Auto Awareness: Connecting the Dots

By Michael Houts

C ouldn’t we all stand to learn a little more about the safety features on our cars? This question becomes especially true for subrogation professionals when there is a malfunction to one of these parts.

With that in mind, Tom Jennings and Mike Markushevski from ARCCA will discuss how to look for subrogation opportunities in vehicular incidents involving some very specific auto components in their session, “Automotive Awareness: Subrogation and What You May Not Know About Seat Belts, Seat Backs, Air Bags, Rollovers, Child Seats, and Cargo Retention.”

Christopher Deegan from Weber, Gallagher, Simpson, Stapleton, Fires & Newby, LLP, also will be on hand to field any legal questions that arise. Together they will educate attendees on how to identify subrogation possibilities when these parts are involved in the accident.

“The full title is, ‘Automotive Awareness,’ and that is the objective here,” said Jennings. “We want to make attendees aware of things that they might see in their vehicular incidents that may have subrogation opportunities, which they may not have otherwise recognized. We have had cases in all of these areas and an important one is cargo retention. That involves cases in which someone has equipment in the trunk — for instance, a toolbox or hockey equipment in one case — and a frontal collision occurs and the cargo comes through the backseat and kills or injures a passenger.”

Though the presentation will cover a wide range of topics, the spotlight will be on those auto parts or systems that subrogation professionals will most likely encounter at some point in their careers. Jennings also said this session will feature an interesting segment on seat-belt performance and some of the history of seat belts, passive seat belts, problems with retractors locking, seat belt geometry, and the dangers of lap belts versus a three-point belt.

“The focus of the discussion will be on the things to look for when there are serious injuries involved in vehicular incidents,” said Jennings. “We want the audience to be able to recognize that there might be subrogation opportunities in these cases. Whereas before, you looked at a victim and he has a broken neck and can’t figure out why, perhaps it’s because when the seatback collapsed, it was designed to spring back. Or the same thing with some sort of incursion from the trunk where it rebounds back, and everyone is trying to figure out how the victim’s back was broken.”

There will be many dramatic images displayed in this session, coupled with unique information that will keep attendees in the know on potential subrogation events associated with auto incidents and malfunctions.

“We get a lot of people saying, ‘I had no idea that could happen!’ when we go through these different auto components,” said Jennings. “We preface it by saying that these are situations that 90 percent of the people in the audience might never see, but that there is a great possibility that some of them will. We want them to recognize it when they do.”

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