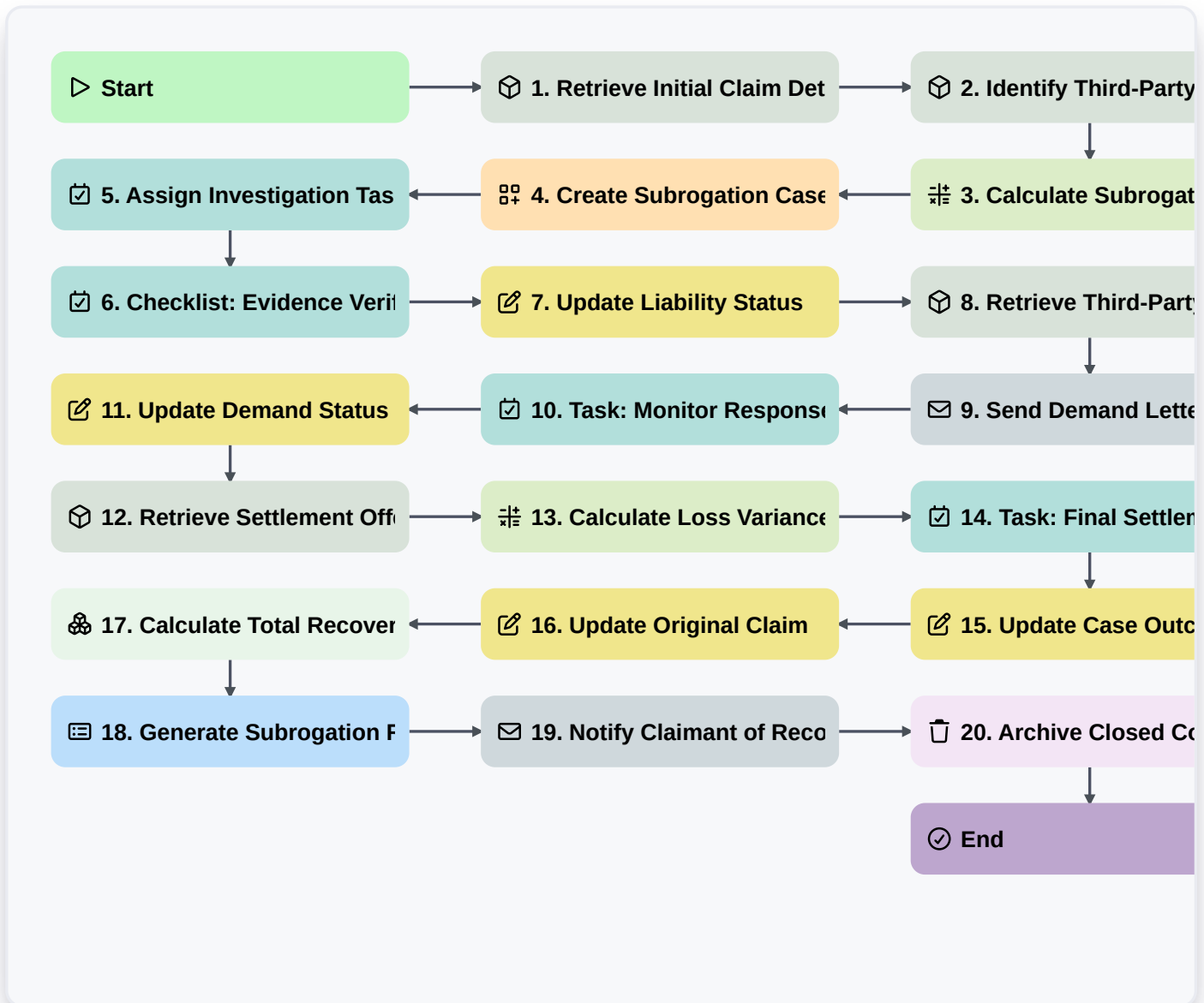


# Insurance Claims Subrogation Workflow



## ▷ Start

Start of the Workflow/Process.

## 📦 1. Retrieve Initial Claim Details

Fetch all details from the original Insurance Claim entry to identify potential third-party liability.

## 📦 2. Identify Third-Party Policy Data

Search the Policy Data Model for any existing records related to the identified adverse driver/party.

## 🔢 3. Calculate Subrogation Recoverable Amount

Calculate the net amount recoverable by subtracting deductibles and processing fees from the total paid loss.

## 🔢 4. Create Subrogation Case

Generate a new entry in the Subrogation Case Data Model linked to the original claim.

## 📋 5. Assign Investigation Task

Create a task for an Investigator to verify fault and gather evidence (police reports, photos).

## 📋 6. Checklist: Evidence Verification

A checklist within the investigation task to ensure all necessary documents are attached to the case.



### **7. Update Liability Status**

Update the Subrogation Case entry with the determined percentage of fault for the third party.

### **8. Retrieve Third-Party Insurer Contact**

Fetch contact information and claims handling details for the identified adverse insurer.

### **9. Send Demand Letter**

Send a formal demand for payment to the third-party insurer's claims adjuster.

### **10. Task: Monitor Response Deadline**

Create a task to follow up if no response is received from the third-party insurer within 30 days.

### **11. Update Demand Status**

Update the case record to reflect that a demand has been issued.

### **12. Retrieve Settlement Offers**

Fetch any incoming payment offers or correspondence linked to the case.

### **13. Calculate Loss Variance**

Compare the settlement offer against the calculated recoverable amount to determine if the offer is acceptable.

### **14. Task: Final Settlement Approval**

Create a task for a Claims Manager to review and approve the settlement amount.

### **15. Update Case Outcome**

Update the Subrogation Case entry to 'Closed' and record the final settlement amount.

### **16. Update Original Claim**

Update the original Insurance Claim entry to reflect the recovered funds.

### **17. Calculate Total Recovered Monthly**

Aggregate all closed subrogation entries to calculate the total monthly recovery amount for reporting.

### **18. Generate Subrogation Recovery Report**

Create a performance report showing the ratio of recovered amounts vs. total claims paid.

### **19. Notify Claimant of Recovery**

Send an email to the policyholder informing them that the deductible has been recovered.

### **20. Archive Closed Correspondence**

Delete or move temporary internal notes that are no longer required after case closure.

### **End**

End of the Workflow/Process.