

PLEXUS LAW STUDY HIGHLIGHTS

DASH CAMERA BENEFITS

FOR COMMERCIAL FLEETS



INTRODUCTION

Over-the-road travel can provide a number of challenges for you, your drivers, and your business. While you may be monitoring a variety of metrics throughout your drivers' journeys, collisions are one of the most crucial. Fleet managers go to great lengths to improve safety practices and reduce risks. With such populated roadways, however, collisions are bound to happen from time to time.

The good news: recent data shows the frequency of collisions where commercial vehicle drivers are at fault is significantly lower than we might have thought. Furthermore, a common factor separates drivers with heavy claims costs and those with smaller, reduced premiums: connected cameras

WHO AND WHAT

ADDRESSING FALSE CLAIMS

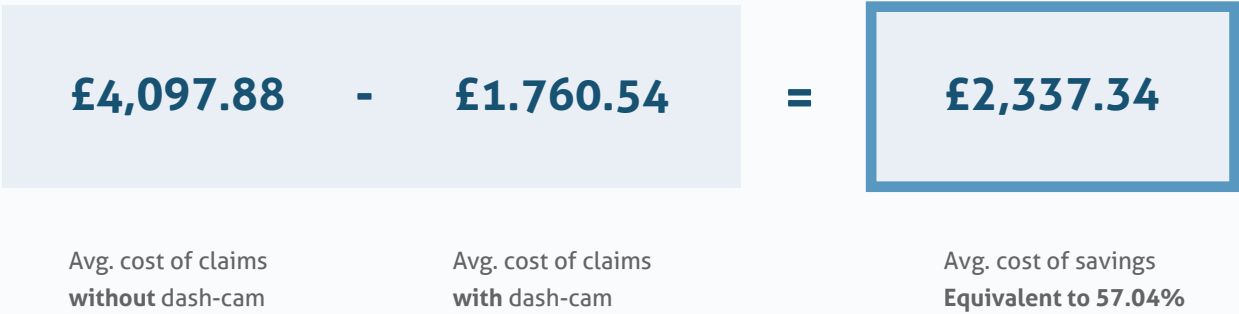
Plexus Law, a leading law firm specialising in claims handling and insurance litigation, is a strong believer in video evidence for their clients. They recently teamed up with SureCam to conduct a study examining data for over 2,000 vehicles and their associated claims. This study compares the claims data between the vehicles that were equipped with SureCam in-vehicle connected cameras and those that were not.

5 KEY INSIGHTS

#1

CONNECTED DASH CAMERAS CUT DOWN TOTAL CLAIMS COSTS VOLUME BY MORE THAN HALF

The comparison study showed that, between the most prominent data points, the average claims cost was more than twice as high for vehicles without cameras, compared to vehicles equipped with cameras. With an average 57.04% savings for fleets equipped with in-vehicle connected camera technology, the results demonstrate a high-level return on investment.



Sources from Plexus Data |

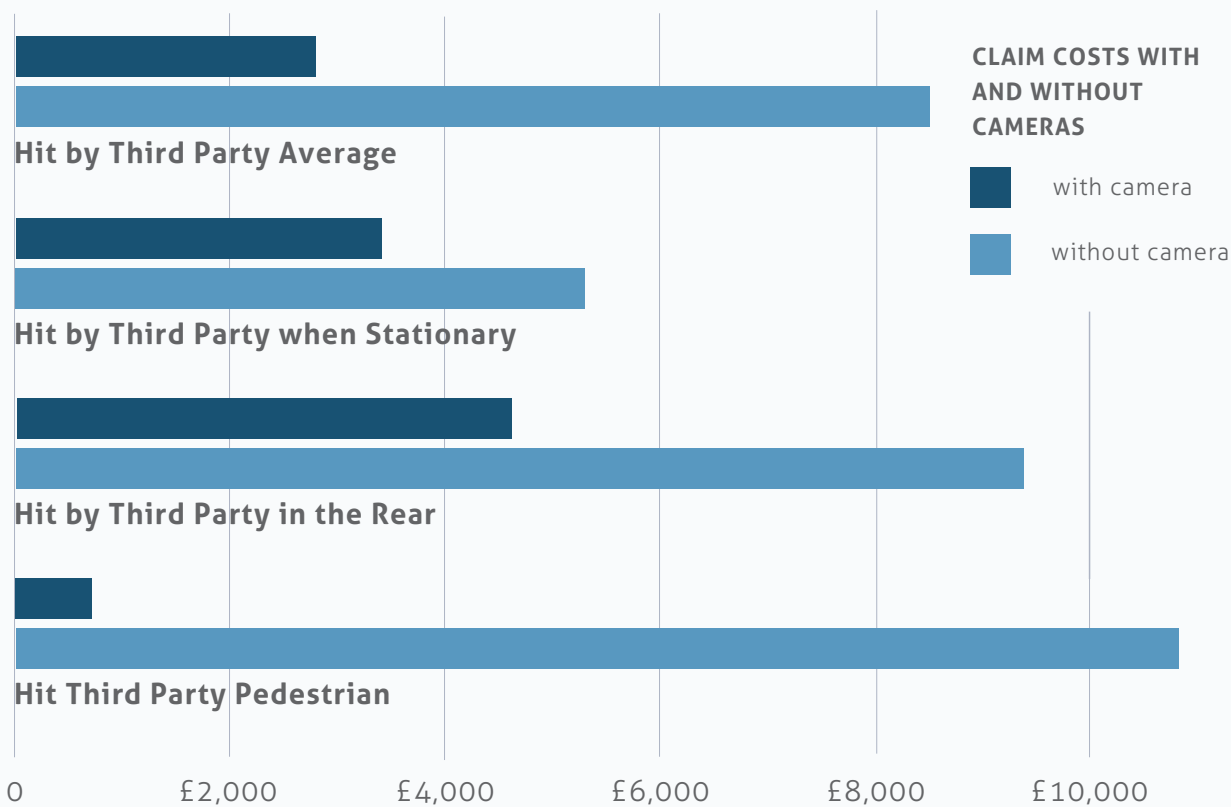
Plexus Law breaks down their findings to reveal where the largest differences in claims costs happen by incident type, and overall.

#2

HIT-BY-THIRD-PARTY CLAIM COSTS SHRANK BY 63.71%

When a commercial vehicle is struck by a third party (TP), the professional driver is often presumed to be at fault, leading to frustrating and costly consequences for the driver and the company. Plexus Law’s study demonstrates that having video of the incident from a connected dash cam was helpful in clarifying important details, resulting in a 63.71% overall drop in all claims payouts of this type.

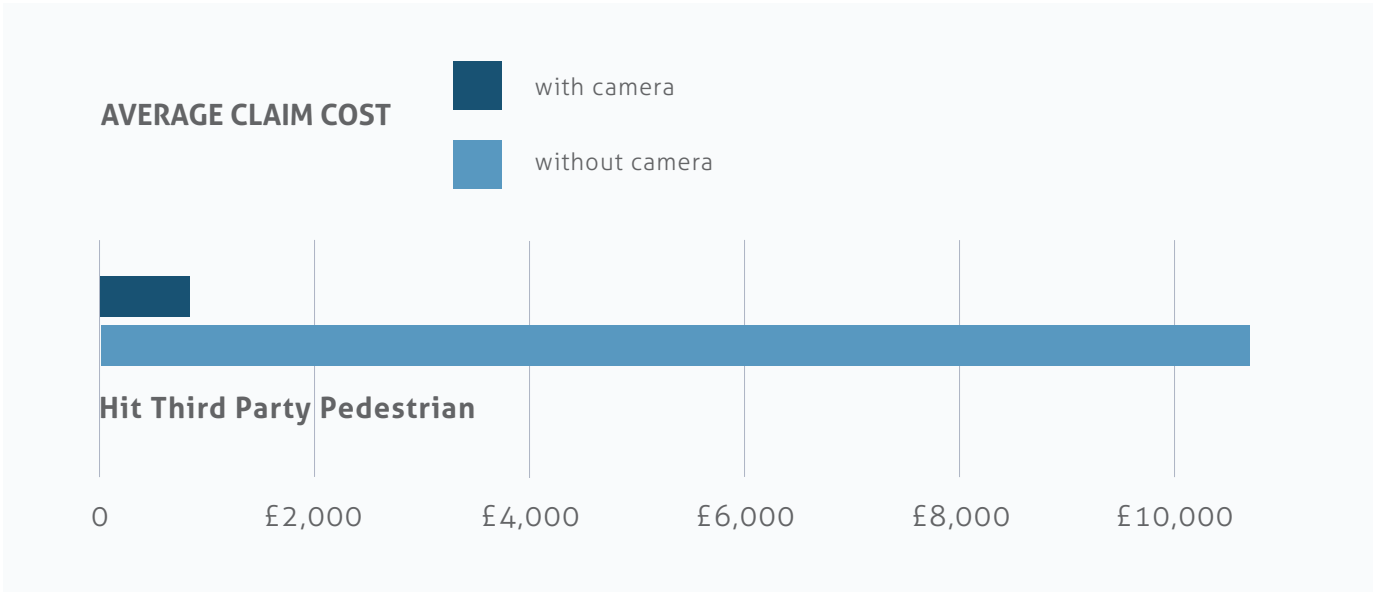
Claims costs were 34.18% lower for camera-equipped fleet vehicles hit by third parties while stationary; in addition, 88.06% savings were achieved for pedestrian related incidents in vehicles with connected cameras. When the fleet vehicle was hit by a third party from behind, costs ended up about 52.49% less.



#3

A DRAMATIC DROP IN PEDESTRIAN INCIDENT COSTS

Hitting a pedestrian is the very last thing anyone wants, yet it can happen in the blink of an eye. But not all vehicle-versus-pedestrian incidents were created equal, this study showed. The percentage of claims successfully denied remained the same, but dash camera-equipped vehicles saw an astonishing 88% reduction in claim costs.



#4

LOWER PAYOUTS FOR MOST COMMON INCIDENTS

Avoid backing up, and allow adequate braking distance. Every commercial driver knows these basic safety rules, yet they remain some of the most common causes of accidents. When examining accident particulars such as these, however, the Plexus Law study found that when vehicles were outfitted with connected dash cameras, claims costs ultimately were lower for nearly all incident types — even when the fleet vehicle was shown to have struck a third party. Costs dropped by over a third for collisions with cyclists, and by at least half for rear-end collisions and accidents with third parties when the fleet driver was in reverse.

INCIDENT TYPE	COST WITHOUT CAMERA	COST WITH CAMERA
Hit Third Party Cyclist	£4,272	£1,770
Hit Third Party in Rear	£9,605	£4,563
Hit Third Party Changing Lanes	£6,049	£2,662
Hit Third Party Pedestrian	£10,855	£1,296
Hit Third Party When Emerging from Junction	£8,849	£5,160

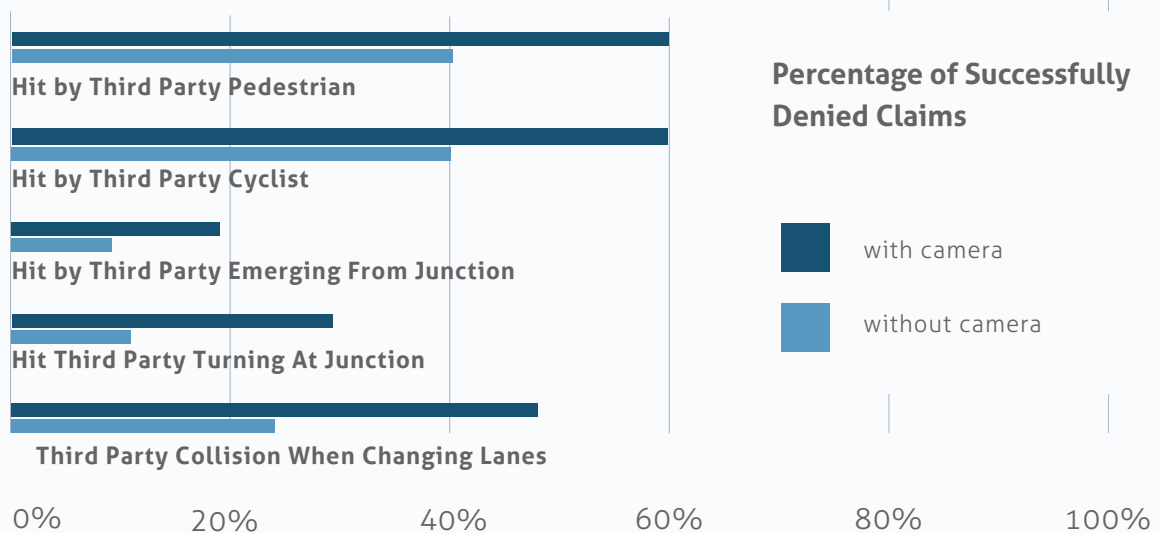
*Figures above taken from Anonymised Camera Data provided by Plexus Law

#5

MORE CLAIMS SUCCESSFULLY DENIED

The best way to prevent insurance claims is to avoid incidents in the first place, the second best is when false claims are denied altogether. That was the case for camera-ready fleet vehicles hit by cyclists and by third parties while stationary, as well as when a third party was changing lanes.

THE AVERAGE COST OF CLAIM WITH AND WITHOUT CAMERAS



These five key insights illustrate a significant return on investment for connected dash cameras. Even in cases where there was little to no reduction in the volume of claims, video footage from dash cameras provided additional value for the company in the form of driver evaluation and training.

CUSTOMER QUOTES

HIGHLIGHTS



SureCam provides factual evidence and promotes a responsible driving style. Our drivers are recognised for avoiding incidents which we would not have been aware of prior to the installation of SureCam."

— Jonathan Hall,
Morgan Sindall Infrastructure

The benefits of in-vehicle cameras go even further than helping to put an end to false claims against your fleet. Many SureCam customers have integrated the platform into their management process to help their company's coaching and training programs stay innovative, which is critical in an increasingly competitive labor market.

A PRACTICAL TRAINING TOOL

Incorporating camera technology into a training program is a great way to invest in drivers by helping them build practical skills and prevent potential accidents in the future. Many managers like to take topics from common incidents and incorporate them into ongoing training sessions. Jonathan Hall, Transport Director at Morgan Sindall Infrastructure, uses video footage to train drivers during regular safety meetings.





First impressions always count - the devices did what we wanted as soon as the camera units were installed.

— **Andrew Williams**
G4S Head of Fleet Services
(UK & IRE)

INNOVATION TO IMPROVE DRIVER SAFETY

G4S, the world's leading global security company uses SureCam connected cameras in its Patrol & Response vehicles. Because their drivers normally travel alone, G4S is committed to ensuring their safety and providing duty of care.

"From the beginning we made it clear to our drivers that we are looking to implement a system that protects them." said Andy Williams, Head of Fleet Services at G4S (UK & IRE).

"We are looking to improve safety in case of incidents such as road rage or crash for cash. Safer drivers tend to have fewer incidents, reduce wear and tear on vehicles and lower emissions."

PRIVACY CONCERNS ADDRESSED

A common misconception about connected cameras by fleet drivers is that the cameras are there to spy on them. This is not the case.

G4S and SureCam worked together to respond to any questions and concerns by drivers. To support this, a driver guide document was produced to brief drivers on what the cameras do and the how it protects them.

G4S officers understand the value of being protected while they are out on the roads.



CONCLUSION

Fleet operations are an essential part of the global economy, but over-the-road travel can provide a number of challenges for your business. To help combat this issue, it is important to keep up with industry trends so that you can choose the right tool to keep your fleet running at its best.

Based on the top insights and client perspectives highlighted in this study, the benefits to connected cameras are both clear and compelling. In-vehicle connected dash cameras not only greatly reduce false claims costs among common incidents, but also can be used as a valuable training tool to help promote safe driving behaviors throughout your fleet. Investing in the right technology package will be paramount in getting ahead of costly issues like false claims before they start so you and your team can get back to business.