

# Loss Prevention Standards

## Young Drivers

### Introduction

This guide is intended to be used in conjunction with and compliment your policy documentation – **Please Note:** certain young driver restrictions may apply on your policy.

Young drivers (under 20) are a third more likely to be killed on UK roads than their older counterparts, and one in four 18-24 year olds are involved in a crash within two years of passing their driving test, despite continued improvements in road safety. Road collisions remain one of the highest external causes of death for young people, particularly in respect of young males.

Operation of a motor fleet is subject to increasing legislative and corporate social responsibilities, none more so than the safety and wellbeing of employees and other road users. Companies failing to provide basic risk management control measures, to ascertain and maintain the competency of their drivers and operational activities whilst driving on business, through validation of driving licence checks, driving capability assessments, driver behaviour assessments, effectively managed operational activities, provision of information and instruction to drivers and managers, adequate monitoring and auditing procedures, etc., could lead to a prosecution under health and safety legislation. If a fatality was to occur following a road traffic collision, companies and organisations could also face prosecution under the Corporate Manslaughter and Corporate Homicide Act. Increased fines and potential custodial sentences are becoming more likely as a result of the Sentencing Guidelines issued in 2016, where culpability of the defendant and harm caused by the breach will be determined by a judge, with penalties upon conviction commensurate with the annual turnover of a company, and individuals at risk of imprisonment if their consent, connivance or neglect has led to a relevant breach of health and safety regulations.

There are a combination of factors that increase the collision risk, such as:

- Biological and social changes between the ages of 15-25 affect the risk perception of young people, coupled with an increase in social activity and associated pressure from peers
- A lack of experience on the road means that young people are less likely to anticipate and react quickly and appropriately to hazards. They can also be less aware of how to drive in particular road conditions, such as poor weather, night time and in challenging situations
- A range of impairments and distractions affect young people. This is linked to the increased social activity during the ages of 15-25, which can include a greater exposure to alcohol, drugs, fatigue, 'in-car' distractions from mobile devices, and influence of peer-group passengers leading to over-confidence and risk taking, all of which significantly increase the potential for a road collision. In addition, there is a greater propensity not to wear seat belts, which can significantly increase passenger injury, even in the event of low speed impacts
- Young drivers are more likely to have learnt and currently drive a small car or supermini with a small engine capacity; then at work could be provided with a larger higher performance vehicle which they are unfamiliar on how to drive and control

### Management of Work Related Road Safety for Young Drivers

Assuming that robust work related road safety policies and procedures have been communicated and embedded through a Driving at Work policy, safe systems of work, risk assessments and provision of a driver handbook, the following control measures have been found to be effective and should be adopted, with the aim of reducing the collision risk of young people.



## Management of Driving Safety Measures

Organisations with embedded robust safety management systems supplemented by a strong management culture have been shown to have safer young drivers, with procedures addressing issues such as:

- Poor driving style and behaviour
- Speeding
- Alcohol/drug testing and lower driving limits
- Mobile phone and seat belt usage

Consideration should be given to the introduction and enforcement of the equivalent of a Graduated Driving Licence (GDL) process that would see the staged use and entitlement to use vehicles, linked to advanced training, supervision, and driving experience post-test. [Brake](#), the road safety charity gives specific guidance and practical measures for the safe management of young drivers driving within your business.

## Behavioural Assessment

Many young drivers change to different styles of driving after passing the basic DVSA driving test and are not as safety conscious as they were whilst being accompanied as a learner. Psychometric Behavioural Assessments are an excellent method to identify the behavioural risk profile of your drivers on a number of critical behavioural factors, such as: aggression, frustration, work related risk, driving excitement, ineffective coping strategies and susceptibility to fatigue. For company drivers and motor trade drivers (such as vehicle technicians, delivery drivers, recovery drivers, valeters, and sales assistants), consideration should also be given to behavioural assessment, in conjunction with coaching and on-going information, instruction and training.

[DriverMetrics](#) are a renowned provider of driver behavioural and safety programmes and are the most scientifically validated tool for assessing behavioural and situational risks (they are also an Aviva Specialist Partner). Their online behaviour assessment, e-Learning and coaching are proven to be predictive of driving styles and the likelihood of individuals being involved in a crash.

## Technology

Changes in vehicle technology and design over the last few decades have assisted in the reduction and severity of road traffic collisions and their associated injuries. More recently, Advanced Driver Assistance Systems (ADAS) have been introduced that can assist in preventing collisions occurring by detecting and addressing their likely causes. Examples of ADAS include Autonomous Emergency Braking (AEB), Intelligent Speed Assistance (ISA) which recognises speed limits and alerts the driver accordingly, Lane Departure Warning (LDW), Headway Collision Warning and alcohol interlocks. These systems can bring major benefits to all drivers, but particularly the young, who are statistically more likely to be involved in a collision. Consideration should be given to specifying vehicles with the latest technologies when purchasing vehicles.

Further information on vehicle technology can be found at [Euro NCAP](#) and [Thatcham Research](#).

Telematics is increasingly being used to monitor a driver's normal driving style and behaviour. Telematics record information about driving style and behaviours, such as speeding, acceleration, harsh braking, cornering, journey duration, lane changes and night-time driving. Analysis of this information provides a picture of an individual's driving style and behaviour, and their probability of being involved in a collision. An additional benefit to an employer is the ability to use the data output to identify ways of reducing vehicle operating costs.

Telematics have a longer lasting impact when feedback is immediately given to the driver through in-vehicle behaviour devices, APPS or by direct access to their data on the portal, as well as through regular (e.g. weekly) feedback by the Fleet/Line Manager. These sessions can be used to influence behaviour changes through:

- Praising drivers for improving their driving style
- Enabling the driver to identify where they can improve
- Creating competition
- Introducing focussed driver information, instruction and training, and
- Driver awards and penalties

Already, many vehicle hire and leasing companies use telematics to monitor driving style and behaviours and identify vehicle misuse while on hire. Ensure you have access to the telematics data output as part of your contract, that your drivers are informed that telematics is fitted on these vehicles and of your organisation's policy for managing telematics data. Consideration should be given to the fitment of telematics and the regular monitoring of feedback, in order that any positive driving is acknowledged and adverse behaviour is quickly addressed.

## Motor Traders

Many motor traders will employ young drivers in trainee technician and sales executive roles, as well as in a number of other positions. Many of these young drivers will be in the unique position of having potential daily access to a number of different and varied types of vehicles. In addition, many customers, as well as others entitled to drive motor trade vehicles, will have access to vehicles of different performance levels and values. This combination makes for a much greater potential collision risk, with even higher consequential costs. Consider the following:

- Avoid providing performance vehicles to young and inexperienced drivers (employees or customers)
- Utilise technology to monitor the vehicle, driving style and behaviour and act upon the findings
- Provision of training on high performance vehicles to individuals to include:
  - where a young and/or inexperienced driver or customer is to test drive a vehicle, or is to be provided with a courtesy vehicle, ensure driving licences are checked and verified in accordance with company standards and your insurance policy, including Driver and Vehicle Licensing Agency ([DVLA](#)) checks
  - whenever possible, have an experienced low-risk driving licence holder accompany the young driver

## Additional Information

- [RoSPA - Driving for Work Using Telematics](#)
- [Driving and riding safely for work - HSE](#)

Further risk management information can be obtained from [Aviva Risk Management Solutions](#)

### Please Note

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