

# Benefits of dash cameras

There are two primary reasons a business should outfit its entire fleet with dash cameras: accident documentation and driver behavior management.

## Accident documentation and determination of fault

Determining what happened and who is at fault in an accident is often difficult and time-consuming, even for experienced law enforcement or accident investigation professionals. For minor accidents, law enforcement takes statements as part of the investigation, but often does not have enough information to determine fault. On busy roads, vehicles are often asked to move to the shoulder immediately, potentially eliminating evidence.

Without video evidence, a farm or agribusiness owner often receives conflicting or inconsistent statements from their driver, the other driver, and witnesses. Dash cameras can assist in the following:

- Forward, road-facing dash camera video can show exactly what happened, settling conflicting and inconsistent information.
- Inward-facing cameras can indicate if there were any contributing factors to the incident related to the driver or passengers, such as distracted driving.

Video evidence regularly results in the following:

- Exact determination of fault and liability
- Reduction in investigation and legal costs
- Faster resolution of a claim

## Driver behavior management

Unsafe driving behavior like speeding, following too closely, failing to yield the right-of-way, performing distracting activities such as texting or eating/drinking, increases a driver's chance of causing a major accident.

Vehicle telematic tracking systems can significantly enhance a farm or agribusiness owners' ability to identify and track unsafe driving. Speeding, harsh braking, harsh accelerating and harsh cornering are common unsafe events identified by telematics. Telematics-based dash camera systems take this process a step further by showing what happened when the event occurred.

Was the hard braking initiated because your driver was following too closely or because another driver cut them off? A forward-facing dash camera can help answer that question.

More advanced cameras incorporate artificial intelligence capabilities. These smart cameras can identify unsafe driving behavior such as distracted driving, fatigue, improper seat belt use, following too closely, rolling through stop signs, etc. These items are tracked/scored like other events for management review.

Several studies have found the use of telematics-based dash camera systems, in combination with driver feedback and coaching, resulted in a more than 50% reduction in unsafe driving events.

## Innovative technology for better safety management

Owners should consider technological aids to assist drivers and to enforce policy. Nationwide's Premium Partner Program with Razor Tracking provides industry-leading telematics and dash camera services for Farm and Commercial Agribusiness customers. More information about Razor Tracking's telematics and fleet management solutions can be found [here](#).

## References

"Distracted Driving," Traffic Safety Facts, DOT (Department of Transportation) HS 813 559, National Highway Traffic Safety Administration (April 2024)

"Ride Shotgun from Anywhere," Razor Tracking 2024

"Risking Driving," National Highway Traffic Safety Administration (2024)



**For assistance with risk management services or safety resources,  
contact us at [RMSolutions@nationwide.com](mailto:RMSolutions@nationwide.com) or 1-800-260-1356.**