

Subrogating Serious High-Exposure Vehicle Loss

WHAT TO DO-WHAT TO LOOK FOR

1 PHOTOS

As with any serious crash scene, train your adjusters to take thorough external photos of the vehicles. However, **also have them photograph the interior**: the seats, dashboard, the "Build Tag" on the door or door jam, child seats/restraints, seat belts, stress indications and airbags.

2 EVIDENCE

Take control of all vehicle(s) if possible. Have vehicles stored in a secure storage lot with **controlled access**. Keep all parts intact until inspection by experts can be arranged.

3 ATTORNEYS and EXPERTS

Get them involved early: Accident Reconstruction, Seat Back, Belt, Child Restraint, Airbag, Rollover, Biomechanic, & Medical Experts. Assemble the right team.

4 SEATING LOCATION AND INJURIES OF ALL OCCUPANTS

Why were some occupants seriously injured while others walked away?



5 EJECTIONS

Were any occupants ejected from vehicle?

6 AIRBAGS

Did they deploy? Should they have? Any injuries attributable to them?

7 SEAT BELTS

Were they in use? By whom? If an older model vehicle, were there motorized shoulder belts or in-the-door lap/shoulder belts? Do you suspect: seat belt retractor failure, buckle-inertial release, buckle inadvertent release, lap/shoulder belt geometry?

8 SEAT BACKS

Are seat backs upright where they should be? Is there evidence of rearward collapse? Is this make/model prone to collapse?

9 CHILD SEATS/RESTRAINTS

Is it where it should be? Was it installed properly? What is the make & model?

10 BLACK BOX

Does the vehicle have one? Is data extractable?



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