



Pros and Cons of Vehicle Cameras

A combination of lower prices, smaller size, higher resolution, and readily available vehicle cameras has made them more desirable and accessible to Fund members to use in Center vehicles. A quality, highly rated system can be purchased in the range of \$150 to \$400 depending on features and quality. Lower priced cameras are available, but may not be as well built, have lower resolution and fewer desired features.

While installing vehicle cameras may not lower your coverage costs, they can be very valuable if you need evidence after a collision. Cameras are especially useful if the center driver is a victim of a staged accident. Center cars or vans that have logos or center markings are appealing targets as scammers look for commercial-type vehicles as they typically carry higher coverage limits. Auto accident attorneys are constantly advertising on television and billboards promising high payouts which can be enticing to scammers who participate in staged accidents.

Staged accidents are planned schemes where the scammer works alone or with others to cause an accident. If working in a group, the passengers can fake injury increasing the payout from insurance. There have even been incidents of bystanders joining the group saying they were in the vehicle and injured. Scammers also recruit people to act as “witnesses” who use a scripted response to describe the accident to police or the insurance company and get paid by the scammer.

Types of staged accidents include:

Panic Stop: scammer brakes abruptly in front of another vehicle, causing a rear-end accident. In some cases, they manage to pull this off while the other driver is momentarily distracted. This scam often results in the victim being deemed liable because it's a rear-end collision.

Start and Stop: The driver in front of the victim moves forward in traffic to merge then slams on the brakes while the other driver is distracted and moving forward to follow the vehicle in front.

Swoop and Squat: Usually involve 2 or 3 vehicles. One swoops in front of a victim's car to brake quickly. The other(s) maneuver to the side of the victim, boxing them in to keep them from changing lanes to avoid the accident.

Backup Scam: In this ruse, the scammer is in a vehicle stopped at a red light or stop sign and suddenly backs up into the car behind them. The scammer then blames the other driver, accusing them of a rear-end accident.

Wave In: scammer waves another driver to make a turn but then pulls out quickly causing an accident.

Pedestrian Scams: stepping in front of a car at low speeds. Can be done in crosswalks when the driver has the right of way, (green traffic light when the crosswalk sign is red).

While these types of fraud make good justification for having recording devices, there are down sides to having cameras. A list of pros and cons include:

PROS	CONS
Real time recording can make for a reliable, neutral demonstration of how an accident occurred.	Can be damning evidence if the Center driver is at fault. Footage can be subpoenaed and there can be penalties for deleted or altered footage.
Provides video proof to combat fraud.	Concerns from staff about privacy and administrative overreach.
Just the presence of a camera may modify risky driver behavior.	Can be perceived as micromanaging or being invasive.
Relatively low cost.	Dash cams themselves could become a target for thieves.
Helps monitor new drivers.	Distraction to a new driver who is anxious or nervous.
No current Texas laws outlawing the use of dashcams.	Cannot obstruct a driver's view which is illegal in Texas.
Uses either in camera or micro card storage which is inexpensive and physically small.	Staff can remove the micro-SD cards, destroying evidence making the center potentially liable for spoliation or obstruction of justice.
Once installed, there is relatively little maintenance.	One more thing for maintenance or a fleet manager to monitor/maintain/repair/update.
Can be made unobtrusive or hidden from clear sight.	High temperatures in Texas may cause the camera to overheat, malfunction or shut off.

Each Center will need to weigh these benefits and risks before installing cameras. There is no current requirement from the Fund or our reinsurers to outfit vehicles with recording systems.

If you do decide to put cameras in Center vehicles, developing policies and procedures is crucial. Employees will want to know, and Centers will need to be prepared to answer questions like:

- Can we be sure we aren't violating client rights by recording-especially without a signed video release?
- If the footage is requested after an incident, can it be released if we blur the faces of others who might be incidentally recorded?
- Are cameras being installed to watch the interior of a vehicle?
- Will camera footage be used for disciplinary reasons if it records unsafe employee behavior such as using cell phones or other distractions-even if there is no accident?
- Who will have access to view the recording?
- What about employee privacy while in the public?
- Can management track employee movements in cars?

- What happens to footage after it is recorded? Will it be destroyed or archived?
- What if an employee refuses to operate a vehicle with cameras?

These are just some of the questions that need to be addressed before implementation. It may take time for staff to become accustomed to cameras in vehicles, but the fact cameras are being used in Centers now may also make it a non-issue. Adapting policies and procedures for vehicles related to cameras in Centers may shorten implementation time. Employees who are reluctant need to know this information can be useful if they are accused of personally being at fault in an accident.

Bottom line is that, like any tool, cameras have positives and negatives. How they are addressed before making an installation decision can determine how useful they are. With the proliferation of recording devices, being prepared and knowledgeable is your best bet and can help motivate acceptance and further protect employees and the Center.