

FCCI CLAIM CASE STUDY:

Dashboard Cameras

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How Having a Dashboard Camera Helped Policyholders Avoid Costly Litigation and Quickly Resolve Insurance Claims

THE BENEFITS OF USING A DASH CAMERA IN COMMERCIAL VEHICLES

A dashboard camera or dashcam is a small video camera mounted in a vehicle to record video footage while driving. These cameras have become increasingly popular and are widely used in trucks and other commercial vehicles. The benefits for drivers and businesses include the following:

- Capturing evidence for insurance claim investigations
- Obtaining evidence for police investigations
- Reducing insurance fraud and helping avoid costly litigation
- Deterring theft and vandalism
- Monitoring driver performance and training new drivers

DASH CAMERAS HAVE POSITIVELY INFLUENCED FCCI’S CLAIM OUTCOMES

CASE STUDY #1

The plaintiff’s attorney alleged that the claimant was driving a golf cart down the street in the designated golf cart lane and the FCCI policyholder’s vehicle struck the golf cart resulting in one of the two passengers being thrown from the cart.

However, this version of events did not line up with the truth, as seen on the FCCI policyholder’s dash camera video recording. The video clearly showed the claimant’s golf cart making a left turn directly in front of the policyholder vehicle without looking or slowing down.

The FCCI policyholder driver and the police officer reviewed the dash camera video at the accident scene. The video clearly showed the policyholder driving below the speed limit and how the collision occurred. As a result, the driver was not ticketed.

Afterwards, FCCI shared the video with the plaintiff’s attorney, who withdrew the claim without further action.

That one dash camera video prevented the pursuit of the claim allowing the FCCI policyholder to avoid legal expenses, the disruption of its business, and the potential of a jury finding it to have liability.

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CASE STUDY #2

The driver of an FCCI policyholder vehicle was moving in the left travel lane when he rear-ended a disabled vehicle in the roadway. The policyholder driver was distracted – holding and talking on his cell phone.

He was not looking forward and did not see the disabled vehicle stopped under an overpass in the shadows, which resulted in a heavy impact. While the dash camera video didn't exonerate the FCCI policyholder, the video clearly indicated that the claim should be moved to settlement.

FCCI pursued resolution with the injured parties and resolved the claim for a reasonable amount without litigation, thereby protecting the policyholder and his business.

CASE STUDY #3

The FCCI policyholder driver is shown and heard on the dashcam talking on his cell phone, discussing a recent personal medical appointment.

The dashcam simultaneously shows the roadway in front of the driver on its split screen. The discussion is overheard, and he tells the person he is talking to that he is getting anxious and does not feel well. Then, he passes out.

The video shows the driver unresponsive and captures him crossing the centerline and colliding with another vehicle.

This video showed that a medical emergency caused the accident and not the driver's negligence.

FCCI CLAIMS PHILOSOPHY

When you file a claim with FCCI, we put our claims philosophy into action. We promise to respond quickly, listen carefully, empathize with your concerns, assess the damage, communicate with you and provide a prompt and fair resolution to your claim. We are committed to "doing what we say we'll do" so you can get back to business.

FCCI DELIVERS MEASURABLE RESULTS

FCCI is proud of our record in closing claims for our policyholders – fairly and faster than the insurance industry average. Over a recent five-year period (2017-2021), FCCI's 12-month casualty claims closing rate was 81% vs. the industry average of 75%. Contact your FCCI risk control consultant to learn how installing a dashcam in vehicles can help protect policyholders from questionable claims and costly litigation.



LEARN MORE ABOUT FCCI'S VENDOR ALLIANCE PROGRAM

Click or scan the QR code or contact your FCCI Risk Control Consultant for more information. Acadian Total Security, Driver's Alert and Safety First are resources offering telematics/dash cameras through FCCI's Vendor Alliance Program.



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