

Case study: using dash cam footage to protect a bottom line



In this DUAL case study, using technology allowed the insured to avoid a claim that typically would have gone the other way without evidence provided by a dash cam. Explore how DUAL can support your fleet with more advanced protection against risks on the road.

“Who insures you doesn’t matter, until suddenly it does.”

D.J. Postles, EVP - Specialty Construction & Transport

Case background

During this case, the plaintiff driver merged into the same lane as the client’s vehicle and a rear end collision occurred. Luckily, the defendant uses dash cameras as a regular protocol in their vehicles.

Challenge

The plaintiff driver alleged that the insured driver merged into the lane hitting the plaintiff’s vehicle.

Resolution

The police officer on the case used the defendant’s dash cam video to aid his on-scene investigation and cited the claimant driver as evidenced in the crash report. The plaintiff attorney withdrew representation upon seeing the evidence. This is an excellent example of the benefit of a dash cam recording the truth. The important outcome for the insured was that there was no incurred loss on their claims history to adversely impact premium.

Lessons

But for the dash cam video, the claim examiner would have been presented with a “driver vs driver” position with the rear-end damage favoring the injured claimant’s story and the public’s general dislike of the big trucks unless shown differently by compelling evidence.

Without the dash cam video, the claim examiner would have rightfully approached this scenario as the insured having some culpability for the accident. A neck and back soft tissue injury exposure would have seen a reasonable reserve of \$25,000 in addition to the property damage being paid. Instead, the file was able to close as a “no pay.”

Over the years, we have seen several advancements in driver technology. The information contained in these devices is ever evolving – and is also discoverable. Advanced driver technology can be monumental in a court case and continues to improve over time.

DUAL offers partner discounts:

- Cameras outside the cab and down the truck to record incidents and help determine liability (passive management)
- Telematics systems to understand driver behavior, so you can coach your drivers to avoid bad driving habits leading up to an accident (preventive management)

Contact our team today at riskmanagement@nbis.com to learn more about how we can support you in protecting your bottom line.

Helping you do more

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