

# **REDTAIL TELEMATICS' DATA AND EXPERT WITNESS CONSULTATION CLEARS YOUNG DRIVER OF 'MULTI-MILLION POUND' DAMAGES CLAIM**

*The defendant was successfully cleared of fault after expert evidence showed that GPS track data cannot provide inch-perfect positioning of an accident.*

Proving the power of telematics technology in tackling motor insurance claims head-on, leading telematics service provider, Redtail Telematics has identified and successfully defeated a claim made by a claimant involved in a motor cycle accident that GPS data obtained from the defendants telematics box proved the car crossed the white line into the wrong side of the road. The claimant suffered significant injuries and which typically attract multi-million pound awards for compensation.

Significantly, the court case supported by Redtail Telematics, featured Dr Colin Smithers, CEO of Redtail, as an expert on telematics devices and data. Dr Smithers' unchallenged report showed that the telematics evidence consisting of GPS and accelerometer data could not provide the accuracy required to support the claimant's claim of the accident location and this was adjudged to be correct after lengthy cross-examinations of Accident Reconstruction Experts (ARE). The accelerometer data showed the car's detailed movements immediately prior to the impact and its location was determined by other means such as marks on the road and as estimated by the AREs and the police collision investigator.

The case in question (Mitrasinovic v Stroud, 2020) was concerning an accident between a motorcyclist (claimant) and a driver of a car (defendant). The claimant's legal team suggested that GPS data showed that the defendant was driving on the wrong side of the road, the apex of a bend.

The defendant's vehicle was equipped with a Redtail device (in this case hard wired, but the technology would have been the same whether OBD or 12v plug in) and which tracked through its high quality GPS, accelerometer and gyro sensors the speed, position, and trajectory of the vehicle. This data was captured and recorded on the Redtail Telematics' portal and available for study not only immediately after the incident but also, once the incident was classified as an accident, for intense scrutiny after the event and, crucially, after memories had had years to fade.

Dr Smithers was required to offer a robust view of the data's validity for showing vehicle positioning through a bend as recorded by GPS and the onboard accelerometer. Imperatively it was the detailed analysis of our accelerometer readings that was used to mitigate against the known and unavoidable limitations of GPS accuracy, and which proved vital in proving the innocence of a young driver. GPS accuracy is always limited e.g. by how much the sky is obscured, in this case by nearby trees.

Commenting on the validity of the telematics data, Dr Colin Smithers states: "In conclusion, and without detracting from the potentially tragic circumstances of any accident, it is important to note the fundamental contribution to accuracy and veracity of events afforded by expertly analysed telematics data. The degree of absolute detail supported by robust science is of real value in the areas of claims, liability and fraud for any insurer or underwriter, and not least for the lives and livelihoods of policyholders and drivers. The enormous power of telematics to assist the limitations of human memory under duress and after the passage of time is not to be underestimated. I was shocked by the differences in the various witness accounts".

The insurance industry estimates that 30% of claims include some element of fraud. Use of telematics helps to reduce this.

### **About Redtail Telematics**

A leading Telematics Service provider (TSP) provider of telematics solutions to the usage-based insurance (UBI), automotive, fleet tracking, and stolen vehicle recovery (SVR) sectors globally, Redtail draws on its joint heritage with sister company, Plextek, the communications technology design house, and have together supplied over 6 million devices into the automotive aftermarket in more than 30 countries since 1993.

Redtail Telematics Ltd is headquartered in Cambridge, UK and, together with subsidiary Redtail Telematics Corp in San Diego, California, enjoys the unique benefits among TSPs in designing and manufacturing its own devices as opposed to purchasing them from a technology provider.

However, the company has expanded significantly beyond exclusively offering telematics device design and manufacture to offer a broad set of services – including APIs, portals, apps, all of which underpinned by the capture, analysis, and processing of valuable telematics. In short, a one-stop-shop for insurers and enterprise customers with control over the whole stack, vital for optimised and customised solutions.

Redtail devices and services are used by Admiral, ingenie, ByMiles, TRACKER UK, Lojack, CalAmp, Concirrus, Acorn and JLR, among others.