

FCCI CLAIM CASE STUDY:

Stationary Cameras

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Why Every Business Should Have Stationary Surveillance Cameras for Protection

Having stationary video cameras at all types of businesses makes sense for many reasons. Cameras installed inside and outside a business can help deter litigation, vandalism, burglaries and theft by employees and customers. Having a recording of activity in and around a business can aid law enforcement investigations, help avoid frivolous lawsuits, improve workflow, create a safer work environment and reduce insurance claims.

On-premises security cameras can assist with the investigation of many different types of insurance claims. When cameras are focused on areas of ingress/egress, they can also help verify auto claims for insured vehicles coming and going on company property. Consider the different outcomes of these actual cases from FCCI policyholders.

CASE STUDY #1

BRAKE LIGHTS FUNCTIONING

Security footage on the FCCI policyholder's premises captured the policyholder's dump truck slowing to a stop to turn into the policyholder's property and the subsequent impact to the rear of the truck by the claimant's vehicle. The video, and our site inspection, confirmed that the dump truck's brake lights were functional and that the claimant's vehicle did not brake before impact. The footage showed that the insured driver did nothing wrong and helped ensure that no claim was pursued.

CASE STUDY #2

A MOTORCYCLIST TRAGEDY

In a similar claim to Case Study #1, no cameras were present to capture the video of an accident at the FCCI policyholder's parking lot entrance. A motorcyclist, who the insured driver alleged was traveling at high speed, struck the insured vehicle as it turned into the parking lot. The lack of video allowed for multiple explanations of the accident details. This, along with the insured driver's inconsistent statements about the accident, created great concerns about how a jury would rule. Stationary cameras, as well as dash cameras, would have removed many of those questions. This tragic, fatal accident was resolved via a seven-figure settlement.

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CASE STUDY #3

NO CRACK IN THE CONCRETE

A policyholder provided parking lot repair and maintenance services for property management companies. They received notice of a claim in which a female claimant alleged to have been injured due to broken concrete at a strip mall where the policyholder provided services. The adjuster was able to obtain video from the stores in the strip mall. The video showed the claimant fell when her heel caught on an expansion joint and not in the area where there was an issue with the concrete as she alleged when she reported the claim to a store employee. The video was shared with the claimant who decided to no longer pursue her claim.

CASE STUDY #4

BICYCLIST AND THE GATE ARM

The insured homeowner's community operates a gated entrance for the neighborhood. The claimant, an avid cyclist and resident, alleged that he couldn't tell the gate was there because it blended in with the background. The video shows the gate had appropriate markings and that the claimant appeared to duck before reaching the gate as if he were to go under it. Liability was denied, and no claim was pursued.

FCCI CLAIM PHILOSOPHY

When you file a claim with FCCI, we put our claims philosophy into action. We promise to respond quickly, listen carefully, empathize with your concerns, assess the damage, communicate with you, and provide a prompt and fair resolution to your claim. We are committed to "doing what we say we'll do" so you can get back to business.

FCCI DELIVERS MEASURABLE RESULTS

FCCI is proud of our record in closing claims for our policyholders – fairly and faster than the insurance industry average. Over the five-year period (2018-2022) FCCI's 12-month casualty claims closing rate was a favorable 81.4% vs. a comparable A.M. Best industry group closing average of 74.6%. Contact your FCCI risk control consultant to learn how installing stationary cameras at businesses and workplaces can help protect policyholders from questionable claims and costly litigation.



LEARN MORE ABOUT FCCI'S VENDOR ALLIANCE PROGRAM

Click or scan the QR code or contact your FCCI risk control consultant for more information.

Acadian Total Security offers video surveillance systems through FCCI's Vendor Alliance Program.



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