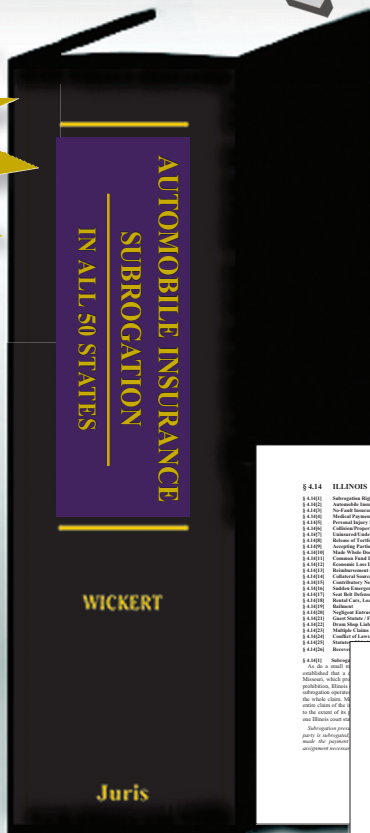


# AUTOMOBILE INSURANCE SUBROGATION

In All 50 States

Just Published!



"Med Pay and PIP subrogation, No-Fault laws, uninsured motorist consent and substitution, seat belt defense, negligent entrustment, deductible reimbursement regulations, bailment issues, collateral source and made whole rules, and statutes of limitations. This book has everything a subrogation professional will need and is never out of arm's reach."

- **Bradley K. Johnston**, Risk Management Services Company, Director of Subrogation, Louisville, Kentucky

BY

GARY L. WICKERT

"The book is amazing. It universally covers even the most obtuse subrogation issues interwoven into or even remotely connected with the business of auto insurance subrogation. If you insure motor vehicles and want to increase your subrogation recoveries, get this book!"

- **Karen Birks-Pace**, Erie Insurance Group,

#### § 4.14 ILLINOIS

- § 4.141 Subrogation Rights
- § 4.142 Automobile Insurance Coverage
- § 4.143 No-Fault Insurance Laws
- § 4.144 Medical Payments Subrogation
- § 4.145 Personal Injury Protection (PIP) Subrogation
- § 4.146 Uninsured Motorist Subrogation
- § 4.147 Collateral Source Subrogation and Substitution
- § 4.148 Release of Tortfeasor By Insured
- § 4.149 Uninsured Motorist Payment Consent and Substitution
- § 4.150 Seat Belt Defense
- § 4.151 Common Fund Doctrine
- § 4.152 Uninsured Loss Doctrine
- § 4.153 Substitution of Insurer's Subrotee
- § 4.154 Collateral Source Rule and Comparative Fault
- § 4.155 Deductible and Co-pay
- § 4.156 Statute of Limitations
- § 4.157 Seat Belt Defense
- § 4.158 Negligent Entrustment
- § 4.159 Bailment
- § 4.160 Collateral Source
- § 4.161 Collateral Source
- § 4.162 Collateral Source
- § 4.163 Collateral Source
- § 4.164 Collateral Source
- § 4.165 Collateral Source
- § 4.166 Collateral Source
- § 4.167 Collateral Source
- § 4.168 Collateral Source
- § 4.169 Collateral Source
- § 4.170 Collateral Source
- § 4.171 Collateral Source
- § 4.172 Collateral Source
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- § 4.193 Collateral Source
- § 4.194 Collateral Source
- § 4.195 Collateral Source
- § 4.196 Collateral Source
- § 4.197 Collateral Source
- § 4.198 Collateral Source
- § 4.199 Collateral Source
- § 4.200 Collateral Source

#### CHAPTER 2

##### AUTOMOBILE INSURANCE

- § 2.01 Generally
- § 2.02 History of Automobile Insurance
- § 2.03 Elements of the Automobile
- § 2.04 Elements of the Automobile
- § 2.05 Elements of the Automobile
- § 2.06 Types of Automobile Insurance Coverage
- § 2.07 Bodily Injury Liability
- § 2.08 Property Damage Liability
- § 2.09 Medical Payments Liability
- § 2.10 Personal Injury Protection
- § 2.11 Uninsured Motorist Coverage
- § 2.12 Collateral and Comparative Fault
- § 2.13 Deductible and Co-pay
- § 2.14 Medical Reimbursement Coverage
- § 2.15 Towing and Labor Coverage
- § 2.16 Gap Auto Insurance Coverage
- § 2.17 Release of Subrogation Coverage
- § 2.18 Commercial Automobile Coverage
- § 2.19 Automobile Liability
- § 2.20 Personal and Non-Owned Coverage
- § 2.21 Medical Payments
- § 2.22 Personal Injury Protection
- § 2.23 Uninsured Motorist Coverage
- § 2.24 Underinsured Motorist Coverage
- § 2.25 Pollution Exclusion - Spill & Coverage
- § 2.26 Other Vehicle Coverage
- § 2.27 Collateral Coverage
- § 2.28 Comparative Coverage
- § 2.29 Collateral Source Coverage
- § 2.30 Collateral Source Coverage
- § 2.31 Collateral Source Coverage
- § 2.32 Collateral Source Coverage
- § 2.33 Collateral Source Coverage
- § 2.34 Collateral Source Coverage
- § 2.35 Collateral Source Coverage
- § 2.36 Collateral Source Coverage
- § 2.37 Collateral Source Coverage
- § 2.38 Collateral Source Coverage
- § 2.39 Collateral Source Coverage
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- § 2.95 Collateral Source Coverage
- § 2.96 Collateral Source Coverage
- § 2.97 Collateral Source Coverage
- § 2.98 Collateral Source Coverage
- § 2.99 Collateral Source Coverage
- § 3.00 Collateral Source Coverage

## ***Automobile Insurance Subrogation – In All 50 States***

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### **Author:**

**Gary Wickert** is an insurance trial lawyer and is regarded as one of the world's leading experts on insurance subrogation. He is also the author of several subrogation books and legal treatises and is a national and international speaker and lecturer on subrogation and motivational topics. After 15 years as the youngest managing partner in the history of the 30-lawyer Houston law firm of Hughes, Watters & Askanase, L.L.P., Mr. Wickert returned to his native Wisconsin in 1998 and co-founded the subrogation firm of Matthiesen, Wickert & Lehrer, S.C. He oversees a National Recovery Program which includes a network of nearly 285 contracted subrogation law firms in all 50 states, Mexico, Canada and the United Kingdom and boasts recoveries of more than \$500 million in recoveries and credits for more than 250 insurance companies. Licensed in both Texas and Wisconsin, Mr. Wickert is double board-certified in both personal injury law and civil trial law by the Texas Board of Legal Specialization. He is also certified as a Civil Trial Advocate by the National Board of Trial Advocacy, for whom he has both written and graded the product liability questions contained on the NBTA national certification exam taken by trial lawyers around the country. For 28 years, Mr. Wickert has served as an expert witness and insurance consultant on subrogation and insurance related issues and has been consulted by

insurance carriers, lawyers, and legislative bodies from several states. He is a licensed arbitrator and has attended more than 750 mediations in more than 30 different states. He has represented subrogated insurance carriers in every state, and has been admitted pro hac vice in 17 states. Gary Wickert has worked with the Texas Legislative Oversight Committee in rewriting their workers' compensation subrogation statutes, has served on the Board of the National Association of Subrogation Professionals, and has been cited as an authority on workers' compensation subrogation by several appellate courts, including the Texas Court of Appeals. He is one of only a few lawyers to have ever represented a subrogated carrier before the United States Supreme Court, and was named as one of Law & Politics magazine's "Super Lawyers" for 2005-2010.

### **About the Book:**

***Automobile Insurance Subrogation: In All 50 States*** is the most thorough, comprehensive, and ambitious anthology of subrogation-related legal information and insurance resources ever put to paper. It is the last and most anticipated of the subrogation trilogy, and a book which will serve as the "bible" for any insurance company writing personal lines or commercial auto.

*praise continued from pg 1*

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– **Jon Coscia**, Latitude Subrogation Services, Chief Operating Officer, Bloomfield Hills, Michigan

Every year there are more than 7 million auto accidents in the United States with a financial toll of more than \$300 billion. Nearly 3 million people are injured and 42,636 people are killed. In the overwhelming majority of these accidents there is at least one party at fault. For virtually every one of these accidents, a policy of automobile insurance provides some sort of claim payments or benefits. In the vast majority of those claims, one or more insurance policies and/or applicable state law grants the insurer a right of subrogation against a negligent third party whose carelessness caused the accident. This book is the bible on subrogating those claims.

This book covers the nuts and bolts of auto subrogation in all 50 states, covering every topic imaginable, including PIP, Med Pay, UM/UIM, property claims, deductible reimbursement, no-fault subrogation, suspension of driver's licenses, and more. It surveys the laws of every state and provides descriptions of every type of auto coverage imaginable, as well as the statutory, case law, and regulatory authority governing every aspect of auto subrogation. If you have subrogation responsibility involving auto claims, you need this book. It universally covers issues which are indelibly interwoven into the business of auto insurance, including a complete treatment of the laws of all 50 states and the District of Columbia relating to:

- Basic and Statutory Subrogation Rights
- Mandatory vs. Optional Insurance Coverage
- No-Fault Laws, PIP, Mini-Torts, and Loss Transfer Laws
- Tort Limitations
- Medical Payments Coverage and Subrogation
- Uninsured/Underinsured Motorist Coverage and Subrogation
- Collision/Property Subrogation
- Release of Tortfeasor by Insured
- Accord and Satisfaction: Accepting Partial Payments from Tortfeasor
- Made Whole Doctrine
- Common Fund Doctrine
- Economic Loss Doctrine
- Deductible Recovery and Reimbursement
- Collateral Source Rule
- Contributory Negligence/Comparative Fault
- Seat Belt Laws and Defenses
- Rental Cars, Loaner Vehicles, and Test Drivers
- Bailment/Parking Lot Liability
- Negligent Entrustment

- Facing Multiple Claims In Excess of Liability Policy Limits
- Conflict of Laws/Interstate Subrogation
- Recovery of Attorney's Fees and Costs
- Statutes of Limitations
- Arbitration of Auto Subrogation Claims

It is a complete treatment -- A to Z -- of virtually every issue which the insurance claims or subrogation professional will face in the area of automobile insurance. It is like no legal treatise ever written and promises to be the most used reference in any insurance company.

With billions of dollars in claims dollars annually, automobile insurance subrogation represents by a factor of ten the most active area of insurance subrogation, and the area with the most unanswered questions. Automobile insurance subrogation also presents one of the industry's greatest subrogation challenges, with 51 different jurisdictions each harboring a confusing array of ever-changing statutes, regulations and case law which the subrogation professional has no choice but to become familiar with. No two states handle any one of the above-referenced subrogation topics alike. Combined with the reality that with the mobility of automobiles and the ease of interstate transportation, most subrogation professionals must be familiar with or have access to resources detailing these laws and regulations in every jurisdiction, or suffer reduced recovery opportunities at best - and bad faith allegations in more egregious situations.

The myriad of subrogation topics addressed and receiving thorough treatment in this treatise were carefully selected by the author and affiliated local subrogation counsel in all 50 states over the past 28 years as the most frequently-asked-about areas of automobile insurance subrogation. The book is 18 months in the making, and had to be edited several times during its writing to keep up with small changes in the law in several states. If the question has been asked about or inquired into on claims association or subrogation list-serves over the last three decades, it will find treatment and discussion in this book. Easy-to-find and easier-to-understand answers to difficult questions are the hallmark of *Automobile Insurance Subrogation In All 50 States*. Even the confusing no-fault, PIP and Med Pay laws governing no-fault claims and subrogation in a number of states which have mandatory or add-on no-fault laws receive thorough treatment and lengthy discussion in easy-to-understand language even


*continued >*

non-lawyers can understand. It is the one-stop resource for auto subrogation, and it is truly unique. This book represents the only such compilation of automobile insurance subrogation laws in the industry. No longer do subrogation professionals have to fish around on the internet or rely on outdated, incomplete, and inaccurate subrogation charts which are passed on from claims handler to claims handler like devalued subrogation currency. This book has it all - accuracy, thoroughness, understandability, and reliability. There is no other book like it.

The final chapter of the book is entitled *Suspension of Driver Licenses*. Subrogating against uninsured drivers is one of the less glamorous aspects of automobile insurance subrogation. It is the red-haired step-child of the red-haired step-child, and could easily be featured

on the Discovery Channel series, *Dirty Jobs*. However, it can be a lucrative and rewarding subrogation endeavor if handled appropriately and in volume. For that reason, the author has compiled and set forth the detailed laws, rules, and form requirements in every state which allow a subrogated insurance company to effect a suspension of the driver license or vehicle registration of an uninsured owner or operator whose vehicle caused damage which the insurance carrier wishes to collect on. It is unlike any resource found anywhere, and details when and how a subrogated carrier can be instrumental in getting the license of the uninsured tortfeasor suspended, so that he or she will be forced to satisfy the debt owed or at least begin making installment payments. This chapter alone is worth the price of the book.



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