Diversified Product Inspections, LLC DPI Investigator

November 2017

Subrogation Dollars Can Help Offset Catastrophe Costs

Natural disaster losses in excess of \$100 billion dollars caused by hurricanes, wildfires and earthquakes have led insurers and reinsurers to post profit warnings. Now is the time to pursue subrogation to help offset the costs of those catastrophe claims.

DPI's Subrogation Screening Program was developed to provide a costeffective, time-efficient way to help you pursue subrogation dollars. Simply complete a Subrogation Screening Form and send the evidence to us, along with a \$100.00 Screening Fee (standard shipping rates apply). DPI will review the file and evidence and contact you to let you know if we recommend pursuing subrogation and what level of inspection may be best suited for your claim. If you choose to proceed, a credit for the \$100.00 Screening Fee will be applied to the recommended inspection fee. If you choose not to proceed, we will return or dispose of the evidence, and the file will be closed.



WHY WILL THE PROGRAM WORK?

DPI has been an industry leader in product failure analysis for over 25 years, servicing all 50 states. Our research database and inventory of exemplars is second-to-none. Our team of experts can quickly do what your adjusters simply do not have time to do – identify if there is a possibility for subrogation.

WHAT DO YOU HAVE TO LOSE?

For \$100.00 plus shipping, you can know whether to pursue subrogation. DPI cannot guarantee that your subrogation efforts will always be successful. But we can guarantee that they will never be successful if they are not being handled. We are here to help.

WHAT DO YOU HAVE TO GAIN?

Here are just a few examples of subrogation success stories:

EVIDENCE	CLAIM AMOUNT	RECOVERED	INSPECTION CHARGES
Water Heater	\$700,000	\$700,000	\$4,419
Water Filter	\$86,524	\$86,524	\$475
Brass Fittings	\$100,000	\$70,000	\$487
Polyethylene Tubing	\$65,000	\$52,000	\$390

HOLIDAY HOURS

THANKSGIVING Closed Thursday, November 23

CHRISTMAS/NEW YEARS

Closed Monday, December 25 and reopen for business on Tuesday, January 2, 2018

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Training News

DPI's free Product Awareness and Subrogation Training focuses on the subrogation process from the prospective of the failure analysis expert along with discussion of common product failures. From discovery to recovery, that includes a review of chain of custody, spoliation and why claims should be subrogated. The session is appropriate for new adjusters and a refresher for experienced adjusters.

The free one-hour session is approved for CE credit in:

Florida – one credit hour "CE 3-24c – Adjuster Optional"

Texas – one general credit hour for course number 95114

California – one credit hour for course number 328294 - Property and Casualty (FX)

Wyoming - one general credit hour for course number 26560.

For additional information or to schedule training, complete the request form here or call our **Customer Service** Department at (800) 865-6220.





Trending Now - Recall Alert

November 2017

Trending Now at DPI

Failures of large appliances can often be traced to one small culprit — the **water inlet valve**. Dishwashers, Washing Machines and Refrigerators share this common part (pictured below left). Frequently, the cause of water leakage for large appliances is a fractured and/or deteriorated water inlet valve. These failures tend to occur internally and can not be seen without employing destructive methods. Thanks to our 25 years of experience, DPI has seen many of these failures, and the deterioration of the internal armature housing that typically occurs in these type failures is illustrated below (middle and right). Of course, water inlet valves can fail in other ways, so it's always a good idea to send the suspected part in for expert examination and explanation.



Recall Alert Number 18-013 (click to view recall on cpsc.gov)

BSH Home Appliances Expands Recall of Dishwashers Due to Fire Hazard

Recall date: October 20, 2017 Name of product: Bosch, Gaggenau, Jenn-Air and Thermador brand dishwashers

Hazard: The dishwasher power cord can overheat and catch fire.

<u>Units:</u> About 408,000 (in addition, about 61,000 were sold in Canada) 149,000 additional units were previously <u>recalled</u> in October 2015. The date range was expanded for previously recalled models. Click <u>here</u> for affected model numbers.



Description: This recall expansion involves Bosch, Gaggenau, Jenn-Air and

Thermador brand dishwashers sold in stainless steel, black, white and custom panel. The model and serial numbers are printed inside the dishwasher either on the top of the dishwasher inner door panel or on the side of the dishwasher panel.

Incidents/Injuries: BSH Home Appliances has received five reports of the power cords overheating and causing fires resulting in property damage. No injuries have been reported.

<u>Remedy:</u> Consumers should immediately stop using the recalled dishwashers and contact BSH Home Appliances for a free inspection and repair.

<u>Sold at:</u> Appliance and specialty retailers, department stores, authorized builder distributors, and home improvement stores nationwide and online from January 2013 through May 2015 for between \$850 and \$2,600.

Manufactured in: Germany and U.S.

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Recall Alert (cont'd)

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Recall Alert Number 18-022 (click to view recall on cpsc.gov)

Kidde Recalls Fire Extinguishers with Plastic Handles Due to Failure to Discharge and Nozzle Detachment: One Death Reported

Recall date: November 2, 2017 Name of product: Kidde fire extinguishers with plastic handles

Hazard: The fire extinguishers can become clogged or require excessive force to discharge and can fail to activate during a fire emergency. In addition, the nozzle can detach with enough force to pose an impact hazard.

Units: About 37.8 million (in addition, 2.7 million in Canada)

Description: This recall involves two styles of Kidde fire extinguishers: plastic handle fire extinguishers: The recall involves 134 models of Kidde fire extinguishers manufactured between January 1, 1973 and August 15, 2017, including models that were previously recalled in March 2009 and February 2015. The extinguishers were sold in red, white and silver, and are either ABC- or BC-rated. The model number is printed on the fire extinguisher label. For units produced in 2007 and beyond, the date of manufacture is a 10-digit date code printed on the side of the cylinder, near the bottom. Digits five through nine represent the day and year of manufacture in DDDYY format. Date codes for recalled models manufactured from January 2, 2012 through August 15, 2017 are 00212 through 22717. For units produced before 2007, a date code is not printed on the fire extinguisher. **Push-button Pindicator fire extinguishers:** The recall involves eight models of Kidde Pindicator fire extinguishers erigishers: The recall involves eight models of Kidde Pindicator fire extinguishers to the extinguishers were sold in red and white, and with a red or black nozzle. These models were sold primarily for kitchen and personal watercraft applications.



Since 1991

Click here for affected model numbers.

Incidents/Injuries: The firm is aware of a 2014 death involving a car fire following a crash. Emergency responders could not get the recalled Kidde fire extinguishers to work. There have been approximately 391 reports of failed or limited activation or nozzle detachment, including the fatality, approximately 16 injuries, including smoke inhalation and minor burns, and approximately 91 reports of property damage.

<u>Remedy:</u> Consumers should immediately contact Kidde to request a free replacement fire extinguisher and for instructions on returning the recalled unit, as it may not work properly in a fire emergency.

Note: This recall includes fire extinguisher models that were previously recalled in <u>March 2009</u> and <u>February 2015</u>. Kidde branded fire extinguishers included in these previously announced recalls should also be replaced. All affected model numbers are listed in the charts above.

Recall information for fire extinguishers used in RVs and motor vehicles can be found on NHTSA's website.

<u>Sold at:</u> Menards, Montgomery Ward, Sears, The Home Depot, Walmart and other department, home and hardware stores nationwide, and online at Amazon.com, ShopKidde.com and other online retailers for between \$12 and \$50 and for about \$200 for model XL 5MR. These fire extinguishers were also sold with commercial trucks, recreational vehicles, personal watercraft and boats.

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