

# Subrogation for property

It's estimated each year U.S. businesses lose tens of millions of dollars paying claims that – at least in part – should be paid by a responsible third party. Up to 22% of paid claims can be recovered through subrogation, increasing the bottom line. Sedgwick's goal is to ensure our customers have the best recovery results possible and, at the same time, minimize related expenses.

## Who we are and what we do

Sedgwick's subrogation services were created to ensure our clients maximize their recovery opportunities. We are dedicated to reducing loss payout and expenses for our clients' property, auto and motor truck cargo claims – from fender benders to multi-million dollar property losses.

Providing this level of service to our customers is a team of experts with the jurisdictional training and specific knowledge needed to find subrogation dollars quickly and accurately. We offer services throughout the world, serving a broad range of clients from public entities, brokers and agencies to large, multi-national organizations. We also help customers recover deductibles and retention dollars.

Our experts help clients increase recovery totals while ensuring that our claims team has the time they need to fully dedicate to managing individual claims. We also partner with recognized law firms for the litigation of claims when required. We will manage the litigation and reporting process for you so that you receive the best legal representation possible.



## A better approach to subrogation

Sedgwick's approach is different. We know that every dollar matters to our clients. Our focus is on exploring every possible subrogation opportunity available through our team of recognized industry experts – one of the largest, highly credentialed and stable subrogation teams in the nation.

Once we have identified the potential for recovery, we work closely with the claims department to investigate all aspects of the recovery. If the claim warrants, we will pursue the responsible party on our client's behalf.

## Exceptional recovery rates

As a result of our approach, Sedgwick has one of the best recovery rates in the nation. ***And, we only charge you if we make a recovery.***

### Benefits of our subrogation solution:

- Highly personalized service
- Increased net dollars
- Recoveries attained more quickly
- Enhanced efficiencies and savings
- Great security of claims data
- Better access to reports and data
- Ease of management and oversight by dealing with single – not multiple – claim vendors
- **You pay only if we recover**

## Sedgwick subrogation in action

Once a potential subrogation/recovery opportunity is identified, a referral is sent to the subrogation team. A subrogation colleague reviews the referral and assigns it to an appropriate recovery specialist for handling.

On those claims where Sedgwick does not make a payment, but where the client settles the claim directly (i.e. first party property), the claim is reported by the handling office via referral to the subrogation unit and a file is created in our claim system. Then a claim number is assigned, a diary is created and recovery efforts begin.

For referrals from a Sedgwick office, the subrogation team member begins working with the appropriate claims examiner to make certain that all opportunities for recoveries are protected and all recovery activities are documented within the claim file in the system.

## Unique pricing model

We offer no-risk pricing on a flat percentage basis (typically 20% of the recovered amount) or on a sliding scale depending on the size of the loss/recovery.

## Aligning our goals with your interests

How does Sedgwick continue to deliver such impressive results? We attribute them to our professional expertise in recoveries, our proven processes and our outcomes-driven approach.

Above all, we believe that Sedgwick achieves such impressive recovery results because our goals are perfectly aligned with our clients' interests: reducing loss costs and ensuring thorough investigations on all potential recoveries.

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To learn more about our subrogation solutions for property claims, contact:

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*To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)*