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In the recent past, say ten years ago, we didn't have cameras on our phones to quickly take pictures and videos to share with friends...and the world. Now, with cameras in cars and various places in the community, there are "eyes" almost everywhere – and some of the most beneficial are those designed for safety and crime prevention.





In vehicles, cameras can provide key information for accident investigations. They can also reduce distracted driving accidents for employees who drive as a part of their jobs; the presence of the camera can keep employees from texting and improve safety on the road. If an accident does happen, the cameras can provide accurate details needed for completing investigations and settling liability claims.

In addition to video, vehicles also have other advanced technology options through telematics, a term that merges telecommunications and infomatics. Telematics offers a range of different features, options and devices that are brought together by a single principle – data and communication.² Telematics gives us the ability to access television in cars, and supports features such as GPS systems, roadside assistance and remote unlocking.

At home, indoor and outdoor video cameras can record activity, and send alerts and streaming video to an app on your smartphone. These cameras are available with various features and can help prevent break-ins or simply monitor the activities around your home.

In the community, growing numbers of video cameras are being added in many areas to help law enforcement prevent and solve street crime. This builds upon the capabilities that some businesses already have with cameras in parking lots and other locations. Cities like Fremont, California are installing video surveillance cameras to help prevent crime and capture images of suspects, and their vehicles and license plates.

In the claims industry, unmanned video surveillance can help identify questionable workers' compensation claims. This type of surveillance combines cutting-edge technology with a discreet platform that reduces the chances of detection and improves documentation capabilities. Depending on the environment, video cameras can be placed in empty parked vehicles, traffic cones, utility boxes or other inconspicuous objects, and record continuously for up to seven days. Cameras can be controlled and monitored remotely, enabling the operator to see and document the claimant's activities. This technique can also be used to monitor traffic patterns around the clock in locations such as medical clinics, recreational facilities or other business locations, and to document activities around an individual's residence that might otherwise go unnoticed.

Video technology and capabilities continue to expand, offering advantages for claims professionals, law enforcement teams and consumers.

This growing area provides key benefits for the workers' compensation and liability claims industries by giving risk managers and claims examiners a powerful, cost-effective tool to help resolve claims.

REFERENCES

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²www.telematics.com

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