



Where did your insurance company learn so much about travel photography?

An In-Vehicle Camera acts like a 'black box' by providing information on accidents. It also identifies risky driver behaviour and can help to prevent accidents.

Window-mounted and palm-sized, the camera is unobtrusive. It records what is happening on the road and inside the cab. All abnormal events including hard braking, unsafe cornering and accidents are automatically recorded. The camera provides the fleet operator and driver with objective information that can be used to identify the cause of accidents and develop training programmes.



Did you know your insurance company is great at writing reports?

Torque Data records a range of information on total fleet performance which allows fleet managers to reduce costs, improve efficiencies and target the allocation of resources.

Our online system will enable your clients to gather information on crashes, incidents, claim history, staff details and staff training, fleet inventory, repairs and maintenance. It not only records, but can also submit claims and provide comprehensive reports with financial, crash and road statistic analysis. In fact, everything that fleet managers need to make informed, proactive decisions.



Is it time for you to know more about the Torque offer?

We're all in business and understand the importance of saving time and money in order to increase our profits. Lumley can help to do that by learning about your clients' businesses so we can recommend a comprehensive fleet risk management programme to identify and limit their risk.

To find out more contact your Lumley Account Manager or call our Torque Fleet Risk Management experts on 0800 FRMTRQ (376877)

www.lumley.co.nz/torque

Let's Torque

Fleet Risk Management

Torque is a
Trucks make money.
preventative service
If they're off the road
offered by Lumley
they cost money.
to help your clients
Trucks are also workplaces.
manage their fleet
If they have accidents
risk, to improve
they are dangerous.
their operational
Torque Fleet Risk Management
efficiency, reduce
helps to keep your clients'
accident rates,
trucks on the road and
avoid losses, and
makes them safer workplaces.
save time and money.

BENEFITS



Who'd have thought that you'd turn to your insurance company to improve profits?

We know that improving profits is a driver for any transport operator. Lumley can help your clients do this by:

- » Reducing the risk of accidents so they experience less time off the road and increased productivity
- » Minimising claims to help reduce their cost of insurance
- » Through driver training, enhancing driver skills to help reduce the cost of fuel, and wear and tear on their vehicles.

By understanding your client's business we can tailor a programme that identifies risks, and provides the tools, services and support to cost-effectively manage their fleet and ensure the safety of their employees. All of which results in improved profitability.

SLEEPING

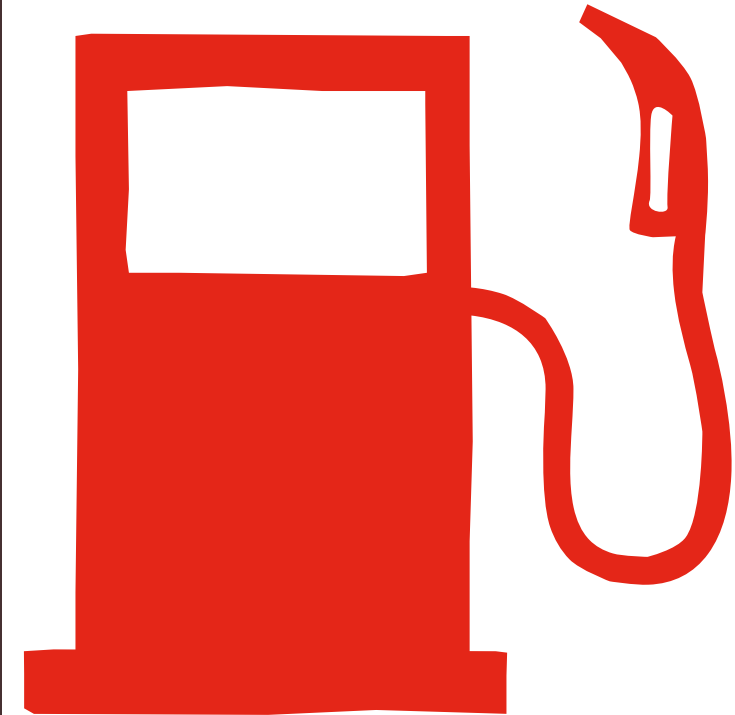


How come your insurance company can give you advice on sleeping?

Managing tiredness and fatigue is a key issue for the transport industry, and it can literally be the ruin of drivers and their bosses. Identifying and managing the symptoms will help your clients create a safe work environment.

Fatigue and stress results in a driver's judgement becoming impaired, reaction times slowing and skills deteriorating. In these situations near hits are a best case scenario; the worst case doesn't bear thinking about. Our Stress and Fatigue seminars can provide your client's drivers with the tools to recognise the causes of fatigue. And then take the necessary steps to deal with it, resulting in improved productivity, fewer accidents and healthier drivers.

FUEL BILLS



Why does your insurance company know how to lower fuel bills?

Running a fleet is a costly business. There's the regular maintenance and then other costs that need to be actively managed and contained – fuel is one of them.

Braking hard, cornering fast and accelerating too quickly lead to increased fuel costs, unnecessary stress on brakes and gearboxes, as well as a general increase in wear and tear. We can help with better driver selection and training programmes which can dramatically lower all of these costs, in addition to reducing the number of accidents.