

WHITEPAPER



THE DASH CAM RETURN ON INVESTMENT



“No other piece of in-cab technology provides such a substantial return on investment across multiple areas of your organization. With dash cameras, the ability to proactively manage your risk and improve operations is significant.”



Mark Schedler

Sr. Editor – Transport Management
J. J. Keller & Associates, Inc.

TABLE OF CONTENTS

<u>ACCIDENT EXONERATION</u>	<u>3</u>
<u>COACHING AND TRAINING</u>	<u>5</u>
<u>LITIGATION DEFENSE</u>	<u>6</u>
<u>PROACTIVELY PROTECT YOUR BUSINESS</u>	<u>7</u>

ABOUT THE AUTHOR

Mark has 25 years of transportation experience in operations, logistics, and finance. His primary areas of expertise include transportation operations and safety, driver qualification, passenger-carrier regulations, and the use of dash cams to reduce unsafe behaviors. Previously, Mark was Director of Operations for Gordon Trucking, Inc., in Green Bay, WI. In addition, he's held leadership roles with Schneider National and Maverick Transportation and served as a United States Navy officer.

ACCIDENT EXONERATION

Exoneration of the truck driver in an accident isn't merely possible, it's probable.

Compelling statistics support dash cam use based solely on the potential for proving the truck driver was not at fault.

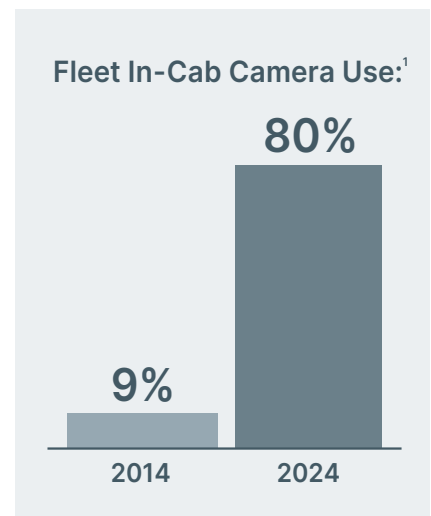
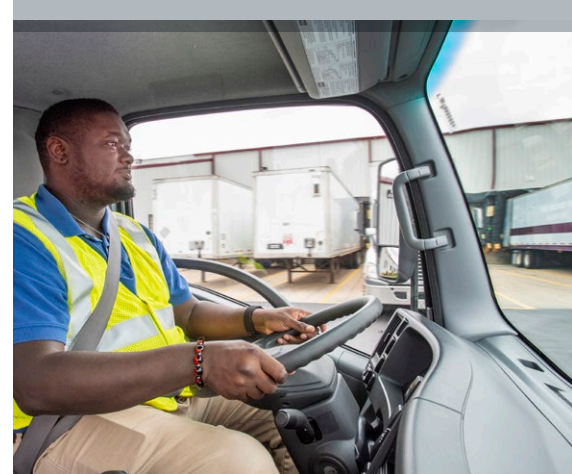
In fact, the FMCSA Large Truck and Bus Crash Facts (published July 2024) showed that in 2021, at least one driver-related behavior was a factor among 54% of passenger vehicle drivers involved in fatal crashes compared to only 32% of large truck drivers.

Crashes involving large trucks are on the rise. According to the National Safety Council, between 2013-2022, there was a 49% increase in deadly crashes.

Carriers don't typically buy the shiny new object in safety technology, and it's no different with dash cams. Leaders want to be sure these devices will provide bottom-line savings before they invest in them. However, many fleets have moved to dash cams in the past few years because of the value of exoneration.

Exoneration of even one driver involved in a crash with significant litigation risk will pay for the investment many times over. Additionally, proof of the driver's innocence prevents having to hire and train a new driver. Dash cams level the playing field, defending drivers and carriers against wrongful lawsuits.

Dash-cam video clips can be pivotal in proving that your driver was doing the right things at the right time. Absent video evidence, relying on witness testimony is a gamble, especially when the statistics favor the truck driver and the carrier.



Even if you can't wholly exonerate your driver, video evidence may still motivate a plaintiff to settle more quickly and for less than expected. Your video may show that the situation wasn't nearly as egregious as prior statements indicated.

¹ Benchmarking Survey Report. National Private Truck Council. 2024.

ACCIDENT EXONERATION (cont.)

Road-facing cameras only show a partial view of what happened before a crash. The April 2023 American Transportation Research Institute (ATRI) study “Issues and Opportunities with Driver-Facing Cameras (DFC)” found:

- DFC footage helps exonerate commercial truck drivers in 49% of litigation cases and 52% of insurance claims where video footage was available.
- Driver approval of DFCs was 87% higher when carriers used the video footage for safety programs, driver coaching, and training than when there was no proactive safety use.

Carrier leaders should know that DFC use could reduce crashes as well as increase the chance of exoneration. ATRI’s 2022 Predicting Truck Crash Involvement study found that the chance of a future recordable crash when a driver was convicted of careless, inattentive, or fatigued driving was 62 percent greater. Proper coaching with DFC footage can help eliminate distracted driving or disprove claims of truck driver distraction.

**Driver-facing camera
footage helps exonerate
commercial truck drivers in
49% of litigation cases
and
52% of insurance claims
where video footage
was available**



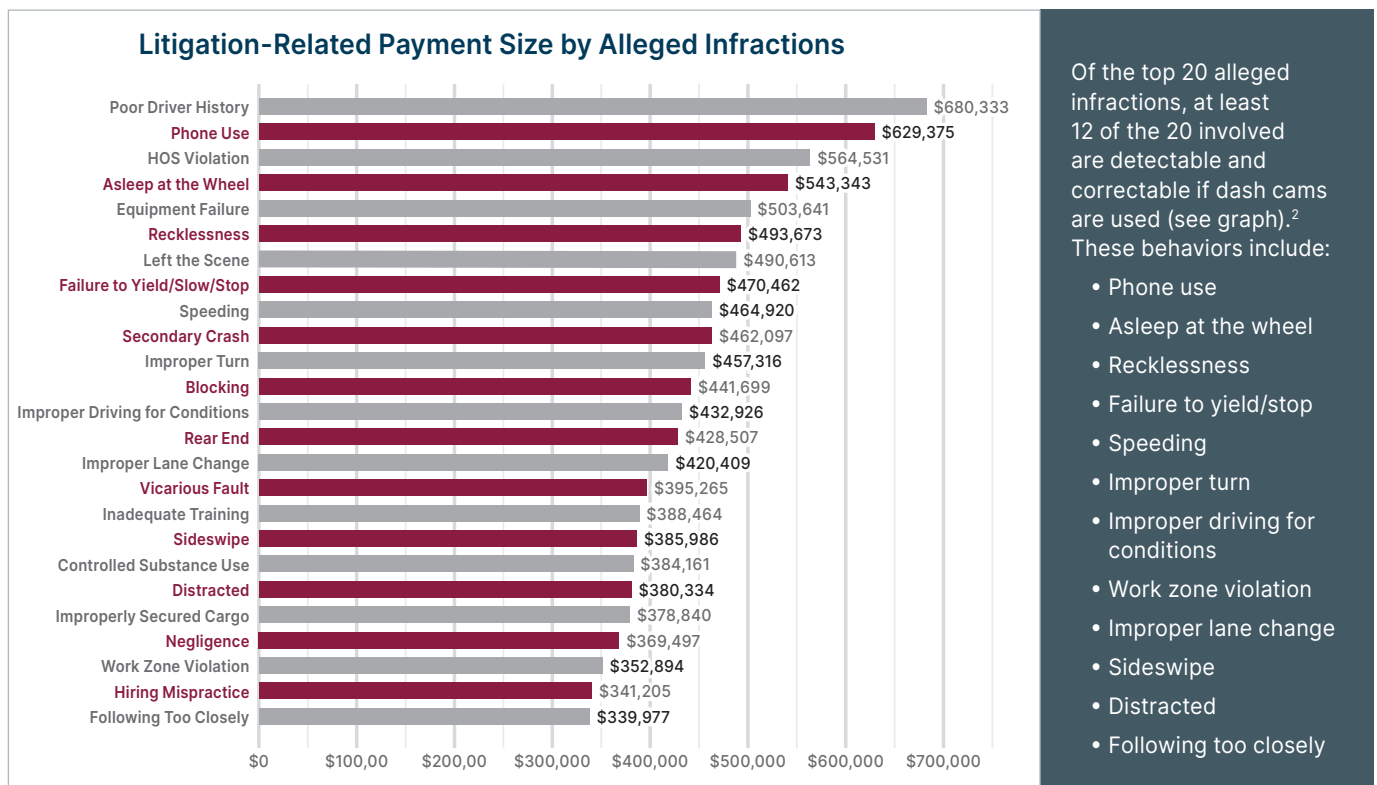
COACHING AND TRAINING

Identification and Correction

The best defense against an accident is not having one. But with the number of miles traveled and the realities of highway travel, you cannot avoid all accidents. However, you can reduce the chances of an accident by training, monitoring, and reforming driver behavior using dash cam technology. **A video-event system accelerates the identification and correction of unsafe behaviors and sustains the change with ongoing coaching and recognition.**

Carriers that correctly use a video-events system as part of a continual driver training process have achieved best-in-class risk mitigation. A 2019 Virginia Tech Transportation Institute study of carriers who used video event-based coaching and training along with other safety strategies revealed the following results:

- Seven carriers reported that their DOT crash rate decreased an average of 49%.
- Three carriers shared that their Unsafe Driving BASIC showed an average 37% improvement.
- Five carriers reported an average 42% improvement in their Crash Indicator BASIC.



Fleets shared in separate study³ found the percentage of respondents citing the top benefits of dash-cam-driven coaching were:

- 81% improved awareness of unsafe driving habits and skills
- 60% decreased number of insurance claims
- 43% lower legal fees and litigation risks

²The Impact of Small Verdicts and Settlements on the Trucking Industry. American Trucking Research Institute. November, 2021.

³J. J. Keller & Associates, Inc. Customer and Market Insights Technology Pulse Poll, March 2023

LITIGATION DEFENSE

Prioritize Prevention

In their 2020 study, *Understanding the Impact of Verdicts on the Trucking Industry*, The American Transportation Research Institute (ATRI) in Arlington, VA, found that verdict awards over \$1 million had skyrocketed.

Additional research by ATRI presented in *The Impact of Small Verdicts and Settlements on the Trucking Industry* showed that more than 600 cases resulted in a settlement or verdict award of less than \$1 million.

Why such significant awards? Because a carrier's actions are judged in court by what they **should have known and done**, not what they took the time to find and correct. A carrier must correct any unsafe situation that could affect the motoring public. This is made easier by monitoring driver behavior using video.

It is much harder for a plaintiff's lawyer to prove negligence when you have a proactive coaching and training program.

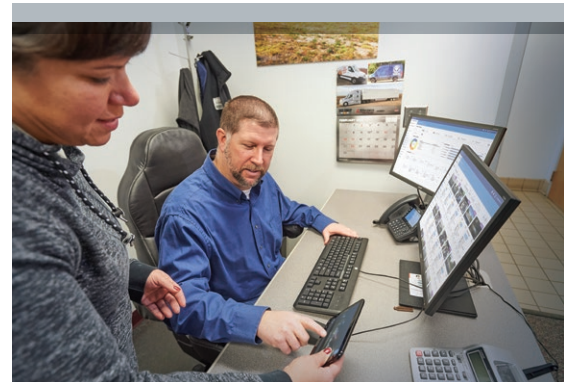
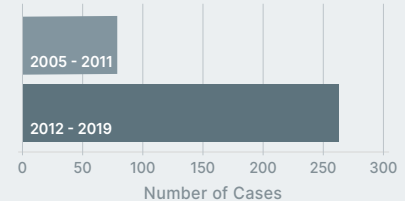
The study noted a correlation between cases in which carriers were accused of poor hiring or training practices and cases with drivers who had previous driving or hours-of-service violations.

The ATRI Crash Predictor Model study correlated traffic violation or conviction to the increased likelihood of a crash with examples such as:

Failure to Yield Right of Way violation	141%
Failure to Use/Improper Turn Signal conviction	116%
Reckless Driving violation.	104%
Failure to Obey Traffic Sign conviction85%
Failure to Keep Proper Lane conviction78%
Reckless/Careless/Inattentive Driving conviction62%

You should actively prioritize the prevention of the most costly infractions that ATRI shares and that your dash cam videos and data reveal.

Number of cases with verdicts Over \$1 Million



Of fleets that use dash cams, 45% identified lower legal fees and risks of litigation as benefits.⁴

⁴Leveraging the Benefits of Dash Cam Technology. J. J. Keller & Associates, Inc. and Freightwaves. November, 2019.

PROACTIVELY PROTECT YOUR BUSINESS

If your driver is in an accident, you can proactively protect your business by:

1. **Filing challenges of incorrect violations** by seeking a “non-preventable” determination from FMCSA and via the Crash Preventability Determination Program. There are 15 categories in the program. Use the DataQs process at the following link: <https://dataqs.fmcsa.dot.gov/>. You can submit your dash cam video clips via DataQs to help prove that a crash was non-preventable or a violation was invalid.
2. **Speaking to your legal counsel** about initiating litigation against involved parties who contributed to or caused the crash. The professional truck driver is not the cause of the vast majority of crashes. The passenger cars are at fault most of the time. Rather than feeling lucky that you weren’t sued, you may be better served by engaging the other party in a lawsuit to protect your company.

Maximizing the ROI of Dash Cams

Consider how you can take advantage of these additional benefits of dash cams to help you:

- Increase fuel efficiency
- Improve CSA and CAB scores
- Reduce insurance premiums or minimize rate increases



Trucking is one of the few industries in which heavy equipment is:

- Operated among the population
- Away from facilities
- Without direct supervision

In-cab cameras allow you to monitor and correct these otherwise unseen behaviors.

FUEL EFFICIENCY

According to American Trucking Association’s Technology and Maintenance Council (TMC), the most **skilled drivers can produce as much as 35% better mpg than less-skilled truck operators**, proving that fuel efficiency can be improved with proper coaching.

If your drivers keep an adequate following distance, they do not hit the brakes nearly as often. Avoiding jack-rabbit starts is easier on drive trains and better for fuel efficiency. Speeding over 55 MPH and especially over 70 MPH greatly reduces MPG. These instances can be corrected when captured with dash cam data and video and addressed with driver training and coaching.

PROACTIVELY PROTECT YOUR BUSINESS (cont.)

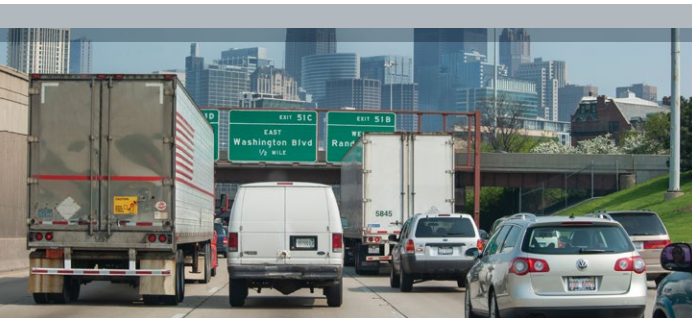
CSA and CAB Scores

It may not be widely known that 90% of trucking insurance carriers use data aggregated by a business called the Central Analysis Bureau (CAB) to create a CAB score. Your company's CAB score is primarily a reflection of your CSA scores.

Your actual losses may be acceptable, but your CAB score may show risk based on CSA information. It is possible to have lower accidents and loss amounts, but drivers are getting cited frequently. Certain non-preventable accidents could be damaging your CAB and CSA scores.

The goal is to keep your BASIC scores as low as possible and quickly eliminate CSA alerts. **Three or more CSA alerts can cause carrier insurance rates to double or triple.**

On the contrary, low CSA scores and fewer crashes can help you fare better if you are involved in litigation and may substantiate lawsuits of your own. The solution is corrective action training based on observed driving behaviors.

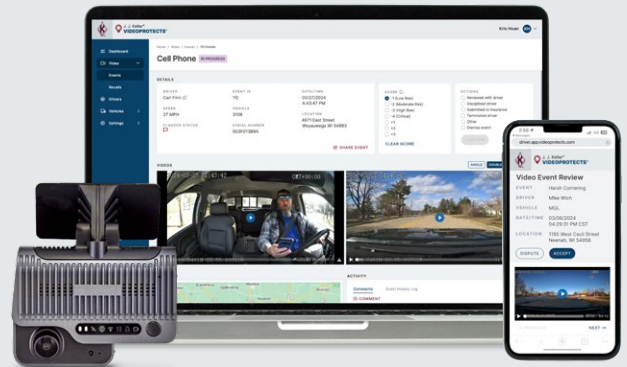


Insurance

According to the 2024 Operational Costs of Trucking ATRI study, truckload carrier insurance premiums differ greatly by carrier size. Fleets with 100 or fewer trucks paid on average two to three times as much per mile as fleets with more than 1,000 trucks.

Forty-three percent of respondents in the 2023 J. J. Keller Center for Market Insights Pulse Poll said a top benefit of dash cams has been "Lower legal fees and litigation risks."

DEFEND YOUR DRIVERS IMPROVE PERFORMANCE



VIDEOPROTECTS® FLEET CAMERA SYSTEM

AI-Powered Dash Cam with Automated Driver Coaching Workflow

Proprietary Video Event Review
Algorithm

Actionable Analytics

Video Event Monitoring

Video Review & Scoring

ADAS Capabilities • Dual-Facing

Continuous Recording

Options for Geotab and
Encompass Compatibility

VideoProtects.com | 855.693.5338

In Conclusion

The evidence presented here is a small fraction of what has been studied and proven regarding the efficacy of dash cameras to reduce risk. They are vital to protect your company and retain your drivers in today's video-dominant society. They provide indisputable evidence for a strong defense against plaintiff lawyer accusations, to recover accident-related damages, and to reduce risk through continuous coaching and training that improves drivers' performance.

Trucking leaders are a persevering group. The challenge of rising costs, fewer qualified drivers, and an economy that is currently at an ebb will not stop America's truckers. We urge you to be assertive, even aggressive, in protecting your company with the hard evidence that dash cam video provides.

"Crash-resistant event data and image recorders are readily available, increasingly affordable, and easily installed in vehicles. Regulators should require their use and mandate that companies incorporate the data from these systems into their safety management programs."

*Most Wanted List 2017-2018,
National Transportation Safety Board*

WHAT ARE YOU WAITING FOR?

Failure to identify and correct non-compliance and unsafe behavior can be devastating for motor carriers by making them difficult to defend after a major crash. There is almost too much compliance and driving behavior data to manage yourself. Don't hesitate to engage an expert. The VideoProtects® Fleet Camera Service can enhance your safety program and protect your business.

855.693.5338 | [VideoProtects.com](https://www.VideoProtects.com)



J. J. Keller®
VIDEOPROTECTS®

VideoProtects is a product and service of J. J. Keller & Associates, Inc. J. J. Keller is the trusted source for DOT/Transportation, OSHA/Workplace Safety, Human Resources, Construction Safety and Hazmat/Hazardous Materials regulation compliance. J. J. Keller helps you reduce risk, improve safety, and stay current with changing regulations. www.videoprotects.com

 **J. J. Keller**
& Associates, Inc.®
Since 1953

Neither this publication nor any part thereof may be reproduced without the written permission of J. J. Keller. Government regulations change constantly, therefore, J. J. Keller cannot assume responsibility or be held liable for any losses associated with omissions, errors, or misprintings in this publication. This publication is designed to provide reasonably accurate information and is provided with the understanding that J. J. Keller is not engaged in rendering legal, accounting, or other professional services. If legal or other expert advice is required, the services of a competent professional should be sought.