

**ALARM**

embrace risk

# THE BALANCING ACT



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# **MOTOR CLAIMS AND FLEET MANAGEMENT**

**Dr Sandra Macdonald-Ames, Fleet Consultant &  
Phil Farrar, National Development Director**



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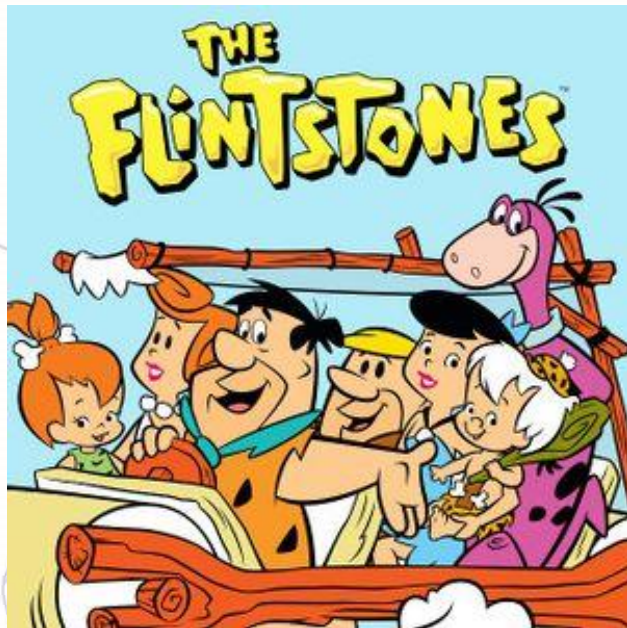


## Session outline

- Driving - Then, now and beyond
- Motor claims profile
- The liability issues of the future
- Today's fleet risk profile
- Fleet risk management in an autonomous world
- The unforeseen consequences of progress



# Progress



# Then and now



1960's



2021

# Our driving future

- Exit Diesel and Enter Electric
- E-Scooters
- Autonomous Vehicles
- Adaptation to our Highways



**For insurers, the key will be will we witness a change in the CAT profile?**



|                 |      |          |
|-----------------|------|----------|
| City council    | 2014 | £7.6m    |
| Police          | 2019 | £10m     |
| Borough Council | 2017 | £6.2m    |
| Police          | 2020 | £3m-£15m |

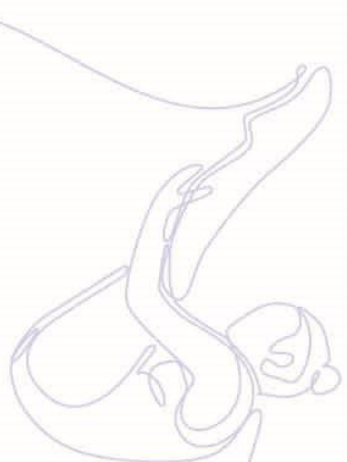
|             |      |        |
|-------------|------|--------|
| Police      | 2012 | £16.8m |
| Met Council | 2019 | £2m    |
| Police      | 2017 | £3.7m  |
| Police      | 2016 | £3.1m  |





# The liability issues of the future

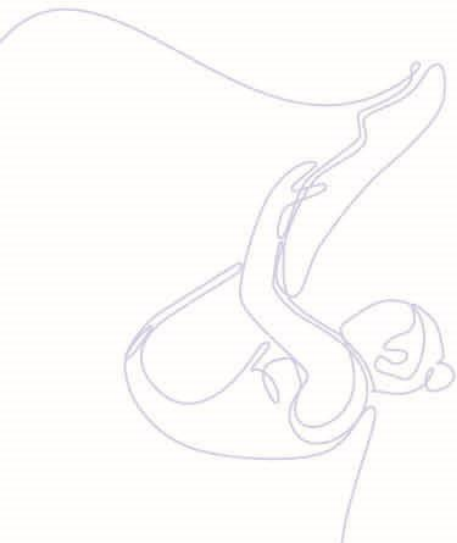
Electric vehicle charging -  
Who is responsible?





# Why we need change

So, what will 2020 look like?



|      | Killed | Seriously Injured | Slightly Injured |
|------|--------|-------------------|------------------|
| 2012 | 1754   | 23039             | 170930           |
| 2013 | 1713   | 21657             | 160300           |
| 2014 | 1775   | 22807             | 169895           |
| 2015 | 1730   | 22144             | 162315           |
| 2016 | 1792   | 24101             | 155491           |
| 2017 | 1793   | 24831             | 144369           |
| 2018 | 1784   | 25511             | 133302           |
| 2019 | 1782   | 25945             | 125461           |

## Why we need change

- At least 1 in 3 fatal crashes and 1 in 4 serious injury crashes in Britain involve someone driving for work
- 1 in 5 of all road traffic collisions involve a commercial vehicle
- 50% of motorway collisions involve a commercial vehicle



# Why do we crash?

We do not crash through lack of driving skill but through poor judgement and decision making

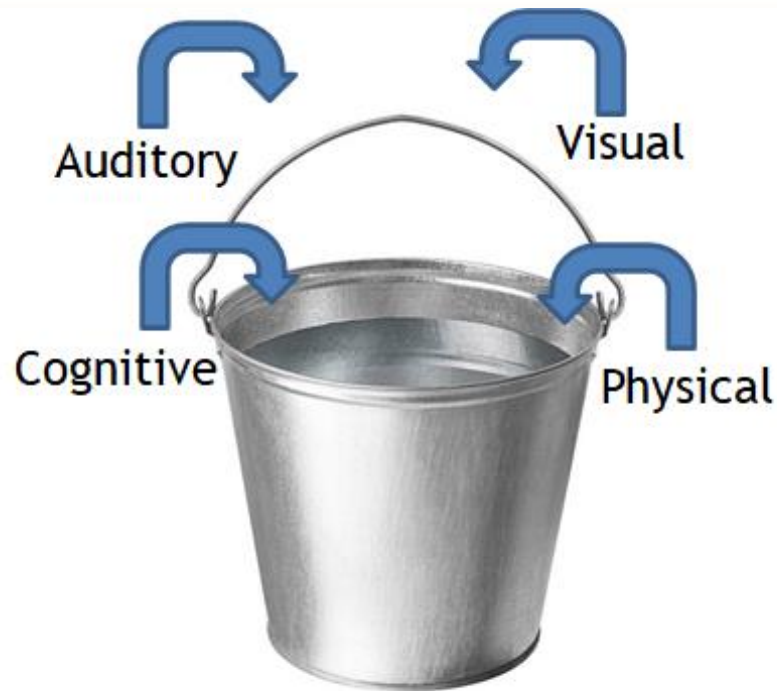
Drivers may choose to:

- use mobile devices
- drive tired
- rush
- drive whilst under the influence...

In other words the human factor and is about 94% of causation



# Why do we crash?



# Why do we crash?

When these resources are used up, or we overload ourselves with information then we make mistakes

Slips - *forgetting to indicate*

Lapses - *not securing the handbrake*

Errors / Mistakes - *poor judgement overtaking*

Violations - *deliberate act*



# Why do we crash?

And what about our emotions?

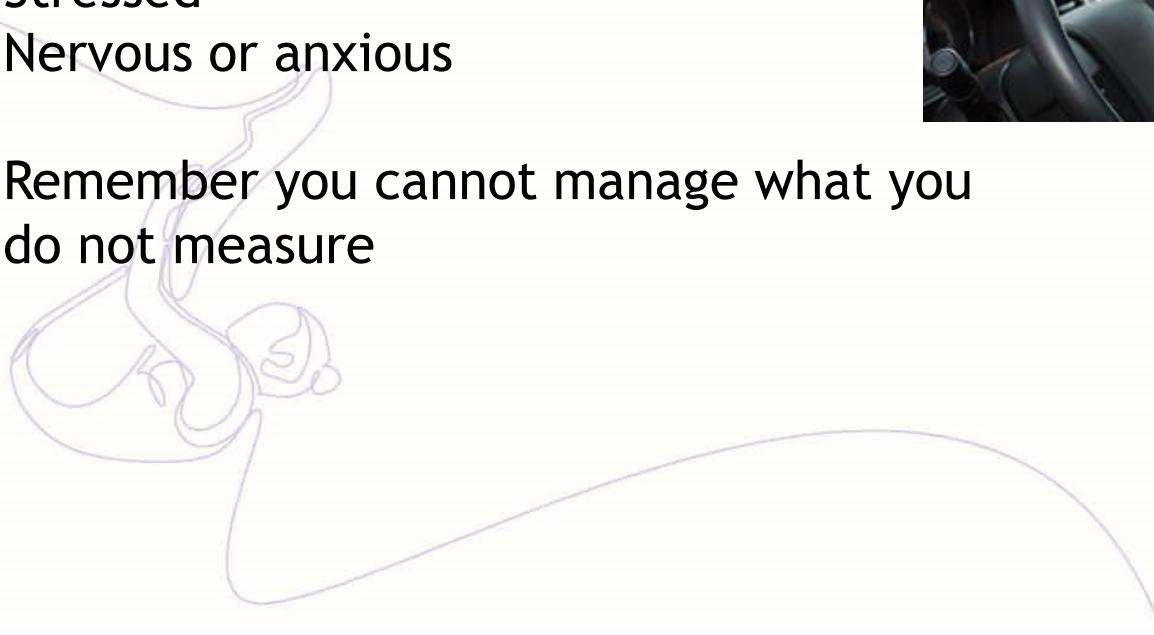
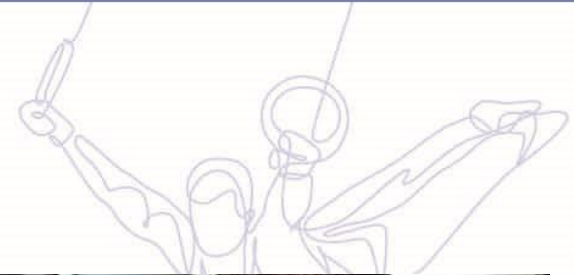
Angry

Upset

Stressed

Nervous or anxious

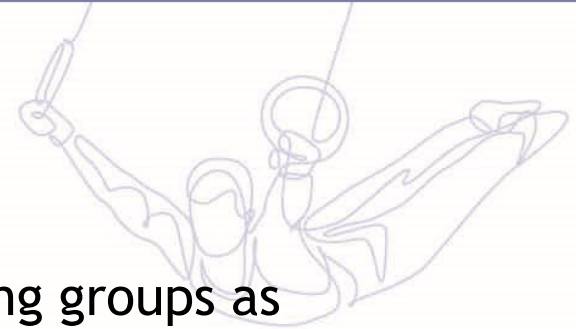
Remember you cannot manage what you  
do not measure



# Vulnerable road users

Think - Road Safety (ROSPA) identifies the following groups as vulnerable:

- Motorcyclists
- Horse Riders
- Pedestrians
- Cyclists
- Mobility Scooters





# Today's fleet risk profile

Changes to transportation recently has also raised issues such as:

- E-scooters and Hover Boards
- Hybrid and Electric



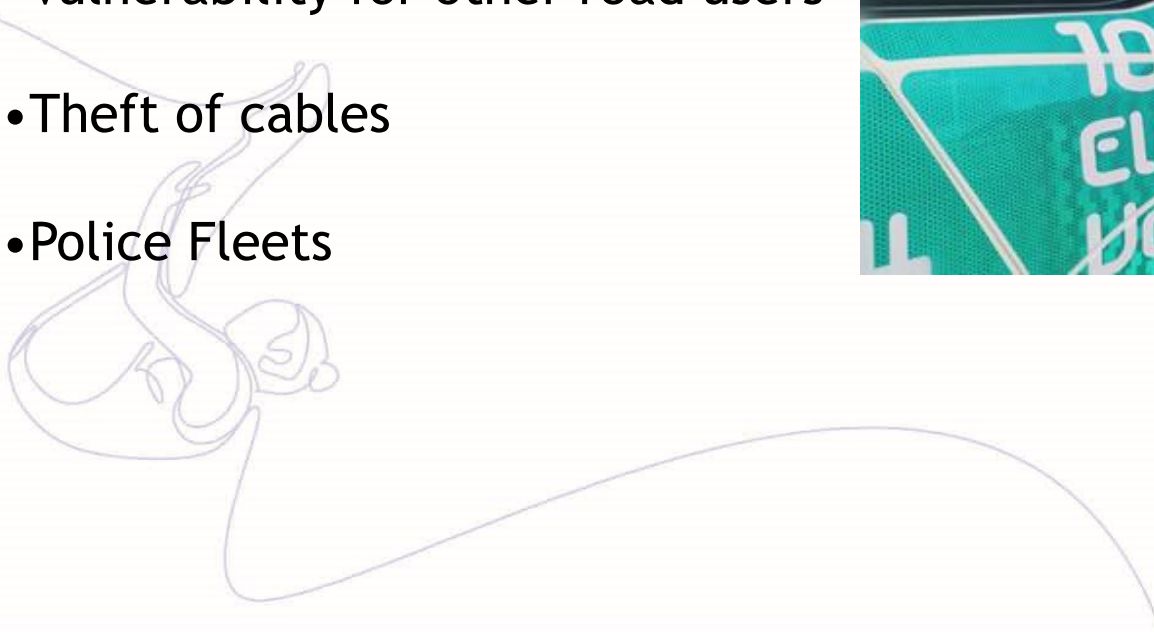
# Today's fleet risk profile

- Hybrid and Electric vehicles
- E-Scooters
- Extra cycle lanes
- Increase in pedestrians and runners



# Electric Vehicles

- Hidden Risks - sound emitters
- Benefit to the environment
- Vulnerability for other road users
- Theft of cables
- Police Fleets



# Today's fleet risk profile

- Clean Air Zones
- Direct Vision Scheme
- Alternative fuels
- Connected and Autonomous vehicles



Full Automation



0

### No Automation

Zero autonomy; the driver performs all driving tasks.

1

### Driver Assistance

Vehicle is controlled by the driver, but some driving assist features may be included in the vehicle design.

2

### Partial Automation

Vehicle has combined automated functions, like acceleration and steering, but the driver must remain engaged with the driving task and monitor the environment at all times.

3

### Conditional Automation

Driver is a necessity, but is not required to monitor the environment. The driver must be ready to take control of the vehicle at all times with notice.

4

### High Automation

The vehicle is capable of performing all driving functions under certain conditions. The driver may have the option to control the vehicle.

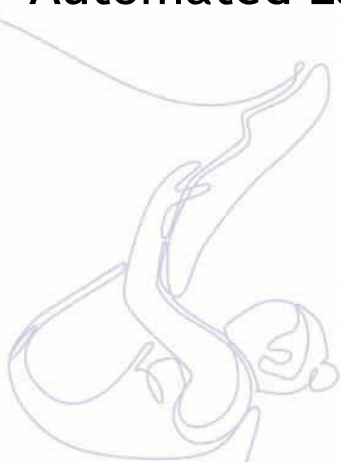
5

### Full Automation

The vehicle is capable of performing all driving functions under all conditions. The driver may have the option to control the vehicle.

# The change is now!

- Smart Motorways
- The Highway Code
- Automated Lane Keeping Systems



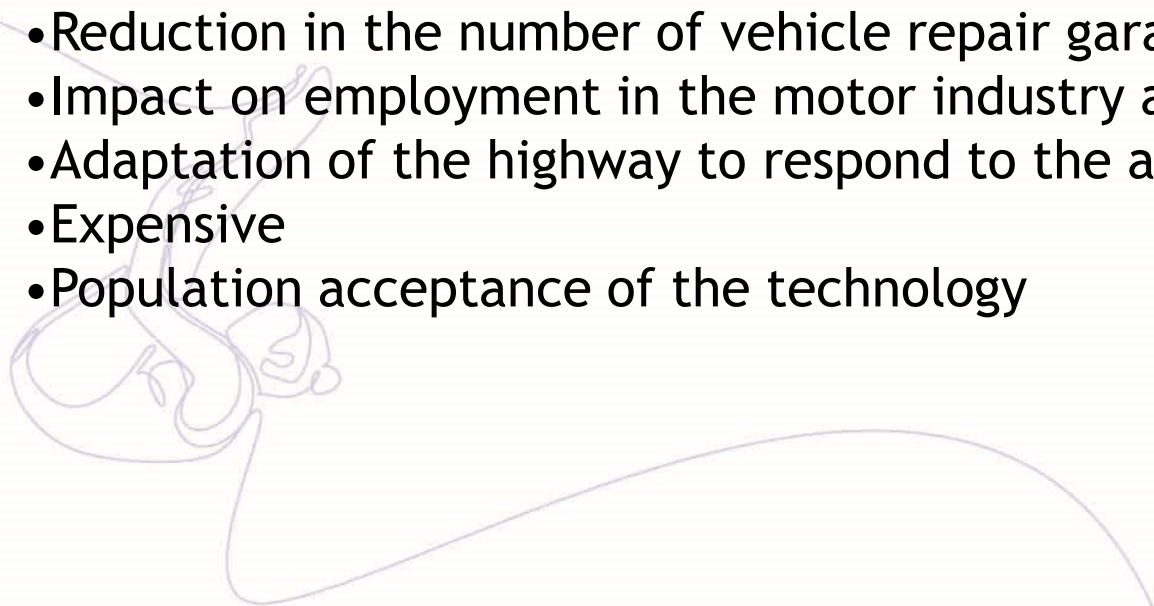
# Fleet risk management in an autonomous world

- Reduction in collisions?
- Enforcement - Impairment?
- Will all vehicles on our roads look the same?



# The hidden benefits or consequences of progress



- The benefits to the environment
  - No more speeding
  - Impact on vulnerable road users
  - Accessibility for those unable to currently drive through disability
  - Reduction in the number of vehicle repair garages
  - Impact on employment in the motor industry and training services
  - Adaptation of the highway to respond to the autonomy agenda
  - Expensive
  - Population acceptance of the technology
- 

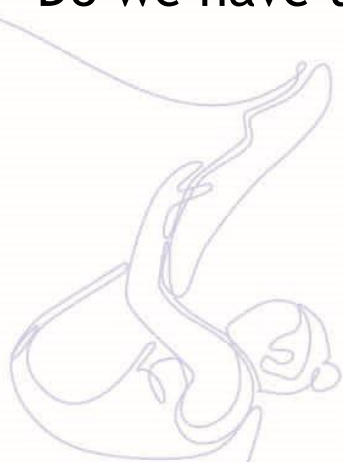
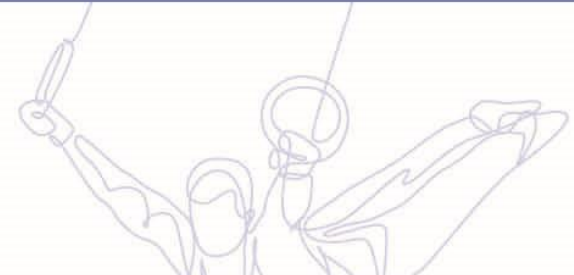


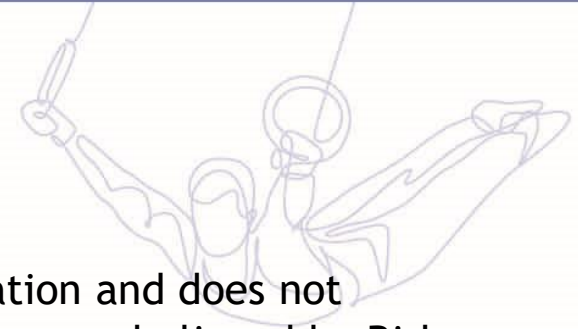
**Could the future now really look like this?**



# Summary

- Change is now
- Are we ready?
- Do we have the infrastructure?



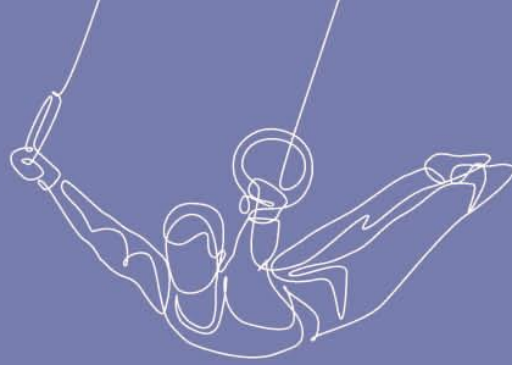


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