Warranty Solutions Group

COMMERCIAL MARKET VIEW REPORT

December 2025

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INTRODUCTION

Navigating a period of unprecedented change

The UK's commercial vehicle sector is undergoing one of the most significant periods of change in history. From shifting economic pressures to the transition toward greener technologies, operators are navigating a landscape defined by rising costs, growing regulatory demands and increasing vehicle design complexity.

For businesses that rely on vans and HGVs to keep the wheels of the economy turning, the challenge is clear: how to maintain reliability, control costs, and plan for the future in an environment where uncertainty is the new normal.

Insights from across the industry

Our latest Market View Report brings together Warranty Solutions Group's own claims data alongside insights from some of the industry's most respected voices: including Road Haulage Association, Euro Car Parts, OLMC and DAF Trucks. Their perspectives add invaluable context, from the realities of rising parts costs to the operational pressures of compliance. Together, this mix of hard data and expert commentary paints a holistic picture of where the sector stands today and where it is heading.

Challenges and opportunities ahead

The trends are clear. Repair costs are climbing, while downtime remains one of the most pressing threats to productivity. At the same time, operators are being asked to adapt to sustainability goals, electrification and ever tighter regulation. Yet within these challenges lies opportunity: the chance to improve resilience through preventative maintenance, smarter warranty cover, stronger partnerships and the adoption of innovative technologies that reduce both risk and cost.

At WSG, our mission is to provide clarity and protection in this environment of change. By sharing these insights openly, we aim to support operators, dealers and fleets in making informed decisions that safeguard their businesses today while preparing them for tomorrow.

Looking ahead, collaboration will be key. No single business can tackle these issues alone, but by working together - manufacturers, parts suppliers, trade bodies and warranty providers - we can create a stronger, more resilient ecosystem for the commercial vehicle sector. This report is part of that effort, offering not just data, but direction and shared expertise to help the industry meet its challenges with confidence.

Kindest regards

John Colinswood
CEO, Warranty Solutions Group

KEEPING FLEETS MOVING

How aftermarket strategy is evolving in 2025 and beyond

As commercial vehicle technology becomes more sophisticated, ensuring vehicle uptime has never been more challenging, or more critical. At DAF Trucks, we've seen firsthand how aftersales performance can be the defining factor in a fleet's operational efficiency.

With DAF leading the UK market with a 30% share of all trucks sold - and maintaining an exceptional 96% first-time pick rate for parts - the conversation around reliability is shifting. It's no longer just about mechanical robustness; today, it's equally about digital insight, preventive data, and the strength of strategic partnerships.

From hardware to software: new dimensions of reliability

In 2025, the biggest reliability issues we're encountering are not mechanical, but digital. Modern trucks now come equipped with advanced driver assistance systems (ADAS), complex power take-off (PTO) integrations and General Safety Regulation (GSR)-mandated object detection technologies.

When things go wrong, it's often not the system, but user unfamiliarity that causes perceived failure. Educating drivers on how to interact with these technologies is now just as important as technical maintenance.

Targeting the right fix the first time

One of the most problematic systems remains the exhaust aftertreatment unit.

Improper fault diagnosis, especially by independent workshops using non-OEM diagnostic tools, can lead to issues being reset rather than resolved.

This workaround only masks the problem, leaving the truck running in "limp mode" and ultimately risking severe damage to the DPF or SCR systems.

At DAF, we continuously reinforce the importance of using OEM diagnostic tools and trained technicians to prevent these costly errors.

> **"... we continuously reinforce the importance of using OEM diagnostic tools and trained technicians to prevent these costly errors."**

Mastering complexity through training and data

The rapid evolution of electric vehicles (EVs) and ADAS technologies has required a parallel investment in technician training.

All DAF technicians undergo regular CPD, and we mandate product training at every skill level. We've found that the so-called 'technofear' of EV systems and digital tools quickly dissipates with the right hands-on learning environment.

That's essential, because as vehicle complexity increases, the potential for minor issues to become major downtime risks grows exponentially.

DAF is also beginning to integrate predictive maintenance capabilities via telematics and onboard algorithms.

While still developing, these tools are already helping to flag early signs of component wear or failure, enabling proactive intervention and reduced unplanned downtime.

Additionally, field actions based on real-world trends allow us to upgrade or replace parts before issues escalate, another example of how data is shaping the future of uptime.

Our recommendation is clear...

- Embrace quality
- Use genuine parts
- Ensure your fuel and AdBlue meet the highest standards
- Consider the total cost of ownership, not just the immediate bill

Trucks are now precision machines.

To keep them running at their best, they need precision care.

A partnership approach to preventive maintenance

Some operators are maximising uptime through full R&M packages with main dealer servicing, benefiting from consistent software updates, quality parts and skilled labour.

Others, however, still prioritise short-term savings over long-term vehicle health, a false economy in an era when one major failure can cost thousands.

Looking ahead to 2026, the divide between reactive and proactive fleet operators will continue to widen.

Those who treat aftersales as a strategic investment, not just a cost centre, will be the ones who lead in uptime, efficiency and bottom-line performance.

THE ROAD HAULAGE ASSOCIATION Q&A

Q: What are the most pressing issues facing the UK road haulage sector?

A: Operating costs remain the primary pressure. RHA cost surveys show a 15% increase in the average cost of running a 44-tonne artic since 2023, alongside a 40% rise in insolvencies versus pre-Covid.

Inflation, commodity volatility and increased friction at EU borders continue to strain margins. Costs for fuel, energy, tyres and parts have risen sharply.

Policy changes are adding further weight - increases to Employers' NI, minimum wage and uprating of HGV levy and VED from 2025/26.

Devolution has produced a patchwork of local rules, such as new Clean Air Zones and London schemes (DVS/LLCS) that disproportionately impact SMEs. Further delays are expected from EU border changes (ETIAS/EES), while cyber risk and an ongoing technician shortage compound uncertainty.

"Additionally, the RHA assists members with supply chain issues by offering guidance on logistics planning and adapting to new customs procedures, particularly in the wake of Brexit."

Q: How is the industry responding to the ongoing driver shortage and what progress has been made in addressing it?

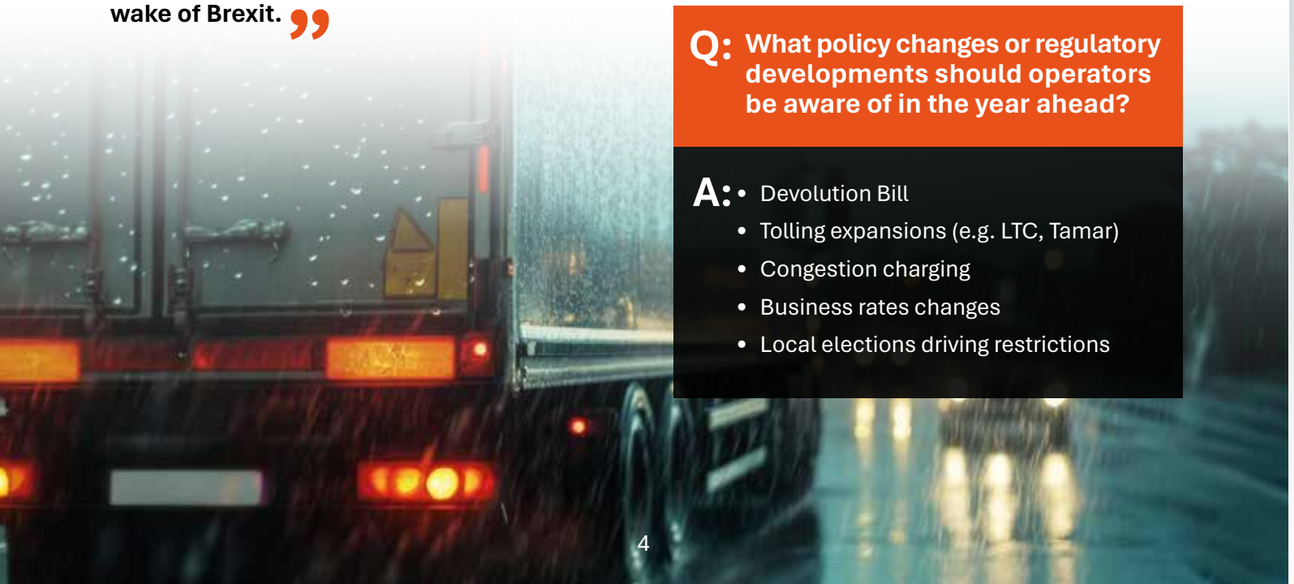
A: The sector requires 200,000 new drivers in five years. A key funded training route has closed after delivering 20,000 entrants in three years. Obtaining skills funding remains complex for national fleets.

Most operators now absorb £2,500 - £4,000 per trainee, which is prohibitive for SMEs. Apprenticeships help larger firms but remain unmanageable for many smaller operators.

The RHA continues to lobby for logistics to be designated a priority sector, enabling broader use of levy funds beyond apprenticeships.

Q: What policy changes or regulatory developments should operators be aware of in the year ahead?

A:
- Devolution Bill
- Tolling expansions (e.g. LTC, Tamar)
- Congestion charging
- Business rates changes
- Local elections driving restrictions



Q: How will the decarbonisation agenda affect hauliers – and are there any practical steps you'd recommend operators take now?

A: The phase-out of diesel HGVs by 2040 represents a structural shift. Supply, cost, charging infrastructure and performance of BEVs remain significant barriers. RHA research shows most HGV, coach and van operators have no current plans for zero-emission adoption. Some intend to exit rather than transition.

Recommended near-term actions:

- Adopt HVO or other transition fuels
- Upgrade depots for future energy and sustainability tech
- Assess future grid capacity and pursue onsite power
- Trial low-emission vehicles via demonstrator schemes
- Consider applying for the £30m Depot Charging Scheme

Q: What trends do you expect to shape the industry in 2026?

A: Planning reforms and infrastructure investment (e.g. LTC, defence projects) may stimulate freight demand. Modal shift policies pose both threat and opportunity, depending on access to multimodal hubs.

- **Road-user charging discussions will intensify.**
- **Urban restrictions (20mph, CAZ, congestion) will expand.**
- **AI will influence routing, warehousing and fleet maintenance, forcing adoption to remain competitive.**

Q: Are there particular challenges or opportunities for smaller operators within the current economic and legislative landscape?

A: SMEs face high exposure to cost shocks, interest rates on leases, late payments and compliance burdens, with limited resilience.

Opportunities exist where firms specialise, diversify revenue or use grants to secure early-mover advantage in low-emission contracts (e.g. via ZEHID participation).

"Additionally, the RHA assists members with supply chain issues by offering guidance on logistics planning and adapting."

Q: How is the RHA supporting its members in adapting to rising operating costs, supply chain pressures or compliance demands?

A: The RHA advocates on fuel duty, CAZ design, driver shortages and EU-trade barriers. It provides compliance guidance, CPC and standards toolkits, cost-management support (including fuel card schemes), workforce training and apprenticeships.

It also offers post-Brexit customs guidance, legal helplines, events and knowledge-sharing to improve resilience.

What one message do you have for commercial vehicle operators as they plan for the year ahead?

Align early with local housing, infrastructure and defence supply chains. Anticipate where public investment will create freight demand and position the business to capture that work rather than absorb further cost.

BEYOND WEAR AND TEAR

Why modern vans are costlier than ever to repair

LCVs are the backbone of UK business, relied upon by fleets, SMEs and independent operators to keep goods and services moving.

But with that dependency comes financial risk: when vehicles fail, the repair costs and downtime can quickly add up.

Warranty Solutions Group's claims data from January - December 2025 provides a detailed snapshot of both the most expensive claims and the most common recurring faults affecting vans on the road today.

Together, these insights offer a powerful view of the pressures facing operators, from high-value component failures to everyday reliability issues.

10 MOST COMMON LCV CLAIMS		
Fault	% of claims	Av. claim
Diesel injector	6.00%	£782.67
Alternator	6.00%	£508.90
Battery	4.80%	£228.68
Nox sensor	4.00%	£660.88
Turbocharger	3.20%	£800.90
DPF	2.80%	£885.25
AdBlue injector	2.40%	£323.47
Air con compressor	2.00%	£666.69
Starter motor / solenoid	2.00%	£433.10
Water pump	2.00%	£356.05

KEY INSIGHTS

LCV WARRANTY CLAIMS

- **Highest single claim:** £2,142 (Vauxhall Vivaro - turbocharger/AdBlue/differential fault)
- **Most common failures:** engines, turbochargers, DPFs, AdBlue systems, ECU/electronics
- Vehicle age range: 4–9 years - typically out of manufacturer warranty but still heavily relied upon by fleets and SMEs
- **Brands most represented:** Vauxhall, Volkswagen, Nissan, Ford, Mercedes, Peugeot

Top 10 most expensive LCV claims

The analysis of the top 10 highest LCV claims highlights the significant repair costs that operators face when critical components fail. The largest claims range from £1,500 to over £2,100, with Vauxhall, Nissan, Ford, Mercedes, Volkswagen and Peugeot all represented.

Notably, multiple Vauxhall Vivaro models appear in the dataset, underscoring the model's popularity in the market, but also the variety of high-value faults it can suffer.

From turbocharger and AdBlue issues to steering rack and dual-mass flywheel failures, these claims reveal how even mainstream, widely used vans can generate unexpectedly high costs for their owners.

A common thread across the data is the prevalence of complex component failures rather than basic wear-and-tear items. Engines, turbochargers, steering systems and electrical control units dominate the claims list, with several linked to emissions-control technology such as diesel particulate filters (DPFs) and AdBlue systems.

These are areas where regulatory pressures have driven design complexity, but when faults occur, the price of replacement or repair is substantial. Vehicles aged between four and nine years feature heavily in this list - precisely the stage where many vans are out of manufacturer warranty but still vital workhorses for fleets and SMEs.

For operators, these findings reinforce the case for robust warranty cover and proactive maintenance. The cost of a single engine or emissions-related fault can easily exceed £2,000, while downtime adds an additional, often unquantified, burden in lost productivity.

By identifying the most expensive claim types and their associated models, this data gives dealers, fleets and owner-operators a clear picture of the risks at play.

Extended warranty solutions, combined with regular servicing and diagnostics, can help protect against these financial shocks and keep vehicles working reliably when businesses need them most.

Key trends: most common LCV claims

Highest average cost
DPF (£885) and Turbocharger (£801)

Everyday essentials
Batteries make up nearly 5% of claims but are among the lowest-cost fixes (£229)

Emissions tech strain
NOx sensors and AdBlue injectors feature prominently, showing the cost of compliance-related systems

Financial impact
Even "routine" repairs regularly exceed £500, underscoring the importance of warranties and preventative maintenance

Top 10 most common LCV claims

The most frequent claims for light commercial vehicles are dominated by diesel injectors and alternators, which together account for over 12% of all claims. Both are essential components for keeping vehicles on the road, and their average repair bills of £782 and £509 respectively highlight the recurring costs that operators face.

Other frequent claims items include batteries (4.8%) and NOx sensors (4%), reflecting the strain on vehicles in high-mileage, stop-start environments and under stringent emissions regulations.

What stands out is that while many of these faults are common, they are far from cheap. Turbochargers and DPFs, though representing a smaller proportion of claims, cost between £801 and £885.

Even less frequent claims, such as for AdBlue injectors, air con compressors and starter motors, still run into several hundred pounds. Taken together, this data reinforces that even routine, high-frequency failures can add up quickly, particularly for SMEs and owner-drivers managing tight margins. Proactive maintenance and warranty protection are critical in mitigating the cumulative financial impact.

Managing risk, cost and complexity

The findings highlight two distinct but connected challenges. At the top end, engine, turbocharger and electronics-related failures regularly exceed £2,000, creating sudden financial shocks.

Meanwhile, more routine issues such as diesel injectors, alternators and batteries occur far more frequently, with average costs ranging from £229 to £783, meaning the cumulative effect on fleets can be just as damaging.

Emissions-control technology feature prominently in both categories, signalling the growing complexity of modern vans.

For operators, the message is clear: proactive maintenance, diagnostics and robust warranty cover are no longer optional, but essential strategies to safeguard vehicles, cash flow and business continuity.

EURO CAR PARTS COMMERCIAL VEHICLE OUTLOOK

Transformation through innovation

As the sector navigates a period of transition and transformation, Euro Car Parts (ECP) is focused on meeting the evolving needs of fleet operators and independent workshops.

We anticipate that demand for CV parts will continue to grow through 2025 and into 2026, driven by a combination of delayed fleet renewals and the increasing complexity of modern vehicles.

While operators grapple with stretched replacement cycles, older vehicles remain in use longer, fuelling sustained aftermarket demand.

Meanwhile, newer models, often equipped with Euro 6 engines, electric drivetrains, ADAS and advanced emissions systems, require more specialised and high-performance components.

Although global supply chain disruptions have eased somewhat, new challenges are emerging. Input costs for materials, energy and transport remain high, and while lead times are improving, price pressures persist.

To mitigate these issues, ECP continues to strengthen its supplier partnerships and streamline its logistics network, enabling us to protect customers from much of the volatility.

We're also seeing increased appetite for OE-matching quality parts, particularly for safety-critical components, as fleets seek greater reliability and workshops demand assurance.

In response, we're expanding our CV parts range significantly. This includes greater availability of OE-equivalent and premium-tier components, particularly for Euro 6 and electric LCVs.

Crucially, our support doesn't stop at parts. We've invested in localised stock profiling, enhanced technical support services and a dedicated CV account management team to ensure workshops and fleet operators get what they need, when they need it.

Looking ahead, we anticipate further consolidation and collaboration across the CV servicing ecosystem. We expect more national and regional workshop networks to emerge, especially those focused on fleet servicing and EV repair.

Euro Car Parts is ideally positioned to support this evolution, offering unified parts supply, training, diagnostic tools and centralised billing for fleets.

Our FleetHub digital ecosystem is already providing a foundation for this, enabling predictive maintenance and smarter service management.

Parts quality and warranty assurance remain critical priorities. For fleet operators, every hour of downtime is costly. That's why we continue to enhance our premium brand portfolio, warranty support systems and real-time returns processes. We are also increasing transparency around parts testing and provenance - helping customers make informed, confident decisions.

Our investment roadmap for 2025 reflects the opportunities and challenges ahead. Key priorities include tooling and diagnostics for EVs and Euro 6/7 engines and training for the next generation of CV technicians.

Investing in skills for the future

With increasingly complex CVs, ECP is empowering technicians through new learning pathways. Our training programmes cover everything from EV systems and ADAS to diagnostics and compliance, delivered both online and in-person.

Overall, we see the next 18 months as a period of optimistic transformation. While there are hurdles ahead - from skills shortages to infrastructure readiness - we're also seeing huge opportunities in last-mile logistics, fleet modernisation and workshop innovation.

Euro Car Parts is committed to helping the sector raise its game and thrive in the years to come.

This investment ensures independent workshops have the confidence, skills and tools to service the latest fleets and meet the needs of tomorrow's transport industry.

Building a smarter, stronger supply chain

ECP is reinforcing its national network to help fleets and workshops stay ahead of demand.

By working closely with manufacturers and logistics partners, it is improving product availability and delivery speed, even amid ongoing cost pressures.

Its focus on dependable, OE-standard parts is helping operators maximise uptime and minimise risk as vehicles age and technology advances.

KEEPING COMPLIANCE ON TRACK...

From risk to resilience: why dealers need a more transparent picture

Commercial vehicle compliance is becoming more complex, not less, and the pace of change continues to catch out even experienced operators.

At OLMC, we're seeing increased pressure on fleet businesses to keep up with evolving legislation, enforcement methods and technology, all while managing their core operations.

The recent updates to the Guide to Maintaining Roadworthiness, particularly around brake testing regimes, are a prime example.

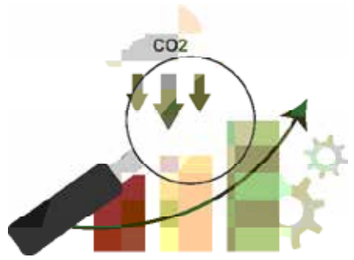
While well-intended, many operators have struggled to interpret the new requirements, risking non-compliance through uncertainty rather than neglect.

The good news is that, with expert support and a careful review of the guidance, it's possible to embed these changes confidently and consistently into policy and process.

Looking ahead to 2025 - 26, the regulatory landscape will continue to demand sharper focus.

Smart Tachograph 2, emissions reporting and digital operator licensing are just a few of the areas moving compliance from clipboards to cloud-based systems.

The DVSA's increased use of remote monitoring and desk-based assessments (DBAs) signals a permanent shift in enforcement. Site visits are less frequent. Operators are expected to self-manage and self-audit, more than ever before.



Smart data, stronger outcomes

At OLMC, we've observed a clear move towards greater accountability at senior level.

While it's still common for businesses to only engage with compliance consultants once something has gone wrong, we're now seeing more fleet operators treat compliance as a strategic issue, placing it on the boardroom agenda and risk registers.

This shift in attitude is welcome. Compliance isn't just about avoiding prohibition notices or Public Inquiries; it's about safeguarding business continuity and professional reputation.

One persistent challenge we still see is poor oversight of third-party maintenance providers.

Too often, operators accept workshop reports at face value without scrutinising the quality of inspections or repairs. Compliance is a shared responsibility. Operators must know how to challenge poor standards and keep their contractors accountable.

Trusted legal protection

The technology being adopted by both fleets and regulators is also reshaping how compliance is managed.

From robotic roadside inspection tools to rolling road brake testers and AI-powered diagnostics, the tools available today are more advanced than ever.

But technology alone isn't a solution - it must be matched by training, knowledge and cultural buy-in from everyone involved.

And we must not forget the human element. The HGV driver workforce is ageing, and many are being asked to adapt quickly to highly complex systems with minimal training.

Supporting drivers through this technological transition, rather than assuming they'll "just get it", is vital. A truck packed with smart tech is no guarantee of safety or compliance if the person behind the wheel hasn't been given the tools to use it confidently.

At OLMC, we've spent over two decades helping operators navigate this shifting landscape. Our advice is simple: embed compliance into the culture of your organisation, treat it with the same seriousness as health and safety, and never be afraid to ask for expert support. In today's regulatory climate, getting compliance right is not just an obligation - it's a competitive advantage.

Smart Tachograph 2, emissions reporting and digital operator licensing are just a few of the areas moving compliance from clipboards to cloud-based systems.

TURNING DATA INTO DECISIONS

How HGV warranty trends shape fleet strategy

Introduction

Understanding how different manufacturers perform on both claim frequency and cost is vital for fleet operators looking to balance reliability, maintenance budgets and total cost of ownership.

This dataset analyses the top eight most popular HGV makes in the UK, combining their share of sales with claim rates and average claim values to highlight key performance trends across the market.

The findings reveal a complex picture. While some manufacturers achieve low claim rates but carry higher repair costs when issues arise, others show consistently high claim frequencies that can drive up long-term maintenance spend.

Together, this data provides operators with valuable insight into where risks lie across their fleets - and which brands deliver the most dependable performance over time.

The latest Warranty Solutions Group claims data provides a detailed snapshot of the most common single faults affecting heavy goods vehicles (HGVs). This insight is crucial for operators, as it highlights both the frequency of certain component failures and the significant repair bills that can follow.

Top 10 most common single faults

At the top of the list is the NOx sensor, responsible for 12.85% of all claims paid by WSG between January - December 2025. While the average repair cost is relatively modest at £704.24, the sheer frequency of failure makes this component a persistent and costly issue for fleet operators.

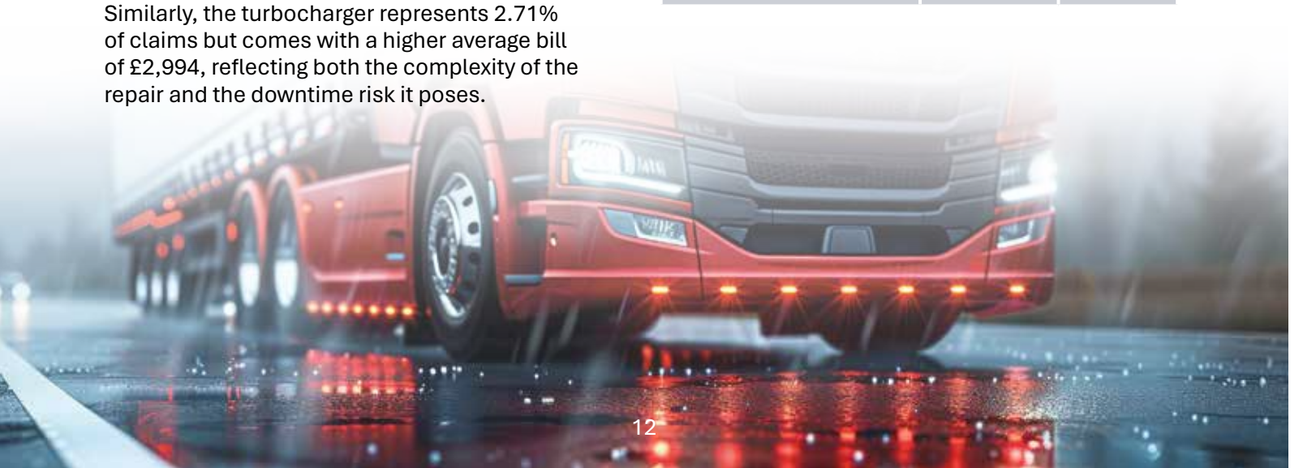
This aligns with wider industry concerns around emissions-related parts, which are often exposed to high levels of stress and contamination.

More complex and high-value engine components dominate further down the list. The engine ECU accounts for 4.72% of claims, with an average cost of £2,517.

Similarly, the turbocharger represents 2.71% of claims but comes with a higher average bill of £2,994, reflecting both the complexity of the repair and the downtime risk it poses.

TOP 10 MOST COMMON HGV CLAIMS

Fault type	Claim rate	Av. claim
NOx sensor	12.85%	£704.24
ECU (engine only)	4.72%	£2,517.26
Turbocharger	2.71%	£2,994.92
AdBlue pump	2.48%	£1,473.15
Water pump	2.12%	£1,171.22
EGR valve	1.77%	£2,144.90
BPV (valve)	1.53%	£3,276.10
Radiator	1.53%	£1,300.28
Camshaft	1.42%	£4,842.81
Brake APM unit	1.18%	£1,883.67



Other components underline the breadth of stress points in modern HGVs. The AdBlue pump (2.48% of claims, £1,473) and EGR valve (1.77%, £2,144) demonstrate the ongoing challenges linked to emissions control.

Cooling-related issues are also evident - the water pump and radiator together make up over 3.5% of claims, averaging around £1,200 - £1,300 each.

At the higher end of the cost spectrum, the BPV valve averages £3,276 per claim, while failures of the camshaft, though less frequent, cost an average of £4,842 per incident.

The brake APM unit, reported in just 1.18% of claims, also carries a significant average bill of £1,883.

Taken together, the data highlights the dual challenge facing HGV operators: frequent lower-value faults that add up to a substantial cumulative burden and occasional high-value failures that can hit cash flow and cause extended downtime.

For fleet managers, understanding these risk areas is essential to budget planning, preventative maintenance and maximising uptime.

TOP 10 MOST EXPENSIVE HGV CLAIMS

Manufacturer	Model	Claim value incl. VAT	Faults
Volvo	FH FH460 6X2T PA HSLP	£12,137.66	Turbocharger, oil separator, working materials
DAF Trucks	XF 530 FTG	£10,800.00	Engine - cylinder block and head, camshaft
DAF Trucks	XF 530 FTG	£ 9,000.00	Engine *
DAF Trucks	XF 480 FTP	£ 9,000.00	Camshaft, engine rebuild*
DAF Trucks	XF 480 FTG	£ 9,000.00	Turbocharger, intercooler*
Scania	R-SRS L-Class R580 LA 6X2	£ 8,902.01	Crankshaft, anti- freeze, engine oil & filter
DAF Trucks	XF 530 FTP	£ 8,839.61	Turbocharger, anti- freeze, engine oil & filter
DAF Trucks	XF 480 FTG	£ 8,831.10	Turbocharger, engine oil & filter
Mercedes-Benz	Actros 2546 6X2 Midlift	£ 8,749.61	Crankshaft
DAF TRUCKS	CF 460 FAD Construction	£ 8,747.02	Turbocharger, engine oil & filter

*Capped by claim limit

The largest claims

While the most common faults show the everyday pressures faced by fleets, the highest-value claims highlight catastrophic failures that can escalate repair bills into five-figure territory. These incidents not only carry significant financial impact but also cause prolonged vehicle downtime, disrupting logistics and customer commitments.

At the top of the list is a Volvo FH460 6X2T PA HSLP, with a claim value of £12,137. Here, the combination of turbocharger, oil separator issues and working materials demonstrates how multiple failures within a single incident can magnify costs.

Close behind are several high-value cases involving DAF Trucks, particularly the XF 530 and XF 480 models. The most expensive DAF case, at £10,800, involved multiple engine failures spanning the cylinder block, cylinder head and camshaft. Importantly, this was capped by the warranty claim limit, suggesting the real cost was likely higher.

Other DAF claims clustered at £9,000, including engine rebuilds, turbocharger failures and intercooler issues - again all capped by warranty claim limits, pointing to the risk of uncapped liabilities for operators.

Other manufacturers also feature prominently. A Scania R580 generated a claim of £8,902, linked to crankshaft failure and cooling system complications, while a Mercedes-Benz Actros 2546 incurred an £8,749 bill due to crankshaft breakdown.

Turbocharger failures appear across four of the top 10 claims, often combined with cooling or lubrication issues such as anti-freeze and oil filter failures—highlighting the vulnerability of turbocharged engines under heavy-duty use.

While most claims fall well below these levels, the occasional catastrophic failure can create severe financial shocks for operators. For fleets, such cases reinforce the importance of comprehensive warranty cover, effective maintenance regimes and proactive monitoring to avoid unplanned downtime and spiralling costs.

The most popular HGVs & claims stats

Mercedes (12.56%) records a modest claim rate of 18.78% and one of the lowest average claim values at £1,357, positioning it as a strong performer on reliability. By contrast, Scania (12.30%) records the highest claim rate at 73.33%, combined with above-average repair bills of £1,977, making it a costly option in terms of lifecycle management.

Among smaller-volume makes, results vary significantly. MAN, with a 6.87% share, posts a high claim rate of 43.28% and steep average repair costs of £2,133 - second only to Isuzu. Renault takes a mid-range position, with a 29.81% claim rate and moderate average costs of £1,416, while Iveco, despite a 24.56% claim rate, records lower average claims at £1,524.08.

The standout here is Isuzu.

Despite the lowest claim rate of 7.69%, its average repair cost of £2,175.73 indicates a "less frequent but more expensive" repair profile.

Overall, the industry average claim rate sits at 43.41%, with average repair costs of £1,765. This underlines a challenging environment for operators, where nearly half of all HGVs are likely to experience a warranty event. Fleets must therefore look beyond purchase price and market share, assessing both the likelihood of faults and their financial impact when choosing vehicles.

The summary

The analysis highlights the delicate balance fleets must strike between managing routine faults and preparing for unexpected, high-cost failures.

While many claims fall into the category of frequent, lower-value issues, it is the occasional catastrophic breakdown that can have the greatest financial and operational impact.

These failures create significant repair bills and cause extended downtime, with knock-on effects across logistics and customer service.

For operators, the findings reinforce the importance of taking a strategic approach to fleet management. Comprehensive warranty coverage, proactive maintenance and data-driven decision-making all play a critical role in protecting against both cumulative repair costs and the financial shocks of major component failures.

By anticipating where risks are most likely to occur and aligning procurement, servicing and warranty strategies accordingly, fleets can strengthen resilience, reduce unplanned downtime and protect profitability over the long term.

EVOLVING FLEET STRATEGIES

Driving shift in commercial vehicle claims

Over the past year, the profile of commercial vehicle claims has shifted noticeably, reflecting how fleets are being managed differently in 2025.

Operators are keeping vehicles for longer periods, driving up wear-and-tear claims on components like brakes, suspension and drivetrains. This is particularly evident in sectors where high utilisation and tight margins force businesses to extend asset life rather than invest in new stock.

In parallel, regional differences are emerging. Urban fleets, especially in London and other major cities, are seeing more suspension and brake claims due to stop-start driving, congestion, and low-speed impacts.

Rural operators, on the other hand, are facing increased drivetrain and steering component failures, often linked to heavier loads and challenging road conditions. These variations underline the need for warranty solutions that reflect real-world operating environments, rather than a one-size-fits-all approach.

Technology and driver behaviour

Predictive maintenance technology is starting to reduce unplanned downtime and warranty claims, but uptake remains uneven.

Larger fleets with established telematics and data analysis capabilities are leading adoption, benefiting from early fault detection and better asset planning. However, many SMEs are still in the early stages, often hindered by resource constraints or unclear ROI.

At the same time, driver behaviour continues to influence vehicle wear and tear. Industry-wide skills shortages mean less experienced drivers are frequently operating commercial vehicles, which can increase minor accident rates and place additional strain on key components.

Fleets that actively invest in driver training and monitoring tend to see lower claims volumes, but this remains a challenge for operators facing high turnover or recruitment gaps.

Flexible warranty solutions

As fleets increasingly operate a mix of new and older vehicles, warranty coverage needs to evolve. Traditional policies often fail to account for the differing needs of mixed-age fleets.

At Warranty Solutions Group (WSG), we're responding by developing flexible, usage-based solutions that adapt to vehicle age, mileage and operational demands. This is particularly appealing to SMEs and short-term fleet operators who need scalable, cost-effective protection without long-term commitments.

Data-driven insights are also playing a crucial role. By analysing claims trends across our network, we can identify emerging reliability issues and adjust coverage options proactively. This helps our clients stay ahead of potential risks and manage their fleet budgets more effectively.

Staying ahead of emerging technologies

As vehicle technology continues to advance, WSG is working closely with manufacturers and repair networks to ensure our products remain market-leading.

From electric vehicle components to complex driver assistance systems, the need for specialist knowledge and adaptable cover is growing. Our partnerships allow us to stay informed and ready to support fleets as new technologies become mainstream.

Ultimately, warranties must be as dynamic as the fleets they protect.

By staying agile and data-focused, we aim to provide the tools operators need to manage their vehicles efficiently - regardless of size, location, or vehicle age.

THE STATE OF COMMERCIAL VEHICLE FLEETS IN 2025

Resilience under pressure

The UK's commercial vehicle sector is under intense pressure in 2025. From spiralling costs and parts shortages to regulatory headwinds and electrification demands, fleet operators are navigating a landscape where every decision impacts uptime, budgets and business continuity.

At Warranty Solutions Group (WSG), we're seeing firsthand how these pressures are shaping fleet behaviour and where the opportunities lie for those prepared to adapt. One of the most urgent challenges today is keeping HGVs and LCVs on the road consistently and cost-effectively. Downtime has become a critical pain point.

With ongoing shortages in both skilled labour and key parts, even routine maintenance can turn into extended periods off the road. For operators running lean fleets, every lost hour hits productivity and profit margins hard. Add to this the growing reliance on older vehicles, due to delays in new stock, and you've got a maintenance ecosystem stretched to its limits.

Vehicle reliability trends offer both reassurance and warning. On the one hand, core mechanical systems in newer commercial vehicles are impressively robust.

However, as emissions systems and onboard electronics become more complex, we're seeing a rise in software faults, sensor failures and false diagnostics - issues that often require specialist tools and skills to resolve.

It's no longer just about fixing a fault; it's about interpreting the data, understanding the tech and executing a fast, compliant fix.

Electrification is another major force reshaping fleet strategy. While EVs offer long-term reliability benefits due to fewer moving parts, they bring new concerns around charging infrastructure, battery longevity and skilled maintenance. Operators are rightly cautious.

For many, especially in the HGV space, the cost-to-benefit ratio still feels uncertain, particularly for long-haul or mixed-use fleets.

As the industry accelerates toward electrification, WSG is driving innovation – developing dedicated EV warranty programmes, deepening collaboration with OEMs, and engaging closely with dealers and fleet managers to ensure our support evolves in step with real-world needs.

The strain on repair networks is intensifying, with parts delays continuing to extend VOR (Vehicle Off Road) times. Operators are responding by forging stronger supplier relationships, stockpiling critical components and investing in mobile servicing to boost flexibility.

Predictive maintenance, powered by real-time data, is also gaining traction - though adoption remains uneven across the sector. Those that embrace it are already seeing reduced unplanned downtime and better warranty claim outcomes.

Extended warranties and tailored protection packages are now central to fleet risk management. Beyond controlling repair costs, they offer operators reassurance in the face of uncertainty, covering high-value components, supporting budget planning and even enhancing vehicle resale values.

As fleets begin to diversify with more EVs and alternative fuel vehicles, bespoke coverage is essential.

Fleets under strain, innovation on the rise

Commercial vehicle operators are facing some of their toughest challenges in years, from parts shortages and labour gaps to rising operational costs. Yet, the sector's adaptability remains its greatest strength.

Many fleets are investing in smarter maintenance planning, stronger supplier partnerships and digital tools to keep vehicles moving and minimise costly downtime.

Building the fleet of the future

Electrification and data-driven maintenance are reshaping how fleets operate. While the road to full EV adoption is still complex, operators are already exploring hybrid solutions, predictive servicing and extended protection plans to future-proof performance.

WSG is helping lead that shift - providing warranty products and insights that give fleets the confidence to evolve without compromising reliability or control.

Warranty Solutions Group

LOOKING AHEAD TO 2026...

Looking ahead, the next 12 to 18 months will continue to test fleet resilience but also reward innovation.

Opportunities lie in data-led maintenance, flexible financing models and aftermarket services that cater to an evolving vehicle parc.

For both operators and providers like WSG, the challenge is clear: adapt fast, stay close to the customer and build solutions that work in the real world - not just on paper.

- Adapt fast
- Stay close to the customer
- Build solutions that work

BUSTING THE BIGGEST CV WARRANTY MYTHS

Warranties are one of the most effective yet misunderstood profit and customer-care tools available to commercial vehicle dealers. When structured and sold well, they don't just protect buyers – they safeguard margins, strengthen aftersales relationships and keep fleets loyal.

Yet even seasoned dealers still encounter myths that cloud decision-making and cost real money. In a market driven by uptime, reliability and trust, it's time to debunk the biggest warranty myths in the CV world.

Myth 1: "All warranties are the same."

They're not. While many operators assume cover is similar across providers, differences can be dramatic. Some "budget" policies hide behind exclusion lists or low labour caps, leaving customers unprotected. Leading warranty providers, however, base their products on live claims intelligence – data from thousands of LCVs and HGVs – ensuring high-risk components such as injectors, turbos, gearboxes and ECUs are covered where it matters most.

For dealers, that transparency is a sales advantage. Demonstrating that you work with a data-driven warranty partner shows professionalism, expertise and commitment to keeping customers on the road.

Myth 2: "Self-funded schemes save money."

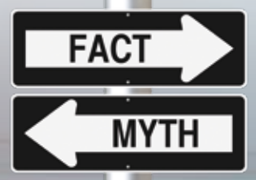
At first glance, keeping premiums and paying claims from a dealer "pot" seems cost-efficient. But one major engine or gearbox claim can easily exceed £5,000 – erasing months of margin. Recent insight from WSG shows that one in five dealers running self-funded schemes underestimate their reserve requirements by more than 20%.

In a market where cashflow is king, transferring risk to a reliable warranty provider brings stability, consistency and predictability.

Myth 3: "A warranty is just a box-ticking exercise."

Not anymore. Today's business buyers expect a warranty to perform as a brand promise – a reflection of the dealer's confidence in the vehicles they sell. Fast claim authorisation, quality repair networks and nationwide support define the modern standard.

Dealers who position warranties as proof of product confidence rather than an afterthought elevate their reputation and close more deals.



Myth 4: "Warranties only benefit the end customer."

A strong warranty programme doesn't just protect drivers – it protects the dealer's bottom line. Handled well, warranty processes feed valuable data back into stock sourcing and prep.

Knowing which components fail most often, and at what mileage, allows smarter buying decisions and lower reconditioning costs. It's not just customer care – it's intelligence that drives profitability.

Myth 5: "Newer vehicles don't need cover."

Even a low-mileage Euro 6 van can experience costly faults – especially with complex emission systems and electrical controls. DPF failures, AdBlue dosing faults and sensor issues can arise without warning.

A well-structured warranty ensures protection from day one, giving business buyers peace of mind and reinforcing the dealer's expertise.

Myth 6: "Warranties aren't worth the paper they're written on."

That outdated perception persists, but the reality is very different. Reputable warranty partners now pay out millions annually, covering legitimate claims quickly and transparently.

With detailed reliability data, fair exclusions and professional claims handling, warranties have become an integral part of a dealer's value proposition – boosting retention and enhancing the ownership experience.

Turning myths into opportunities

For CV dealers, warranties aren't paperwork – they're proof of trust. By tackling misconceptions and promoting data-driven cover, you reinforce your professionalism and futureproof customer relationships.

In a market where downtime is money, a transparent and reliable warranty offer can be the difference between a one-time buyer and a lifelong fleet customer.

Win a two-night Surrey Hills escape for two!

To celebrate this edition of the Commercial Vehicle Market View Report, we're giving readers the chance to win a Two-Night Surrey Hills Escape with Dinner for Two at the stunning Wotton House Country Estate Hotel. Once home to John Evelyn, a botanist and arboriculture expert, his sense of eccentricity still thrives today. From the moment you arrive, relaxation begins – with full access to the hotel's leisure club, including pool, steam room, sauna, jacuzzi and gym.

Spend your days exploring the landscaped gardens or enjoying tranquil walks through the surrounding nature trails. In the evenings, dine in the elegant 1877 Restaurant and enjoy a hearty breakfast both mornings before you depart. A perfect reward for those who help keep Britain's wheels turning.

How to enter:

To be entered into our prize draw, simply scan the QR code or visit wsgwarranties.co.uk/cmvr

FIVE EXPENSIVE MISTAKES TO AVOID

A no-nonsense guide to preventing downtime and keeping costs in check

In today's commercial vehicle landscape, uptime is everything. But as trucks become smarter, more connected, and more complex, maintenance mistakes are becoming increasingly expensive, both in terms of direct repair costs and lost productivity.

New research from Warranty Solutions Group (WSG) reveals that the average HGV repair cost has risen by nearly 12% in the past year, from £1,585.11 to £1,772.34.

One engine failure alone came in at £10,800, and common component failures like turbochargers, ECUs, and NOx sensors are racking up thousands in unplanned bills.

When you add the cost of vehicle downtime, missed deliveries, and scheduling chaos, the true impact becomes crystal clear.

So where are operators going wrong? And more importantly, how can they avoid the most common maintenance missteps? Here's a practical checklist to help fleet managers and operators cut avoidable costs and improve vehicle uptime.

1 Ignoring minor faults until they become major failures

It's tempting to let small warning lights slide or postpone repairs until the next scheduled service. But this can quickly backfire. Many of the most expensive warranty claims from the past year were caused by neglecting early signs of trouble, from sluggish turbo performance to electrical gremlins that eventually fried an ECU.

Common culprit: Turbochargers. According to WSG's claims data, turbo replacements are the third most frequent failure and cost an average of £4,225.76 - jumping to £7,563.11 for eight-wheelers.

How to avoid it: Act on warning signs early. Schedule immediate diagnostics for drops in power, increased emissions, or unusual engine noises. A £400 fix today could save you £4,000 tomorrow.

2 Relying too heavily on OEM dealerships for repairs

When a vehicle goes down, the pressure to get it back on the road fast often leads operators straight to main dealer networks. While this can be convenient, it's not always cost-effective, especially with labour rates and parts markups on the rise.

Our research shows that operators default to main dealers simply to minimise downtime. But with the right planning, there are more cost-efficient options available without compromising on quality.

How to avoid it: Build relationships with trusted independent specialists who can offer quicker turnaround and more competitive pricing. Just make sure they're approved by your warranty provider.

3 Failing to adapt to modern truck technology

The HGV sector has undergone a major transformation. Advanced driver-assistance systems (ADAS), telematics, and engine control modules are now standard in many fleets, but not every workshop is equipped to handle these technologies.

Top offenders:

- ECUs (average repair: £2,415.29 for eight-wheelers)
- NOx sensors, the most common failure, representing 13.84% of all claims

Many of these fai ures are caused by age-related wear, carbon build-up, or poor-quality maintenance.

How to avoid it: Make sure your service providers have up-to-date diagnostic tools and training. Don't skimp on regular software updates or sensor inspections - today's truck is as much computer as it is machine.

4 Delaying investment in preventive maintenance

It's easy to see maintenance as a cost centre, until a breakdown brings your fleet to a halt. WSG's data shows that parts like brake pressure valves (BPVs) on eight-wheelers are another high-risk item, costing over £3,400 on average when they fail.

Real-world impact: A single engine or turbo failure can cost thousands and that's before you consider lost revenue or reputational damage. Fleet managers must go beyond reacting to problems. They need to anticipate them.

How to avoid it: Use telematics data to track wear patterns and predict failures. Create maintenance schedules based on usage, not just mileage. And consider component warranties that go beyond the manufacturer's cover

5 Underestimating the true cost of downtime

A mechanical failure doesn't just hit your repair budget – it disrupts delivery timelines, damages customer relationships, and reduces fleet utilisation. And when critical vehicles are out of action, backup units often aren't available.

How to avoid it: Don't just look at upfront vehicle or warranty costs. Factor in what it costs your business for every day a truck is off the road. Investing in a comprehensive warranty can protect against those big-ticket shocks and give you the confidence to keep moving. Even a short spell of unplanned downtime can create a knock-on effect across operations - missed deadlines, overtime costs, and lost revenue quickly add up. By building in protection up front, you minimise the risk of small issues spiralling into operational chaos.

Final thought: protection is proactive

Whether you operate long-haul, urban, or mixed fleets, today's HGVs are being pushed to their limits. Sustaining that level of performance takes more than engineering excellence - it requires proactive protection.

From preventative maintenance to choosing the right warranty cover, smart decisions today can prevent costly disasters tomorrow.

Warranty Solutions Group

Find out more about WSG's award-winning commercial vehicle warranties at

warrantysolutionsgroup.co.uk/hgv-warranty

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