



Mobilizing the Future of Fleets Report 2026 Risk and Exoneration Edition

Risk, Exoneration and the Evolving Role of Fleet Technology

Effective risk and incident management is now essential for modern fleets. As operating conditions grow more complex, and examples of legal claims increase, the ability to prove what really happened during an incident has become central to protecting both people and business performance.

In today's high-risk operating landscape, fleet managers are under increasing pressure to validate on road events from their fleets. Our latest Mobilizing the Future of Fleets Report shows a decisive shift: when accidents occur, fleets are moving away from anecdotal accounts and adopting technology to establish complete, verifiable records of every incident.

This transition isn't just about visibility - it's delivering real, measurable impact. Organisations that integrate video and telematics data are experiencing faster claims processing, stronger cost control, and greater protection for their professional drivers.

The report examines the rapid uptake of safety technology and how it is effectively reducing risk, identifies the barriers that still hold back adoption and outlines why a trust-driven safety ecosystem is essential to unlocking the full value of these tools.

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84% of Fleet operators cite driver exoneration as a key reason for deploying safety technology

Foreword

The role of telematics is evolving. It is taking on a more strategic purpose in fleet organisations, moving solely from a tool used for cost control and improvements, to solving strategic, systematic problems like safeguarding your workforce and your reputation.

In an industry where accidents are inevitable and external risks multiply, video telematics is now the most powerful resource available: it creates irrefutable, contextual evidence that protects people, preserves reputations and stabilizes margins. Indeed, 84% of surveyed fleet operators cite driver exoneration as a key reason for deploying safety technology. When fleets can confidently clear drivers, speed up claims, or show consistent safety performance to underwriters, they move from reactive loss-control to proactive value creation.

That shift matters for three reasons. First, it safeguards your workforce: fair, evidence-based outcomes protect professional drivers and support morale. Second, it protects your brand — transparent, defensible incident handling preserves customer trust and commercial relationships. Third, it gives more security to your balance sheet by reducing fraud exposure, shortening claims cycles and giving you leverage with insurers.

But technology alone does not create value. Equally important is how organisations deploy these systems: clear data policies, visible safety benefits and empathetic communication turn initial scepticism into broad acceptance. The largest gains come from integration, governance and communication. Systems that stitch telematics, video and maintenance data into one coherent narrative deliver the clarity operators need.

This is a moment for fleet leaders to make a positive, strategic shift. Treat safety tech as a long-term asset: invest in platforms that scale, embed evidence into everyday workflows and fraud protection, and use outcomes to renegotiate insurance and drive operational change. Do this, and safety becomes a competitive differentiator — not just a line on a budget, but a foundation for resilience and growth.



Alain Samaha

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Chief Executive Officer
Teletrac Navman

74% of fleets operate both telematics and dashcams

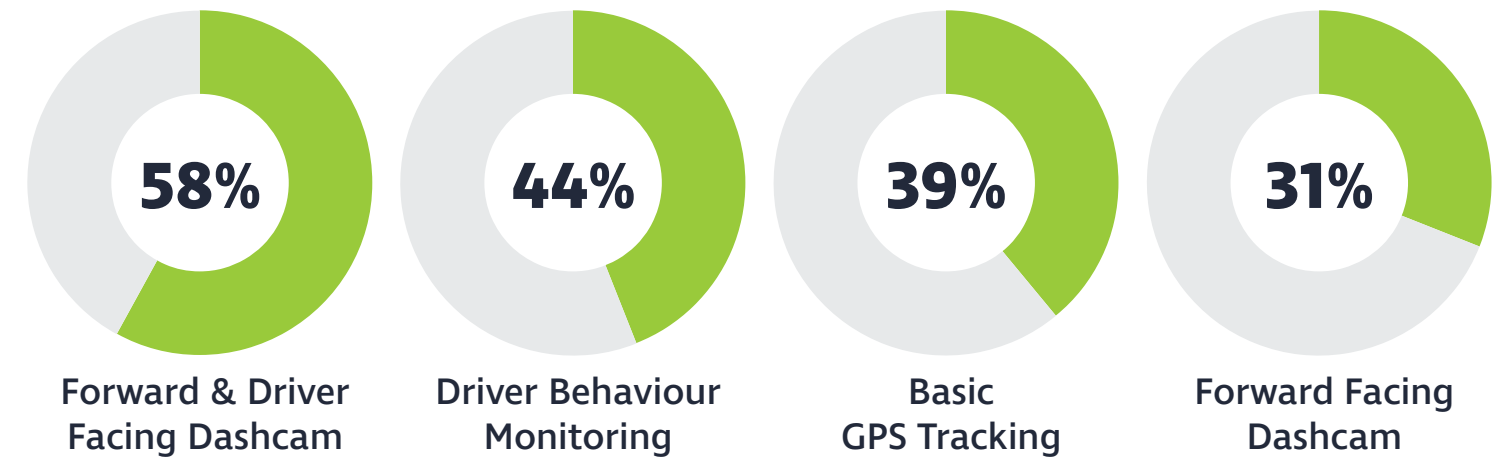
Safety Technology and Adoption Levels

The use of safety technology is now universal among respondents, with 100% of fleets deploying at least one solution to improve driver and vehicle safety, and 56% utilising five or more technologies, reflecting a considered and often layered approach to risk management. Telematics remains the cornerstone, adopted by 84% of respondents. Further, a significant 44% of telematics users operate advanced driver behaviour functionality to monitor, coach and reward safer driving.

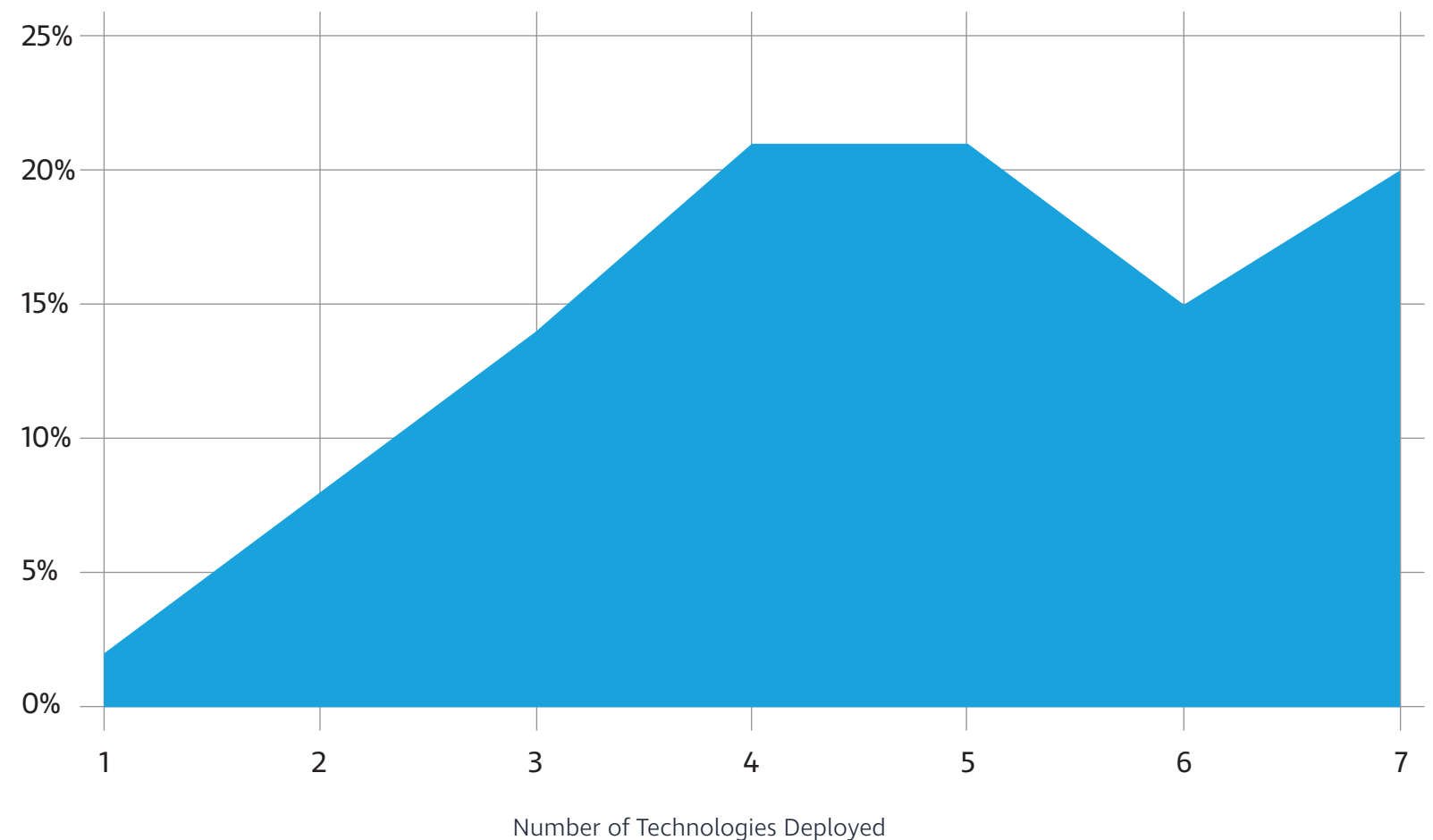
What's more, 74% operate both telematics and dashcams, highlighting the growing demand for data-rich safety solutions, and among dashcam users, 58% have both forward and driver-facing cameras, while 31% rely solely on forward-facing systems.

This indicates that most fleets are seeking full context around driving events, combining performance metrics, video evidence and location data to create a complete, defensible picture when incidents occur.

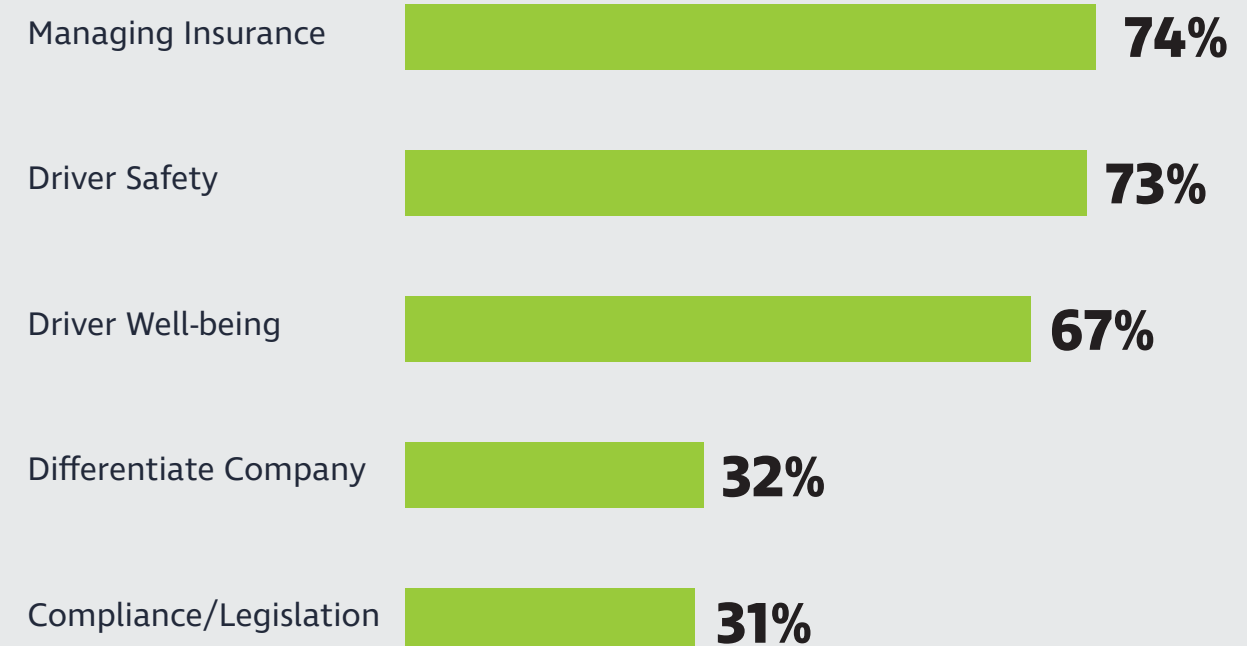
Top Safety Technologies Being Deployed (% of Fleets)



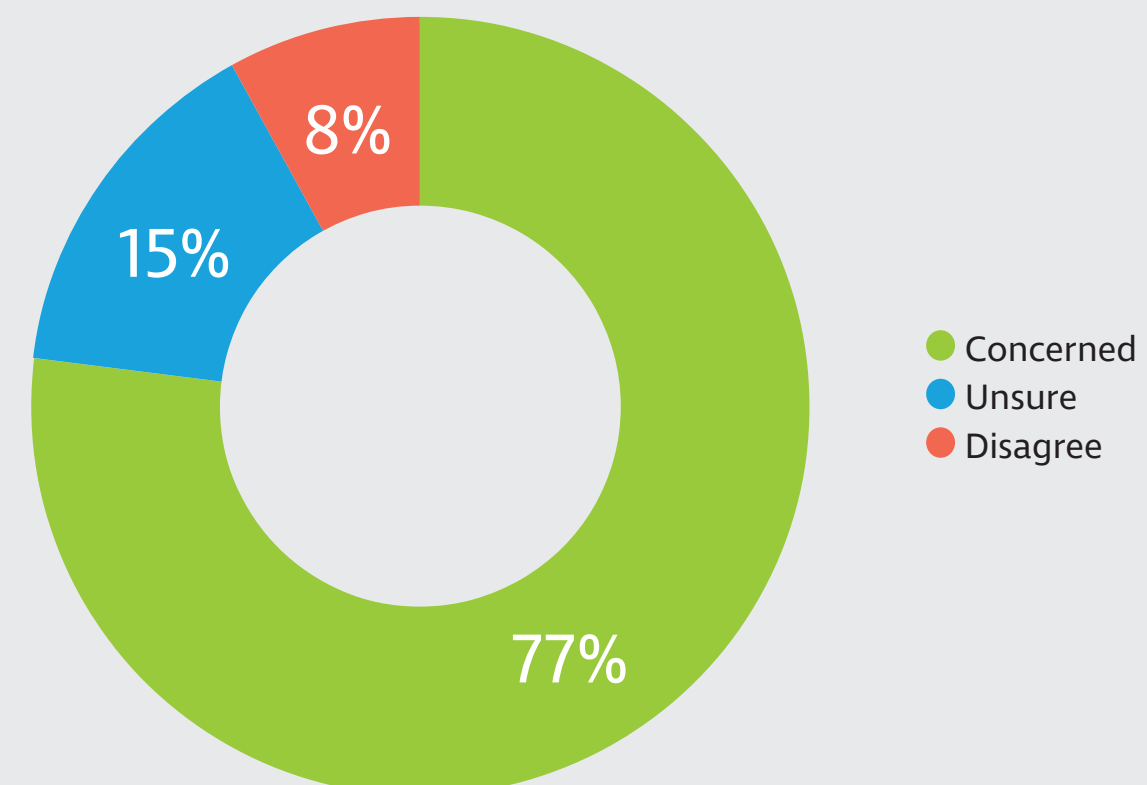
Number of Safety Technologies Being Deployed (% of Fleets)



Top Motivations for Investing in Safety Technology (% of Fleets)



% of Fleets That are Concerned About High Legal Costs From Collisions



77% of fleets cite rising litigation and legal costs as a concern

Balancing Driver Well-being and Legal Risk

Safety technology adoption is being driven by both pragmatic goals and driver welfare priorities. The top motivators for adopting safety technology are managing insurance costs (74%), driver safety (73%), and driver well-being (67%). At the same time, this proactive approach is also being influenced by the increasing legal and financial pressures fleets face, with 77% of respondents agreeing that rising litigation and legal costs are now a global concern.

Together, these findings show that fleets expect safety technology to do more than prevent incidents; the need for data-driven evidence, transparent compliance processes and integrated systems that can stand up to legal scrutiny is evident. All of which points to an industry that increasingly adopts technology, not just as a reactive safeguard, but as a foundation for accountability and long-term risk reduction.

53% of fleets exonerated a driver in the last 12 months

Adoption Pays Dividends

The combination of dashcams and telematics is transforming the way fleets manage risk and is delivering measurable results, shifting incident response from assumption to evidence. For many operators, these technologies are now indispensable tools for defending drivers, reducing liability and accelerating claims resolution.

In our survey, 70% of respondents report that combining cameras with telematics data reduces the time needed to process accident claims, and over half of fleets that experienced incidents in the past year were able to exonerate a driver – a strong indicator that integrated evidence is transforming disputes into clear outcomes.

Fraud is revealed as a serious threat with 34% of fleets being impacted by fraudulent motor claims, with false allegations presenting a significant financial risk as well often requiring considerable resources to resolve. This risk underscores the growing importance of video evidence as a vital line of defence.

Encouragingly, positive tangible financial outcomes are also increasing as a direct result of these investments, with 85% of fleets reporting greater control over insurance premiums and 65% recording premium decreases since implementing safety technology.

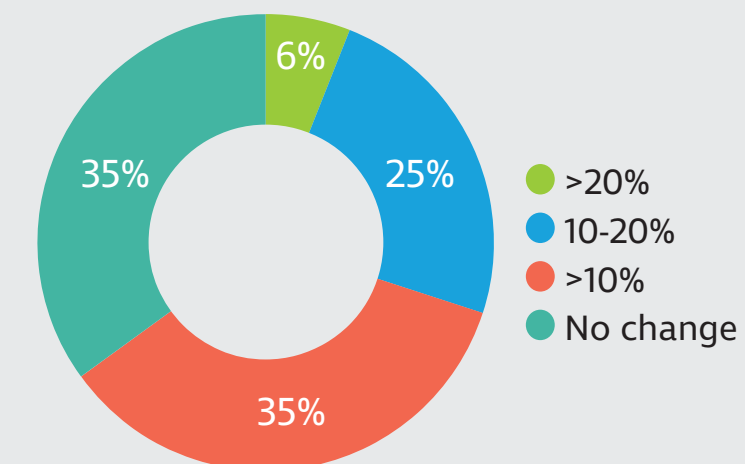
Overall, these benefits extend beyond cost, supporting driver confidence and morale by ensuring fair, evidence-based outcomes.



% of Fleets That Believe They Have Been Impacted by Fraudulent Motor Claims



% Insurance Premium Decrease After Safety Investment



Privacy concerns remain a barrier, yet **87% experience positive** driver sentiment post-deployment

Transparency Wins Trust

Many fleets now rely on a range of safety technologies, and those using both telematics and video consistently report better outcomes, indicating that integrated systems create stronger, more actionable insights that help resolve incidents faster and support ongoing safety coaching.

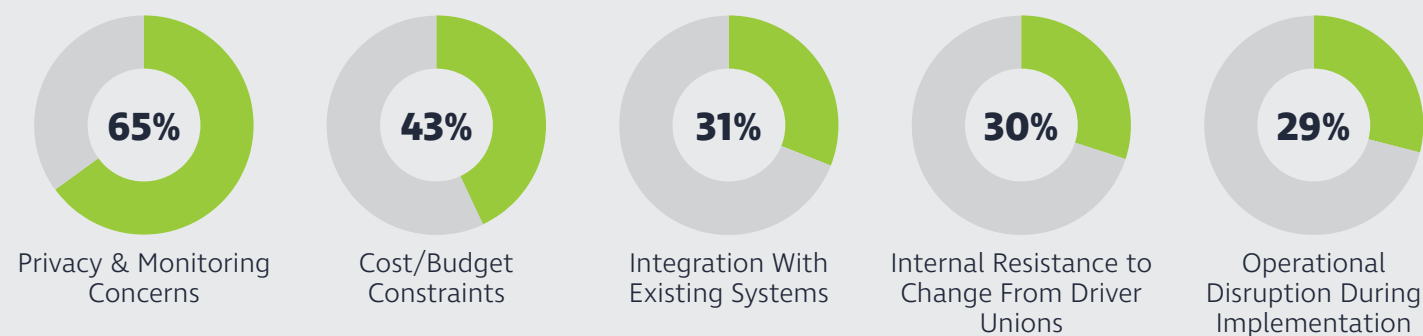
However, integration between these systems remains a significant challenge, with respondents highlighting that complex or disconnected platforms can limit the overall impact of their safety investments.

Privacy and monitoring concerns top the list of obstacles, affecting 65% of fleets, with budget constraints (43%), driver union resistance (30%) and operational disruption (29%) all persistent barriers.

Importantly, the data reveals a positive trend in that once technologies are implemented, resistance tends to diminish rapidly. In fact, an overwhelming 87% of fleets say driver sentiment is positive post-deployment, suggesting that clear communication, transparent data policies and visible safety benefits are key to acceptance.



Top Barriers to Implementing Safety Technology (% of Fleets)



% of Fleets Reporting Positive Driver Sentiment to Safety Technology



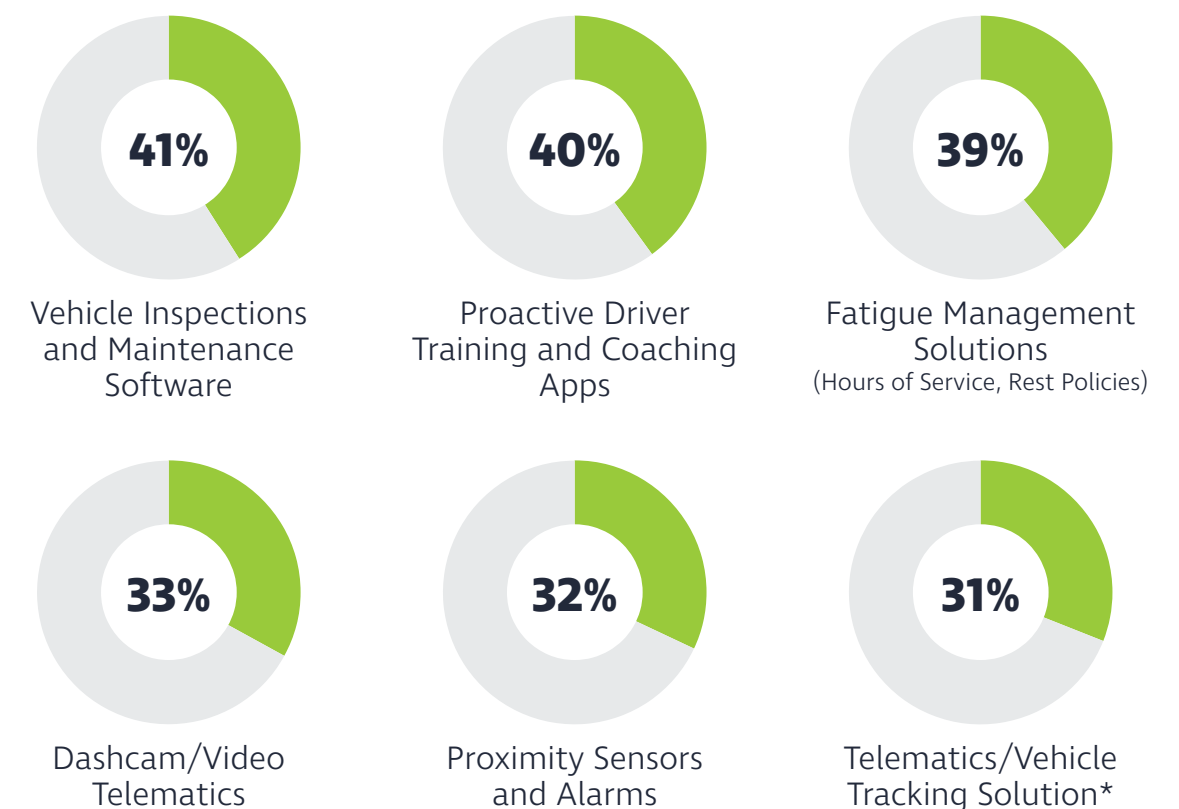
76% plan proactive safety technology investments in the next 12 months

Prevention and Proactive Safety Investment

Fleet risk strategies are shifting decisively from reactive responses to proactive prevention, with 76% of fleets planning to make new proactive safety technology investments over the next 12 months, focusing on solutions that identify risk before incidents occur, such as inspections and driver coaching apps.

Vehicle inspection and maintenance software is the leading priority for future investment, with 41% of respondents planning to explore new tools in this space, closely followed by driver training and coaching apps (40%) and fatigue management solutions (39%), reflecting a strong commitment to preventative action across people, vehicles and processes.

Top Technologies To Be Deployed in the Next 12 Months (% of Fleets)



*This response also includes operators who plan to upgrade current technologies to more advanced solutions, such as AI cameras, and/or those who plan to roll out technologies to their entire fleet.

Expert Comment – Warburtons

Warburtons' Head of Transport, Steven Gray, offers an expert, practical perspective on how fleet data and integrated safety technology are reshaping investigations, driver outcomes, trust and day-to-day fleet operations across the business.

Q: What areas of fleet safety does Warburtons focus on?

A: The traditional approach to safety within the industry has been largely reactive - accident investigation, root cause analysis, remedial action applied to driver or equipment; largely in the form of retraining or disciplinary action. With this in mind, our area of focus in recent years has been predominantly around driver risk profiling, to proactively identify unsafe behaviours in our drivers and preemptively address those behaviours with training before the accident occurs. We believe this profiling can be done largely with the use of AI-supported camera and telematics systems that can collate data at scale and provide credible insight into driver safety behaviours that can be easily accessed, understood and actioned by our operational teams in order to reduce potential accidents.

Q: Poor integration is a recurring barrier. What practical steps can fleets take to ensure telematics, video and other systems provide a single, usable source of truth?

A: We are aiming to overcome this barrier by employing a single platform through which all the relevant driver data can be collated and analysed. Currently our systems all work independently of each other and it can be extremely difficult and time consuming to, not only gather all data, but also cross reference it to provide a full and accurate picture of an incident. Typical examples would be trawling through hours of video footage to find a specific incident then having to cross reference this detail with tachograph data and location data. Furthermore, operating with fragmented data can be prone to error due to the volume of information at hand and the time pressures the operational team are working under. Having a single platform, where everything will be presented in real-time, will have an incredible impact on our efficiencies and decision making ability.

Q: What are the common cultural or operational pitfalls that derail safety tech rollouts, and how can leaders avoid them?

A: Lack of understanding is a common problem. Ideally fleet management professionals need to engage all the relevant stakeholders as early as possible. We aim to include drivers, unions, and operational management teams in the trial and test phase to ensure they have a full voice in deciding the right technology and product to be deployed. Once rolled out, we always find that having clear terms of use and well-trained procedures not only improves system engagement and utilisation but also gives a level of confidence in the consistency of the technology's application from both a driver and management perspective.

About Warburtons

Warburtons is the UK's largest bakery brand and a privately owned, family-run business that has been baking since 1876. The business operates a large and complex fleet of over 1000 vehicles that serve as the backbone for its nationwide distribution and deliver over two million products daily to around 18,500 retailers across the UK.

Steven Gray
Head of Transport
Warburtons UK

Warburtons





Mobilizing

THE FUTURE OF FLEETS

Methodology

This report is based on a quantitative online survey of 600 respondents from companies operating commercial vehicle fleets in the United States, the United Kingdom, Australia and New Zealand. The survey was managed and executed by Arlington Research, a specialist market-research agency, with responses collected via an online questionnaire in October 2025.

All percentage estimates are reported at the 95% confidence level. For the full sample, the maximum sampling margin of error is ± 4.0 percentage points.