



Torque Fleet Risk Management scenario

Improving the big picture

Jack and Audrey and their youngest son Paul run a general haulage operation in the North Island.

They have 14 trucks on the road. Jack is semi-retired, but operates as a director and still spends a reasonable amount of time working on the business.

Audrey is responsible for sales and marketing and her efforts have largely enabled the business to grow. On the other side of the equation, it's Paul's efforts that allow Audrey to sell their services with absolute confidence. She knows Paul will never let a client down.

They are a quintessential family business and their drivers are seen as very much part of the extended family.

In the last couple of years, they have observed a worrying trend. They are losing many hours on the road (truck and driver) due to frequent crashes.

Lumley approached the business and suggested that they use Torque Data so they could analyse where and when these incidents were occurring. They also recommended that the business install In-vehicle Cameras in all their vehicles to help identify the issues that were contributing to the frequency of accidents.

The first step was undertaken, and the Torque Data Fleet Management Programme found that there were multiple drivers who were having recurring incidents, and always at night.

In-vehicle Cameras were installed and the footage from the cameras quickly pinpointed the problem. There were a number of drivers who frequently fell asleep behind the wheel at night. In one incident, one of the drivers fell asleep while crossing a bridge, ended up on the wrong side of the road approaching a bend and was only moments from a serious incident when he woke up and corrected the vehicle.

So what to do with this information? While the family considered dismissing the drivers that were falling asleep at the wheel, this didn't feel like it was a fair and equitable solution.

So the Lumley Torque team conducted a Company Accident Risk Management (CARMS) assessment across the team of 28 drivers. A Lumley Fleet Risk Manager also came in to conduct a Fatigue Management seminar so that the team's diet and sleep requirements were better understood.

They worked with the family to establish a more appropriate roster, adjusting run times to suit the drivers' sleep times and rest requirements. This information was shared with all the drivers and the scheduling changes were made immediately, with the approval of the whole team.

As a result the company experienced a significant drop in incidents and their risk profile was reduced.

They also found that their fuel and maintenance costs were reduced, which meant their profitability improved markedly.

And the drivers? Well they were sceptical at first. But once they realised that the measures were designed to protect them as well as improve business performance, they were happy. And once they started to experience the direct benefits, their confidence improved and their commitment and support was 100% solid.

This scenario demonstrates how Torque services have measurably created better outcomes for this business.

TORQUE
FLEET RISK MANAGEMENT

For further information call your broker or call Lumley on 0800 111 888 or visit www.lumley.co.nz

This scenario is provided as an example only and should not be acted on. If you have any queries or wish to discuss the information contained in this scenario please contact one of our experts.

lumley.co.nz/motormadeeasy » downloads » torque scenarios

Lumley 



Torque Fleet Risk Management scenario

From uninsurable to profitable

A small freighting business was close to being shut down.

They approached Lumley through their broker asking for insurance cover. They were virtually uninsurable because of a disastrous claims history and had been turned down by other insurers. The business was teetering on the point of insolvency.

Lumley believed they could help them.

Prior to considering terms, the Lumley Torque Fleet Risk Management team was engaged to conduct an analysis using their Fleet Safety Assessment tool. Not surprisingly, this identified a number of safety issues that needed to be corrected immediately.

They completed a rigorous assessment, which identified key areas where Torque initiatives could help make positive changes and save the business.

A tailored insurance package was then offered to enable them to continue trading.

Then Lumley conducted a Fleet Risk Management seminar for key staff. They used their Loss Causation Model to focus on the issues that needed to be addressed in order to reduce the number and severity of road crashes within the fleet.

In-vehicle Cameras were installed, primarily to identify the dangerous drivers who were involved in regular incidents and near misses. In addition they were able to monitor the drivers whose trucks had particularly poor fuel economy to pinpoint the bad habits which were leading to inefficient driving.

As a result, all employees were put through an induction programme by the Lumley Torque team, which emphasised the importance of the right attitudinal conduct and introduced the company's philosophy and expectations.

The Torque team also assisted with the development of a Code of Conduct and a Driver Handbook, with the content of both being delivered during the induction programme.

The business owners started to experience benefits almost immediately from these initiatives.

Their confidence grew and they realised they had a viable business. What was particularly pleasing was realising the steps were easy to implement, and the information and tools were accessible to everyone in the company.

Direct costs were reduced and the whole operation refined, resulting in a more sustainable and profitable operation.

This scenario demonstrates how Torque services have measurably created better outcomes for this business.

TORQUE
FLEET RISK MANAGEMENT

For further information call your broker or call Lumley on 0800 111 888 or visit www.lumley.co.nz



Torque Fleet Risk Management scenario

Online meets bottom line

John's trucking business was a medium-size operation that was doing well enough, but he knew he could be doing better.

One of the things that really frustrated him was the time he spent scrambling around looking for information whenever he needed to have a close look at anything to do with fleet management, e.g. trying to locate vehicle accident and incident reports.

John generally had a good feel for when things weren't going so well, but he found he could never quite get a handle on how to address emerging and sometimes critical issues, such as the increasing regularity of vehicle incidents affecting his fleet.

What was crystal clear however was, he had trouble recalling when and which drivers were having more accidents than others, how they were occurring and how much down time resulted. These were some of the issues he really wanted to get a handle on.

The answer to his prayers was Torque Data, which is part of the Torque Fleet Risk Management suite of programmes, tools and resources. It's an online fleet management programme, which is offered free as part of Lumley's commercial motor policy.

Once Torque Data was fully set up John was able to record data electronically almost instantly. So, when a vehicle incident was recorded, an entry could be made into the programme, which then links to the driver's profile.

As data was collected, a claim and incident history was being built up which allowed John to look back and identify trends.

And once the implications of these trends became obvious he was able to take corrective action.

One of the other positives, that Torque Data provided, was the claim process. Firstly there was the ease of making an online claim. And secondly the priority given to the claim meant vehicle repairs were actioned quickly and the vehicle was back on the road without any long delays. He was also able to monitor, online, actions taken by the Lumley claim handler. And John's broker was particularly impressed with this feature as he was able to track his claim's progress online.

So John is now a big fan of Torque Data. He believes that with its extensive features, Torque Data is suitable for fleets of any size:

- As an online tool, data can be viewed from any location
- Providing reports which allow comparisons to be made and trends to be identified
- Recording vehicle and staff details in one location so they can be easily accessed and reviewed
- Compiling an operator's complete repair and maintenance history so it can be analysed
- Providing data for third party investigators
- Enabling more effective claims processing so trucks get back on the road faster

We mentioned earlier that John was a big fan. Clearly he has started to reap some of the benefits of using Torque Data.

Often it's the little things that make all the difference. Having a system that captures all John's fleet management data, stores it in one place and provides strong analytics has proved to be a massive bonus for John personally and a real boost for his business.

This scenario demonstrates how Torque services have measurably created better outcomes for this business.

TORQUE
FLEET RISK MANAGEMENT

For further information call your broker or call Lumley on 0800 111 888 or visit www.lumley.co.nz

This scenario is provided as an example only and should not be acted on. If you have any queries or wish to discuss the information contained in this scenario please contact one of our experts.

lumley.co.nz/motormadeeasy » downloads » torque scenarios

Lumley 