

APTA Risk Management Seminar



PRESENTED BY [Del Lisk](#) June 2011



18,000 Transit Vehicles

Distribution & Delivery	Utilities	Oil/Gas/Propane
    	      	    
Waste	Transit	Government
  	     	  
Commercial Services	Construction Products/Services	Residential Services
  	   	   

Agenda

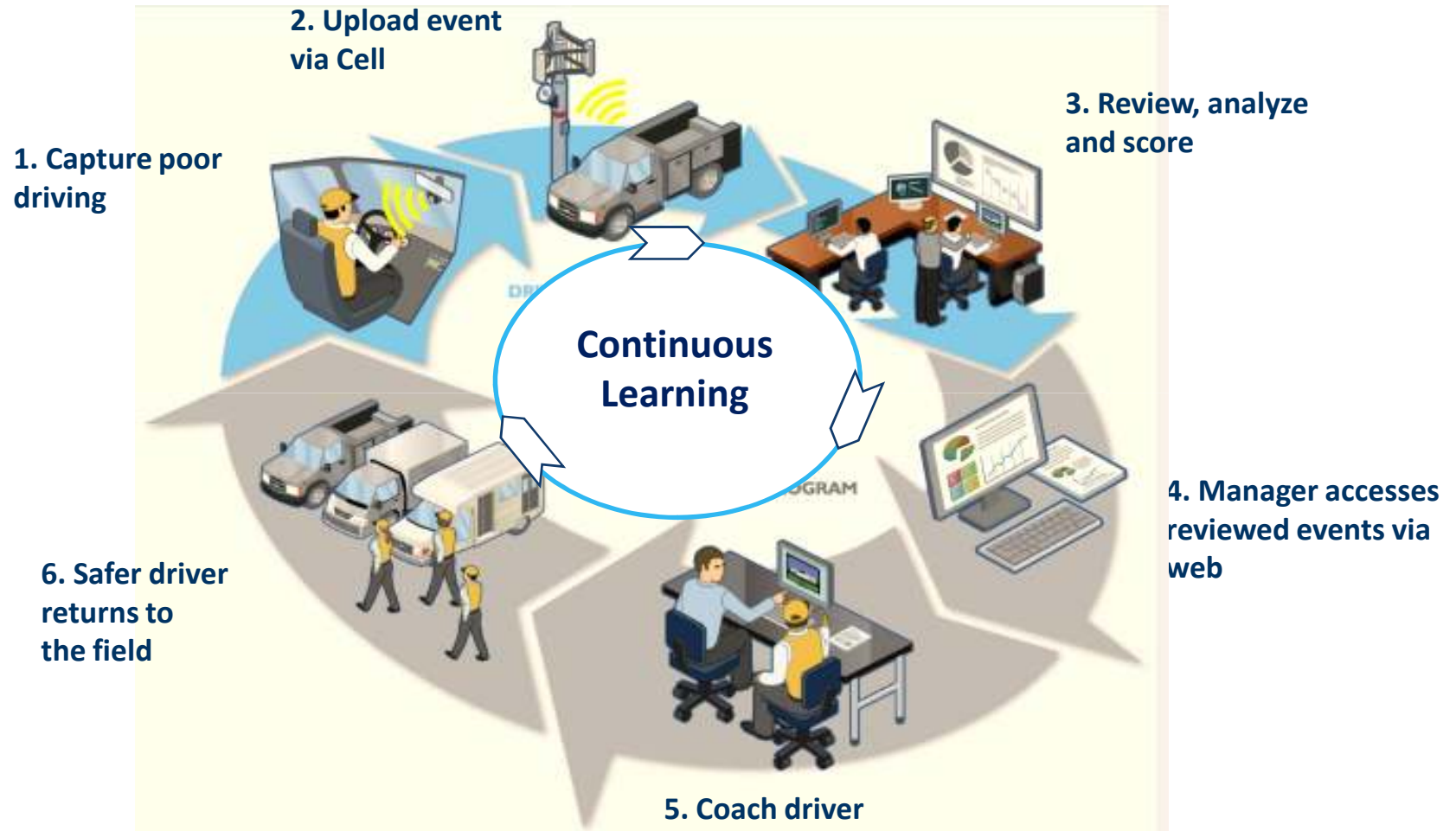
- Program & technology – a quick overview
- Concern – Could video be used to enlarge an award?
- Feedback from users

About the Technology

- The Video Event Recorder
 - Dual lens
 - Exception-based video capture
 - LED's provide driver feedback
 - GPS captures speed & location
 - Cellular communication transmits data



The Program & Risk Assessment



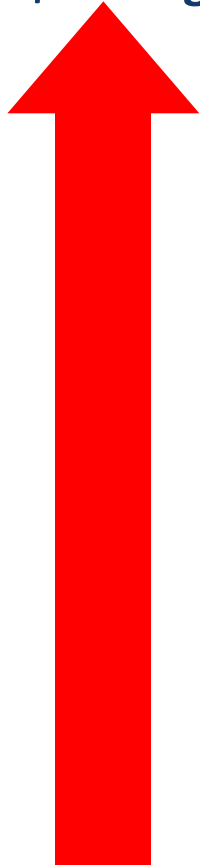
Benefits vs. Risks

- A common concern when considering in-cab video:
 - Will the existence of a video clip enlarge a settlement against our company?
 - Every one of our transit clients has considered this question and ultimately decided the benefits far outweigh the risks



Benefits vs. Risks

\$ Savings



Video presents the truth so companies can quickly decide to settle or defend

Video lowers investigation and accident reconstruction costs

Easier to defend against false claims + fewer payouts on “gray area” claims

Substantial reduction in *frequency* and *severity* of collisions

Time is the enemy when trying to control legal costs

Video may avoid need of reconstruction altogether

Also helps to defend against passenger claims

Less risky driving = fewer crashes

Could video cause a larger judgment?

Benefits vs. Risks

- Will pre-crash data on driver behavior create an opportunity for claims of negligence?
- Strong program oversight protects against “dropping the ball” and claims of negligence
 - Daily & weekly alerts
 - Dashboards for quick visibility of area of non-compliance
 - Quarterly Program Reviews to provide insight and engage executive staff

Benefits vs. Risks

Excerpt of a letter from a risk manager with a fleet of 1,000's of vehicles

“ ...Yes, it could happen that we have a bad accident, and DriveCam shows our driver doing something unacceptable. If this happens, we will accept the facts and deal with it. Far better we try to prevent such things ... by using DriveCam, than being frightened of the liability.

We have already had a number of accidents in vehicles fitted with DriveCam. Some of these show that we are liable; we settle quickly, saving much investigation costs. Contrary, where DriveCam shows the other party at fault, we have been successful avoiding liability and collecting subrogation. “



The End

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