



Why do EMS Agencies choose the CruiseCam from Mobile Video Data Solutions?



Mobile Video Computing Solutions has been developing and building CruiseCam for over 10 years. Their CruiseCam has state-of-the art technology and are built to handle the changes in today's most demanding EMS applications. They provide the best and most reliable video data solutions which bring value to the overall life cycle of the product. Companies that have installed their systems have already commented on the significant savings they realized after calculating the life cycle when incorporating reduction of theft and false claims.

Mobile Video Computing Solutions

www.mvcsol.com

WHY DOES MY INSURANCE KEEP GOING UP?



FACT: For every insurance premium dollar, about \$0.60 is for insurance coverage. The rest goes to the operating costs of the insurance company.

At one time or another we have all heard insurance being described as a necessary evil. To be honest, most would admit it is more necessary than evil. However, EMS agencies can save money by leveraging the latest mobile video and data technologies to lower the insurance premium if they understand how insurance works.

FACT: Every claim will impact your future insurance premium.

Insurance coverage has three main categories:

Workers Compensation	General Liability	Automobile Liability
Statutory Coverage Employer's Liability	Products Liability Completed Operations	Physical Damage

To determine physical damage liability is primarily based on the equation:

Risk Assessment = Frequency x Severity x Exposure

Frequency is how often are claims filed

Severity is the cost of each claim

Exposure is the amount of time, number of cycles, number of people and resources (equipment) involved

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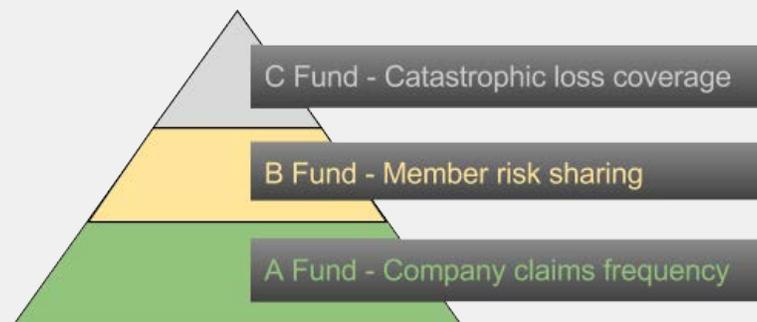
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To determine the insurance premium:

$$\text{Insurance Premium} = \text{Loss Forecast} + \text{Operating Costs}$$

Loss Forecast = A Fund (Captive Frequency Loss Layer) + B Fund (Captive Shock Loss Layer) + C Fund (Reinsurance)



Mobile video and vehicle data are proven technologies that will help you lower insurance premium by reinforcing driver's training and behavior modification, documenting and ensuring daily routes are correct, protecting against false claims by providing record of accident conditions and causes, and tracking valuable asset. We will conduct a case study and demonstrate the true cost of an accident in the next issue.

If you have just begun the video system selection process or want some help to get started, call Stephen Chue at Mobile Video Computing Solutions at [586-799-2140](tel:586-799-2140) or email him at Stephen.Chue@mvcsol.com. Stephen will be happy to assist you or schedule a CruiseCam demonstration at your convenience.

Contact Stephen.Chue@mvcsol.com for more information or to schedule a demonstration.