ORBCOMM®

CONNECTING THE WORLD'S ASSETS

5 reasons for integrating telematics and camera systems

Exonerate drivers. Reduce insurance claims. Increase safety. Improve driver behavior.

INTEGRATE TELEMATICS AND CAMERAS TO PROTECT YOUR FLEET

Camera systems are quickly becoming ubiquitous in fleets across North America, protecting fleets and drivers and making roads safer. To maximize return on investment, fleets should consider integrating their telematics platforms with video. Each brings independent strengths, giving the best of both worlds in one place.

However, bringing cameras and telematics together doesn't just mean putting them both on one screen. When video is triggered by telematics data, fleets get a complete picture of the road by integrating the evidence provided by telematics with the context provided by video. Fleet managers can access vehicle responses, uncovering the facts behind driving events, incidents and accidents.

This guide examines how telematics and video can work together to exonerate drivers in the event of a collision, reduce the cost and frequency of accident claims, save on insurance-related costs, improve driver behavior through pre-emptive and reactive training and create a much safer fleet.

TELEMATICS AND CAMERAS: A STRATEGIC ALLIANCE

Did you know that 87% of commercial motor vehicle crashes are a result of risky driving or driver error? If most of this risky behavior—speeding, harsh acceleration, lane drifting, hard braking and tailgating—is preventable, why is it still prevalent?

Siloed information is partly to blame. Traditionally, video footage and telematics data have lived in separate systems. If these fleet management technologies aren't sharing data seamlessly in one system, managers aren't seeing the full picture. They're just seeing part of it.

On its own, video can help to exonerate drivers and reconstruct the events of an accident. But when the visual contextual evidence of video footage is triggered and matched with hard data from a telematics system, fleet managers get a bird's-eye view of every driving event with the details that tell the whole story.

Managers can review incidents, reconstruct accidents and apportion responsibility. Any disputed claims can be examined quickly, drivers can be exonerated, and the insurance processes can be expedited. The data available can inform coaching for drivers, improve safety and reduce accidents.

With video and telematics working together in one system, your data becomes an analysis machine over time. This helps in reducing risk, preventing accidents, protecting against false claims, improving your fleet's safety record and keeping drivers happier.

DID YOU KNOW?

Latest figures from 2018 show 4,951 people were killed in crashes involving large trucks.

- National Highway Traffic Safety Administration (NHTSA)

WHAT THE TECHNOLOGY LOOKS AT

Outward-facing cameras capture other road users' actions and conditions.

Telematics provides information—driver ID, speed, location, driving anticipation, acceleration and braking data.

5 TANGIBLE BENEFITS OF AN INTEGRATED SOLUTION

The best fleet management technologies do not work apart; they work together seamlessly.

To start with, fleets should be able to review both camera footage and telematics data in one system. Deeper integration means that telematics data should trigger video recording of driving events, which can be configured by safety, operations and compliance teams—events such as harsh braking and rapid deceleration and acceleration. Replays should be available, with location, speed and driver identification data—all in one view. Using this combined intelligence, fleets can reap the benefits of combining telematics with camera footage.

1. Use data to fully exonerate and protect drivers

When it comes to a collision between a truck and a car, truck drivers often get the blame. However, figures reveal that in 80% of those accidents, crashes are the fault of the car owner. Adding video to telematics data presents a clear view of what happened during a collision.

DID YOU KNOW?

Risky driver behavior includes:

- Speeding
- Harsh cornering
- Harsh acceleration
- Lack of anticipation

People don't always see every moment of an accident and witness accounts can be inaccurate. Telematics systems provide background information, timestamp, place and speed. To complement that, video captures the before, during and immediate aftermath, creating a virtual witness. Outward-facing cameras can record if a sudden lane departure or swerving by a car in front may have been the cause of an accident.

By layering video with telematics information like speed, real-time truck data and/or safety systems engaged, it gives the investigation a clearer picture. Fleets can identify if the driver was at fault, if it was the other party, or if both sides played a role. Drivers feel more protected knowing the camera footage 'has their back' and can exonerate them in the event of an incident.

2. Proactively increase safety

One of the benefits of combining telematics data and video is the insight it gives into driving skills and behaviors. The pairing gives fleet managers facts instead of assumptions, which are crucial to successfully training drivers and implementing training programs.

The telematics system gives the first layer of data: location, speed, acceleration, harsh braking and the full driver performance score.

The video transmits incident footage to use for analysis, giving fleet managers context and a new tool to identify behaviors that contribute to accidents. They can then work with drivers to change these behaviors. The result for fleets is enhanced driver performance, reduced insurance costs, minimization risk and better CSA scores.

DID YOU KNOW?

Inattention, excessive speed, failure to yield and unsafe lane changes are among the top causes of truck collisions.

- NHTSA

3. Manage potential litigation quickly

A lengthy claims process is stressful for fleet managers, their drivers and the fleet as a whole. Claims in the event of an accident become much easier to deal with when telematics data is used with video. Positive driver ID, the vehicle ID, speed and GPS location needs to be available quickly at the start of the claim.

This evidential telematics data enables the fleet and their insurance company to conduct speedy investigations and file immediate first notification of loss (FNOL). When combined with the video evidence, this telematics data can help combat potential litigation before it even starts.

4. Make accident reconstruction easier

When a collision happens, fleets need to know the how and why.
A comprehensive telematics solution notifies operators in real-time when an incident occurs, transmitting camera footage alongside it.

This becomes crucial, especially in situations where a driver may not be able to notify the dispatch team. Video and telematics data provide an immediate timeline and a verifiable account of events in the lead-up, during and after a collision. Telematics data can tell the exact circumstances, such as location, speed, time of the event, use of brake or harsh acceleration.

The video footage can add the context, including weather conditions, positioning of the vehicles involved, other drivers' behaviors and any other circumstances that played a part in the decision making. This information helps fleet staff understand why it occurred and how to prevent it from happening again.

5. Protect against false claims

Unfortunately, staged collisions are becoming more common. This happens when fraudsters manufacture collisions in the hope that they can profit from the claims.

In August 2020, eleven people were charged in New Orleans for staging truck accidents—this is one of many examples.

To combat these "crash for cash" scams, video evidence helps but is not always enough. It can still be a matter of word-of-mouth testimony.

Telematics gives a much deeper set of data, allowing for forensic analysis of a collision and irrefutable proof of who may have been at fault.

DID YOU KNOW?

The FMCSA estimates the average accident costs $91,000.

The average injury cost from accidents is $334,892.

The average settlement in a fatal collision is $7.2 million.

NEXT STEPS

Designed for seamless operation with ORBCOMM's telematics devices, the IC 500 in-cab camera allows fleets to automatically capture and store footage of critical events triggered by the telematics device. Protect against false claims, reduce risky driving behavior, improve driver training and more with access to high-quality footage that provides an accurate account of what happens on the road.

Looking to integrate a third-party camera solution? Our solutions provide bi-directional video and data flow between ORBCOMM's telematics and approved third party camera systems. Telematics data can be pushed into other camera systems via API or camera footage can be pulled into the ORBCOMM platform.

To learn more about how our telematics can be combined with camera solutions, get in touch.

Visit our website to see how our telematics and camera solutions can empower your fleet today or contact sales@orbcomm.com for more information.

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