



Editors note: Teletrac Inc. and Navman Wireless are now merged as a global telematics powerhouse. This content was created prior to the unification of both brands.

Apex Insurance enjoys these benefits with Navman Wireless:

- Adds value to client relationships
- Improves risk management
- Helps reduce carbon footprint
- Improves fleet efficiency and reduces fuel costs

Walking the talk at Apex Insurance

"We're in the risk management business," says James McGhie, Managing Director of Apex Insurance. "Our client portfolio includes businesses with fleets from 2 to 300 vehicles such as heavy transport firms, tradespeople and courier fleets, so managing risks around health and safety is hugely relevant. We also like to practice what we preach: that's why we went looking for a GPS fleet tracking system that would help us manage our own exposure."

"Navman Wireless gives us data that enables us to minimise our carbon footprint."

James McGhie, Managing Director, Apex Insurance

Apex Insurance, founded in 1987, is one of the largest privately owned insurance brokers in New Zealand with over 5,000 commercial customers and \$30,000,000 in gross written premiums. A member of the Sustainable Business Network, Apex Insurance is also the first insurance broker to be certified under the internationally accredited greenhouse gas certification programme, carboNZeroCert™.

"We specifically looked for a GPS tracking system as part of our risk management and sustainability journey, and settled on Navman Wireless as the most comprehensive and flexible offering," says James. "We believe we are the first insurance brokers in New Zealand to implement this type of technology in a fleet of vehicles."

Apex Insurance installed tracking units into its vehicle fleet in June this year. The company has already seen improvements in fleet management in terms of operating efficiencies and cost savings through reduced petrol consumption and less wear and tear on the vehicles. The brokers can plan their travel prior to appointments, and the company directors can access all the data collected through the OnlineAVL2 reporting suite.

James says the most important thing is being able to talk to their clients about the benefits of a tracking system in terms of their own risk management programme.

"We use Navman Wireless. We understand it. We know it. And we see a risk management benefit from it. That means we can talk to our customers with full confidence and say, "We use the technology. We've proven its benefits. To improve your risk management, you should too, whether you are a small business or a large enterprise."

James says it all goes back to added value for their clients. "In our business, relationships are everything. We want to use technology as a driver and see how we can make things more efficient for our customers. We want to collaborate with them and share our successes with them – and Navman Wireless helps us do that." Apex Insurance takes sustainability seriously and wanted a line in the sand to measure its carbon footprint.

"As a carboNZeroCert™ certified organisation, we are constantly looking for ways of understanding our costs which contribute to our carbon footprint," says James. "Our fleet is one of our largest expenses so it is important we can minimise wastage, which improves profit, is better for the environment, and means a sustainable long term future for our business."

James adds that any surplus carbon is offset through carbon credits which Apex uses for New Zealand's native forest regeneration. "Navman Wireless' technology allows us to understand more about how our vehicles are being used. It gives us data that enables us to minimise our carbon footprint. The technology

covers all aspects of the vehicles usage and the reports we can generate give us rich data which was previously impossible to collect. We can analyse this to reduce our carbon footprint as well as improving the risk management of our own fleet."

James says there was some initial resistance from employees to installing the system, but once they could see that it was a tool to increase efficiencies and improve their carbon footprint, and how it would improve risk management, everyone was happy with it.

"Ultimately, our business is all about relationships," says James. "Our collaboration with Navman Wireless has enabled us to improve our fleet efficiencies, but far more importantly, it has allowed us to implement our strategy of using technology to partner with like minded businesses. In an industry where added value is essential, this technology is the perfect solution."

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**James McGhie, Managing Director,
Apex Insurance**