Fleet Safety Systems — Claims Reduction Checklist

Using cameras, sensors, and telematics to actively reduce claim payouts

INCIDENT REPORTING PROCESS

- [ ] Drivers report all contacts (however minor) on the day they occur — not next shift
- [ ] Fleet manager notified immediately on incident report receipt
- [ ] Footage extraction triggered within hours — not days
- [ ] Incident log maintained with date/time, driver, vehicle, and footage status
- [ ] G-force triggered clips checked for any incident that did not auto-trigger

FOOTAGE PRESERVATION

- [ ] MDVR loop overwrite window confirmed — know how many days before footage is gone
- [ ] Event-triggered clip locking active — g-force events auto-lock on MDVR
- [ ] Cloud upload enabled — incident clips uploaded remotely without physical access
- [ ] Manual extraction process for incidents that did not trigger g-force threshold
- [ ] Extracted footage backed up separately — not only on MDVR storage
- [ ] Footage retention matches claim type: up to 6 years for open insurance claims

NEAR-MISS EVENT REVIEW (PREVENTATIVE LOOP)

- [ ] Near-miss event data reviewed weekly — not just after incidents
- [ ] Drivers with repeated harsh braking events on same route identified
- [ ] Drivers generating repeated proximity sensor alerts flagged for coaching
- [ ] Camera event data used in driver performance reviews
- [ ] Route risk assessment updated where near-miss data shows pattern
- [ ] Sensor walk test completed monthly — confirm no systems disabled by drivers

INSURER DATA SHARING AND RENEWAL PREPARATION

- [ ] Loss ratio calculated and tracked — total claims cost vs total premium paid
- [ ] Harsh event trend data prepared for renewal negotiation
- [ ] Near-miss frequency trend documented — month-by-month improvement

- [ ] Insurer data sharing arrangement reviewed — telematics data formally shared
- [ ] Exoneration events documented — claims where footage resolved in fleet's favour
- [ ] Coaching intervention records available — demonstrating proactive risk management