

O₂ customer story

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Using technology to drive best practice in fleet management

How 3G vehicle cameras help lower insurance
premiums and improve driver behaviour.



DOWNWELL GROUP

Enabling Solutions

Powered by:



**Intelligent
Telematics**

The connected camera helps tell the real story

Downwell Group needed cameras in its vehicles to help reduce insurance premiums.

Downwell Group offers demolition, asbestos removal, scaffolding and other 'pre-construction' services for the construction industry. With a large fleet constantly on the move, their insurer recommended they install a tracking system and vehicle cameras to help assign responsibility when accidents occurred. And by doing so, reduce their annual insurance premiums.


"We'd employed a tracking system within our fleet for years, which was primarily an insurance provision," says Steven Padmore, the Group's Operations Director. "It had the extra benefit of us locating all our vehicles at any time so we could reassign special equipment or vehicles to specific projects at short notice.

"However, our insurers then offered premium reductions if we further equipped our vehicles with cameras that would show what had actually happened during an accident, and help to immediately identify who was at fault.

We looked at a variety of solutions and once we'd drilled down into all the options we found that the Intelligent Telematics 3G cameras supported by O₂'s mobile network coverage was just what we were looking for."

Downwell also saw the cameras as a way to establish procedures and bring in additional benefits. "It's not just about providing a camera," says Sam Footer, Partnership and Marketing Director at Intelligent Telematics. "We always look at the best way to integrate our solutions within our clients' day-to-day operations. That might include driver behaviour, training, recognition, and other initiatives, as well as linking the software and camera technology into their insurance provider. That can deliver benefits related to FNOL (First Notification Of Loss) and repair management for parties that might not be at fault – all of which can cut costs.

"Ultimately, the return on investment will come from reducing insurance premiums and claims costs. Better driving behaviour also leads to fewer incidents, lower wear and tear on vehicles and an improved brand perception on the roads."



“Before Intelligent Telematics, handling claims was difficult because you're relying on each individual's perspective of what happened. But with the cameras we definitely know what's happened, every time. ”

Steven Padmore,
Operations Director, Downwell Group



“ We want to start rewarding the good drivers. Our brand is out there, and our drivers represent us on the road. We expect them to behave in a way that reflects us as a company and having video that shows how they’ve used their skills to avoid an accident is a great way to help us do that. ”

Steven Padmore,
Operations Director, Downwell Group

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3G vehicle cameras provide near real-time notification with footage of accidents and near misses

Following an in-depth consultative process, Downwell adopted Intelligent Telematics’ IT1000 and IT2000 single and dual-camera systems for its fleet. Both devices employ a front-facing camera mounted on the windscreen, either at dash or rear-view mirror level, which is activated once the ignition is switched on.

The IT2000 provides a second camera which captures video from inside the vehicle, so Downwell can review driver behaviour and provide additional detail in the event of an incident.

“O₂’s 3G connection means we have access to footage within moments of any incident,” says Steven Padmore. “So we know what’s happened, how it’s happened and can positively identify who’s at fault. We can then pass that information straight to our insurance company and potentially avoid spurious claims.

“ Having the cameras has already affected our drivers’ behaviour, because they know that if they do anything wrong it’ll be picked up. Our drivers have said it’s good to know that emergency services can be contacted as soon as an incident has occurred, and that the video evidence can be used to validate their version of the story – it makes them feel better supported. ”

Steven Padmore,
Operations Director, Downwell Group

Real-time 3G video access gives immediate insight into driving incidents

O₂'s 3G network provides the reliable link between the cameras mounted in the vehicles and Downwell Group's head office in Thurrock.

The 3G solution does much more than simply track the vehicles' whereabouts. Thanks to a g-force sensor, any harsh incident, from braking, acceleration or cornering to an actual collision, triggers an alert by text or email. Downwell can then log into an online dashboard and view the video footage of before, during and after the incident, typically within seconds.

They can then call the emergency services if needed, reschedule vehicles, and offer immediate assistance and repairs. The video evidence can also show the insurer who was at fault – significantly reducing the number of 50/50 claims.

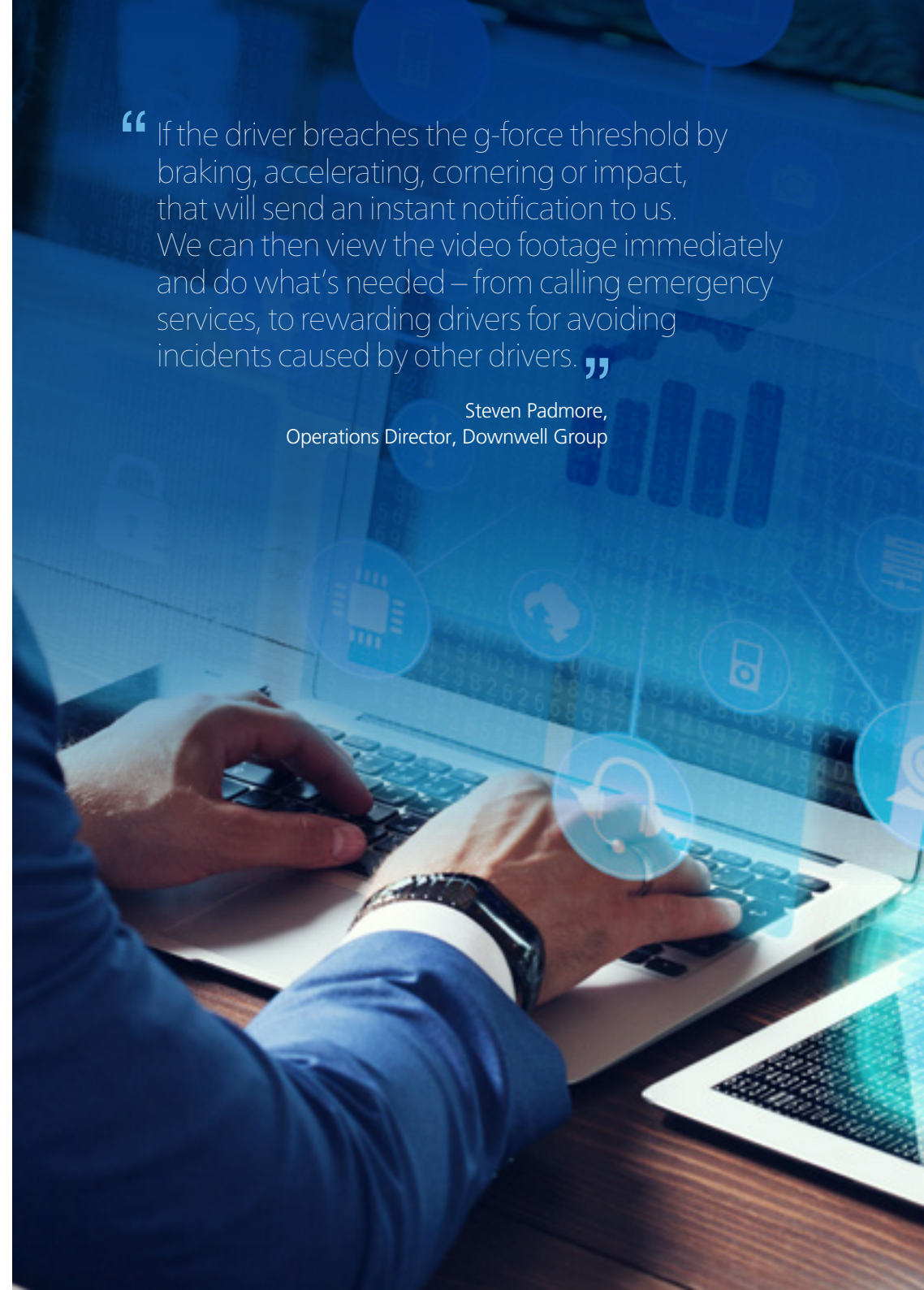
The speed of the notification means Downwell can immediately alert their insurers to settle claims swiftly and efficiently. Supporting repairs for anyone not responsible for the incident allows them to reduce claims costs, further reducing premiums. They can also analyse driver behaviour to recommend targeted training, discipline or reward drivers, and ultimately improve driving practices. This not only improves road safety but also helps to reduce wear and tear on vehicles and lower fuel consumption.

3G vehicle cameras from Intelligent Telematics have helped to achieve:

- A 20% reduction in insurance premiums
- A significant drop in incident and accident frequency
- Immediate support for drivers involved in an incident
- A reduction in paid motor fleet claims
- 100% real-time visibility of all collisions and harsh driving incidents
- Additional insights into driver behaviour
- Reduction in vehicle wear and tear
- Improved fuel efficiency
- Positive brand perception on the roads

“ If the driver breaches the g-force threshold by braking, accelerating, cornering or impact, that will send an instant notification to us. We can then view the video footage immediately and do what's needed – from calling emergency services, to rewarding drivers for avoiding incidents caused by other drivers. ”

Steven Padmore,
Operations Director, Downwell Group





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About Downwell Group

One of the UK's leading providers of demolition and scaffolding services for the construction industry.

Downwell Group provides a wide range of demolition and other 'pre-construction' services for major redevelopment projects in Greater London and the South of England. These services include: site clearance, land remediation, strip out works, temporary works including façade retention, scaffolding and both full and partial demolition. Working on small and large buildings, they use specialist, mechanised and remote methods with consideration for the environment.

“ The consultative approach helped us to identify all the different ways the solution could be used to cut costs – from lower insurance premiums, to reduced vehicle wear and tear, driving education and support or real-time help for our drivers if they ever find themselves involved in an accident. ”

Steven Padmore,
Operations Director, Downwell Group



About Intelligent Telematics

Intelligent Telematics is the leading provider of connected camera solutions to the fleet, road transport and insurance sectors.

The company is responsible for launching the first 3G vehicle camera in the UK and has since introduced the only solution currently available that delivers both integrated driver behaviour monitoring and proactive claims management. This unique and proven approach is already achieving a 45% reduction in accident frequency, as well as £1,600 of claim cost savings per third-party collision, for major fleet operations.

Intelligent Telematics' IT1000 and IT2000 3G devices are the leading single and dual-camera solutions for vehicle operations, providing increased protection against fraudulent insurance claims, false driving allegations and disputed liability. They use the most sophisticated 3G and 4G technology so that HD footage of any collision, near miss or harsh driving incident is captured and automatically transmitted within moments. Unlike other systems in the marketplace, the videos and supporting data are uploaded to a secure server network with no user intervention required, making them the only truly effective 3G vehicle cameras for First Notification Of Loss (FNOL).

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www.o2.co.uk/enterprise/insights

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