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This Month @ QuantivRisk

Thanks for following our progress! This month, we explore a recent article from QR Founder Mike Nelson on why humans make poor accident witnesses—and why the vehicle itself may be the best witness in the car. Plus, check out our latest Data Point of the Month and Accident of the Month.

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Featured Perspective

The Worst Witness in the Car May Be the Human

For more than a century, insurers have had little choice but to build accident investigations around what people say happened. Driver statements, witness accounts and police reports remain core pieces of the claims file—but human memory is imperfect, particularly during an event as sudden and stressful as a crash.

Today's vehicles offer something we have never had before: another witness.

Modern vehicles can record speed, braking, steering input, accelerator position, ADAS activity and, increasingly, video surrounding an accident. Unlike a driver, the vehicle doesn't have to remember what happened. It recorded it.

In a new article published by Carrier Management, QuantivRisk founder Mike Nelson argues that this—not the robotaxi—is the vehicle automation story the insurance industry cannot afford to miss.

The article explores two real crashes in which drivers offered essentially the same explanation: “I didn’t do anything. The car went out of control.”

The vehicle data told two very different stories.

In one crash, the data showed sustained accelerator application and no braking—evidence of pedal confusion. In the other, the data showed the vehicle’s automation steering it out of its lane without driver input.

Same story. Two different truths. And in both cases, the vehicle knew what happened.

Nelson argues that as connected and ADAS-equipped vehicles become commonplace, insurers should reconsider what constitutes a reasonable accident investigation. The opportunity isn’t years away with fully autonomous vehicles. The data exists in many of the vehicles insurers are covering today.

Did You Know?

Sports have already made this transition.

Baseball uses automated technology to evaluate pitches. Tennis uses electronic line calling. Soccer uses sensors and video review. Football reviews disputed plays.

In each case, technology was introduced because even trained professionals observing an event from a single vantage point can get it wrong.

Yet auto claims remain heavily dependent on eyewitness recollection—even when the vehicle itself may contain an objective record of what occurred.

The Bottom Line

The future of accident investigation isn't about replacing claims professionals with technology. It's about giving them better evidence.

As Nelson writes:

"The vehicles have been telling us the truth for years. The only question left is whether we keep building files on the testimony of the worst witness in the car or start listening to the best one."

Read Mike Nelson's full **article** in Carrier Management

Data Point of the Month

98.3%

A study cited in Mike's article found that video review increased refereeing accuracy in professional soccer from 92.1% to 98.3%.

The lesson for auto claims? More objective information leads to better decisions.

Accident of the Month

Scenario:

A driver reports that his vehicle suddenly accelerated and went through his garage, into the kitchen.

The CRASHVIEW Solution:

Vehicle data shows sustained accelerator pedal application with no brake input before impact.

Result:

Objective evidence establishes pedal confusion rather than a vehicle malfunction, allowing the insurer to resolve a potentially complex liability question without relying solely on the driver's recollection.

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