

Dashcams aid in accident investigations and driver management



Who had the green light when the accident occurred? Without video evidence you are often left with conflicting statements from drivers.

Dash cameras (dashcams) have become a standard fleet management tool for larger fleets but can be extremely beneficial for any size fleet. There are two primary reasons a business should outfit their entire fleet with dashcams: accident documentation and driver safety management.

Dashcams generally fall into two categories: stand-alone which provide accident documentation, and telematics-based systems which add a safety management component. Quality stand-alone cameras range from \$100 to \$350. Telematics-based cameras range from \$300 to \$600 and have a \$20 to \$40 monthly monitoring fee per unit.

Accident Documentation and Determination of Fault

Determining what happened and who is at fault in an accident is often very difficult and time consuming, even for experienced law enforcement or accident investigation professionals. For minor accidents, law enforcement takes statements but often doesn't have enough information to assign fault. On busy roadways vehicles are often asked to move to the shoulder immediately, eliminating evidence.

Without video evidence an organization must rely on often conflicting or inconsistent statements from their driver, the other driver and witnesses. Forward, road-facing dashcam video can show exactly what happened, settling conflicting and inconsistent information. Inward-facing cameras can indicate if there were any contributing factors to the incident related to the driver or passengers, such as distracted driving.

Video evidence regularly results in a more exact determination of fault and liability, a reduction in investigation and legal costs and a more timely resolution to a claim. Most organizations and insurers feel this is beneficial even if their driver was at fault.

BENEFITS OF ACCIDENT VIDEO

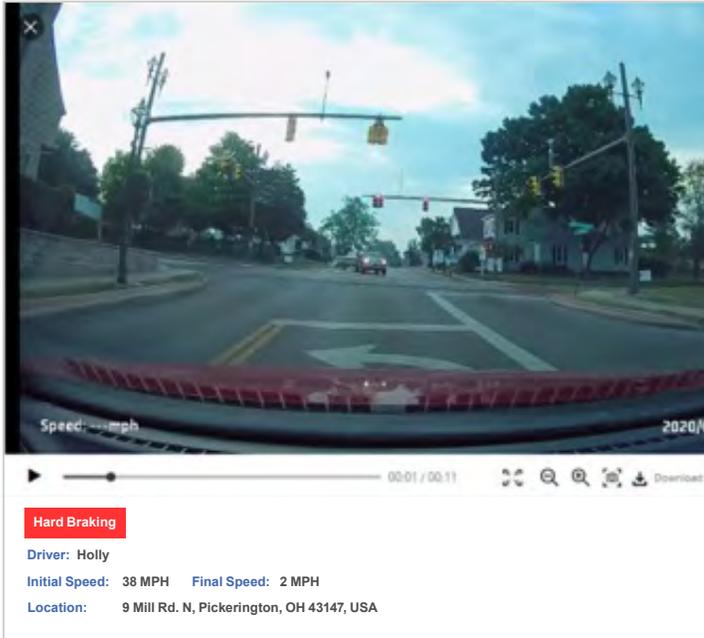
Immediately know what has happened, minimizing:

- Disputes of who was at fault.
- The need for accident reconstruction engineers and specialists.
- The need for depositions and other time-consuming activities.

Organizations, and their insurers, that understand their level of fault are more likely to move toward a quick settlement:

- Minimizing the need for the other party to obtain legal counsel.
- Reducing overall legal fees on both sides.
- Allowing all parties to put the accident behind them.

Screengrab image courtesy of Azuga, Inc.



Once unsafe driving is identified, video of the events can be used for coaching and training. Showing a driver specific examples of their unsafe driving has considerable impact. In this example the driver tried to beat the light and had to hard brake when she realized she was too late.

Driver Behavior Management

93% of major vehicle accidents are attributed to unsafe driver behavior.¹ This behavior includes speeding, following too close, failing to yield the right-of-way and performing distracting activities such as texting. Unless riding with a driver, it is very difficult to monitor their driving behavior. Most organizations utilize motor vehicle records (MVR) to evaluate whether a driver is safe but an MVR only tracks past behavior which was caught by law enforcement. Is a driver with a clear MVR safe, or just lucky not to be caught?

Vehicle telematic tracking systems significantly enhance an organization's ability to identify and track unsafe driving. Speeding, harsh braking, harsh acceleration and harsh cornering are common unsafe events identified by telematics. Telematics-based dash cam systems take this process a step further by showing what happened when the event occurred. Was the hard brake initiated because your driver was following too close or because another driver cut your driver off? Captured dash cam video will answer that question.

More advanced cameras incorporate artificial intelligence (AI) capabilities. These "smart cameras" can identify unsafe driving behavior such as distracted driving, fatigue, seatbelt use, following too close, rolling through stop signs, etc. These items are tracked/scored like other events for management review.

Several studies have found the use of a telematics-based dashcam systems, in combination with driver feedback and coaching, resulted in more than a 50% reduction in unsafe driving events.²

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¹ Traffic Safety Facts, National Highway Traffic Safety Administration, Critical Reasons for Crashes Investigated in the National Motor Vehicle Crash Causation Survey, DOT HS 812 115, February 2015

² National Surface Transportation Safety Center for Excellence, Virginia Tech Transportation Institute, Effective Use of Commercially Available Onboard Safety Monitoring Technologies: Guidance for Commercial Motor Vehicle Carriers. Report 15-UT-032. March 3, 2015