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Is using vehicles “non-optional” for your business? For many companies, it certainly is. Of course, doing so can also carry significant risk and exposure to financial loss and higher insurance premiums.

Drivers who engage in unsafe behaviors behind the wheel typically contribute to costly road incidents. Even if the organization’s drivers weren’t responsible for causing incidents, other motorists or pedestrians may still blame them. This results in excess legal expense and insurance issues for the organization.

Fortunately, dashboard cameras, commonly referred to as dashcams, are useful tools to help address these exposures. Simply put, a dashcam is a small, digital video camera mounted to a vehicle’s windshield or dashboard. By monitoring driver behavior and capturing road incidents as they happen, these devices can promote safe driving techniques and help identify responsible parties amid incident investigation.

What is a Dashcam?

A dashcam is a camera installed within a vehicle to monitor the driver’s behavior and events on the road. Apart from capturing crashes and collisions, dashcams are commonly utilized to identify unsafe practices. Dashcams have been implemented in many large scale commercial fleets but can also present value to organizations with just a handful of vehicles (e.g. delivery vans and pickup trucks).

Dashcam Technology - Advantages and Main Considerations

Unsafe Practices

- Speeding and hard braking
- Rounding corners abruptly
- Making rolling stops
- Tailgating
- Lane drifting

What Are Dashcams?

A dashcam typically records the road in front of the vehicle. However, such a device can also be equipped with a rear-facing camera to record the road behind the vehicle and capture

potential rear-end collisions. In some cases, a dashcam may include a driver-facing camera to showcase the driver's behavior behind the wheel and detect instances of distracted or fatigued driving.

Most dashcams are powered by cables connecting to their associated vehicles or hardwired into their vehicles' electrical systems. A dashcam typically starts recording as soon as the vehicle turns on. Certain dashcams can also record instances of motion or impact while their associated vehicles are parked.

The price of dashcams vary. Some dashcams must have their footage uploaded to physical memory cards, while others send this footage directly to the cloud via mobile device apps. Additional special features such as night vision, GPS tracking and time stamping may also be available. All of these features impact dashcam pricing.

Dashcam Advantages

Dashcams can offer a wide range of organizational benefits, including the following:

1. **Promoting safe driving habits** – Having dashcams within vehicles can encourage drivers to prioritize safe practices behind the wheel, as they will know they are being monitored. Drivers can also review dashcam footage after their trips to better identify poor behaviors on the road and take steps to avoid these practices during future trips.
2. **Reducing crashes and collisions** – By promoting safe practices, companies are better able to minimize risk. In fact, according to a recent Virginia Tech Transportation Institute, event-based video systems contributed to a 20% reduction in fatal crashes on the road.
3. **Preventing false allegations** – Dashcams can also help identify responsible parties when such incidents occur. After all, the footage captured from an incident can serve as valuable evidence of who initially prompted the crash or collision. This proof may protect organizations if their drivers are ever falsely accused of causing road incidents by other motorists or pedestrians, thus deterring potential legal expenses.
4. **Offering insurance claim assistance** – While insurers don't typically offer coverage discounts for the use of dashcams, the recordings captured by these devices may still be used to determine fault during road incident investigations. As a result, dashcams can help companies potentially lower their claim costs for incidents their drivers didn't cause, and reduce their risk of being victimized by staged auto accident fraud.

Additional Considerations

1. **Safety problems** – Because dashcams are typically installed on vehicle dashboards or windshields, poor placement or faulty setups could result in these devices obstructing a driver's ability to see the road, thus creating a serious safety hazard. Some states and localities even have laws regarding where and how dashcams should be installed within certain vehicles.

2. **Privacy concerns** – Dashcam technology can pose potential privacy concerns simply because they capture video and audio footage of the public. States have differing legislation related to when individuals may be recorded without their consent. Companies should review state-specific privacy laws related to dashcams and protect all dashcam footage with proper security measures.

3. **Driver apprehension issues** – Some drivers may assume that the dashcam indicates that their organization doesn't trust them behind the wheel. They may also be concerned that dashcam footage could implicate them if they cause a road incident. To alleviate these fears, leadership can communicate that dashcams are meant to protect drivers above anything else by promoting safe driving and protecting them from being falsely blamed for road accidents.

Overall, dashcams may offer various benefits for organizations. Nevertheless, they may also create potential caveats. Companies should be sure to evaluate their unique operations and driving practices before implementing this vehicle technology.

VANTREO is here to help. For more automobile risk management information, please [reply here](#) [1].

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