



With the help of DMC's Risk Engineering department, an insured navigated the delicate transition of formally introducing a camera program to their 100% owner-operator fleet.

DMC assigns a dedicated risk engineering professional to all straight excess accounts as part of our service. Our senior risk engineer worked with an account on various risk management initiatives, including the implementation of a fully launched camera program. While the insured has been working towards implementing a formal camera policy for some time, they have been cautious about proceeding due to concerns regarding their 100% owner-operator fleet. Consequently, the process has been delayed for several years. We began working with the account and advised them to create a formal camera policy, provided guidance on the essential elements to consider, offered to review, and consulted further. After working on the policy draft for several months, the insured sent it to our senior risk engineer for her review. DMC continued to work with the insured, suggesting edits and providing examples of elements to incorporate, such as a retention policy specifying how long they would retain the footage to protect them from potential liability issues. With our guidance, the insured is continuing to work on the policy draft and has established an implementation schedule and driver-coaching program. These measures will ensure the successful integration of the camera program into their operations.

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