

The Hidden Cost of Fleet Collisions

Why every fleet manager needs to prioritise driver competence



Research-led solutions for safer driving



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Collisions are expensive — and avoidable

Globally, the annual cost of road traffic collisions to companies is estimated at over \$370 billion. These costs include staff absences, increases in insurance premiums, fuel, repairs, and maintenance, as well as injury costs and staff downtime. In the UK alone, one in three fatal road collisions involves someone driving for work, underlining the fact that driving is one of the most dangerous work activities an employee can undertake.

Beyond the immediate financial losses, collisions can cause long-term damage to a company's reputation, morale, and customer trust. The true cost of a single serious incident is often far greater than the repair bill.

Legal duties and potential consequences

Employers have a clear legal duty of care to manage occupational road risk effectively. While road traffic legislation focuses on vehicle use and maintenance, Health and Safety legislation imposes broader obligations — requiring employers to ensure that employees who drive for work are safe, competent, and properly supported.

Failure to meet these obligations can have serious legal and financial repercussions:

- Companies convicted under the **Corporate Manslaughter Act** can face substantial fines, as well as remedial and publicity orders.
- Under the **Health and Safety Offences Act**, managers may also face large fines or even imprisonment.

Even without prosecution, poor road safety management exposes organisations to insurance disputes, staff injury claims, and negative publicity.

In line with health and safety law, employers must therefore have systems in place to ensure that all driving-for-work activities are compliant with road safety.

Why driver competence matters

With all of this in mind, how can fleet managers effectively manage occupational road risk and keep drivers safe?

One of the most effective ways is by ensuring that driver selection and training procedures confirm that every driver is:

1. Legally entitled and physically fit to drive.
2. Operating vehicles that are safe and fit for purpose.
3. Competent, receiving suitable training and refresher sessions.

Competence goes beyond holding a valid licence. It includes a driver's ability to recognise hazards, make safe decisions, and manage risk consistently.

Did you know?

Most companies underestimate their exposure to driving risk — yet for many, driving for work is the highest-risk activity their employees undertake.

The Health and Safety Executive (HSE) identifies four pillars of driver competence:

- **Licence and certification checks** – confirming appropriate licences or certificates for the vehicle, and conducting regular checks via the DVLA or approved third-party systems.
- **Capability assessment** – assessing the individual's ability to do the job safely, which might include a safety audit of knowledge or an on-road assessment.
- **Targeted training** – providing site- or job-specific training tailored to the driver's tasks.
- **Ongoing record keeping** – maintaining up-to-date training records for all drivers to ensure appropriate scheduling of initial and refresher training to prevent skill fade.

There is a good deal of guidance available for fleet managers to assess driver competence, and some of it is straightforward to implement. For instance, it is relatively easy to run licence checks either directly through the DVLA or via a trusted third-party provider.

Beyond these basics, however, assessment and training practices vary considerably across organisations — making it essential for fleets to define clear, evidence-based standards for competence.

Beyond compliance: the business case for safety

Investing in driver competence and hazard awareness isn't just about avoiding fines — it's a strategic decision that improves operational performance.

Safer fleets experience:

- Fewer collisions and lower repair costs
- Reduced staff absence and insurance premiums
- Improved fuel efficiency and customer confidence

Many organisations now view road safety as part of their broader ESG (Environmental, Social and Governance) agenda — linking fewer collisions to lower emissions, reduced downtime, and stronger corporate reputation.



Next Step

Benchmark your fleet's readiness.
Download our free [Fleet Safety Readiness Checklist](#) to identify any gaps in your driver competence and safety management processes.



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