FIRE & RESCUE INDEMNITY COMPANY

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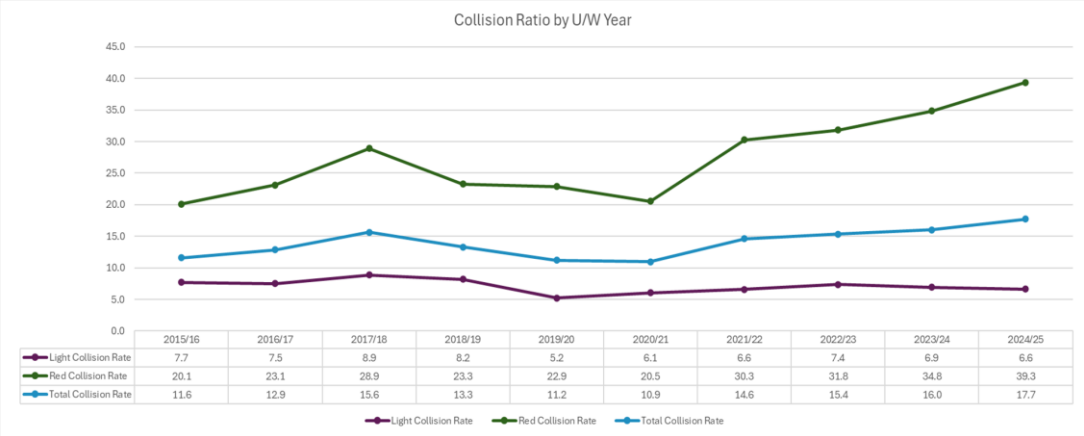
In recent years, FRIC has identified an increasing trend in collisions involving parked vehicles and stationary objects, as indicated by the graph below. Consequently, a MIG session has been scheduled to examine this topic. The data shows an increase in these types of claims, highlighting the importance of FRIC and Member collaborative efforts to analyse potential causes and identify suitable risk mitigation strategies.

Claims Frequency Ratio – excludes Nil



	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25
Light Collision Rate	7.7	7.5	8.9	8.2	5.2	6.1	6.6	7.4	6.9	6.6
Red Collision Rate	20.1	23.1	28.9	23.3	22.9	20.5	30.3	31.8	34.8	39.3
Total Collision Rate	11.6	12.9	15.6	13.3	11.2	10.9	14.6	15.4	16.0	17.7

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During the meeting, several main factors associated with these incidents were identified:

🚒 1. Narrow Streets and Urban Design:

Many UK towns and cities, especially older ones, have tight, historic street layouts that were never designed for large modern vehicles like fire engines.

A standard fire engine is about 2.6 metres wide and 8 metres long, requiring at least 3 metres of clear road width to pass safely

🚗 2. Inconsiderate or Legal-but-Problematic Parking:

Cars parked on both sides of narrow roads—even legally—can leave insufficient clearance for fire engines to pass without scraping or clipping mirrors.

In some cases, fire engines have been delayed or blocked entirely, forcing crews to find vehicle owners or reroute, which can cost precious minutes.

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.🧭 3. Urgency and Limited Manoeuvrability

During emergencies, fire crews must navigate quickly and decisively, often under pressure and with limited visibility.

In tight spots, even a small misjudgement can lead to minor collisions with parked vehicles, especially when trying to avoid greater delays.

🧱 4. Obstructions at Fire Stations

There have even been cases where vehicles were parked across fire station exits, preventing engines from leaving at all.

🚨 Fire Service Response

Fire services across the UK have previously issued public warnings urging drivers to “Think Before You Park,” highlighting that poor parking can cost lives by delaying emergency responses.

Claims hot spot – parked cars & reversing – 16 July 2025 meeting notes:

- **Introduction and Session Overview:** Sue Nugent introduced the session, highlighting the focus on risk mitigation and collision causes. She introduced FRIC team members, including Sophia Reed FRIC Mutual Manager, Head of Claims Nic Warmink, FRIC claims handlers Emma Jones and Ben Lambert, and FRIC Underwriter Mark Miles.
- **Motor Claims Data Presentation:** Nic Warmink presented motor claims data from FRIC Power BI reports, focusing on collision hotspots and types of claims. He emphasized the importance of understanding collision causes and mitigating risks. Nearly 1 in 3 claims involves collision with parked cars, 1 in 6 collisions is with trees/banks/grass verges. The data dispels the misconception that most collisions occur during blue light journeys; it indicates that only 37% of incidents take place on blue lights, whereas 63% occur during non-blue light journeys.
- **Collision Types and Costs:** Discussed the types of collisions, including collisions with parked vehicles, moving vehicles, street furniture and trees, banks. Highlighted the average costs associated with these collisions is £2,118 for parked cars, and £1,204 for grass verges, emphasizing the financial impact to Members.
- **Collision Speed and Cost Analysis:** Analysis of collision speeds, noting that most collisions occur at speeds less than 10 miles per hour. However, these figures are subjective and would benefit from evidence from telematics to confirm actual speeds.

- **Wing Mirror Costs:** The costs associated with wing mirror damage, highlighting the significant variation in up to £1,500 depending on the vehicle type.
- **Collision with Tree Banks and Grass Verges:** Discussed the average costs of collisions with tree banks and grass verges, noting that these collisions often involve own damage and can be costly.
- **Overall Collision Costs:** The overall costs of different types of collisions, emphasizing the financial impact on FRIC and its Members.
- **Collision Frequency Ratio:** Analysis of the collision frequency ratio, noting an upward trend in recent years. Attendees asked to provide insights into the potential causes of this increase.

Session discussions:

- **Use of Banks person:** it was discussed the importance of using Banks person for reversing and manoeuvring, highlighting the need for proper training and enforcement.
- **Driver Experience and Training:** Members discussed the impact of driver experience and training on collision rates, emphasizing the need for quality training and awareness. During emergency incidents, drivers typically serve as pump operators. Extended durations in this role may result in fatigue when returning to the home station after the event.
- **Parking Challenges:** It was highlighted the challenges posed by inconsiderate parking and the need for drivers to practice manoeuvring in tight spaces.
- **Vehicle Design and Technology:** Participants discussed the potential benefits of using camera mirrors instead of traditional wing mirrors on fire engines to reduce collision risks. Future consideration of vehicle design and size would be useful. One FRS has inset locker handles to enhance the streamline effect that has reduced the number of claims. Another point to consider is that some vehicle cabs are smaller than the lockers, which may give the perception that the vehicle can fit in tight spaces.
- **Communication and Awareness**: The importance of informing drivers about the claim costs and risks associated with collisions was highlighted, with recommendations to utilise posters and additional resources to enhance awareness.
- **FRIC's Role in Collision Management:** Questions were raised about FRIC's stance on handling collisions during emergency responses, and Nic Warmink clarified that FRIC would handle third-party claims in such cases.

- **Safety Event Investigation and Learning:** It was highlighted the critical need to thoroughly investigate safety events and apply lessons learned to mitigate the risk of future collisions. She recommended that drivers be advised to consider alternative routes and advocated for grading incident types in order to limit reliance on blue light Road Traffic Act exemptions.

- **Loss of skilled drivers:** “There was a noticeable increase in early retirement among emergency service workers and other professionals in the UK following the COVID-19 pandemic, particularly among those aged 50 to 64.”
- A report by the House of Lords Economic Affairs Committee highlighted that economic inactivity rose significantly during the pandemic, with early retirement being a key driver. This trend was especially pronounced among older workers, many of whom reassessed their work-life balance, health risks, and financial situations during the crisis.
- Although the report doesn't single out emergency drivers specifically, it's reasonable to infer that emergency services—like ambulance, fire, and police drivers—were affected, given the intense pressures and health risks they faced during the pandemic. The broader labour shortage in critical sectors, including healthcare and public services, was exacerbated by this wave of early retirements”

- **Resources and Tools:** A range of resources and tools have been provided, such as the Blue Light Aware video, posters, and Power BI reports, to assist Members in reducing collision claims and enhancing safety. These materials are now available on Huddle.

Follow-up tasks:

- **Driver Training:** Review and enhance training for banks person to ensure they understand vehicle turning circles and manoeuvring in tight spaces.
- **Vehicle Design:** Investigate the feasibility of installing camera mirrors on new fire engines to reduce the risk of hitting wing mirrors.
- **Parking Practices:** Discuss with driving instructors the importance of practicing parking and manoeuvring skills in a safe environment.
- **Resource Utilisation:** Share and evaluate the effectiveness of the Blue Light Aware video and consider incorporating it into driver training programs and share with communities.

- **Cost Awareness:** Create and distribute posters highlighting the costs of common collisions, such as wing mirror damage, to increase driver awareness. Include vehicles on and off blue lights.
- **Safety Event Investigation:** Ensure that safety event investigations include an assessment of alternative routes and the necessity of using the Road Traffic Act exemption for non-life-threatening calls. Conducting dip tests of CCTV footage to assess compliance with driving procedures may help in evaluating awareness levels.
- **New Vehicle Monitoring:** Monitor the performance of the West Yorkshire Fire and Rescue Service who have introduced 57 new vehicles recently taken on to assess their impact on collision rates.
- **Driver Insurance Impact:** Clarify the policy regarding drivers reporting workplace accidents to their personal insurance and its potential impact.
- **Training Resources:** Ensure that all drivers are aware of the non-blue light driving accident statistics and incorporate this into training sessions.

Further Resources:

NFCC collision data collection project: FRIC held a meeting with ACFO Moore regarding data collection proposal and shared insights into FRIC data. Updates on the project's progress will be provided as they become available.

Email to all FRS from ACFO Barry Moore, Greater Manchester Fire and Rescue Service: June 2025:

- Following on from the H&S Committee and the presentation from the NFCC Insights Team, I would like to progress the data collection workstream. Vehicle collisions has historically been a common theme from the regional updates and you are probably aware there have been a number of serious incidents in recent months. He attached incident classification document supplied by DCFO Chris Else from Essex FRS who is the NFCC lead for driver training and the details provide a good summary of potential collision outcomes.
- In the first instance FRS feedback and support on the data classification requested, along with any observations on the document.

Vehicle speed compliance statistics for Great Britain: 2024 - GOV.UK

- Question over whether we can compare/contrast FRS position on vehicle speed compliance.

- If there are national statistics, then perhaps FRS could create a FRS specific indicator?

[999 and 112: the UK's national emergency numbers - GOV.UK]

- Fatal from FRS sector averaging 1 per year if you only look at the last 2 years... for 3% of 999 calls.
- If you look at Police and Ambulance, total 4 per year when responding for 97% of calls.
- A basic measure would put the FRS at 8 times the risk of a fatality whilst responding compared to Police and Ambulance.

[Blue Light Aware Short 10 - Leaving Space - YouTube]

- Emergency vehicles come in all shapes and sizes. We all want to help them get where they're going but are we leaving enough space for them to get by? Here we advise about the different types of emergency vehicles and what to consider when you park up.