

General Motors UK Ltd reduces collision rates year on year

Success story

General Motors UK Ltd (GMUK Ltd) has been a customer of Zurich for 7 years – They have 7,500 vehicles (of which approximately 575 are used for work-related journeys) on their car plan. GMUK Ltd is keen to manage the risks associated with driving and reduce the collision rate.

GMUK Ltd worked with Zurich to ensure that they:

- reduce the collision rate of the fleet
- reduce the risk of harm – driving is one of the highest risk activities its employees undertake on behalf of GMUK Ltd
- comply with the legislation associated with work-related driving, especially the Health and Safety Executive / Department for Transport 'Driving at work – managing work-related road safety'
- help meet their Corporate Social Responsibility
- reduce the direct and uninsured losses associated with each collision.

Our working relationship

Zurich Risk Engineering began working with GMUK Ltd in 2006, beginning with an in-depth fact find to ascertain their specific requirements and understand what GMUK Ltd wanted to achieve. This relationship grew over the years, as the work progressed from assessment, through to risk reduction collaboration and ongoing measurement.

Working together to identify the risks

Zurich Risk Engineering performed a work-related road risk management audit involving the key people in GMUK Ltd with responsibility for running of the car plan and the safety of employees. This wide-ranging and in-depth audit identified a number of areas where GMUK Ltd had effective management systems in place, and also identified a number of areas that didn't represent best practice and where improvements could be made.

Working together to manage the risks

GMUK Ltd formulated a plan of action to implement some of the key recommendations to ensure that they created a safety-operational balance that was appropriate to their business and the way they wanted to manage the safety of employees whilst they were driving. Some of the recommendations meant that GMUK Ltd had to review their own policies and procedures, whilst some required additional support from Zurich Risk Engineering.

The first enhancement to the management plan was to check that the manual driving licence checking process, at the point of car handover, was providing accurate data about the employee's licences. All drivers were asked to sign a mandate giving GMUK Ltd the right to check their driving licence details direct with the DVLA, and then all drivers who changed cars in a two month period were checked. Happily the results showed that there were very few differences between the manual checks and the data coming directly from the DVLA, but to help ensure that employees continue to show an up-to-date copy of their licences when they change their cars, this random checking occurs on a regular basis.

“Following the management audit undertaken by Zurich Risk Engineering, we implemented a number of the key recommendations. These have helped us develop the safety-operational balance that is right for our business. We have recently implemented Zurich Driver Solutions, which has given us a thorough understanding of the risk profile of all our employees making work-related journeys. This has allowed us to focus on those employees most at risk and implement the appropriate interventions, based on their risk profile, to further reduce the collision rate.”

One initiative that was already in place, and working well, was the post-collision debrief process – all employees who have a collision or ‘near miss’ when making work-related road journeys have a full debrief with their line manager to help determine the root cause of why the incident occurred and to come up with suggestions about how to prevent a similar incident happening again. This process also sends out a very positive message to all drivers that GMUK Ltd take their safety very seriously.

Online programmes help to audit and assess individual driver risks

As a main recommendation, a comprehensive risk assessment programme was implemented. Following an evaluation and pilot study, GMUK Ltd implemented the Zurich Driver Solutions online risk assessment programme for all employees making work-related road journeys.

Every driver was sent a best-practice safety handbook and, supported by an online module which tested the driver’s comprehension of the key facts included in the handbook – the pass mark was set at 100% to ensure a thorough understanding of the content. This increases the likelihood that the driver will comply with the key issues and, from GMUK Ltd’s perspective, provides a robust audit trail where they can prove that a driver has read and understood the handbook, minimising the risk of prosecution in the event that an employee was involved in a serious collision.

Following the initial handbook module, the drivers undertook further in-depth assessment modules, which provided a detailed assessment of their individual risk profiles. GMUK Ltd worked with Zurich Risk Engineering’s motor fleet specialists to analyse the data, which led to the development of an intervention plan based on the individual risk profiles. GMUK Ltd then began to address high-risk drivers and the risks they identified as unacceptable for the safety of their people.

Simon Monk, from General Motors UK Ltd, said, “Following the management audit undertaken by Zurich Risk Engineering, we implemented a number of the key recommendations. These have helped us develop the safety-operational balance that is right for our business. We have recently implemented Zurich Driver Solutions, which has given us a thorough understanding of the risk profile of all our employees making work-related journeys. This has allowed us to focus on those employees most at risk and implement the appropriate interventions, based on their risk profile, to further reduce the collision rate.”

Continuous communication builds a stronger safety culture

Another key recommendation was to develop a communication strategy to help foster the on-road safety culture in the business. There are now regular communications (e.g. newsletters) with content from both Zurich Risk Engineering and GMUK Ltd endorsing the initiatives implemented by GMUK Ltd so that the employees can see that their safety on the road is important to GMUK Ltd and that there is a joined-up approach with their insurer, Zurich.

Continuous improvement initiatives

In 2008 GMUK Ltd implemented some focused in-vehicle coaching for a small group of drivers who have a combination of ‘at risk’ factors, and also for those facing specific risks that GMUK Ltd want to reduce. Zurich’s driver training partner delivered this individually-focused training, based on the output from the employees’ risk assessment. It maximised the benefit and ensured that only the necessary and appropriate techniques were covered.

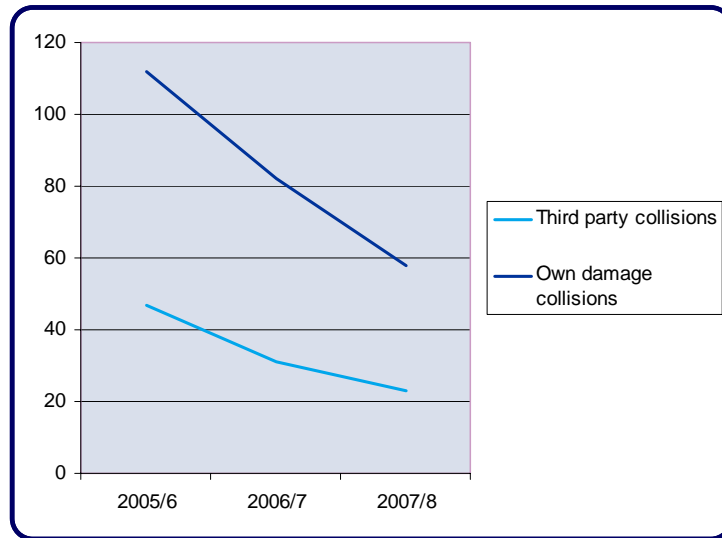
There was also a focus on employees relocating to the UK, and these (and their partners) now have UK in-vehicle familiarisation coaching to minimise the risks associated with driving in unfamiliar circumstances.

2008 also saw the second phase of the online programme. GMUK Ltd decided that they wanted to ensure that all drivers reached a certain minimum standard, and so all drivers, regardless of the outcomes from their risk assessment programme, are undertaking two online modules, one focused on the importance of attitudes and the other focused on specific driving situations. These were rolled-out, over a couple of months, to help further develop the on-road safety culture and integrate with the communication strategy.

The results

The risk management strategy and programme that GMUK Ltd now has in place has resulted in a continuous improvement in the collision rate. By working together, the collision rate associated with employees making work-related journeys has shown impressive reductions.

	2005/6	2006/7	2007/8
Third Party collisions	47	31	23
Own Damage collisions	112	82	58



The risk management programme that GMUK Ltd has implemented is now fully integrated into the business, and new employees now immediately undertake the risk assessments, interventions based on their specific risk profile and also the additional online interventions.

For more information
about how
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