

Your fleet manager superpower:

The telematics and fuel card combo



wex

Introduction

Managing commercial vehicles has evolved significantly as new technologies are brought to market, but one tool remains indispensable for fleet efficiency—GPS tracking. Whether it's reducing fuel costs, optimizing routes, or improving driver safety, GPS tracking - also known as telematics - is essential for modern fleet management. In this report, we'll explore how telematics minimizes unnecessary expenses, enhances fleet efficiency, lowers insurance premiums, and how to introduce the tool to employees effectively.

Operational benefits of telematics

Here are some of the ways your business will be more effective, efficient, and optimized with GPS tracking:

-  **Reduced fuel costs**
With telematics you can minimize unnecessary mileage and optimize routes, leading to lower fuel consumption and improved cost efficiency.
-  **Extended vehicle lifespan**
Monitoring engine performance and maintenance schedules through a GPS tool helps prevent costly repairs and extends vehicle longevity.
-  **Improved customer experience**
Enhanced tracking and real-time data you get from a telematics tool allow you to make more accurate delivery estimates and make route adjustments on the fly.
-  **Anti-theft protection**
Telematics provides real-time location data, so businesses can recover stolen vehicles quickly and prevent financial losses.

Today's tracking technologies are affordable and easy to install, and with this report you'll be equipped with all the details on how to make the most of a telematics system.



Pair tracking with a fleet card to protect against fraud and get the most out of your fuel spend

The analytics supplied to your business from a telematics tool will make you wonder how you ever did without. As one example, WEX's Actionable Insights, when paired with a telematics device, deliver fleet data in intuitive, easy-to-read reports, making it easier to:

- Monitor idle time across all vehicles in your fleet
- Spot trends before they escalate
- Implement strategies to improve efficiency
- Detect potential internal or external fuel fraud

Additionally, pairing a fleet card with telematics through WEX's SecureFuel helps protect fuel spend by preventing unauthorized transactions before they occur. SecureFuel uses location-based authorization to confirm that the vehicle is present at the fueling location, reducing both external fraud (e.g., skimmed cards) and internal misuse. When combined with AI Insights, fleets can add a second layer of value through analytics and anomaly detection to identify potential misuse patterns and operational inefficiencies over time.

Even simply reducing idling time will shave off unnecessary fuel spend

Excessive idling can add up when you aren't on top of it. It isn't always intentional—it's often due to inefficient routes, long wait times, or drivers running engines unaware of the cost implications. Fleet analytics tools like Actionable Insights combined with SecureFuel transform raw telematics data into synthesized, clean reports, helping fleet managers identify where idling is happening so you can eliminate the problem quickly and efficiently.

Additional strategies to reduce idle time

Fleet managers can implement several strategies to reduce idle time, many of which work in tandem with a GPS tracking system:

1

Automatic engine shutoff systems

Some fleets install automatic engine shutoff systems that turn off engines after a set idle time.

2

Auxiliary power units (APUs)

APUs provide power for heating, cooling, and other in-cab amenities without requiring the main engine to run.

3

Driver training programs

Educating drivers on the financial and environmental impact of excessive idling encourages better habits.

4





Optimized routing

Using GPS tracking, fleet managers can adjust routes to minimize unnecessary stops and wait times, further reducing idle periods.



Reduce your insurance costs with GPS tracking

Beyond operational benefits, a telematics tool also reduces insurance costs. Insurance companies recognize the value of GPS tracking. They see that the use of telematics can improve fleet safety and reduce risks. Many major insurers offer fleet managers discounts of up to 30% for adding GPS tracking solutions to their toolkit. Businesses that have telematics technology often qualify for significant premium discounts. Here's why. With telematics tools in place your fleet will experience:

-  **Improved driver behavior**
Drivers who know their vehicles are being monitored tend to adopt safer driving habits. Telematics tools provide fleet managers with data on speeding, harsh braking, and sharp cornering. When these behaviors are curbed, accident rates can be reduced by as much as 21%.
-  **Enhanced vehicle maintenance**
Telematics tools alert fleet managers in real-time about maintenance needs, preventing mechanical failures. This diligence ultimately prevents accidents. Well-maintained vehicles lower the likelihood of insurance claims and help businesses qualify for lower insurance premiums as a result.
-  **Reduced unauthorized vehicle use**
Telematics discourages employees from using company vehicles for personal use. Insurers reward businesses that track and limit unnecessary commercial vehicle use because this reduces overall risk exposure.
-  **Lower accident rates**
By tracking driver behavior and enforcing safer driving practices, businesses experience a reduction in accidents when telematics tools are deployed. Fewer accidents translate to lower insurance costs and a better overall safety record for the company.



Choosing the right GPS tracking solution

Whether you operate a small fleet with a few vehicles or manage a large enterprise fleet, WEX provides tailored analytics solutions:

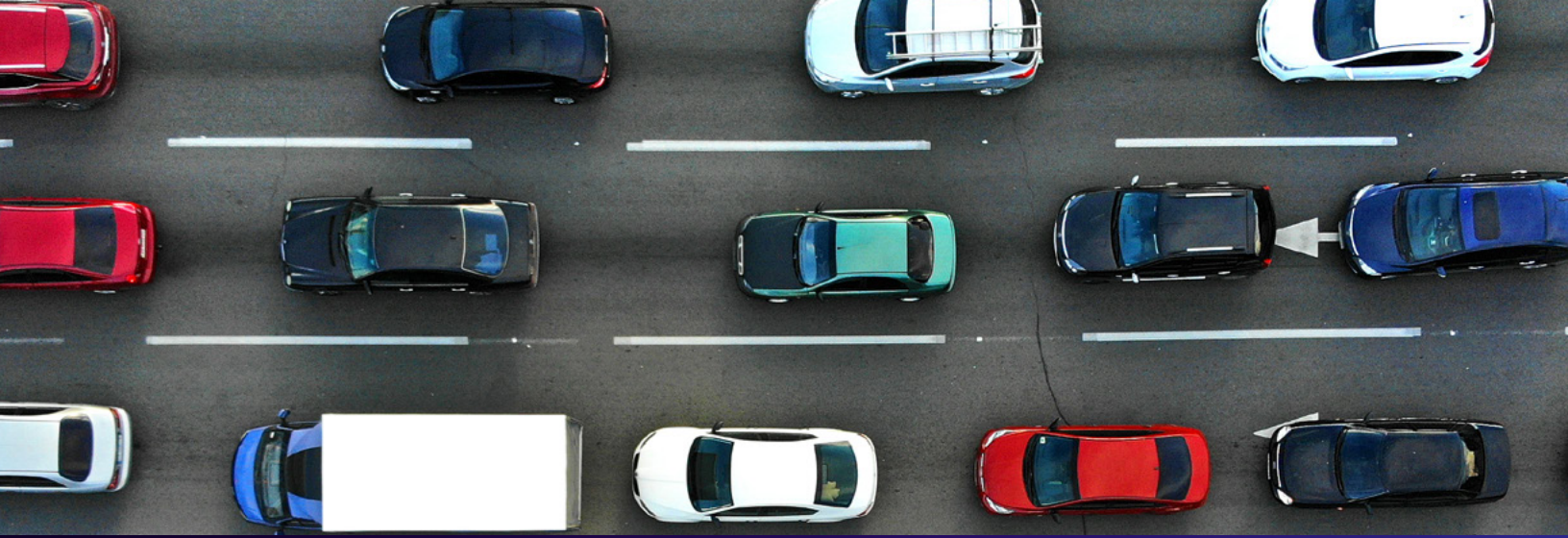
- 1 Snap:** Get easy-to-read reports delivered straight to your inbox.
- 2 Essentials:** Gain deeper insights with compelling visuals and drilldown capabilities.
- 3 Advanced:** Move from insight to action with targeted reports and compliance tracking.



Best practices for introducing telematics to employees

Fleet managers may worry how employees will react when they start to see telematics devices in their vehicles, but a well-planned introduction can lead to positive results. Here are best practices for successfully introducing telematics to employees:

- Be transparent**
Explain why telematics devices are being installed and how it benefits both the company and its employees. Avoid secrecy. Unexpected tracking can erode trust.
- Highlight the benefits**
Emphasize how GPS tracking makes their jobs easier and safer:
 - Reduces manual tracking requirements like mileage logs.
 - Ensures quicker emergency response in case of accidents or breakdowns.
 - Protects drivers from false accusations of late deliveries or reckless driving.
- Create clear policies**
Develop and share a clear GPS tracking policy outlining when and how tracking will be used. Employees should understand what is being monitored and why.
- Put an incentives program in place**
Encourage safe driving habits by rewarding good behavior. Consider bonuses or increased salaries for drivers who consistently meet safety and efficiency goals.



Conclusion:

Take action to optimize your fleet

Telematics is more than just a convenience—it's a cost-saving, efficiency-boosting tool that powers modern fleets. From reducing idle time to lowering insurance premiums, telematics solutions provide fleet managers with the insights they need to make smarter, data-driven decisions.

Next steps

- › Learn more about [fleet analytics and fuel management](#)
- › [Apply for a fleet card today](#) to optimize your fuel costs
- › Explore additional resources on [fleet efficiency](#), [safety](#), and [fraud prevention](#)

By implementing GPS tracking, businesses of all sizes can reduce costs, improve operations, and create safer roads for everyone.

About WEX

WEX is a global commerce platform that simplifies the business of running a business. WEX has created a powerful ecosystem that offers seamlessly embedded, personalized solutions for its customers around the world. Through its rich data and specialized expertise in simplifying benefits, reimagining mobility, and paying and getting paid, WEX aims to make it easy for companies to overcome complexity and reach their full potential. [To learn more, please visit the company's About WEX page.](#)

Resources:

Autosky
U.S. Environmental Protection Agency (EPA)
Indiana Department of Environmental Management
Forbes: GPS Tracking and Insurance Savings

National Highway Traffic Safety Administration
Fleet Owner Magazine: Best Practices for GPS
Tracking Implementation
Cambridge Mobile Telematics

