



LOSS CONTROL SERVICES

Dash cam use in accident investigations and driver management



Dash cameras (dash cams) have become a standard fleet-management tool for larger fleets but can be extremely beneficial for any size fleet. There are 2 primary reasons a business should outfit its entire fleet with dash cams: accident documentation and driver safety management.

Dash cams generally fall into 2 categories: stand-alone cameras, 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.

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

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 roads, 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 dash cam 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, which:

Minimizes the need for the other party to obtain legal counsel

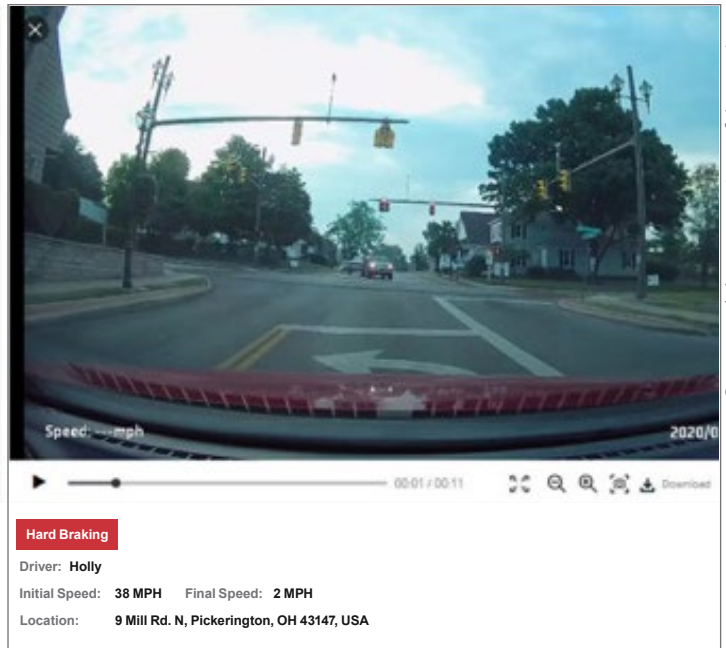
Reduces overall legal fees on both sides

Allows all parties to put the accident behind them

Driver behavior management

94% of major vehicle accidents are attributed to unsafe driver behavior.¹ This behavior includes speeding, following too closely, 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 that was caught by law enforcement. Is a driver with a clear MVR safe or just lucky not to have been caught?

Vehicle telematic tracking systems significantly enhance an organization's ability to identify and track unsafe driving. Speeding, harsh braking, harsh accelerating 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.



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 the image above, the driver tried to beat the light and had to brake hard when she realized she was too late.

Was the hard braking initiated because your driver was following too closely or because another driver cut off your driver? Captured dash cam video will answer that question.

More advanced cameras incorporate artificial intelligence capabilities.

These “smart cameras” can identify unsafe driving behavior such as distracted driving, fatigue, improper seat belt use, following too closely, rolling through stop signs, etc. These items are tracked/scored like other events for management review.

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



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For your risk management and safety needs, contact Nationwide Loss Control Services at 1-866-808-2101 or [MyLossControlServices.com](https://www.nationwide.com/MyLossControlServices.com)

¹ “Critical Reasons for Crashes Investigated in the National Motor Vehicle Crash Causation Survey,” Traffic Safety Facts, DOT HS 812 506, National Highway Traffic Safety Administration (March 2018)

² “Effective Use of Commercially Available Onboard Safety Monitoring Technologies: Guidance for Commercial Motor Vehicle Carriers,” M.C. Camden, J.S. Hickman and R.J. Hanowski, National Surface Transportation Safety Center for Excellence, Virginia Tech Transportation Institute Report 15-UT-032 (March 3, 2015).

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