



This Month @ QuantivRisk

Thanks for staying tuned to our progress! This month we have another guest speaker. QR Head of Product, Tom Schweikert shares observations and insights about how ADAS is changing driving behaviors. It's conference season, so we highlight recent and upcoming travel plans. And of course, we have a fresh Accident of the Month!

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The Intersection of ADAS and Driver

Over the past two years, we have analyzed a broad range of vehicle accidents, informing the development of CRASHVIEW—our platform designed to bring transparency and objectivity to auto accidents for insurers, attorneys, law enforcement, regulators, and consumers.

As Advanced Driver Assistance Systems (ADAS) become standard across the automotive landscape, we are seeing a meaningful shift in how drivers interact with their vehicles. Increasingly, the question we are helping our customers answer is straightforward but critical: *Why did this happen?* The answer often lies at the intersection of advancing vehicle technology and human behavior.

Through our work, several consistent patterns have emerged.

First, we are observing increased instances of pedal confusion associated with **one-pedal driving** in electric vehicles. As drivers adapt to systems that allow the accelerator to control both acceleration and deceleration, traditional driving habits are changing. In high-stress situations, these evolving habits can lead to unintended inputs.

Second, we see a growing number of cases involving **conflicting inputs** between drivers and ADAS. Situations where the vehicle is executing automated functions while the driver simultaneously intervenes—whether through steering or acceleration—can create instability and elevate risk.

Third, there is a recurring gap in **driver awareness when ADAS disengages**. In many cases, drivers believe the system remained active leading up to an incident, when in reality it had deactivated moments earlier. Now nobody is driving the car. Current notification methods may not always be sufficient in real-world conditions.

Taken together, these trends underscore a broader transition in mobility. ADAS technologies hold significant promise to improve road safety, but their success depends on how effectively they are understood and used by drivers.

Looking ahead, we believe the industry has an opportunity—and a responsibility—to address this gap. In addition to continued innovation in engineering and human-centered design, greater emphasis on **driver education** and system transparency will be essential.

At QuantivRisk, we remain focused on delivering the data-driven insights our customers need to navigate this evolving landscape with confidence. As vehicle technology continues to advance, our commitment is to ensure that clarity keeps pace with complexity.

- Tom Schweikert, Head of Product

QR on the Road: Conference Update



On April 14-15, CEO John Pettit attended the **Global Insurance Symposium** in Des Moines, IA. John enjoyed meeting the other innovative startups that were invited, and pitching QR's value.

On April 28-29, Founder Mike Nelson and CEO John Pettit attended the **AIPSO Residual Market Forum** in Rhode Island. Mike & John spoke to the forum about how car crash data is transforming accident claims.



Coming up on May 26-27, CEO John Pettit will attend the **Scout Insurtech Conference** in Columbus, OH. We are thrilled that Scout has honored QR as a Recognized Leader!

Accident of the Month

Scenario:

An insurer experienced several hydroplaning claims after a rainy late spring. One claim stood out. It involved a vehicle operating in active ADAS mode at high speed in heavy rain. This combination of driver behavior, vehicle automation, and weather conditions raised key questions:

- Should the driver have relied on ADAS in these conditions?
- If ADAS is permitted to operate in such conditions, should it be capable of doing so safely?

The CRASHVIEW Solution:

Vehicle data confirmed ADAS was active, with the speed set 10 mph above the speed limit. Onboard video showed heavy rainfall and significantly reduced visibility. It also showed surrounding vehicles traveling at much lower speeds.

Result:

Based on these findings, the insurer apportioned liability between the driver and the vehicle manufacturer. Equipped with objective data, the insurer was positioned to defend its decision and pursue partial recovery through subrogation.

