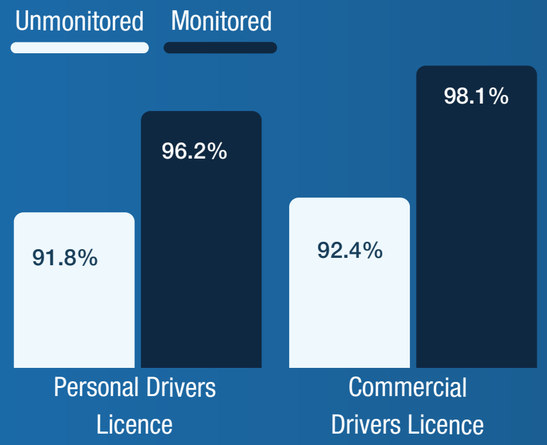
Source: DfT, Road safety statistics: RAS 0501

Invalid Licences Often Signal Broader Underlying Risks

In the UK, most fleets rely on periodic licence checks, which provide a snapshot of a driver's status at a point in time. In contrast, US organisations increasingly use continuous licence monitoring, receiving real-time alerts on suspensions, disqualifications and new driving offences. This proactive approach has proven effective in reducing unlicenced drivers and preventing high-severity incidents.

Licence monitoring reduced the percentage of unlicenced drivers by 4.4 percentage points for US drivers with a personal licence and 5.7 for drivers with a US Commercial Drivers Licence (CDL).

Percentage of Drivers with Valid Licence

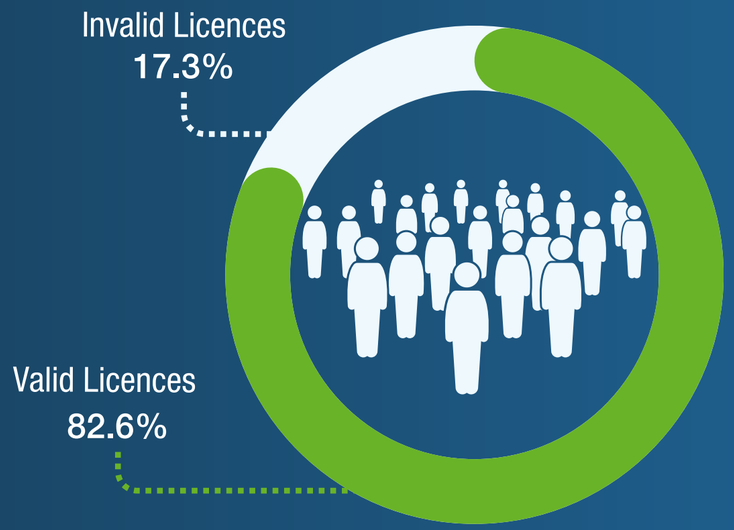


Source: SambaSafety 2024 Driver Risk Report customer analysis

Expired or suspended licences often signal a larger issue that could be impacting an employee's welbeing. This insight can serve as a catalyst to provide the necessary support to employees who may need it.

Based on an analysis of traffic deaths from the US National Highway Traffic Safety Administration (NHTSA), drivers with an invalid licence were responsible for 17.3% or about 10,000 fatal motor collisions in 2022.

Drivers Involved in Fatal Car Crashes



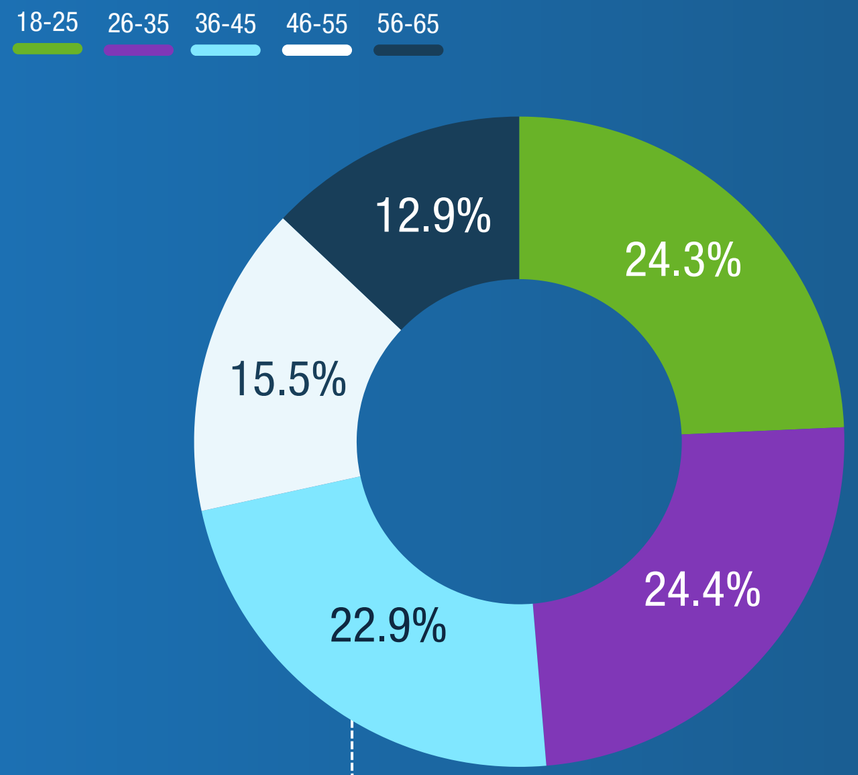
Source: US NHTSA, Fatality Analysis Reporting System (FARS)

While these findings are based on US data, the lessons are highly relevant to the UK market. By adopting similar continuous monitoring practices, UK organisations could benefit from stronger compliance, earlier intervention and improved driver wellbeing.

Rate and Seriousness of Offences Decline with Age

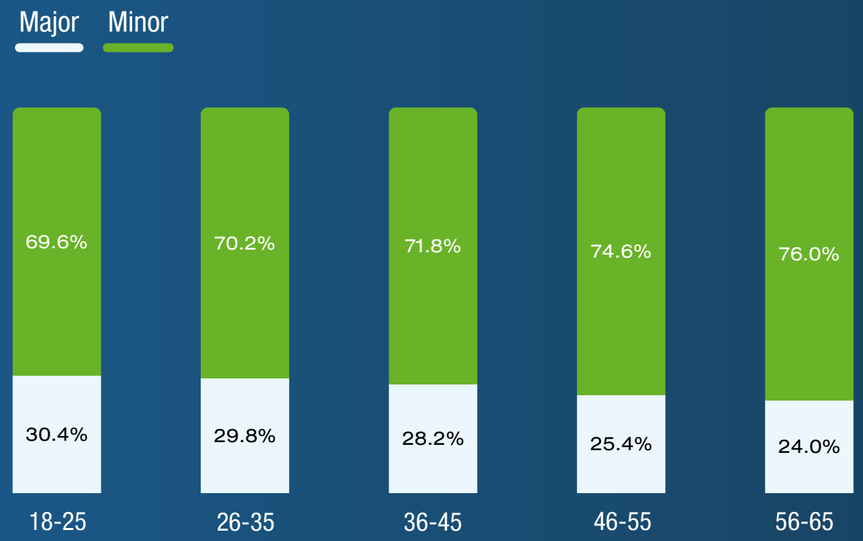
SambaSafety segments endorsements into major and minor categories based on the severity of the offence and points added to a drivers licence. When accounting for the age distribution of the driving population, older drivers account for significantly fewer endorsements overall. They also commit fewer major endorsements as a proportion of their total endorsement count. Over 30% of endorsements among drivers aged 18 to 25 were major; for drivers aged 56 to 65, that figure drops to 24%.

Proportion of Endorsements by Age Group (2023)



Source: SambaSafety Endorsement Analysis

Major vs. Minor Endorsements By Age Group (2023)



Source: SambaSafety Endorsement Analysis

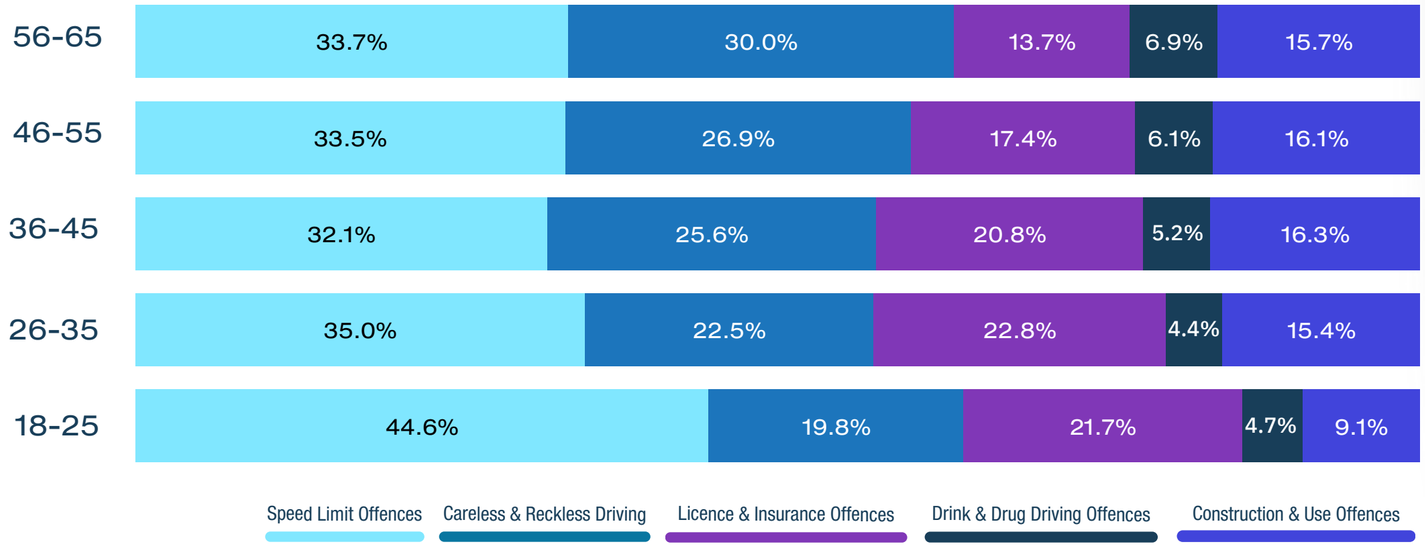
Only the 36-45 age bracket made up a larger share of total endorsements than the previous year
(19.9% in 2022 to 22.9% in 2023)

Age-Related Difference in Driving Behaviours

Looking at the endorsement category distribution across each age group, we see that rates of speeding are driven largely by younger drivers. These drivers are, however, considerably less likely to be charged with drink-driving endorsements than the overall population. Careless & Reckless Driving endorsements are also lower within this age group.

Risk is differentiated among the driving population. Companies should consider these endorsement trends when designing their learning and development programme and tailor training assignments to driver needs.

Endorsement Category Distribution By Age (2023)



Source: SambaSafety Endorsement Analysis

Trends & Highlights

The 26-35 age group saw the most dramatic shifts, with a 2-point increase in Speed Limit Offences and a 2-point decrease in documentation

Speed Limit Offences have increased slightly YoY across all age groups

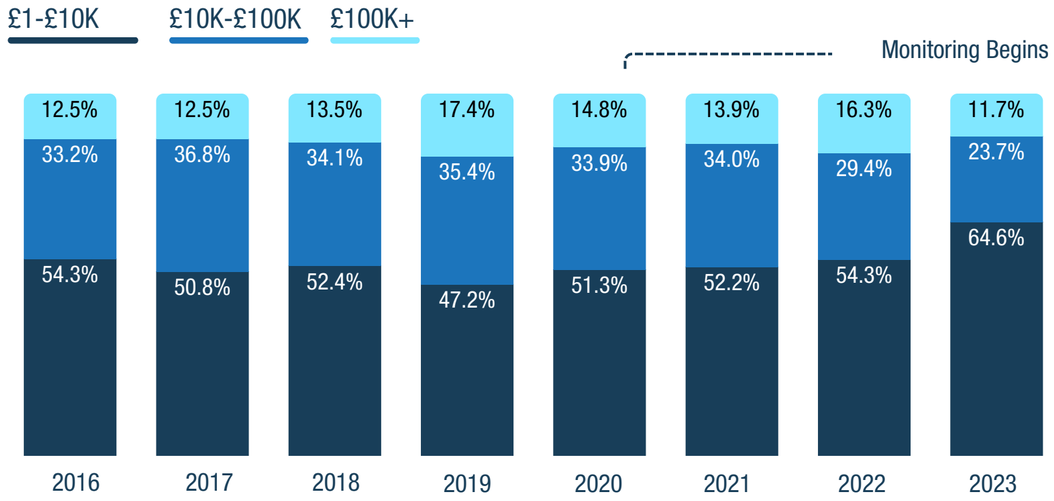
Most age groups saw a year-over-year increase in Drink & Drug Driving Offences

Risk Management Reduces Claims Frequency & Severity

To better understand trends in road safety, automotive collisions and claims, SambaSafety analysed claims data from a cohort of transport drivers.

This US study found a correlation between the adoption of continuous risk monitoring and a decline in the proportion of high-cost claims. In 2019, over 50% of claims were over £10,000. After monitoring went into affect, that number slowly fell; in 2023, roughly 35% of claims exceeded the £10,000 threshold.

The Proportion of Losses Exceeding £10k Steadily Declined Post-Monitoring



Source: SambaSafety Claims Analysis

Injury and Fatality Rates Declined With Monitoring

Before adopting driver risk monitoring, the proportion of collisions resulting in injury or fatality had climbed to 17% of all crashes. Within three years of implementing monitoring, it dropped to 13.5%, despite a steady annual increase in driver count.

Continuous risk monitoring is an important way fleets can bring down the average cost of their claims and make a strong case to their insurance carrier to lower or freeze premium increases. We found that the average cost dropped by 8% in the three years following implementation, whilst driver volume progressively increased.

A large UK customer analysis revealed significant cost avoidance and frequency reduction, despite a three-fold growth driver population.

22%
Reduction in claims frequency

24%
Reduction in TP claims spend

50%
Reduction in TP claims involving bodily injury

Driving Progress Through Insight and Innovation

As we wrap up our first UK Driver Risk Report, it's evident that the transport and insurance sectors continue to navigate an increasingly dynamic landscape. From shifting workforce dynamics to evolving vehicle technologies, the path to reducing risk and improving outcomes requires a smarter, more connected approach. Through this report, backed by SambaSafety's robust analytics and industry expertise, we aim to equip the industry with the tools needed to evolve alongside these changes.

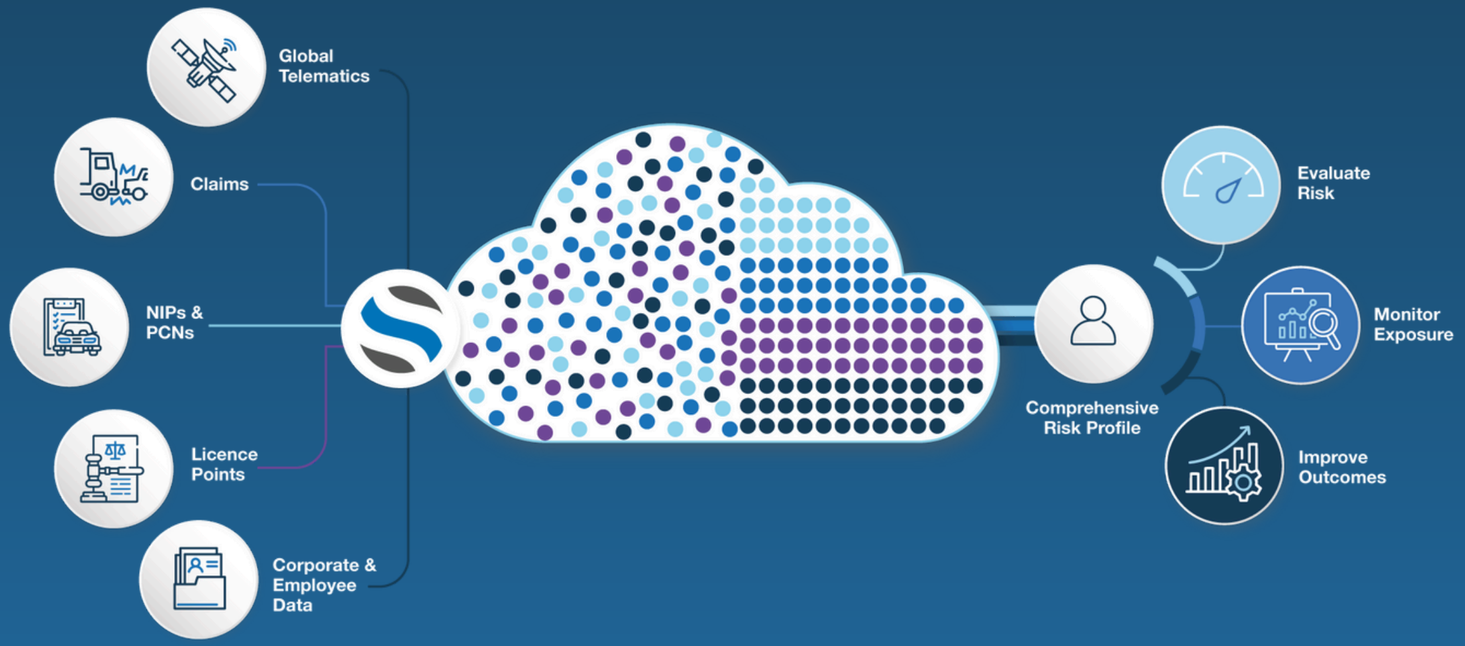
The voices and findings featured throughout reflect the growing importance of aligning strategy with data. The trends we uncovered point to emerging areas of focus, revealing not just current challenges but also opportunities to elevate safety practices. When organisations harness actionable insights and invest in the right partnerships, they move from reactive to resilient—unlocking performance gains while protecting people and assets.

SambaSafety will continue championing a future shaped by transparency, trust and shared responsibility—where intelligence fuels safer decision-making, and where collaboration across the ecosystem turns uncertainty into measurable progress.

We appreciate your commitment to shaping safer roads and invite you to take what you've learnt here and apply it within your own networks. Together, we can transform today's insights into tomorrow's best practices—reducing risk, enhancing compliance and building a stronger, safer future for all.

SambaSafety Risk Cloud

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



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.

Learn more

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.

Expert Contributors

Marc Spurling

Marc is Executive Director Transport and Logistics, within Aon UK. In this role he is responsible for the design and execution of Aon's strategy for on-road risks and costs relating to commercial motor clients. This includes focus on quantifying Motor Total Cost of Risk, risk exposure and profile and the development of innovative risk and insurance solutions and services. Marc has led the development of Motor Risk Insights in the UK, Aon's leading data tool that diagnoses on-road risk trends. Marc works with grocery retail businesses, delivery, logistics, utilities, light commercial vehicle fleets and haulage.

Mark Stravens

As Head of Driver Operations and Fleet, Mark leads the strategic direction and daily execution of Tesco's fulfilment and distribution network. He oversees driver performance, fleet efficiency and operational safety to ensure timely, secure and customer-focused deliveries. Collaborating cross-functionally, Mark drives innovation in logistics, champions sustainability initiatives and upholds the highest safety standards. His role is pivotal in aligning fleet operations with business goals, enhancing productivity and delivering value across the supply chain.

Thank You to Our Contributors

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