

TCU SnapShot



Background Information

The member lodged a claim stating that he was driving his high powered HSV sedan through residential streets in Willetton and as he turned a corner, claims that he missed third gear and accidentally changed into first gear. As a result he lost control of the vehicle, left the road into parklands and crashed into trees. The vehicle was severely damaged and both airbags were deployed. The member said that he was only doing the speed limit at the time.



Inquiries

The member's version of events, the extensive damage to the vehicle and the fact that it was a high powered vehicle triggered concerns. As a result inquiries were conducted and the member was interviewed. The member maintained his version of events that he was doing 50kph and only lost control when he put it in the wrong gear. He denied any reckless or deliberate acts.

Other inquiries were conducted to locate witnesses or physical evidence at the scene, however on this occasion there was nothing available. Police had attended but no charges were laid. In many instances, without sufficient evidence to prove otherwise, these claims would be accepted.

However members of TCU had recently attended a conference on motor vehicle theft & fraud where there was a presentation on how it was possible to download and access information stored in certain vehicle's Air Bag Control Module.

The Air Bag Control Module (ACM) stores data much like a planes 'black box recorder' and can give an insight into what a vehicle is doing up to 10 seconds prior to an incident or crash.

The airbag control module is housed within the vehicle and is very well protected. In this instance the following data was downloaded in regards to the crash:

Parameter	-2.5 Sec	-2.0 Sec	-1.5 Sec	-1.0 Sec	-0.5 Sec
Vehicle Speed (MPH)	52	49	57	54	39
Engine Speed (RPM)	5376	4736	6592	4672	3712
Accelerator Pedal Position (Percent)	28	8	100	0	0
Percent Throttle	100	24	100	24	33
Brake Switch Circuit State	Off	Off	Off	On	On

What was of particular interest in these details is that 1.5 seconds prior to the airbags being deployed (when the crash occurred) the member was travelling at a speed of 57 MPH (91.7Kph) with the throttle at 100% and the accelerator pedal depressed at 100%. The vehicle was also redlining at 6500 RPM's. What this tells us is that the member was driving with his foot flat to the floor until he applied the brake a half second later when he lost control and it was too late. The speed limit was 50kph and the member was travelling a whopping 41kph above the speed limit, which is dangerous in any circumstance.

The member was re-interviewed and surprised at the evidence we were able to obtain. He could not offer any defence to the irrefutable evidence on his reckless driving and chose to withdraw his claim and arrange his own repairs.

It fair to assume that big brother is everywhere these days, and in this case even in your vehicle. The vehicle was a total loss and resulted in a \$50000 saving. This has now become a very effective and invaluable tool in investigating claims with questionable manner of driving. We have been able to get the 'black dog' off the hook for the cause of several crashes.