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TECHEDGE

Insurers put new products to the ultimate test—implementation.

Product: Data Harvesting Service
Company: Injury Sciences
Web site: www.injurysciences.com

The Data Harvesting Service from Injury Sciences pulls crash data right to your laptop.

A good investigator can often tell you what happened in a car wreck just from a study of the accident scene. You've got the drivers, passengers, and assorted witnesses to give accounts, but sometimes the number of interviews equals the number of different versions of the event. However, what if the silent participants in the accident—the vehicles—could tell a story?

In a way, they can. Crash Data Retrieval is not just for air transportation. The ability to access data that can explain how fast a vehicle was traveling five seconds prior to the collision, at what point the brakes were applied, and other useful information is sitting in the wrecked vehicle waiting for someone to download the information.

"This is pure data for the most part," says Bob Swift, assistant vice president in charge of litigation for Great American Personal Lines. Great American uses the Data Harvesting System offered by Injury Sciences. Used outside the IT department but interesting nonetheless, so-called "black box" information can be acquired from vehicles equipped with modules that detect collision events and assess their severity for the deployment of occupant protection systems, such as airbags, according to Scott Palmer, president and CEO of Injury Sciences. There are two ports on the vehicle that can be used to harvest the data.

Since insurers have an insurable interest in the vehicle, courts may rule favorably for them harvesting the data.

While not all makes and models of cars have these analytics tools available, most car manufacturers are adopting them. Car manufacturers can use the data for testing and engineering purposes. Data can be harvested from all General Motors vehicles manufactured since 1996 as well as many late-model Fords, according to Palmer. He estimates 15 percent of vehicles on the road today are equipped with the modules, and that number should be going up each year.

Swift says there are concerns about issues of privacy in releasing data, but since the insurance company has an insurable interest in the vehicle, he feels courts will rule favorably for the insurers harvesting the data. He cautions insurers be "careful to preserve the chain of custody" of the data.

Palmer says the connection to harvest the data from the car into the adjuster's laptop and the analytical tools needed to use the data are available for $1,500 a month to insurers and $30 for each upload. Insurers also need technicians to visit the vehicle to upload the data. Training sessions for connecting the vehicle to a laptop via a modem can be done within an hour.