

Accident Reconstruction 2.0

Technologies for Resolving Automotive Claims



From social media to Google Street View, Web 2.0 has transformed the way businesses operate today. Industries like property and casualty (P&C) insurance are shedding their paper-based processes as quickly as they adopt state-of-the-art connectivity—and they expect their service providers to be equally techno-savvy and skilled as well.

Accident Reconstruction 2.0 takes a look at the newer resources available to the engineers who investigate vehicular accidents and focuses on how they are using them to help insurance adjusters resolve automotive claims. The result is a business model that can deliver efficiencies, especially as more vehicles are equipped with event data recorders (EDRs), but there are working realities that hinder usage and cost savings. Claims staffs who understand the strengths and limitations of state-of-the-art accident reconstruction resources will be able to resolve vehicle accident claims with greater skill, speed, and success.

Luddites in a High-Tech World

The next-generation internet revolution is not without challenges for accident investigators. As many insurance carriers go paperless, some few companies and industry partners remain married to lower-tech processes—a “no tech” senior attorney recently even dared to request a vehicle inspection narrative on VHS tape. Caught between extremes, engineers and other expert service providers need to be flexible to service clients with variable appetites for technology.

With that, email bridges generations easily and has had a positive impact on meeting the real-time communications needs of geographically dispersed parties with diverse web-based capabilities. Email has become a gateway technology, even for adamant Luddites. Now, today’s high levels of broadband penetration essentially “supercharge” email, facilitating the transmission of large files. Shared data can be accessed and stored via cloud systems, sites like SendSpace and Dropbox, and even mobile devices as well. These alternatives significantly reduce documentation burdens for all parties involved in crash investigations while simultaneously enhancing collaboration and evidence management.

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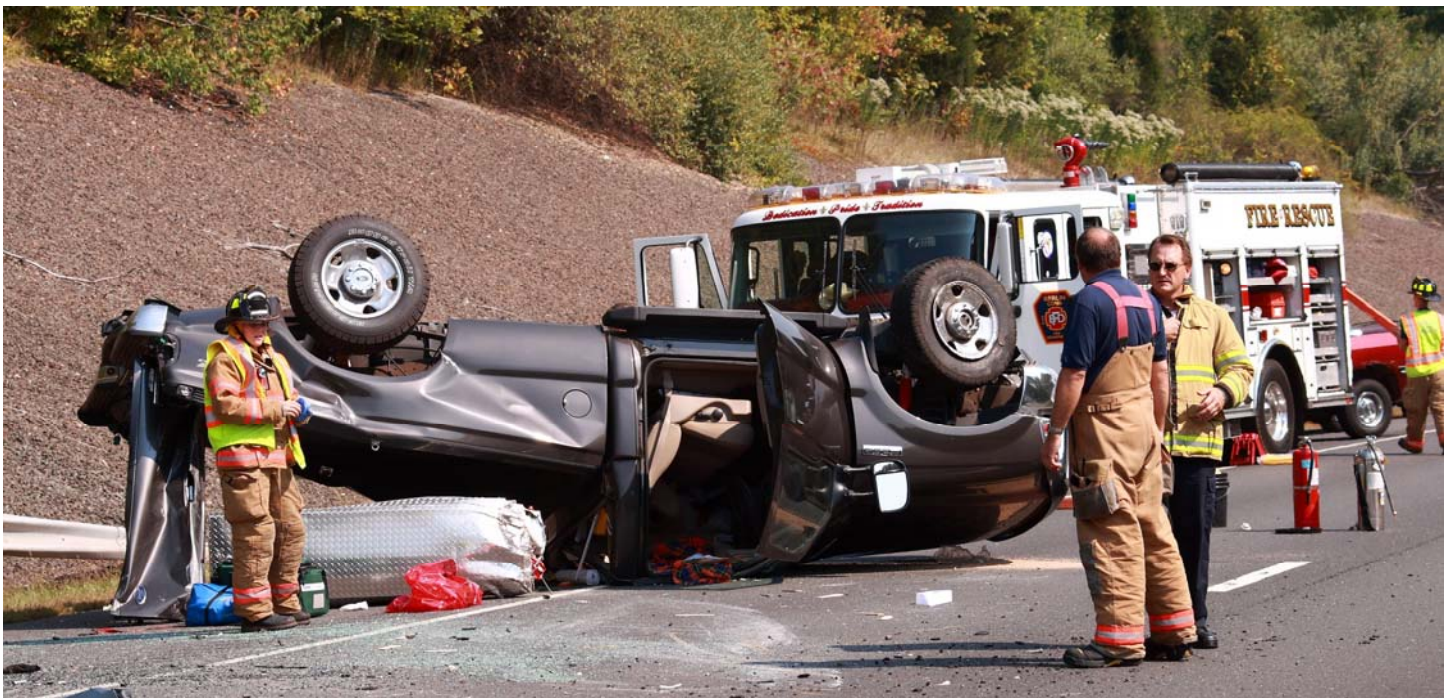
Technology's Footprint: Accident Scene Investigations

For an engineer, a crash investigation typically begins with a phone call from a claims adjuster (or an attorney) to assign a file. Even here, however, before anything actually happens, Web 2.0 can lead to cost-saving opportunities for the client by enabling the engineer to offer alternative investigatory strategies. Perhaps the crash narrative points to a tire failure, but the desired tire specialist works remotely. The engineer can take photos, collect evidence, and then transship the suspect tire(s) across the country to the tire expert. Improved connectivity delivers electronic copies of police reports, images, and recordings of the vehicle damage and crash-site examinations, depositions, and related material, ultimately expediting production of the expert's report. Such a strategy saves money because the higher-priced talent focuses on the meat of the investigation and not on the administrative details (the costs drop here as well because only essential evidence is shipped via traditional means).

Relatedly, for crash scene inspections, an empowered internet offers numerous useful tools, some of which deliver surprising benefits. Google Earth, which is coming into its own with a variety of satellite mapping resources, can sometimes make on-site scene inspections unnecessary for lower-dollar-value accidents. In years past, finding out what happened required dispatching an

investigator, hunting for the best map of the area, and perhaps commissioning aerial photography. The abundant features of Google Earth and similar resources supply street views, maps, satellite photography composites, and more for conducting preliminary research. There may even be an occasion when the points of impact and rest noted in the police report offer sufficient data to initiate a remote analysis with the help of satellite photography. However, such instances are rare because such a long-sighted view may not reveal details like crumbling asphalt, street furniture (street signs, lampposts, and the like), and short-lived factors like recently trimmed trees and weather.

While there are many differences between the analysis of an automotive accident and a crime scene, these fields share an important characteristic: intuition can trump technology when investigators unravel the series of events that led to a crash or crime. But technology can *expedite* hunches by delivering critical data. For example, while checking the commercial address of a vehicle fire claim on Google Maps using the Street View enhancement, an engineer discovered that one of the businesses of record at the location had received violent threats when he correlated the company name to online local news sources. While he knew the revelation might not add up to an actual connection between the burned-up car and sabotage, he suggested the insurer initiate an inquiry. Improved data gathering ultimately creates more opportunities to identify criminal acts, cases of fraud, or subrogation opportunities.





Technology's Benefit: Virtual Libraries

Investigating accident claims frequently require accessing technical manuals for product specifications and repair procedures, especially when pursuing potential product liability and subrogation claims. In pre-Internet days, that meant visiting a library of printed resources. The advent of Web 2.0 has been transformative, to say the least.

Even though Helm manuals have been indispensable for vehicle repair, technology has compelled publishers to create web friendly versions in order to stay competitive with new vehicle-data purveyors. The popular AllData, a platform developed specifically for online use by mechanics, offers easy access to manufacturer recommended maintenance instructions complete with photographed step-by-step instructions. The plethora of online shop

manuals, related vendor sites and video feeds, and collections of professional and scholarly articles available electronically, has certainly delivered a virtual library to the engineer's desktop.

Beyond traditional sources, social networks, user groups, and YouTube videos also may offer useful perspectives on vehicle matters. Typically, the benefit of such information is contextual rather than factual, plus there are strong accompanying caveats for use beyond the anecdotal. The downside of pervasive internet connectivity is the excessive number of conversations about minutiae; the upside is that within the infinite Web very specific information can be pinpointed and harvested. More and more, automakers, research entities, and consumer groups are using resources like YouTube to upload viewable vehicle testing videos on the Internet that can be tapped for insight.

