

# Onboard video: Feds scratch surface, value runs deeper

RICHFIELD, Ohio — It's not necessary to look any further than the smartphone in your pocket to know we live in an age where video cameras are everywhere.

And while video camera systems have been available to passenger transportation fleets for the better part of a decade, the technology has finally evolved to the point that most operators are now utilizing video systems in their vehicles, and recognizing the many benefits they can bring in terms of improving driver behavior, lowering accident frequency, and limiting costly litigation that can go along with disputed claims.

Interestingly, while the technology has evolved to become ubiquitous, government involvement with video systems has been almost nonexistent.

In fact, until this year, the primary regulation that applies to the technology focused only on where the camera should be mounted inside the vehicle.

More recently, however, the National Transportation Safety Board (NTSB) released a safety report, Commercial Vehicle Onboard Video Systems, which fo-

cused on the technology utilized by two buses that were involved in accidents, and made recommendations for using onboard video systems.

In reading the report, it quickly becomes apparent that the NTSB guidance is focused on some fairly basic principles:

- Systems need to be properly installed and maintained with the technology company delivering specific written guidance to assist the operator.

- Video camera specifications, including the magnitude of the infrared lighting, must allow for visibility of the interior and exterior of the vehicle, as well as views of the driver and all passengers.

- In the case of an accident or event, the video must capture all the details.

It's logical that any company installing a video system would expect the equipment to operate properly and result in comprehensive, usable footage.

Best-in-class operators, however, are maximizing the technology to truly lower claims costs, avoid claims to begin with, and derive the most value from their

investment.

National Interstate Insurance, through an affiliate loyalty program launched in 2006, helps its customers utilize video technology.

Over the past decade, National Interstate's affiliate has assisted with the installation of more than 33,000 cameras, making an investment of over \$12 million, and has accumulated significant experience with how to best utilize video technology.

National Interstate believes the best fleet operators go well beyond the NTSB recommendations, including utilizing the following best practices:

Get your drivers on board early. Secure driver buy-in by demonstrating the technology, explaining benefits for the driver, and showing sample video clips of other drivers being exonerated because a video system was used.

A driver proven innocent by a video showing he was not tailgating prior to a rear-end collision is a natural advocate for cameras, and can sell the concept to his peers much easier than a safety manager lecturing about cameras, which

can be perceived as "big brother."

Don't delete your eyewitness, or downloading and saving data. Owing state-of-the-art technology is literally worthless if video footage isn't there when you need it to settle a claim or clear your driver.

Additionally, if you are not preserving footage of all accidents or the footage is overwritten, you could face legal consequences such as spoliation of evidence.

Develop a policy for downloading video footage and follow it consistently. It is also essential to regularly view the video footage for events that could be used later to coach or train drivers, or aid in a claims investigation.

For example, a passenger slips while exiting one of your vehicles and initially says she is fine, then months later a claim shows up. Having the video is invaluable during an investigation, so make sure you have a retention policy to maintain videos of all ongoing claims, as well as incidents that could potentially turn into a claim.

Avoid claims and isolate problem areas — review, coach, track, repeat. As referenced in the NTSB

report, having detailed video footage is essential, but the true return on investment comes from avoiding accidents and claims in the first place.

Camera technology can assist in these efforts, but you must diligently follow a plan of reviewing, coaching and tracking.

Some vendors offer service plans to manage the data for you to help identify trends and increase your potential return on investment.

For example, one vendor's customer experienced dramatic results after implementing the technology for just six months, seeing a 63 percent improvement in seat-belt use, a 28 percent reduction in traffic violations, and a 78 percent reduction in cell phone use/distracted driving.

It should be noted that no specific results are guaranteed by adopting the technology, and results will vary from customer to customer.

Still, the camera units can provide other ancillary benefits. For instance, another vendor reported that one of its customers cited numerous benefits from supporting features such as GPS mapping, which discovered drivers starting their routes too early or intentionally padding their work hours.

Such practices cost the company thousands of dollars a week in wages.

They also were able to increase productivity and reduce fuel consumption by using their buses on additional routes instead of sitting idly on the side of the road.

The decision to utilize video camera systems requires a real commitment. It involves careful analysis of the different camera technologies available, the additional personnel that may be required to monitor the system, and a dedication to getting the most out of the technology.

Utilizing video technology is not always easy, and it requires buy-in from the entire organization, top to bottom. However, just as the smartphone in your pocket is not going away anytime soon, onboard video systems in fleets are also here to stay, and the best operators will utilize the technology to its full advantage.

For more information about onboard video systems or other risk management initiatives, contact Paul Stock, director of risk management, National Interstate Insurance, at [paul.stock@natl.com](mailto:paul.stock@natl.com) or (800) 929-1500 ext. 1551.

This article was prepared by National Interstate Insurance.

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