Reducing the Major Costs of Minor Collisions

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The Question

How can an organisation encourage drivers to take more care of vehicles to minimise avoidable vehicle damage from minor collisions? For this Q&A, we consulted industry professionals to understand the prevalence and causes of minor collisions, the practical strategies they employ to reduce minor collisions, and the financial and reputational benefits from being proactive.

Why it Matters

Minor collisions can have major impacts on your organisation's bottom line and reputation. Conversely, encouraging reporting of minor collisions and investigating their cause can have the opposite effect as well as highlighting areas for driving improvement, to avoid repetition and minor collisions becoming major incidents. Given the prevalence of minor collision in fleets, they can be an opportunity to improve an organisation's safety performance and a catalyst for a stronger safety culture.

4 Key Things to Know

Reducing minor collisions can have financial and reputational benefits for your organisation and can also act as a protective factor against more serious incidents.

Drivers in the transport industry drive on average twice the distance of private drivers, and the risk of a vehicle incident increases by up to almost 50% when driving a fleet vehicle.

Fleet managers have many solutions at their disposal to reduce minor collisions, ranging from choice of vehicle and its safety rating and features to educating drivers about safer driving practices and communicating company expectations.

The most powerful tool to reduce minor collisions is an overall strong safety culture within an organisation that prioritises safety at all levels.

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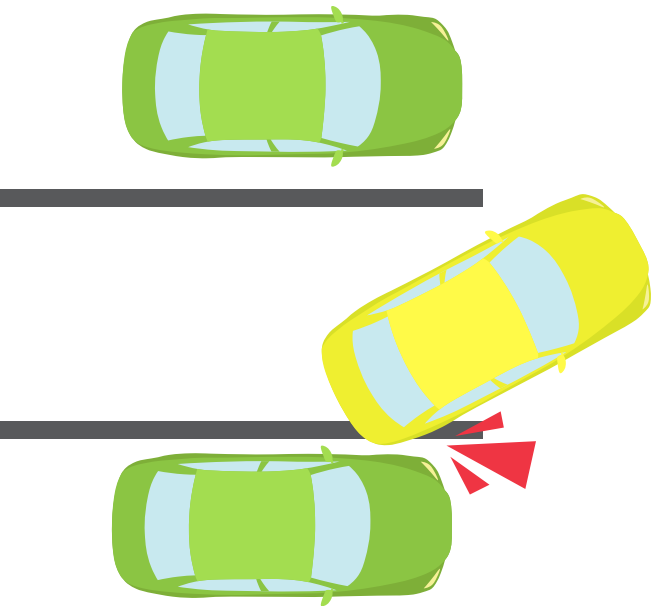
PART I: Understanding Minor Collisions

Addressing minor collisions to reduce collisions

Minor collisions are low-impact collisions that result in minor damage to the vehicle, such as bumps, scratches, dents and scrapes. While it is expected that a fleet vehicle will accrue wear and tear damage throughout its lifespan, damage from minor collisions often results in excess levels of wear and tear and is frequently the result of a lack of attention to detail, misuse or negligence by the driver[1].

Minor collisions are extremely common and the bane of every fleet manager, according to our discussions with industry partners. This is unsurprising, given drivers in the transport industry travel on average twice the annual distance of private drivers, and in some fleets significantly more[2]. Many organisations are struggling to find practical and effective solutions to minimise minor collisions in their fleet, and reduce their financial, reputational and human costs.



Financial costs

While it can be easy to overlook low-impact crashes, the cost of minor collisions can accumulate and make up a large portion of fleet collision costs[14] as well as significantly increasing a vehicle's whole of life costs[1].

Reputational costs

Damage from minor collisions means company vehicles are not on the road in a clean, satisfactory condition. To the general public, the condition of a company vehicle, as well as the actions of the driver, reflect on an organisation as a whole.

Human costs

Many fleet managers are starting to take notice of minor collisions and treating them as 'near misses' that could have resulted in serious or fatal injury[3]: "the only difference between a dint, scrape or lost wing mirror and injury is timing or a few centimetres"[4].

Research suggests a link between asset and human damage reduction[4], indicating that taking a proactive approach to reducing minor collisions in your fleet may protect against future fatalities and serious injuries.

Reversing incidents, for example, are some of the most common vehicle collisions, particularly for drivers required to manoeuvre in and out of tight client driveways. A driver who fails to check their surroundings before reversing may dent their vehicle on the mailbox this time, but the same negligent behaviour may have disastrous consequences if the client's child is playing in the driveway.

The most common types of minor collisions

Damage while reversing

Although vehicles are only in reverse for a minimal amount of their driving time, reversing collisions are one of the most common claims among fleet customers, according to Vero Insurance[5]. While these claims are usually not costly, their high frequency and associated other costs, such as time off the road, can quickly make reversing costs a significant financial burden for a fleet.

Damage while parking

Damage while entering a parking space is common, particularly for larger vehicles attempting to navigate tight spaces.

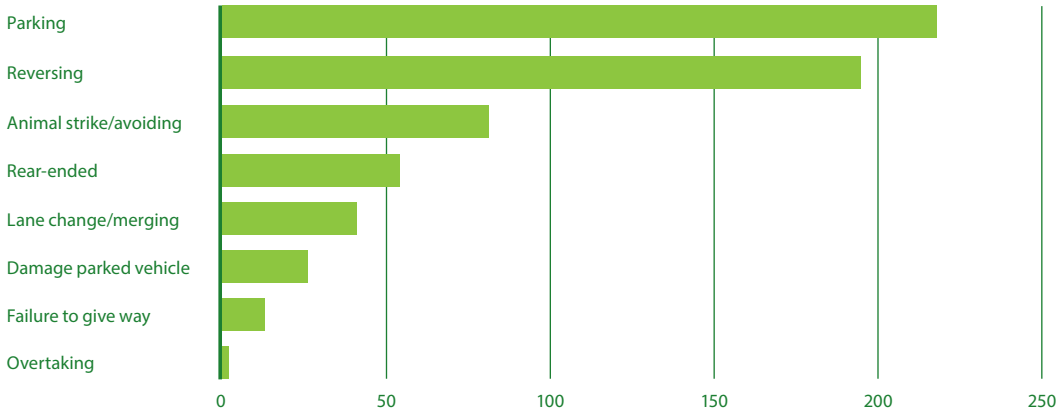
Collision with objects or animals in motion

"Low-speed crashes are quite common," one NRSPP partner indicated, with their drivers needing to navigate challenging environments, such as dark parking lots or residential areas with a large number of obstacles including bollards, fire extinguishers, garbage bins and gates.

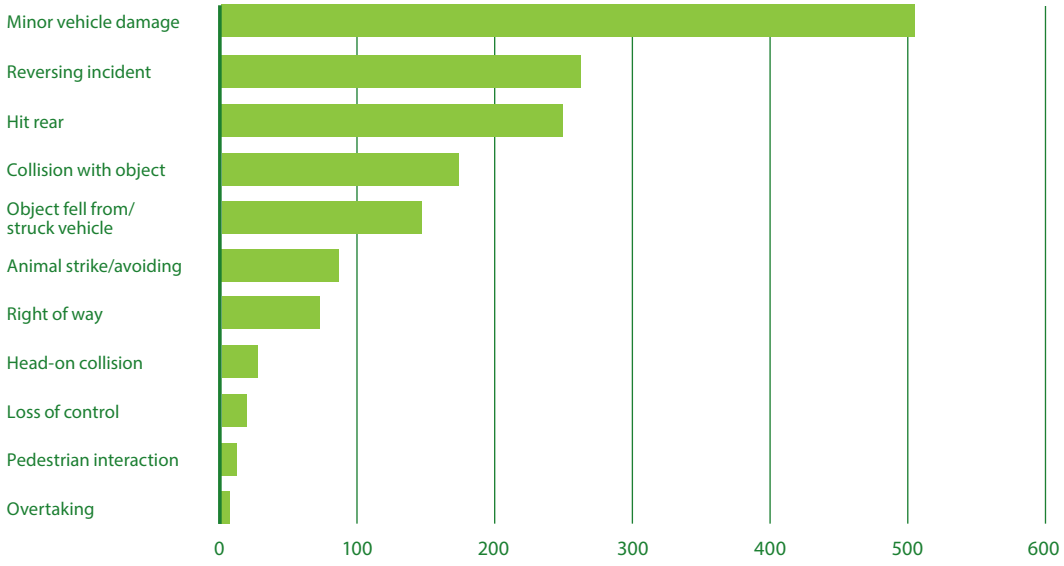
Another significant cause of collisions while in motion is animal-related collisions, particularly for drivers on rural roads with unpredictable activity from large animals such as kangaroos. Minor collisions can also occur when drivers attempt to swerve to avoid animals and instead collide with other objects or vehicles.

Anonymous data from NRSPP partners indicates that frequency of minor collision incidents far outweighs other forms of at-fault incidents (see charts below).

At fault incidents by count: Anonymous NRSPP Partner (a), 2020



At fault incidents by count: Anonymous NRSPP Partner (b), 2020



Causes of minor collisions

Driver distraction

Driver distraction occurs when a driver's attention is diverted away from the activities needed to maintain safety[6]. Types of driver distraction include[12]:

- General withdrawal, often caused by fatigue.
- Withdrawal of attention, when hazard perception is decreased because the driver is focusing on other thoughts. This type of distraction is common for emotionally draining work such as healthcare or when drivers perform long shifts.

  "We don't generally employ drivers, we employ people to perform a task during the day. They become distracted by their next appointment or the mental strain of the day. While they have the skills to drive safely, we all have slips."

  "There's the mental side of the job – you're carrying the burden of your clients throughout the day – things like that add up. We have a significant number of driveway related or parking related crashes. I would say the majority of those are related to mental build-up and so forth."

- Biomechanical interference, where the driver no longer maintains control of the vehicle due to body movements, such as removing a hand from the steering wheel to eat. Fleet drivers may feel the need to make driving time more productive due to the nature of driving for work, such as by using mobile phones or eating while driving, increasing their risk of an incident[2].

Vehicle as a workplace not managed

Research indicates the risk of a vehicle incident increases by 29-49% when driving a fleet vehicle compared to a private vehicle, and that factors inherent in driving for work overlap with those associated with increased collision involvement[6].

- Driving while under time pressure can be a major risk factor for minor (and other) collisions occurring.

  "Time pressure generally impairs performance because it places constraints on the capacity for thought and action that limit exploration and increase reliance on well-learned or heuristic strategies. Thus, time pressure increases speed at the expense of quality.[13]"

- One partner commented that while safety is the main priority from upper management, this sentiment is often not reinforced by other levels of management, leading to dilution of the safety message and potential conflicting messages that prioritise efficiency over safe driving. This sentiment was echoed by another partner during the NRSPP 2020 Utilities Forum:

  "Lack of an integrated approach to safety means that there isn't much push on vehicle safety other than generic driver safety training and following up when something happens – would be more effective coming from people leaders."

Addressing minor collisions when working with contractors

A significant challenge in addressing minor collisions is how to transfer your interventions to contractors, who represent your organisation while at work but aren't necessarily exposed to the organisation's safety culture. Here are three ways to encourage contractors to take better care of vehicles and avoid preventable collisions.

Top-down leadership: contractors should be included in the duty of care of leaders and the chain of responsibility. To achieve this, organisations should be prescriptive in their requirements of contractors, such as requiring mandatory training or safety education.

"You can outsource the task, but not the safety responsibility."

An organisation that chose to treat contractors the same as employees when it came to their safe driving culture ensured contractors participated in all safety programs, policies and activities.

"We have found with such a high proportion of our workforce being contractors that really hand on heart the only way to do what we think is the right thing is to apply the programs to our contractors and expect contractors to comply with our programs as our employees."

As an alternative, one organisation required contractors bring and utilise their own vehicles.

For more information, see the 'Extending safety practices to contractors' NRSPP fact sheet.

PART II: Reducing Minor Collisions

Barriers

While partners interviewed unanimously agreed minor collisions were a major cause of concern for their fleet, they identified a variety of obstacles restricting their ability to address them.

Communication

Drivers are often overwhelmed by a range of information in their working life. Consistently getting safety messages to drivers in a way that will be remembered and influences behaviour is a significant challenge.

"When you have a fleet that size you can put in place risk management strategies, but getting that information to the frontline workers on a consistent basis, so filtering it down, is very problematic. So you really need to experiment with creative mediums or ways to get that to those frontline workers."

Under reporting

When it comes to implementing stricter consequences, fleet managers face a dilemma because "the consequences of reporting must be lower than the consequences of deliberately failing to report". When it becomes more beneficial for the driver to 'cover up' or fail to report minor collisions and vehicle damage, fleet operators are missing an opportunity to address driving risks as well as not repairing vehicles, leading to potential safety risks.

"Under reporting means there is little learning from the 'gift of failure' and hinders safety improvements, so a company with few reported incidents may, in fact, be less safe than one where incidents are reported and lessons are learned.[7]"

Factors that contribute to the tendency of employees to report damage include:

- Age and job tenure, fear of negative consequences, a belief that 'damage is just part of the job' or that incident reporting is not important, high job pressure and blame culture[8].
- Striking the right balance between enabling employees to continue working efficiently and focusing on capturing and acting on minor collision incidents.
- Having the internal resources to actively investigate and address minor collisions, such as a lack of systems and reporting capabilities to capture data.

"You need to have a system of trust with your drivers which encourages reporting – where they know reporting is to make sure the car is in a safe condition to drive instead of to seek out disciplinary action."

Solutions

In this Q&A, we highlight a range of solutions industry experts have implemented that play a role in reducing minor collisions, minimising the resulting vehicle damage and creating a safer environment for their drivers and others in the community.

Vehicle solutions

Vehicle safety rating and features

Upgrading your fleet to 5-star ANCAP vehicles was a prevalent theme among partners interviewed. Vehicles awarded a 5-star ANCAP safety rating provide the highest level of safety in a crash and can help avoid, or minimise the effects of, a crash[9].

Vehicle technologies also play an important role in safeguarding against the likelihood of damage occurring as well as increasing driver awareness of potential road risks. These include:

- Reversing safety systems
- Automatic emergency braking
- Intelligent speed assist
- Blind-spot monitoring, and
- Adaptive headlights.

In vehicle monitoring systems (IVMS), which gather a range of information from fleet vehicles via GPS technology, sensors and vehicle engine data, also improve fleet driver behaviour and reduce crashes[10]. Partners interviewed used IVMS to monitor how employees drive fleet vehicles, ensure drivers treat vehicles with care, and identify driving areas where further training is needed. The presence of IVMS, such as in-vehicle cameras, was also highlighted as a form of accountability and a way to encourage drivers to make safe decisions.

Could implementing vehicle safety technology change driver behaviour for the worse?

It is important to consider how increased vehicle technology such as sensors and cameras may influence important driver behaviours, such as drivers believing they no longer need to physically turn their head to check blind spots. One NRSPP partner suggested an increase in vehicle safety technology may be counterproductive in encouraging safer driving behaviour, with drivers relying on the technology rather than checking for potential risks in their environment. Frequent communication with drivers regarding the behaviours vehicle technology cannot replace is critical in ensuring drivers continue completing physical safe driving tasks.

Back to basics

The type of vehicle and its accessories can be a major contributor to the risk of minor collisions. Fleet managers should consider the driving experience from the perspective of the driver. Does the vehicle have good visibility? Are the rear view mirrors and windows obscured by any vehicle accessories or loads? Will the size of the vehicle create difficulty for drivers who have to navigate tight spaces? Such logistical issues should inform choice of fleet vehicles.

For example, a sales employee may prefer a large 5-star ANCAP crew cab utility vehicle as they frequently use it outside of work to tow their boat. However, such a large vehicle is unnecessary for the employee's sales tasks and increases the risk of minor collisions due to poor visibility and the challenge of manoeuvring a large vehicle in and out of tight driveways and carparks.

> ***"Partners agree a holistic safety culture that proactively targets risky behaviour, develops the skills of drivers, and engages employees in the importance of road safety is the most effective way to reduce minor collisions."***

A strong safety culture

As aptly stated by fleet strategy expert Tim Roberts, while there is a great range of technology that can assist with reducing minor collisions, human factors are likely the greatest determinant of asset damage and risk.

Overall, it appears there is no one strategy that directly targets driver mindset and behaviour around minor collisions. Partners agree a holistic safety culture that proactively targets risky behaviour, develops the skills of drivers, and engages employees in the importance of road safety is the most effective way to reduce minor collisions.

When an organisation has a strong safety culture that permeates all levels, from vision statement to fleet training programs, employees understand that safety always takes priority, influencing and empowering drivers to be more cautious on the road[6].

"High-level support demonstrates the company's commitment to safety as well as articulating expectations of drivers. More importantly, though, high-level support demonstrates to drivers and the 'on-the-ground' workforce that management cares about what happens to them. That promotes buy-in and engagement, which must be the foundation of improving safe driving or changing driving behaviour."

Communicate standards of driving and vehicle care

A range of safe driving behaviours protect against minor collisions. These behaviours should be clearly outlined and communicated to drivers as expected standards of behaviour. This may include reminding drivers they must:

Keep a 3-second gap between their vehicle and the vehicle in front of them

Reverse into parking spots where possible

Complete a 360 walk-around of the vehicle before entering, and

Check blind spots by physically moving their head.

These standards can be shared via in-vehicle stickers; infographics and reminders via email, text or physically displayed; organisation campaigns; and regular toolbox talks. They should be disseminated and reinforced frequently.

One partner shared a positive experience with implementing a sticker to remind drivers to complete a 360 walk-around their vehicle, noting the importance of prompting these 'safety moments'.

Engaging drivers in conversations about why road safety matters can influence driver attitudes and behaviours. Uniting Care's 'Think about zero crashes' campaign is an example of this.

Importantly, there must also be consequences for failing to uphold an organisation's safe driving standards to foster driver accountability. If drivers believe they won't be held accountable for failing to uphold driving standards, they are unlikely to prioritise safe driving behaviours. This may include displaying a '1300' number that allows other road users to report dangerous driving, which then triggers a Health, Safety and Environment investigation by the organisation.

It is also important to ensure these standards are enforced at all levels of management. If supervisors are prioritising efficiency over safety responsibility and employ tight and unrealistic task schedules for drivers, drivers will be significantly more likely to fail to adhere to driving standards, leading to more minor collisions.

Report and investigate all minor collisions

Instead of writing off minor collisions damage as regular 'wear and tear', several NRSPP partners interviewed have implemented policies in their organisations that require all minor damage to be reported, recorded and investigated. The benefits of this include:

- Damage can be dealt with immediately, meaning vehicles are not driven in an unfit condition, which may pose a safety risk and cause reputational damage; and
- The organisation understands the sources of these minor collisions, highlighting preventative actions, such as driver re-training or altering routes to avoid hazards, to prevent a repetition.

Partners stressed the importance of asking drivers what happened and what led to the collision to find the appropriate solution. Ask:

- Could it have been prevented?
- Does the driver need re-training in operating that specific vehicle?
- Was there an issue with the vehicle?
- Were there hazards on the route?

One safety manager emphasised the importance of following up after an investigation and a solution has been put in place to ensure the issue is 'under control' and is not reoccurring.

"I served as a facilitator for a collision review board and can testify that we helped more drivers than we impugned. For example, the board reviewed a police officer with a vision problem created by an incorrect vision prescription, which caused her to collide with objects on the right side of the vehicle, a driver with low blood sugar who kept nodding off behind the wheel, and a bus driver with poor depth perception, which only became evident when [reversing].

This committee helped identify many problems with simple solutions, mostly designed by the employees. They assumed ownership of the program and peer pressure took over to stimulate a sense of caring about the equipment among the employees. The efforts…reduced a collision rate of 42 wrecks per million miles travelled to 19 per million miles, and we did it in three years. This is the type of results any fleet operator can expect when a meaningful program is in place with support from the top."

– Walt Malo, 'The Fundamentals of Fleet Safety'

Reinforce and reward safe behaviours

Incentivising safe driving behaviour can be highly effective in motivating behaviour change and encouraging safer driving[11]. Targeting certain safe driving behaviours, such as distraction-free driving or pre-start checks, through incentive programs has been reported as a highly effective way to reduce vehicle damage and overall incidents, particularly if employees are recognised and rewarded for their achievements in front of their peers.

Utilising telematics safety scores as part of your incentive program can help staff identify and amend driving behaviours that may contribute to minor collisions. These programs can also foster friendly competition among staff, further driving improvements in targeted behaviours.

Incentives should be used to motivate employees towards behaviour changes, rather than expecting a reward based on a preferred behaviour[8]. As such, incentive programs must be closely monitored and adapted to ensure continued performance.

It should be noted, however, that some organisations do not support rewarding safety behaviour because safe driving is expected as a minimum competency rather than something to be rewarded. Additionally, concern has been expressed that target-based incentives may drive damage 'underground' as people are reluctant to report incidents and damage if it jeopardises receiving incentives.

We thank the following NRSPP partners for their contributions:

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